

# UTI TEEN KA DUM

## TAX BACHAAYE HAR KADAM



RETIREMENT PLANNING

UTI RETIREMENT BENEFIT PENSION FUND



WEALTH CREATION

UTI LONG TERM EQUITY FUND (TAX SAVING)



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UTI UNIT LINKED INSURANCE PLAN

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UTI Smart Plan is only a communication approach applied to various investment types from UTI MF. UTI Retirement Benefit Pension Fund is an open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier). UTI Long Term Equity Fund (Tax Saving) is an open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit. UTI Unit Linked Insurance Plan is an open-ended tax saving cum insurance scheme. <sup>®</sup>Insurance cover is being provided by way of a tie up with Life Insurance Corporation of India. \*As per the present tax laws, eligible investors (individual/HUF) are entitled to deduction from their gross total income, of the amount invested in equity linked saving scheme (ELSS) up to ₹1,50,000/- (along with other prescribed investments) under Section 80C of the Income Tax Act, 1961. Subject to prevailing tax laws.

Systematic Investment Plan (SIP) is a feature offered for a disciplined investment of a certain amount on a pre-decided date in a specific mutual fund scheme, regularly over a period of time.



#### UTI LONG TERM EQUITY FUND (TAX SAVING)

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

- Long term capital growth
- Investment in equity instruments of companies that are believed to have growth potential



#### UTI UNIT LINKED INSURANCE PLAN

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

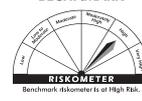
- Long term capital appreciation
- Investment in equity instruments (maximum-40%) and debt instruments

#### UTI RETIREMENT BENEFIT PENSION FUND

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

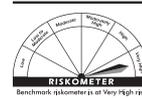
- Long term capital appreciation
- Investment in equity instruments (maximum-40%) and debt/money market instruments

#### BENCHMARK



UTI RETIREMENT BENEFIT PENSION FUND  
CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX

UTI UNIT LINKED INSURANCE PLAN  
NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX\*



UTI LONG TERM EQUITY FUND (TAX SAVING)  
NIFTY 500 INDEX

\*Investors should consult their financial advisor if in doubt about whether the product is suitable for them. Risk-o-meter for the fund is based on the portfolio ending December 31, 2021. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>

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

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

म्यूचुअल फंड निवेश बाजार जोखिमों के अधीन होते हैं, योजना संबंधी सभी दस्तावेजों को ध्यानपूर्वक पढ़ लें.

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Attention : Unit Holders

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

\* Proposed category



### ***Change is the only constant – Heraclitus, Greek Philosopher***

Unfortunately, the last act of 2021 and the opening days of 2022 have brought confirmation of a 3rd wave of Covid-19 in India and across the world. This has been brought upon us by 'Omicron' a new variant of the Covid-19 virus. What provides comfort is the news and data on hospitalization and severe cases. However, we must cross our fingers and observe all protocols. The vaccination drive which has now been expanded in scope should further help mitigate risks.

The Nifty 50 Index closed the year higher by nearly 24% building on a near 15% gain in calendar 2020. Not quite the outcome one might have imagined in March 2020 when the whole world went into a pandemic induced lockdown and vaccination was a distant prospect. Incidentally 2021 marks a sequence of 6 years in which the Nifty 50 Index has finished higher. Of course, there have

been swoons and sharp drawdown during this 6-year period as happened early in 2020 or the recent peak to trough drawdown of about 12% (Oct21- Dec21) in the Nifty 50 Index.

### ***There are two kinds of forecasters: those who don't know, and those who don't know they don't know – John K Galbraith, Economist & Diplomat***

This is as good a time as any to remind our readers that what happens in the stock market in any given year has little relevance to what might happen in the next. We do not claim to have a crystal ball that tells us what the market may or may not do in 2022. It will likely fluctuate. Our investment process is not guided by a market forecast. We do not have a forecast for 2022 just like we did not have had one for 2021 or 2020.

Our process for research and portfolio construction relies on what believe are the tenets of a good business that help it grow and create wealth. Our preference is for the businesses generating consistent operating cash flow and a return on capital higher than the cost of capital. Of course, some businesses and industries are more cyclical than others and what matters in such situations is the return on capital over the cycle rather than the return on capital in a specific year.

### ***Don't miss the forest for the trees***

Further when it comes to valuation, it is important to remember that the intrinsic value of a stock is that cash that will accrue to shareholders over many years adjusted for time value. All valuation metrics be it P/E, P/B, EV/EBITDA, Cash flow yield, PEG (Price earnings to growth) etc are merely 'short hand' substitutes of a more complex discounted cash flow to determine intrinsic value. These common valuation metrics are useful for making comparisons, particularly within the same industry, but could be misleading when the underlying fundamentals (Return on capital, Reinvestment opportunity, Free cash flow etc) of the companies are vastly different. So all valuation metrics must be used with care and with regard to the context.

While we do not have an opinion of what the market may do in 2022 that is not the same as saying that we can ignore the future. When we analyze a business, we are looking at its past - the reported financials, the ratios that underpin the business, the dynamics of the industry and the quality of the management. However, we recognize that it is what happens in the future; that determines our returns from owning the business. In our experience the likely (but not certain) path for the future metrics of a business is provided by how the metrics have behaved in the past. But it is only 'likely' and not 'certain' because things do change as Heraclitus succinctly opined at the beginning. This could be to innovation, changing consumer tastes, technology, regulation, and a host of factors some known and many unknown. We guard against this by diversifying the portfolio, position sizing and following a discipline. We must rely on the superior metrics of the business and the quality of management to navigate the companies through change and troubles.

The stock market sets a price for the businesses we own every second (or nano second) of every trading day. This price is subject to a valuation cycle which is influenced rather significantly by the degree of greed and fear experienced by market participants. When greedy they see far into the future and believe only good things will happen. When fearful they presume the worst and worry that things may get worse. This poses a further challenge – a change in the sentiment of the market could lead to a change in the price of the business though nothing may have materially changed for the business i.e., the intrinsic value may not have changed. But this can also be used to investor's advantage – i.e., the mood swings of the market may allow you to get a margin of safety on your purchase.

### ***You can't predict. You can prepare – Howard Marks, Fund Manager***

Thanks to the anchor provided by our Investment Framework – ScoreAlpha we stick to the tenets of our research process and manage a diverse set of funds, each with a distinct approach and appropriate guardrails. You can track this by referring to our Equity Ready Reckoner in which we publish the monthly statistics for our portfolios. In addition to this month end statistics, you can also track the ingredients in our portfolios and our portfolio construction outcomes in our product presentations in which the same statistics are presented on a quarterly basis over a 3-year time frame.

While we cannot tell you what will happen in any given year in the stock market we can articulate with data and guardrails how each of our funds is positioned. Our objective is to generate alpha for our funds compared to the benchmark. The market has moods and seasons; what works well in one season may not do as well in another; but over a cycle we aim to outperform. When you think of diversification – its not just about asset classes and but also about investing styles. The intelligent investor expects that drawdowns are inevitable when invested in the market; and recognizes that there will be tough times (when a style is out of favour) and good times - when the stars shine on the style.

What is crucial therefore is that your chosen fund or funds sticks to its strategy in a disciplined fashion, and you can monitor the data that tells you that the fund is being managed as was articulated. Our investment process drives that discipline.

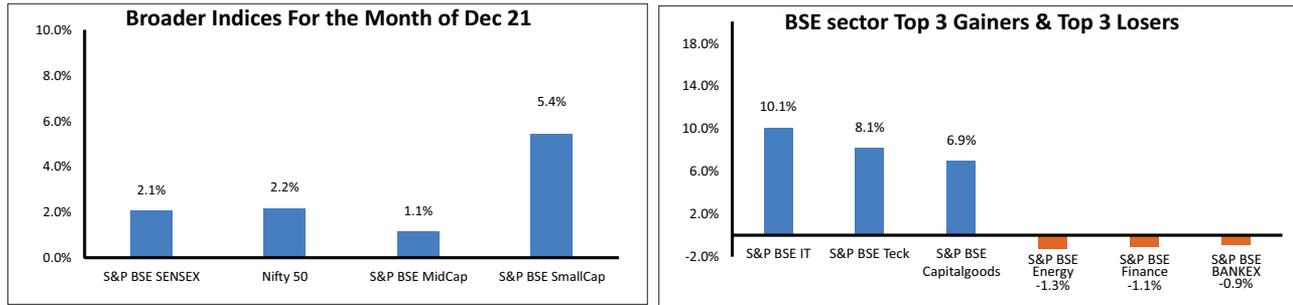
### ***If you can't describe what you are doing as a process you don't know what you are doing – W. Edwards Deming Professor, Consultant & Quality Guru***

Vetri Subramaniam  
 Chief Investment Officer  
 UTI Asset Management Company Ltd

## Equity Market

December 2021 saw a mostly bearish sentiment gripping the market on concerns related to the virus outbreak and inflation. In a trend noticeable since April 2021 (with September 2021 being an exception), FIIs sold Indian equities on economic and valuation concerns. After a tepid showing earlier on in the month, the bellwether indices S&P BSE Sensex and Nifty 50 rebounded by month-end closing 2.08% and 2.18% higher respectively. S&P BSE Mid-Cap and S&P BSE Small-Cap improved by 1.14% and 5.44% respectively.

On the BSE sectorial front, S&P BSE IT (up 10.07%), S&P BSE Teck (8.13%) and S&P BSE Capitalgoods (6.91%) were the gainers, while S&P BSE Energy (-1.31%), S&P BSE Finance (-1.11%) and S&P BSE Bankex (-0.91%) were the losers.



Source for numbers: BSE and NSE and leading business dailies. (December 2021)

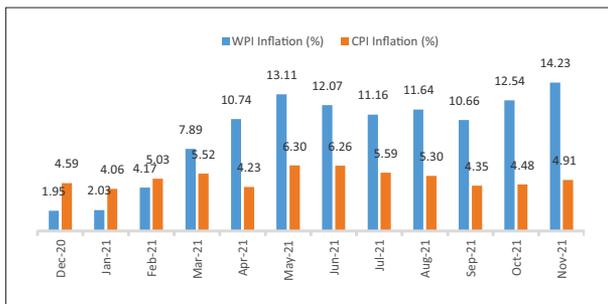
## Debt Market

Retail inflation (CPI) trended to a three-month high of 4.91% in November 2021 owing to hardening of food prices. Excise duty cuts by the Centre and subsequent cut in levies by states failed to moderate headline inflation. Food inflation rose to 1.87% in November 2021 from 0.85% a month ago. Core inflation (non-food, non-fuel inflation) trended to a five-month high of 6.08%. Input price pressures and supply-side shortages are reflecting in prices at the consumer level scuttling demand.

Wholesale price-based inflation (WPI), in November 2021 hardened to 14.23% from 12.54% a month earlier, owing to food inflation, particularly vegetables, petroleum products, minerals. This is the highest WPI has trended in the 2011-12 series and eighth successive month in double-digits.

Industrial output (IIP) expanded 3.2% in October 2021, the lowest in eight months, with production gains in electricity and mining. Mining output rose 11.4% (1% contraction a year ago) and power generation expanded 3.1% as against 11.2% growth last year. IIP was tepid owing to weak consumption and subdued investment, despite 25.3% surge in GST collection and 7.5% growth in core infrastructure sectors, as also festive demand.

The central bank's Monetary Policy Committee (MPC) kept the repo rate unchanged at 4% for the ninth consecutive time while maintaining an 'accommodative stance' as long as necessary. Reverse repo rate was unchanged at 3.35%.



Source for numbers: Leading business dailies (December 2021)

GST collections in November (for sales in October) climbed 25.3% year-on-year to Rs 1,31,526 crores, which is the second highest since GST roll-out in July 2017. Surge in GST collections was mainly due to a pickup in economic activity and multiple compliance measures plus increased surveillance.

Over the short-term, markets will take cues from global macros viz. US GDP and Fed response to inflation, as also domestic response to the new virus variant. While GST receipts, employment numbers, auto demand, tourism, underscore there is pent-up demand, it may not be nearly enough as evidenced in the tepid IIP performance. Sluggish consumption (including in the rural segment) will put the spotlight on government measures to boost investment in infrastructure, PLI schemes, among others.

|         |   |
|---------|---|
| DATE    | 08.12.2021  |
| WEBSITE | cnbctv18.com  |
| LINK    | <a href="https://www.cnbctv18.com/economy/rbi-monetary-policy-repo-rate-unchanged-heres-what-experts-say-11743802.htm">https://www.cnbctv18.com/economy/rbi-monetary-policy-repo-rate-unchanged-heres-what-experts-say-11743802.htm</a> |

**RBI monetary policy: Repo rate unchanged, here's what experts say**

Aditya Narain of Edelweiss Securities, Amandeep Chopra of UTI MF, Abheek Barua of HDFC Bank, Anand Bagri of RBL Bank, Rajiv Anand of Axis, Taimur Baig of DBS Group Research and CS Setty of State Bank of India (SBI) shared their views on RBI monetary policy.

The Reserve Bank of India's (RBI) Monetary Policy Review Committee on Wednesday kept repo rates unchanged, while maintaining its 'accommodative' stance.

An accommodative stance means that the RBI will cut rates to inject money into the financial system whenever needed. The repo rate stands unchanged at 4 percent, the reverse repo rate at 3.35 percent, the marginal standing facility and the bank rate have been maintained at 4.25 percent.

Aditya Narain of Edelweiss Securities, Amandeep Chopra of UTI MF, Abheek Barua of HDFC Bank, Anand Bagri of RBL Bank, Rajiv Anand of Axis, Taimur Baig of DBS Group Research and CS Setty of State Bank of India (SBI) shared their views on the same.

According to Setty, the liquidity management by RBI is on the expected lines.

"There are no surprises but it gives great confidence to us that the momentum which we have seen in the last two months particularly in Q2 will continue to be there," he said.

Baig added that the central bank need not worry too much about inflation.

"If you think about the years 2020, 2021 and 2022, every successive year would be lower inflation. We are going from 6 to 5ish to 4ish into 2022, 2023," he said.

It is a very dovish policy and the focus is around growth and growth impulses, said Anand.

"The intent should be to ensure that we get durable growth and on the back of that we start to see credit growth going forward. That is perhaps the intent of the RBI as well as we get into FY23," he said.

"We are going to continue to be in an environment where liquidity will be somewhere around Rs 6-8 lakh crore over the next 18-24 months. Therefore the challenge in front of RBI is to ensure that the short-end rates don't move towards the reverse repo rates but rather stay close to the repo rate and at some point of time in FY23 we start to move the repo rate up albeit slowly," he added.

"The fact that policy continues to prioritize growth, downplays inflation and there is no talk about the path to either tightening or rates increasing is fundamentally very comfortable for the markets," said Narain.

In terms of the pattern, RBI is clearly following the set path of reducing liquidity in system, said Chopra.

Barua said that this is a formal acknowledgement that the real monetary policy tool has nothing to do with what the MPC does.

"It is what is happening with liquidity management," he said.

Liquidity management is going on an expected lines however there has been a little bit of spike in the liquidity in the last fortnight, said Soumya Kanti Ghosh, Group CEA at SBI

**Publication: CNBC TV18**

**Date: 08-12-2021**

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|---------|---|
| DATE    | 20.12.2021  |
| WEBSITE | cnbctv18.com  |
| LINK    | <a href="https://www.cnbctv18.com/videos/market/market-correction-normal-auto-financials-big-areas-of-investment-uti-amc-11874232.htm">https://www.cnbctv18.com/videos/market/market-correction-normal-auto-financials-big-areas-of-investment-uti-amc-11874232.htm</a> |

**Market correction normal; auto, financials big areas of investment: UTI AMC**



Autos, financials and pharmaceuticals are big areas of investment, said Vetri Subramaniam, group president and head-equity at UTI AMC, on Monday, adding that new-age digital companies like Zomato and Nykaa are very small with regards to the investment fund.

He further said that IT always had the fantastic ability to manage their margin.

"We are still positive, we own some of these companies but we are not as excited as we were 3 years ago," said Subramaniam.

Talking about the Indian equity market, he said that this is a normal level of correction in the market that one should expect.

UTI AMC prefers financials with higher capital adequacy ratio and those who have better provision coverage on stressed assets, said Subramaniam.

**Publication: CNBC TV18**

**Date: 20-12-2021**

## UTI LONG TERM EQUITY

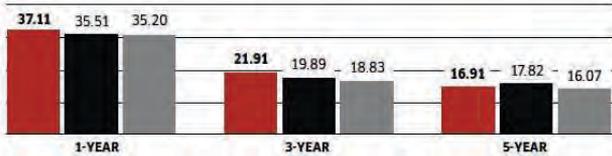
# An impressive turnaround

ET Wealth collaborates with Value Research to analyse top mutual funds. We examine the key fundamentals of the fund, its portfolio and performance to help you make an informed investment decision.

## HOW THE FUND HAS PERFORMED

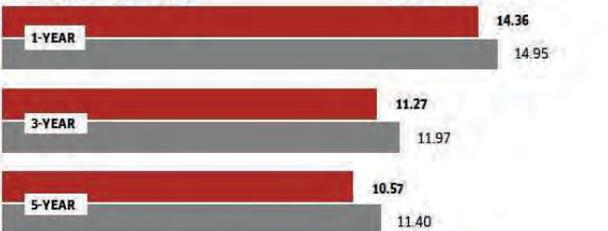
### Point-to-point returns (%)

FUND BENCHMARK CATEGORY AVERAGE



The fund has outperformed index and peers over past 1 & 3 years. AS ON 7 DECEMBER 2021

### Rolling returns (%)

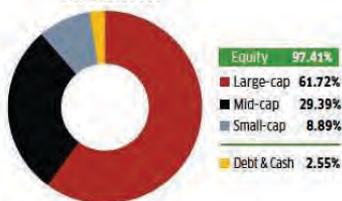


The fund's long-term track record indicates underperformance across time frames. AS ON 7 DECEMBER 2021

Note: Different benchmark (S&P BSE 500 TRI) is used due to non availability of stated benchmark data. Above figures denote daily average rolling return over past decade for relevant time frames.

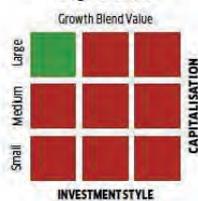
## WHERE THE FUND INVESTS

### Portfolio asset allocation



The fund takes a large cap tilt, supplemented with sizeable midcap presence.

### Fund style box



### BASIC FACTS

DATE OF LAUNCH: 15 DECEMBER 1999

CATEGORY: EQUITY

TYPE: ELSS

AUM\*: ₹ 3,046 crore

BENCHMARK: NIFTY 500 TOTAL RETURN INDEX

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### WHAT IT COSTS

NAV\*\*: ₹ 145.59

GROWTH OPTION: ₹ 30.42

IDCW: ₹ 30.42

MINIMUM INVESTMENT: ₹ 500

MINIMUM SIP AMOUNT: ₹ 500

EXPENSE RATIO\*\*\* (%): 2.26

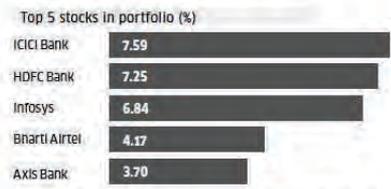
EXIT LOAD: 0%

\*AS ON 31 OCTOBER 2021  
\*\*AS ON 7 DECEMBER 2021  
\*\*\*AS ON 31 OCTOBER 2021

**FUND MANAGER**  
**VETRI SUBRAMANIAM**  
TENURE: 4 YEARS, 2 MONTHS



Financials form a bulk of the fund's portfolio, followed by tech and services companies.



The fund portfolio is highly diversified yet takes large positions in top few bets.

### Recent portfolio changes

#### New Entrants

ABB India, Can Fin Homes, Praj Industries, State Bank of India, FSN E-Commerce Ventures.

#### Complete Exits

Housing Development Finance Corporation, Indraprastha Gas, Vardhman Textiles.

#### Increasing allocation

Supreme Inds, Can Fin Homes, Lupin, Dr. Reddy's, ICICI Lombard, MCX, ABB India, City Union Bank, ISGEC Heavy Engg, Whirlpool, Godrej Consumer, Jamna Auto.

### How risky is it?

|                    | Fund  | Category | Index |
|--------------------|-------|----------|-------|
| Standard Deviation | 21.10 | 21.47    | 21.92 |
| Sharpe Ratio       | 0.83  | 0.70     | 0.73  |
| Mean Return        | 21.28 | 18.76    | 19.76 |

BASED ON 3-YEAR PERFORMANCE

The fund's risk-return profile is placed favourably among peers.

Source: Value Research

## Should You Buy



This fund retains a large-cap tilt like many peers in this category, but to a lesser degree. It continues to carry sizeable presence in mid-caps. The fund attempts to

invest in businesses having healthy return ratios, cash flows and sound management. The portfolio is heavily diversified, yet retains some large positions in its

top bets. The fund's track record until a few years ago was very underwhelming, being a laggard among peers. However, the fund has seen an impressive turn-

round in the hands of its current fund manager. With a strong emphasis on healthy risk-adjusted return, the fund is emerging a good alternative in its category.

| Key Features                         | UTI MASTERSHARE UNIT SCHEME   |                                     |                                     | UTI CORE EQUITY FUND  |                                     |                                     | UTI FLEXI CAP FUND   |                                     |                                     | UTI VALUE OPPORTUNITIES FUND  |                                     |                                     |
|--------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|
| <b>Fund Category</b>                 | Large Cap Fund  |                                     |                                     | Large & Mid Cap Fund  |                                     |                                     | UTI Flexi Cap Fund   |                                     |                                     | Value Fund  |                                     |                                     |
| <b>Type of Scheme</b>                | An open ended equity scheme predominantly investing in large cap stocks   |                                     |                                     | An open ended equity scheme investing in both large cap and mid cap stocks  |                                     |                                     | An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks  |                                     |                                     | An open ended equity scheme following a value investment strategy   |                                     |                                     |
| <b>Investment Objective</b>          | The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. |                                     |                                     | The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap and mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. |                                     |                                     | The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in a flexible manner across the market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. |                                     |                                     | The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. |                                     |                                     |
| <b>Entry Load/ Exit Load</b>         | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>  | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    |
|                                      | Please refer to pg. 10  |                                     |                                     | Please refer to pg. 11  |                                     |                                     | Please refer to pg. 12   |                                     |                                     | Please refer to pg. 13  |                                     |                                     |
| <b>Plans/Options(Regular/Direct)</b> | Growth option<br>IDCW option with Payout and Reinvestment<br>CanServe facility available  |                                     |                                     | Growth option<br>IDCW option with Payout and Reinvestment   |                                     |                                     | Growth option<br>IDCW option with Payout and Reinvestment  |                                     |                                     | Growth option<br>IDCW option with Payout and Reinvestment   |                                     |                                     |
| <b>SIP/SWP/STRIP</b>                 | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| <b>Fund Size ~</b>                   | 9506.39 Cr  |                                     |                                     | 1197.14 Cr  |                                     |                                     | 24753.69 Cr  |                                     |                                     | 6547.21 Cr  |                                     |                                     |
| <b>Expense Ratio@ (%)</b>            | Regular: 2.00, Direct : 1.09  |                                     |                                     | Regular: 2.55, Direct : 1.94  |                                     |                                     | Regular: 1.88, Direct : 0.92   |                                     |                                     | Regular: 1.96, Direct : 1.24  |                                     |                                     |
| <b>Benchmark Index</b>               | S&P BSE 100   |                                     |                                     | Nifty Large Midcap 250  |                                     |                                     | Nifty 500  |                                     |                                     | Nifty 500   |                                     |                                     |

| Key Features                         | UTI MID CAP FUND  |                                     |                                     | UTI DIVIDEND YIELD FUND   |                                     |                                     | UTI MNC FUND  |                                     |                                     | UTI INDIA CONSUMER FUND  |                                     |                                     |
|--------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|
| <b>Fund Category</b>                 | Mid Cap   |                                     |                                     | Dividend Yield Fund   |                                     |                                     | Thematic - MNC  |                                     |                                     | Thematic – Consumption   |                                     |                                     |
| <b>Type of Scheme</b>                | An open ended equity scheme predominantly investing in mid cap stocks   |                                     |                                     | An open ended equity scheme predominantly investing in Dividend Yielding stocks   |                                     |                                     | An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies  |                                     |                                     | An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption   |                                     |                                     |
| <b>Investment Objective</b>          | The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. |                                     |                                     | The objective of the scheme is to generate long term capital appreciation and income by investing predominantly in Dividend yielding equity and equity related securities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. |                                     |                                     | The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of multinational companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. |                                     |                                     | The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. |                                     |                                     |
| <b>Entry Load/ Exit Load</b>         | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>  | <b>Holding Period</b>               | <b>Exit Load</b>                    |
|                                      | Please refer to pg. 14  |                                     |                                     | Please refer to pg. 17  |                                     |                                     | Please refer to pg. 18  |                                     |                                     | Please refer to pg. 19   |                                     |                                     |
| <b>Plans/Options(Regular/Direct)</b> | Growth option<br>IDCW option with Payout and Reinvestment   |                                     |                                     | Growth option<br>IDCW option with Payout and Reinvestment   |                                     |                                     | Growth option<br>IDCW option with Payout and Reinvestment   |                                     |                                     | Growth option<br>IDCW option with Payout and Reinvestment  |                                     |                                     |
| <b>SIP/SWP/STRIP</b>                 | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| <b>Fund Size ~</b>                   | 6744.65 Cr  |                                     |                                     | 3075.86 Cr  |                                     |                                     | 2536.53 Cr  |                                     |                                     | 371.70 Cr  |                                     |                                     |
| <b>Expense Ratio@ (%)</b>            | Regular: 2.12, Direct : 0.96  |                                     |                                     | Regular: 2.09, Direct : 1.47  |                                     |                                     | Regular: 2.11, Direct : 1.21  |                                     |                                     | Regular: 2.91, Direct : 2.25   |                                     |                                     |
| <b>Benchmark Index</b>               | Nifty Midcap 150  |                                     |                                     | Nifty Dividend Opportunities 50*  |                                     |                                     | Nifty MNC   |                                     |                                     | Nifty India Consumption  |                                     |                                     |

| Key Features                         | UTI INFRASTRUCTURE FUND   |                                     |                                     | UTI BANKING AND FINANCIAL SERVICES FUND  |                                     |                                     | UTI HEALTHCARE FUND   |                                     |                                     | UTI TRANSPORTATION & LOGISTICS FUND  |                                     |                                     |
|--------------------------------------|---|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|
| <b>Fund Category</b>                 | Thematic – Infrastructure   |                                     |                                     | Sectoral – Banking & Financial Services  |                                     |                                     | Sectoral – Healthcare   |                                     |                                     | Sectoral – Transportation & Logistics  |                                     |                                     |
| <b>Type of Scheme</b>                | An open ended equity scheme following the Infrastructure theme  |                                     |                                     | An open ended equity scheme investing in Banking and Financial Services Sector   |                                     |                                     | An open ended equity scheme investing in the Healthcare Services Sector   |                                     |                                     | An open ended equity scheme investing in transportation and logistics sector   |                                     |                                     |
| <b>Investment Objective</b>          | The investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged either directly or indirectly in the infrastructure areas of the Indian economy. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. |                                     |                                     | The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies/ institutions engaged in the banking and financial services activities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. |                                     |                                     | The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equities and equity related securities of companies/ institutions engaged in the Healthcare Services Sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. |                                     |                                     | The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in the transportation and logistics sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. |                                     |                                     |
| <b>Entry Load/ Exit Load</b>         | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>  | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>  | <b>Holding Period</b>               | <b>Exit Load</b>                    |
|                                      | Please refer to pg. 20  |                                     |                                     | Please refer to pg. 21   |                                     |                                     | Please refer to pg. 22  |                                     |                                     | Please refer to pg. 23   |                                     |                                     |
| <b>Plans/Options(Regular/Direct)</b> | Growth option<br>IDCW option with Payout and Reinvestment   |                                     |                                     | Growth option<br>IDCW option with Payout and Reinvestment  |                                     |                                     | Growth option<br>IDCW Option with Payout and Reinvestment   |                                     |                                     | Growth option<br>IDCW Option with Payout and Reinvestment  |                                     |                                     |
| <b>SIP/SWP/STRIP</b>                 | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| <b>Fund Size ~</b>                   | 1474.83 Cr  |                                     |                                     | 722.54 Cr  |                                     |                                     | 810.33 Cr   |                                     |                                     | 1520.06 Cr   |                                     |                                     |
| <b>Expense Ratio@ (%)</b>            | Regular: 2.29, Direct : 1.89  |                                     |                                     | Regular: 2.69, Direct : 1.34   |                                     |                                     | Regular: 2.33, Direct : 1.09  |                                     |                                     | Regular: 2.43, Direct : 1.07   |                                     |                                     |
| <b>Benchmark Index</b>               | Nifty Infrastructure  |                                     |                                     | Nifty Financial Services   |                                     |                                     | S&P BSE Healthcare  |                                     |                                     | UTI Transportation & Logistics Fund Index  |                                     |                                     |

~(Monthly Average as on 31<sup>st</sup> December 2021)  
Minimum Investment Amount refer page No. 62  
Asset Allocation refer page no. 58-61 \*Benchmark change w.e.f January 1, 2022.

# FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

| Key Features                         | UTI LONG TERM EQUITY FUND (TAX SAVING)  |                          |                                     | UTI SMALL CAP FUND  |                                     |                                     | UTI NIFTY200 MOMENTUM 30 INDEX FUND  |                                     |                                     | UTI NIFTY INDEX FUND  |                                     |                                     |
|--------------------------------------|---|--------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|
| <b>Fund Category</b>                 | ELSS  |                          |                                     | Small Cap Fund  |                                     |                                     | Index Fund   |                                     |                                     | Index Fund  |                                     |                                     |
| <b>Type of Scheme</b>                | An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit   |                          |                                     | An open-ended equity scheme predominantly investing in small cap stocks   |                                     |                                     | UTI Nifty 200 Momentum 30 Index Fund is an open-ended scheme replicating/tracking the Nifty200 Momentum 30 Index   |                                     |                                     | An open ended scheme replicating/ tracking Nifty 50 index   |                                     |                                     |
| <b>Investment Objective</b>          | The primary objective of the scheme is to invest predominantly in equity and equity related securities of companies across the market capitalization spectrum. securities shall also include fully/partly convertible debentures/bonds. |                          |                                     | The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of small cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. |                                     |                                     | The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. |                                     |                                     | The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 index and endeavour to achieve return equivalent to Nifty 50 Index by "passive" investment. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. |                                     |                                     |
| <b>Entry Load/ Exit Load</b>         | <b>Entry Load</b>   | <b>Holding Period</b>    | <b>Exit Load</b>                    | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>  | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    |
|                                      | Please refer to pg. 24  |                          |                                     | Please refer to pg. 15  |                                     |                                     | Please refer to pg. 27   |                                     |                                     | Please refer to pg. 25  |                                     |                                     |
| <b>Plans/Options(Regular/Direct)</b> | Growth option<br>IDCW Option with Payout  |                          |                                     | Growth option<br>IDCW option with Payout  |                                     |                                     | Growth option  |                                     |                                     | Growth option<br>IDCW option with Payout and Reinvestment   |                                     |                                     |
| <b>SIP/SWP/STRIP</b>                 | <input checked="" type="checkbox"/>   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| <b>Fund Size ~</b>                   | 2998.54 Cr  |                          |                                     | 1954.70 Cr  |                                     |                                     | 907.09 Cr  |                                     |                                     | 5637.61 Cr  |                                     |                                     |
| <b>Expense Ratio@ (%)</b>            | Regular: 2.23, Direct : 1.12  |                          |                                     | Regular: 2.25, Direct : 0.28  |                                     |                                     | Regular: 0.91, Direct : 0.39   |                                     |                                     | Regular: 0.30, Direct : 0.20  |                                     |                                     |
| <b>Benchmark Index</b>               | Nifty 500   |                          |                                     | Nifty Small Cap 250   |                                     |                                     | Nifty 200 Momentum 30 Index  |                                     |                                     | NIFTY 50  |                                     |                                     |

| Key Features                         | UTI NIFTY NEXT 50 INDEX FUND  |                                     |                                     | UTI HYBRID EQUITY FUND   |                                     |                                     | UTI MULTI ASSET FUND  |                                     |                                     | UTI ARBITRAGE FUND  |                          |                                     |
|--------------------------------------|---|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|---|--------------------------|-------------------------------------|
| <b>Fund Category</b>                 | Index Fund  |                                     |                                     | Aggressive Hybrid Fund   |                                     |                                     | Multi Asset Allocation  |                                     |                                     | Arbitrage   |                          |                                     |
| <b>Type of Scheme</b>                | An open ended scheme replicating / tracking Nifty Next 50 Index.  |                                     |                                     | An open ended hybrid scheme investing predominantly in equity and equity related instruments   |                                     |                                     | An open ended scheme investing in equity, debt and Gold ETFs  |                                     |                                     | An open ended scheme investing in arbitrage opportunities   |                          |                                     |
| <b>Investment Objective</b>          | The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However there is no guarantee or assurance that the investment objective of the scheme will be achieved. |                                     |                                     | The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. The fund also invests in debt and money market instruments with a view to generate regular income. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved. |                                     |                                     | The objective of the Scheme is to achieve long term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related instruments. The fund also invests in debt and money market instruments with a view to generate regular income. The fund also invests in Gold ETFs. The portfolio allocation is managed dynamically. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved. |                                     |                                     | The objective of the scheme is to generate capital appreciation through arbitrage opportunities between cash and derivatives market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. |                          |                                     |
| <b>Entry Load/ Exit Load</b>         | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>  | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>   | <b>Holding Period</b>    | <b>Exit Load</b>                    |
|                                      | Please refer to pg. 26  |                                     |                                     | Please refer to pg. 29   |                                     |                                     | Please refer to pg. 30  |                                     |                                     | Please refer to pg. 31  |                          |                                     |
| <b>Plans/Options(Regular/Direct)</b> | Growth option   |                                     |                                     | Growth option<br>IDCW option with Payout and Reinvestment<br>Can Serve facility available  |                                     |                                     | Growth option<br>IDCW option with Payout and Reinvestment   |                                     |                                     | Growth option<br>IDCW option with Payout and Reinvestment<br>CanServe facility available  |                          |                                     |
| <b>SIP/SWP/STRIP</b>                 | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <b>Fund Size ~</b>                   | 1461.25 Cr  |                                     |                                     | 4279.37 Cr   |                                     |                                     | 860.58 Cr   |                                     |                                     | 5937.20 Cr  |                          |                                     |
| <b>Expense Ratio@ (%)</b>            | Regular: 0.79, Direct : 0.33  |                                     |                                     | Regular: 2.09, Direct : 1.42   |                                     |                                     | Regular: 1.99, Direct : 1.03  |                                     |                                     | Regular: 0.94, Direct : 0.35  |                          |                                     |
| <b>Benchmark Index</b>               | Nifty Next 50   |                                     |                                     | CRISIL Hybrid 35+65 Aggressive Index   |                                     |                                     | 65% S&P BSE 200 25% CRISIL Composite Bond Fund 10% Prices of Gold   |                                     |                                     | Nifty 50 Arbitrage  |                          |                                     |

| Key Features                         | UTI REGULAR SAVINGS FUND  |                                     |                          | UTI UNIT LINKED INSURANCE PLAN  |                                     |                                     | UTI EQUITY SAVINGS FUND   |                                     |                          | UTI CHILDREN'S CAREER FUND - SAVINGS PLAN   |                                     |                          |
|--------------------------------------|---|-------------------------------------|--------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|--------------------------|---|-------------------------------------|--------------------------|
| <b>Fund Category</b>                 | Conservative Hybrid Fund  |                                     |                          | Dynamic Asset Allocation*   |                                     |                                     | Equity Savings  |                                     |                          | Children's Fund   |                                     |                          |
| <b>Type of Scheme</b>                | An open ended hybrid scheme investing predominantly in debt instruments   |                                     |                          | An open ended tax saving cum insurance scheme.  |                                     |                                     | An open ended scheme investing in equity, arbitrage and debt  |                                     |                          | An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)   |                                     |                          |
| <b>Investment Objective</b>          | The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity/equity related securities with a view to generating income and aim for capital appreciation. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. |                                     |                          | Investment objective of the scheme is primarily to provide return through growth in the NAV or through dividend distribution (IDCW) and reinvestment thereof. Amounts collected under the scheme shall generally be invested as follows: (a) Not less than 60% of the funds in debt instruments with low to medium risk profile. (b) Not more than 40% of the funds in equities and equity related instruments. |                                     |                                     | The investment objective of the Scheme is to provide capital appreciation and income distribution to the investors using arbitrage opportunities, investment in equity / equity related instruments and debt / money market instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved. |                                     |                          | The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity & equity related securities with a view to generating income and aim for capital appreciation. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved. |                                     |                          |
| <b>Entry Load/ Exit Load</b>         | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>         | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>         | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>         |
|                                      | Please refer to pg. 32  |                                     |                          | Please refer to pg. 33  |                                     |                                     | Please refer to pg. 34  |                                     |                          | Please refer to pg. 35  |                                     |                          |
| <b>Plans/Options(Regular/Direct)</b> | Monthly IDCW Option, Flexi IDCW Option, Monthly Payment Option, Growth Plan<br>Default Plan Growth Plan   |                                     |                          | 10 year Plan / 15 year Plan   |                                     |                                     | (i) Growth Option (ii) IDCW Option with Payout & Reinvestment Facility (iii) Monthly IDCW Option with Payout Facility (iv) Monthly IDCW Option with Reinvestment Facility (v) Quarterly IDCW Option with Payout Facility (vi) Quarterly IDCW Option with Reinvestment Facility  |                                     |                          | (i) Scholarship Option<br>(ii) Growth Option  |                                     |                          |
| <b>SIP/SWP/STRIP</b>                 | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| <b>Fund Size ~</b>                   | 1627.28 Cr  |                                     |                          | 5354.74 Cr  |                                     |                                     | 270.96 Cr   |                                     |                          | 4216.23 Cr  |                                     |                          |
| <b>Expense Ratio@ (%)</b>            | Regular: 1.82, Direct : 1.27  |                                     |                          | Regular: 1.74, Direct : 0.94  |                                     |                                     | Regular: 1.53, Direct : 0.70  |                                     |                          | Regular: 1.75, Direct : 1.58  |                                     |                          |
| <b>Benchmark Index</b>               | NIFTY 50 Hybrid Composite Debt 15:85 Index  |                                     |                          | NIFTY 50 Hybrid Composite Debt 50:50 Index  |                                     |                                     | Crisil Equity Savings Index   |                                     |                          | CRISIL Short Term Debt Hybrid 60+40 Fund Index  |                                     |                          |

~(Monthly Average as on 31<sup>st</sup> December 2021)  
Minimum Investment Amount refer page No. 62  
Asset Allocation refer page no. 58-61 \*Proposed Category

# FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

| Low Duration Fund                    | UTI RETIREMENT BENEFIT PENSION FUND   |                                     |                          | UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN  |                                     |                          | UTI OVERNIGHT FUND   |                                     |                          | UTI LIQUID CASH PLAN  |                                     |                                     |
|--------------------------------------|---|-------------------------------------|--------------------------|---|-------------------------------------|--------------------------|--|-------------------------------------|--------------------------|---|-------------------------------------|-------------------------------------|
| <b>Fund Category</b>                 | Retirement Fund   |                                     |                          | Children's Fund   |                                     |                          | Overnight Fund   |                                     |                          | Liquid Fund   |                                     |                                     |
| <b>Type of Scheme</b>                | An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)   |                                     |                          | An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)   |                                     |                          | An open ended debt scheme investing in overnight securities  |                                     |                          | An open ended liquid scheme   |                                     |                                     |
| <b>Investment Objective</b>          | The investment objective of the scheme is primarily to generate a corpus to provide for pension in the form of periodical income / cash flow to the unit holders to the extent of redemption value of their holding after the age of 58 years by investing in a mix of securities comprising of debt & money market instruments and equity & equity related instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved. |                                     |                          | The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved. |                                     |                          | The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns. |                                     |                          | The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns. |                                     |                                     |
| <b>Entry Load/ Exit Load</b>         | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>         | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>         | <b>Entry Load</b>  | <b>Holding Period</b>               | <b>Exit Load</b>         | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    |
|                                      | Please refer to pg. 36  |                                     |                          | Please refer to pg. 37  |                                     |                          | Please refer to pg. 39   |                                     |                          | Please refer to pg. 40  |                                     |                                     |
| <b>Plans/Options(Regular/Direct)</b> | Growth Option   |                                     |                          | Growth option<br>IDCW option<br>Scholarship Option  |                                     |                          | Growth Option,<br>Periodic Option with payout & reinvestment of IDCW<br>Daily Reinvestment of IDCW Option  |                                     |                          | Growth option<br>IDCW option  |                                     |                                     |
| <b>SIP/SWP/STRIP</b>                 | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/>  | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| <b>Fund Size ~</b>                   | 3584.45 Cr  |                                     |                          | 598.64 Cr   |                                     |                          | 6820.80 Cr   |                                     |                          | 25210.32 Cr   |                                     |                                     |
| <b>Expense Ratio@ (%)</b>            | Regular: 1.99, Direct : 1.01  |                                     |                          | Regular: 2.77, Direct : 1.59  |                                     |                          | Regular: 0.12, Direct : 0.06   |                                     |                          | Regular: 0.22, Direct : 0.12  |                                     |                                     |
| <b>Benchmark Index</b>               | CRISIL Short Term Debt Hybrid 60+40 Fund Index  |                                     |                          | Nifty 500   |                                     |                          | CRISIL Overnight Index   |                                     |                          | CRISIL Liquid Fund Index  |                                     |                                     |

| Key Features                         | UTI MONEY MARKET FUND   |                          |                                     | UTI ULTRA SHORT TERM FUND  |                                     |                                     | UTI TREASURY ADVANTAGE FUND   |                                     |                                     | UTI FLOATER FUND  |                                     |                                     |
|--------------------------------------|---|--------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|
| <b>Fund Category</b>                 | Money Market Fund   |                          |                                     | Ultra Short Duration Fund  |                                     |                                     | Low Duration Fund   |                                     |                                     | Floater   |                                     |                                     |
| <b>Type of Scheme</b>                | An open ended debt scheme investing in money market instruments   |                          |                                     | 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  |                                     |                                     | 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   |                                     |                                     | UTI Floater Fund is an open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives)  |                                     |                                     |
| <b>Investment Objective</b>          | The investment objective of the scheme is to generate reasonable income with high level of liquidity by investing in a portfolio of money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. |                          |                                     | The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. |                                     |                                     | The investment objective is to generate reasonable income for its investors consistent with high liquidity by investing in a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns. |                                     |                                     | The investment objective of the scheme is to generate reasonable returns and reduce interest rate risk by investing in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. |                                     |                                     |
| <b>Entry Load/ Exit Load</b>         | <b>Entry Load</b>   | <b>Holding Period</b>    | <b>Exit Load</b>                    | <b>Entry Load</b>  | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    |
|                                      | Please refer to pg. 41  |                          |                                     | Please refer to pg. 42   |                                     |                                     | Please refer to pg. 43  |                                     |                                     | Please refer to pg. 44  |                                     |                                     |
| <b>Plans/Options(Regular/Direct)</b> | Growth option<br>IDCW option  |                          |                                     | Growth Option Daily IDCW Reinvestment Option<br>Weekly IDCW Reinvestment Option Flexi IDCW Option<br>Fortnightly/Monthly/Quarterly/Half Yearly/Annual Payout & Reinvestment IDCW Option  |                                     |                                     | (Daily/Weekly/Fortnightly/<br>Monthly/Quarterly/Half-Yearly/<br>Annual/Flexi) and Growth Option   |                                     |                                     | Growth Option Quarterly IDCW Option<br>Half Yearly IDCW Option Annual IDCW Option<br>Flexi IDCW Option both payout & reinvestment facilities  |                                     |                                     |
| <b>SIP/SWP/STRIP</b>                 | <input checked="" type="checkbox"/>   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| <b>Fund Size ~</b>                   | 7927.82 Cr  |                          |                                     | 2450.52 Cr   |                                     |                                     | 3947.99 Cr  |                                     |                                     | 3137.72 Cr  |                                     |                                     |
| <b>Expense Ratio@ (%)</b>            | Regular: 0.25, Direct : 0.16  |                          |                                     | Regular: 0.90, Direct : 0.32   |                                     |                                     | Regular: 0.40, Direct : 0.25  |                                     |                                     | Regular: 0.81, Direct : 0.31  |                                     |                                     |
| <b>Benchmark Index</b>               | CRISIL Money Market Index   |                          |                                     | CRISIL Ultra Short Term Debt Index   |                                     |                                     | CRISIL Low Duration Debt Index  |                                     |                                     | CRISIL Low Duration Debt Index  |                                     |                                     |

| Key Features                         | UTI SHORT TERM INCOME FUND  |                                     |                                     | UTI BANKING AND PSU DEBT FUND   |                                     |                                     | UTI CORPORATE BOND FUND   |                                     |                                     | UTI CREDIT RISK FUND  |                                     |                                     |
|--------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|
| <b>Fund Category</b>                 | Short Duration Fund   |                                     |                                     | Banking and PSU Fund  |                                     |                                     | Corporate Bond Fund   |                                     |                                     | Credit Risk Fund  |                                     |                                     |
| <b>Type of Scheme</b>                | UTI Short Term Income Fund is an open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years  |                                     |                                     | An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.  |                                     |                                     | UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds.  |                                     |                                     | UTI Credit Risk Fund is an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A Relatively High interest rate risk and Relatively High Credit Risk.  |                                     |                                     |
| <b>Investment Objective</b>          | 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. |                                     |                                     | The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. |                                     |                                     | The investment objective of the scheme is to generate optimal returns by investing predominantly in AA+ and above rated corporate bonds. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns. |                                     |                                     | The investment objective of the scheme is to generate reasonable income and capital appreciation by investing minimum of 65% of total assets in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. |                                     |                                     |
| <b>Entry Load/ Exit Load</b>         | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    | <b>Entry Load</b>   | <b>Holding Period</b>               | <b>Exit Load</b>                    |
|                                      | Please refer to pg. 45  |                                     |                                     | Please refer to pg. 46  |                                     |                                     | Please refer to pg. 47  |                                     |                                     | Please refer to pg. 48  |                                     |                                     |
| <b>Plans/Options(Regular/Direct)</b> | Growth Sub-Option<br>IDCW Sub-Option  |                                     |                                     | IDCW option &<br>Growth option<br>Mthly/Qtrly/HalfYearly/Annual/Flexi Payout & Reinvestment IDCW Option   |                                     |                                     | Growth Option Quarterly IDCW Option<br>Half Yearly IDCW Optio Annual IDCW Option<br>Flexi IDCW Option both payout & reinvestment facilities   |                                     |                                     | Growth Option IDCW Option (with Payout and Reinvestment Facilities)<br>Default Option - Growth Option   |                                     |                                     |
| <b>SIP/SWP/STRIP</b>                 | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| <b>Fund Size ~</b>                   | 3845.65 Cr  |                                     |                                     | 299.01 Cr   |                                     |                                     | 4484.05 Cr  |                                     |                                     | 558.59 Cr   |                                     |                                     |
| <b>Expense Ratio@ (%)</b>            | Regular: 0.90, Direct : 0.30  |                                     |                                     | Regular: 0.30, Direct : 0.16  |                                     |                                     | Regular: 0.55, Direct : 0.20  |                                     |                                     | Regular: 1.52, Direct : 0.76  |                                     |                                     |
| <b>Benchmark Index</b>               | CRISIL Short Term Bond Fund Index   |                                     |                                     | CRISIL Banking and PSU Debt Index   |                                     |                                     | CRISIL Corporate Bond Composite Index   |                                     |                                     | CRISIL Short Term Credit Risk Index   |                                     |                                     |

~(Monthly Average as on 31<sup>st</sup> December 2021)  
Minimum Investment Amount refer page No. 62  
Asset Allocation refer page no. 58-61

# FUNDS AT A GLANCE

| Key Features                         | UTI MEDIUM TERM FUND   | UTI DYNAMIC BOND FUND  | UTI BOND FUND   | UTI GILT FUND   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
|--------------------------------------|--|--|---|---|--|--|--|--|------------|----------------|-----------|--|--|--|--|------------|----------------|-----------|--|--|--|--|------------|----------------|-----------|--|--|--|
| <b>Fund Category</b>                 | Medium Duration Fund   | Dynamic Bond   | Medium to Long Duration Fund  | Gilt Fund   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| <b>Type of Scheme</b>                | 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.  | An open ended dynamic debt scheme investing across duration  | 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.   | UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities.  |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| <b>Investment Objective</b>          | 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.<br>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns | The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration.<br>However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns. | The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years.<br>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. | The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and/ora State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest.<br>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| <b>Entry Load/ Exit Load</b>         | <table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>   | Entry Load   | Holding Period  | Exit Load   |  |  |  | <table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table> | Entry Load | Holding Period | Exit Load |  |  |  | <table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table> | Entry Load | Holding Period | Exit Load |  |  |  | <table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table> | Entry Load | Holding Period | Exit Load |  |  |  |
| Entry Load                           | Holding Period   | Exit Load  |   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
|                                      |  |  |   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| Entry Load                           | Holding Period   | Exit Load  |   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
|                                      |  |  |   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| Entry Load                           | Holding Period   | Exit Load  |   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
|                                      |  |  |   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| Entry Load                           | Holding Period   | Exit Load  |   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
|                                      |  |  |   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
|                                      | Please refer to pg. 49   | Please refer to pg. 50   | Please refer to pg. 51  | Please refer to pg. 52  |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| <b>Plans/Options(Regular/Direct)</b> | Options: (a)Growth Option (b) Monthly IDCW Option (c) Quarterly IDCW Option (d) Half Yearly IDCW Option (e) Annual IDCW Option (f) Flexi IDCW Option with both payout and reinvestment facilities  | Growth option<br>IDCW option with Payout and Reinvestment<br>Qtly/Half Yearly/Annual/Flexi IDCW with Payout and Re-investment  | Growth option<br>IDCW option (with Payout & reinvestment Facility)<br>Default Option - Growth Option  | Growth Plan - IDCW Plan (with payout & reinvestment facilities)   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| <b>SIP/SWP/STRIP</b>                 | <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>  | <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>  | <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| <b>Fund Size ~</b>                   | 66.42 Cr   | 336.59 Cr  | 291.26 Cr   | 611.02 Cr   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| <b>Expense Ratio@ (%)</b>            | Regular: 1.50, Direct : 0.87   | Regular: 1.45, Direct : 0.99   | Regular: 1.45, Direct : 1.16  | Regular: 0.85, Direct : 0.57  |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| <b>Benchmark Index</b>               | CRISIL Medium Term Debt Index  | CRISIL Composite Bond Fund Index   | NIFTY Medium to Long Duration Debt Index  | CRISIL Dynamic Gilt Index   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| <b>Key Features</b>                  | <b>UTI FOCUSED EQUITY FUND</b>   |  |   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| <b>Fund Category</b>                 | Focused Fund   |  |   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| <b>Type of Scheme</b>                | An open-ended equity scheme investing in maximum 30 stocks across market caps  |  |   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| <b>Investment Objective</b>          | 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.<br>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.  |  |   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| <b>Entry Load/ Exit Load</b>         | <table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>   | Entry Load   | Holding Period  | Exit Load   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| Entry Load                           | Holding Period   | Exit Load  |   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
|                                      |  |  |   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
|                                      | Please refer to pg. 16   |  |   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| <b>Plans/Options(Regular/Direct)</b> | (i) Growth Option<br>(ii) Payout of Income Distribution cum capital withdrawal option<br>In case no option is indicated in the application form, then the default option will be the Growth Option   |  |   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| <b>SIP/SWP/STRIP</b>                 | <input checked="" type="checkbox"/>  | <input checked="" type="checkbox"/>  | <input checked="" type="checkbox"/>   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| <b>Fund Size ~</b>                   | 2802.32 Cr   |  |   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| <b>Expense Ratio@ (%)</b>            | Regular: 2.10, Direct : 0.28   |  |   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |
| <b>Benchmark Index</b>               | Nifty 500 Index (TRI)  |  |   |   |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |  |            |                |           |  |  |  |

~(Monthly Average as on 31<sup>st</sup> December 2021)

Minimum Investment Amount refer page No. 62

Asset Allocation refer page no. 58-61

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

'Expense Ratio' represents the Total Expenses (TER) as on 31<sup>st</sup> December 2021.

# EQUITY READY RECKONER JANUARY 2022

| Fund Name   | UTI Mastershare Unit Scheme  | UTI Flexi Cap Fund | UTI Value Opportunities Fund      | UTI Core Equity Fund  | UTI Mid Cap Fund | UTI Long Term Equity Fund (Tax Saving) |
|---|--|--------------------|-----------------------------------|-----------------------|------------------|--|
| Category  | Large Cap Fund   | Flexi Cap Fund     | Value Fund                        | Large & Mid Cap Fund  | Mid Cap Fund     | Mid Cap Fund                           |
| Month End AUM                                       | * 9,703 Crores   | * 25,541 Crores    | * 6,643 Crores                    | * 1,209 Crores        | * 6,895 Crores   | * 3,038 Crores                         |
| Benchmark Index                                     | S&P BSE 100  | Nifty 500          | Nifty 500                         | Nifty LargeMidcap 250 | Nifty Midcap 150 | Nifty 500                              |
|   | Market Capitalization of Fund vis-à-vis Benchmark Index (%)                        |                    |                                   |                       |                  |  |
| Large Cap   | 88   | 64                 | 65                                | 52                    | 15               | 16                                     |
| Mid Cap   | 8  | 27                 | 22                                | 34                    | 67               | 23                                     |
| Small Cap   | 4  | 9                  | 13                                | 14                    | 18               | 16                                     |
|   | Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index (%)              |                    |                                   |                       |                  |  |
| C1  | 92   | 95                 | 90                                | 81                    | 91               | 81                                     |
| C2  | 7  | 10                 | 9                                 | 12                    | 9                | 16                                     |
| C3  | 1  | 1                  | 1                                 | 2                     | 1                | 3                                      |
|   | Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index (%)      |                    |                                   |                       |                  |  |
| R1  | 60   | 86                 | 53                                | 57                    | 64               | 55                                     |
| R2  | 26   | 11                 | 28                                | 30                    | 32               | 28                                     |
| R3  | 14   | 3                  | 13                                | 13                    | 4                | 16                                     |
|   | Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%)                    |                    |                                   |                       |                  |  |
| Price to Book (P/B)                                 | 8.30   | 8.39               | 6.54                              | 9.20                  | 10.21            | 8.26                                   |
| Price to Earnings (P/E)                             | 38.78  | 37.02              | 32.28                             | 37.45                 | 43.86            | 34.56                                  |
| Scale factor for Return on Equity (RoE) measurement | 16.17  | 16.88              | 15.33                             | 16.99                 | 16.06            | 16.58                                  |
|   | Sector weights/Active weights of Funds vis-à-vis Benchmark Index (Highlighted +2%) |                    |                                   |                       |                  |  |
| Sector  | NAV (%)  | Active Wt. (%)     | NAV (%)                           | Active Wt. (%)        | NAV (%)          | Active Wt. (%)                         |
| AUTOMOBILE  | 8.15   | 3.19               | 7.92                              | 2.87                  | 8.98             | 7.08                                   |
| CEMENT & CEMENT PRODUCTS                            | 1.88   | -0.60              | 1.02                              | -1.45                 | 1.63             | -0.55                                  |
| CHEMICALS   | 1.48   | 0.67               | 2.05                              | -1.98                 | -0.29            | 0.51                                   |
| CONSTRUCTION  | 2.50   | -0.32              | 3.93                              | 0.83                  | 3.33             | 3.23                                   |
| CONSUMER GOODS                                      | 10.21  | -1.38              | 8.41                              | -3.03                 | 5.05             | 3.60                                   |
| CONSUMER SERVICES                                   | 4.97   | 3.43               | 10.69                             | 8.73                  | 7.89             | 14.09                                  |
| FERTILISERS & PESTICIDES                            | -  | -0.73              | 1.30                              | 0.40                  | -0.88            | 4.07                                   |
| FINANCIAL SERVICES                                  | 29.32  | -3.15              | 23.56                             | -5.40                 | 1.07             | 2.92                                   |
| HEALTHCARE SERVICES                                 | 1.24   | 0.68               | 4.86                              | 3.78                  | 2.37             | 1.487                                  |
| INDUSTRIAL MANUFACTURING                            | 2.93   | 2.50               | 6.12                              | 3.51                  | 0.70             | 3.11                                   |
| IT  | 17.26  | 1.23               | 16.49                             | 1.52                  | 0.64             | 3.59                                   |
| MEDIA, ENTMT. & PUBLICATIONS                        | -  | -0.34              | -                                 | -0.48                 | -2.18            | 1.06                                   |
| METALS  | 1.23   | -2.58              | -                                 | -3.83                 | -0.97            | -                                      |
| OIL & GAS   | 4.82   | -6.96              | -                                 | -9.49                 | -1.49            | -                                      |
| PHARMA  | 7.03   | 3.67               | 9.51                              | 4.69                  | 6.12             | 2.62                                   |
| POWER   | -  | -2.96              | -                                 | -2.68                 | 3.91             | -2.42                                  |
| SERVICES  | 0.86   | -0.14              | -                                 | -1.36                 | 1.89             | -3.77                                  |
| TELECOM   | 4.74   | 2.68               | 0.90                              | -1.14                 | 1.07             | -1.31                                  |
| TEXTILES  | -  | -0.26              | 1.05                              | 0.55                  | 1.57             | -1.71                                  |
|   | Portfolio Composition  |                    |                                   |                       |                  |  |
| Top 10 Holdings (%)                                 | 48   | 41                 | 47                                | 34                    | 27               | 40                                     |
| Stock Count   | 48   | 56                 | 61                                | 61                    | 67               | 67                                     |
| Active Share (%)                                    | 38   | 68                 | 67                                | 69                    | 66               | 65                                     |
|   | Fund Manager/s   |                    |                                   |                       |                  |  |
| Fund Manager/s                                      | Swati Kulkarni   | Ajay Tyagi         | Veji Subramaniam, Anil Pichandani | V Sivatsa             | Ankit Agarwal    | Veji Subramaniam, Yend Chappa          |
| Managing Since                                      | Dec-06   | Jan-16             | Feb-17, Feb-18                    | May-17                | Aug-19           | 3ep-17, Aug-19                         |

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 3 year average return on capital (for manufacturing companies) & non-leasing non-banking finance companies (NBFCs) & based on the previous 3 year average return on asset for banks & NBFCs (for non-banking finance companies).

All data as of December 31, 2021

### Investment Objective

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

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

### Date of inception/allotment

15th October, 1986

### Fund Manager

Mrs. Swati Kulkarni, MF (NMIMS), CFA  
Managing the scheme since Dec-2006

### Fund AUM

Fund Size Monthly Average : ₹ 9506.39 Crore  
Closing AUM : ₹ 9703.31 Crore

### High/Low NAV in the month

High Growth Option : ₹ 198.9265  
Low Growth Option : ₹ 188.8205

### Total Expense Ratio

Regular : 2.00  
Direct : 1.09

### Minimum Investment Amount

Growth: ₹ 100/-  
IDCW: ₹ 5000/-

### No. of Unit Holding Accounts

6,75,644

### Load Structure

Entry Load : Nil

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

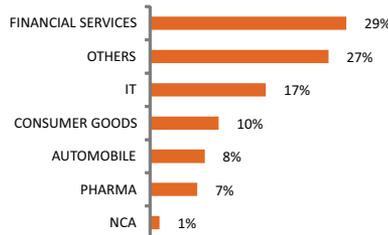
### NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 198.0537  
Regular IDCW Option : ₹ 43.4317  
Direct Growth Option : ₹ 210.4878  
Direct IDCW Option : ₹ 49.0521

### Portfolio as on 31<sup>st</sup> December, 2021

| Equity                         | % to NAV | Equity                              | % to NAV      |
|--------------------------------|----------|-------------------------------------|---------------|
| Infosys Ltd.                   | 9.58     | Shree Cement Ltd.                   | 1.88          |
| ICICI Bank Ltd                 | 7.81     | Kotak Mahindra Bank Ltd.            | 1.80          |
| HDFC Bank Ltd.                 | 6.27     | Maruti Suzuki India Ltd.            | 1.79          |
| Bharti Airtel Ltd.             | 4.74     | Sun Pharmaceuticals Industries Ltd. | 1.76          |
| Tata Consultancy Services Ltd. | 4.26     | Eicher Motors Ltd                   | 1.73          |
| Reliance Industries Ltd.       | 4.20     | Jubilant Food Works Ltd             | 1.70          |
| HDFC Ltd.                      | 4.05     | Dr Reddy's Laboratories Ltd.        | 1.59          |
| Tech Mahindra Ltd              | 2.66     | Divis Laboratories Ltd.             | 1.57          |
| Larsen & Toubro Ltd.           | 2.50     | Indian Energy Exchange Ltd          | 1.50          |
| Hindustan Unilever Ltd.        | 2.41     | Pidilite Industries Ltd.            | 1.48          |
| SKF India Ltd.                 | 2.30     | Aditya Birla Fashion & Retail Ltd.  | 1.48          |
| State Bank Of India            | 2.18     | Balkrishna Industries Ltd.          | 1.47          |
| Asian Paints Ltd.              | 2.08     | Metropolis Healthcare Ltd           | 1.24          |
| Tata Motors Ltd.               | 2.05     | Others                              | 14.74         |
| Axis Bank Ltd.                 | 1.99     | Net Current Assets                  | 1.40          |
| Titan Company Ltd.             | 1.91     | <b>TOTAL</b>                        | <b>100.00</b> |
| Bajaj Finance Ltd.             | 1.88     |                                     |               |

### Sectoral Breakdown



### Active Stock positions

| Overweight (Top 5) | %   | Underweight (Top 5)      | %    |
|--------------------|-----|--------------------------|------|
| Bharti Airtel Ltd. | 2.9 | Reliance Industries Ltd. | -4.9 |
| SKF India Ltd.     | 2.3 | HCL Technologies Ltd.    | -1.6 |
| ICICI Bank Ltd     | 2.1 | Wipro Ltd.               | -1.2 |
| Infosys Ltd.       | 1.9 | HDFC Ltd.                | -1.2 |
| Shree Cement Ltd.  | 1.6 | Bajaj Finserv Ltd.       | -1.1 |

### Market Capitalisation (%)

|           | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund      | 87    | 8   | 5     |
| Benchmark | 95    | 5   | 0     |

### Quantitative Indicators Fund Benchmark

| Indicator                         | Fund   | Benchmark |
|-----------------------------------|--------|-----------|
| Beta                              | 0.93   | 1         |
| Standard Deviation (Annual)       | 19.99% | 21.33%    |
| Sharpe Ratio                      | 0.79%  |           |
| Portfolio Turnover Ratio (Annual) | 0.32   |           |
| P/B                               | 9.11   | 8.30      |
| P/E                               | 37.83  | 36.76     |
| ROE                               | 16.17  | 17.29     |

As on 31<sup>st</sup> December, 2021

### Portfolio Details

|                             |          |
|-----------------------------|----------|
| % of Top 10 Stocks          | 48.48    |
| Median Market Cap (₹ Cr)    | 3,68,687 |
| Weighted Average Market Cap | 4,21,247 |
| Number of Securities        | 49       |

All figures given are provisional and unaudited.

### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | S&P BSE 100 (%) | S&P BSE Sensex (%) | NAV Growth (₹) | S&P BSE 100 (₹) | S&P BSE Sensex (₹) |
|------------------|----------------|-----------------|--------------------|----------------|-----------------|--------------------|
| 1 Year           | 29.56          | 26.53           | 23.23              | 12,956         | 12,653          | 12,323             |
| 3 Years          | 19.37          | 17.91           | 18.62              | 17,018         | 16,400          | 16,698             |
| 5 Years          | 17.04          | 17.52           | 18.32              | 21,971         | 22,426          | 23,200             |
| Since inception* | 16.05          | 14.49           | 15.24              | 18,95,883      | 11,77,713       | 14,81,449          |

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

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

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

S&P BSE 100 since 01<sup>st</sup> Jan 1990. Prior period Sensex returns. \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.

Schemes Managed by Mrs. Swati Kulkarni.

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

### SIP Returns as on 31<sup>st</sup> December, 2021

| Period           | Investment Amount (₹) | Value-Fund (₹) | S&P BSE 100 (₹) | S&P BSE Sensex (₹) | Yield (%) Fund | Yield (%) S&P BSE 100 | Yield (%) S&P BSE Sensex |
|------------------|-----------------------|----------------|-----------------|--------------------|----------------|-----------------------|--------------------------|
| 1 Year           | 1,20,000              | 1,36,922       | 1,33,829        | 1,33,372           | 27.09          | 21.99                 | 21.25                    |
| 3 Years          | 3,60,000              | 5,35,365       | 5,20,839        | 5,15,112           | 27.53          | 25.51                 | 24.70                    |
| 5 Years          | 6,00,000              | 9,67,443       | 9,48,615        | 9,61,699           | 19.18          | 18.37                 | 18.93                    |
| 7 Years          | 8,40,000              | 14,94,932      | 14,95,778       | 15,19,571          | 16.17          | 16.19                 | 16.63                    |
| 10 Years         | 12,00,000             | 27,03,885      | 26,77,968       | 26,92,720          | 15.51          | 15.33                 | 15.43                    |
| 15 Years         | 18,00,000             | 55,27,272      | 54,10,349       | 54,13,665          | 13.73          | 13.49                 | 13.49                    |
| Since inception* | 20,50,000             | 75,14,337      | 74,58,313       | 75,14,395          | 13.73          | 13.66                 | 13.73                    |

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. \*Since inception for above mentioned schemes is taken for the period December 2004 to December 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

**Investment Objective**

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

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

**Date of inception/allotment**

20th May, 2009

**Fund Manager**

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

**Fund AUM**

Fund Size Monthly Average : ₹ 1197.14 Crore  
Closing AUM : ₹ 1208.95 Crore

**High/Low NAV in the month**

High Growth Option : ₹ 99.9416  
Low Growth Option : ₹ 94.1039

**Total Expense Ratio**

Regular : 2.55  
Direct : 1.94

**Minimum Investment Amount**

Growth: ₹ 5000/-  
IDCW:

**No. of Unit Holding Accounts**

1,70,065

**Load Structure**

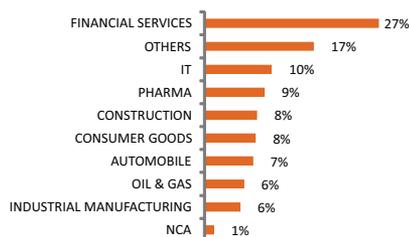
|                |          |           |
|----------------|----------|-----------|
| Entry Load     | Nil      |           |
| Holding Period | < 1 Year | >= 1 Year |
| Exit Load      | 1%       | Nil       |

**NAV per unit as on 31<sup>st</sup> December, 2021**

|                       |            |
|-----------------------|------------|
| Regular Growth Option | ₹ 97.9544  |
| Regular IDCW Option   | ₹ 47.7188  |
| Direct Growth Option  | ₹ 102.1000 |
| Direct IDCW Option    | ₹ 50.1728  |

**Portfolio as on 31<sup>st</sup> December, 2021**

| Equity                               | % to NAV | Equity                                  | % to NAV      |
|--------------------------------------|----------|---|---------------|
| ICICI Bank Ltd                       | 4.88     | HCL Technologies Ltd.                   | 1.99          |
| HDFC Bank Ltd.                       | 4.49     | Phoenix Mills Ltd                       | 1.98          |
| State Bank Of India                  | 3.81     | Cummins India Ltd.                      | 1.87          |
| HDFC Ltd.                            | 3.52     | Wipro Ltd.                              | 1.81          |
| ITC Ltd.                             | 3.14     | Oracle Financial Services Software Ltd. | 1.80          |
| Infosys Ltd.                         | 3.07     | Oberoi Realty Ltd.                      | 1.77          |
| Larsen & Toubro Ltd.                 | 2.83     | Bharat Electronics Ltd.                 | 1.64          |
| Bharti Airtel Ltd.                   | 2.74     | Tata Motors Ltd.                        | 1.63          |
| Federal Bank Ltd.                    | 2.69     | Aditya Birla Fashion & Retail Ltd.      | 1.59          |
| Fortis Healthcare Ltd.               | 2.68     | Mahindra & Mahindra Ltd.                | 1.41          |
| Ajanta Pharma Ltd.                   | 2.64     | Aurobindo Pharma Ltd.                   | 1.39          |
| Emami Ltd.                           | 2.39     | Ashok Leyland Ltd.                      | 1.37          |
| Axis Bank Ltd.                       | 2.32     | Bharat Forge Ltd.                       | 1.37          |
| Max Financial Services Ltd.          | 2.14     | Others                                  | 27.48         |
| Hindustan Petroleum Corporation Ltd. | 2.04     | Net Current Assets                      | 1.50          |
| Coromandel International Ltd.        | 2.01     | <b>TOTAL</b>                            | <b>100.00</b> |
| Gujarat State Petronet Ltd.          | 2.01     |   |               |

**Sectoral Breakdown****Active Stock positions**

| Overweight (Top 5)     | %   | Underweight (Top 5)            | %    |
|------------------------|-----|--------------------------------|------|
| State Bank Of India    | 2.8 | Reliance Industries Ltd.       | -3.3 |
| Ajanta Pharma Ltd.     | 2.5 | Tata Consultancy Services Ltd. | -2.2 |
| Fortis Healthcare Ltd. | 2.2 | Kotak Mahindra Bank Ltd.       | -1.5 |
| Federal Bank Ltd.      | 2.2 | Adani Total Gas Ltd            | -1.3 |
| Emami Ltd.             | 2.1 | Hindustan Unilever Ltd.        | -1.2 |

**Market Capitalisation (%)**

|           | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund      | 50    | 34  | 16    |
| Benchmark | 56    | 40  | 4     |

**Quantitative Indicators**

| Quantitative Indicators           | Fund   | Benchmark |
|-----------------------------------|--------|-----------|
| Beta                              | 0.97   | 1         |
| Standard Deviation (Annual)       | 20.23% | 20.25%    |
| Sharpe Ratio                      | 0.67%  |           |
| Portfolio Turnover Ratio (Annual) | 0.59   |           |
| P/B                               | 4.29   | 9.20      |
| P/E                               | 27.64  | 39.45     |
| ROE                               | 13.59  | 16.99     |

As on 31<sup>st</sup> December, 2021**Portfolio Details**

|                             |          |
|-----------------------------|----------|
| % of Top 10 Stocks          | 33.84    |
| Median Market Cap (₹ Cr)    | 64,092   |
| Weighted Average Market Cap | 2,08,661 |
| Number of Securities        | 59       |

All figures given are provisional and unaudited.

**Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000**

| Period           | NAV Growth (%) | Nifty Large Mid 250 (%) | Nifty 50 (%) | NAV Growth (₹) | Nifty Large Mid 250 (₹) | Nifty 50 (₹) |
|------------------|----------------|-------------------------|--------------|----------------|-------------------------|--------------|
| 1 Year           | 40.76          | 37.04                   | 25.59        | 14,076         | 13,704                  | 12,559       |
| 3 Years          | 17.21          | 20.63                   | 18.27        | 16,110         | 17,563                  | 16,551       |
| 5 Years          | 14.92          | 19.12                   | 17.66        | 20,051         | 23,996                  | 22,560       |
| Since inception* | 12.72          | 16.01                   | 13.11        | 45,341         | 65,198                  | 47,362       |

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 63 in 'Fund Manager Summary' Schemes Managed by Mr. V Srivatsa.

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

**SIP Returns as on 31<sup>st</sup> December, 2021**

| Period          | Investment Amount (₹) | Value-Fund (₹) | Nifty Large Mid 250 (₹) | Nifty 50 (₹) | Yield (%) Fund | Yield (%) Nifty Large Mid 250 | Yield (%) Nifty 50 |
|-----------------|-----------------------|----------------|-------------------------|--------------|----------------|-------------------------------|--------------------|
| 1 Year          | 1,20,000              | 1,36,300       | 1,38,378                | 1,33,658     | 26.06          | 29.51                         | 21.71              |
| 3 Years         | 3,60,000              | 5,46,861       | 5,64,280                | 5,18,153     | 29.11          | 31.46                         | 25.13              |
| 5 Years         | 6,00,000              | 9,37,875       | 10,09,089               | 9,52,646     | 17.90          | 20.91                         | 18.54              |
| 7 Years         | 8,40,000              | 14,19,490      | 16,12,036               | 14,98,765    | 14.72          | 18.29                         | 16.24              |
| 10 Years        | 12,00,000             | 25,24,460      | 30,93,255               | 26,52,524    | 14.23          | 18.01                         | 15.15              |
| 15 Years        | NA                    | NA             | NA                      | NA           | NA             | NA                            | NA                 |
| Since inception | 15,10,000             | 36,57,137      | 45,69,109               | 38,33,891    | 13.19          | 16.36                         | 13.87              |

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

**Investment Objective**

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

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

**Date of inception/allotment**

18th May, 1992

**Fund Manager**

Ajay Tyagi - CFA, MFC

Managing the scheme since Jan-2016

**Fund AUM**

Fund Size Monthly Average : ₹ 24753.69 Crore  
Closing AUM : ₹ 25540.94 Crore

**High/Low NAV in the month**

High Growth Option : ₹ 267.9573  
Low Growth Option : ₹ 253.1999

**Total Expense Ratio**

Regular : 1.88  
Direct : 0.92

**Minimum Investment Amount**

Growth : ₹ 5000/-  
IDCW :

**No. of Unit Holding Accounts**

17,32,101

**Load Structure**

Entry Load : Nil

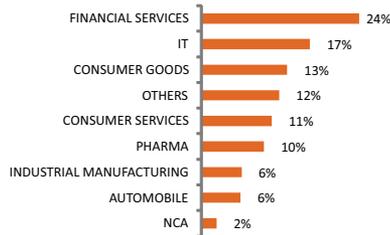
Exit Load : (A) Redemption / Switch out within 1 year from the date of allotment –  
(i) upto 10% of the allotted Units – NIL  
(ii) beyond 10% of the allotted Units - 1.00%  
(B) Redemption / Switch out after 1 year from the date of allotment – NIL

**NAV per unit as on 31<sup>st</sup> December, 2021**

Regular Growth Option : ₹ 267.9573  
Regular IDCW Option : ₹ 182.0041  
Direct Growth Option : ₹ 279.8524  
Direct IDCW Option : ₹ 191.0568

**Portfolio as on 31<sup>st</sup> December, 2021**

| Equity                       | % to NAV | Equity                      | % to NAV      |
|------------------------------|----------|-----------------------------|---------------|
| Larsen & Toubro Infotech Ltd | 5.87     | Shree Cement Ltd.           | 1.67          |
| Bajaj Finance Ltd.           | 5.43     | Titan Company Ltd.          | 1.67          |
| HDFC Bank Ltd.               | 5.26     | IPCA Laboratories Ltd.      | 1.62          |
| Infosys Ltd.                 | 4.22     | Divis Laboratories Ltd.     | 1.59          |
| Kotak Mahindra Bank Ltd.     | 3.78     | Ajanta Pharma Ltd.          | 1.57          |
| HDFC Ltd.                    | 3.51     | Endurance Technologies Ltd. | 1.54          |
| Coforge Ltd                  | 3.25     | Metropolis Healthcare Ltd   | 1.54          |
| Mindtree Ltd.                | 3.15     | Aavas Financiers Ltd        | 1.43          |
| Avenue Supermarkets Ltd.     | 3.12     | Jubilant Food Works Ltd     | 1.42          |
| Astral Ltd.                  | 2.95     | Schaeffler India Ltd        | 1.40          |
| ICICI Bank Ltd               | 2.69     | Indiamart Intermesh Ltd     | 1.38          |
| Info-Edge (India) Ltd.       | 2.62     | Berger Paints India Ltd.    | 1.36          |
| Motherhood Sumi System Ltd.  | 1.86     | Marico Ltd.                 | 1.34          |
| AU Small Finance Bank Ltd    | 1.86     | Others                      | 23.31         |
| Maruti Suzuki India Ltd.     | 1.78     | Net Current Assets          | 2.37          |
| Grindwell Norton Ltd.        | 1.77     | <b>TOTAL</b>                | <b>100.00</b> |
| Dr. Lal Pathlabs Ltd.        | 1.67     |                             |               |

**Sectoral Breakdown****Active Stock positions**

| Overweight (Top 5) | %   | Underweight (Top 5)            | %    |
|--------------------|-----|--------------------------------|------|
| Larsen & Toubro    | 5.6 | Reliance Industries Ltd.       | -7.1 |
| Infotech Ltd       | 3.8 | Tata Consultancy Services Ltd. | -3.4 |
| Bajaj Finance Ltd. | 3.1 | Larsen & Toubro Ltd.           | -2.0 |
| Coforge Ltd        | 2.9 | Infosys Ltd.                   | -1.9 |
| Mindtree Ltd.      | 2.8 | Hindustan Unilever Ltd.        | -1.8 |
| Astral Ltd.        |     |                                |      |

**Market Capitalisation (%)**

|           | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund      | 64    | 27  | 9     |
| Benchmark | 77    | 15  | 8     |

**Quantitative Indicators**

|                                   | Fund   | Benchmark |
|-----------------------------------|--------|-----------|
| Beta                              | 0.88   | 1         |
| Standard Deviation (Annual)       | 18.90% | 20.64%    |
| Sharpe Ratio                      | 1.15%  |           |
| Portfolio Turnover Ratio (Annual) | 0.10   |           |
| P/B                               | 13.75  | 8.39      |
| P/E                               | 53.32  | 37.02     |
| ROE                               | 21.90  | 16.88     |

As on 31<sup>st</sup> December, 2021**Portfolio Details**

|                             |          |
|-----------------------------|----------|
| % of Top 10 Stocks          | 40.54    |
| Median Market Cap (₹ Cr)    | 78,208   |
| Weighted Average Market Cap | 2,03,581 |
| Number of Securities        | 56       |

All figures given are provisional and unaudited.

**Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000**

| Period           | NAV Growth (%) | Nifty 500 (%) | Nifty 50 (%) | NAV Growth (₹) | Nifty 500 (₹) | Nifty 50 (₹) |
|------------------|----------------|---------------|--------------|----------------|---------------|--------------|
| 1 Year           | 33.98          | 31.60         | 25.59        | 13,398         | 13,160        | 12,559       |
| 3 Years          | 25.31          | 19.11         | 18.27        | 19,689         | 16,906        | 16,551       |
| 5 Years          | 21.53          | 17.88         | 17.66        | 26,525         | 22,772        | 22,560       |
| Since inception* | 13.34          | 12.04         | NA           | 4,09,240       | 2,90,854      | 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 63 in "Fund Manager Summary". N.A - Not Available. Schemes Managed by Mr. Ajay Tyagi.

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

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

**SIP Returns as on 31<sup>st</sup> December, 2021**

| Period           | Investment Amount (₹) | Value-Fund (₹) | Nifty 500 (₹) | Nifty 50 (₹) | Yield (%) Fund | Yield (%) Nifty 500 | Yield (%) Nifty 50 |
|------------------|-----------------------|----------------|---------------|--------------|----------------|---------------------|--------------------|
| 1 Year           | 1,20,000              | 1,39,860       | 1,36,377      | 1,33,658     | 31.98          | 26.19               | 21.71              |
| 3 Years          | 3,60,000              | 5,90,418       | 5,40,076      | 5,18,153     | 34.90          | 28.18               | 25.13              |
| 5 Years          | 6,00,000              | 11,02,648      | 9,70,498      | 9,52,646     | 24.59          | 19.31               | 18.54              |
| 7 Years          | 8,40,000              | 17,31,392      | 15,31,455     | 14,98,765    | 20.29          | 16.85               | 16.24              |
| 10 Years         | 12,00,000             | 32,43,491      | 27,89,182     | 26,52,524    | 18.89          | 16.09               | 15.15              |
| 15 Years         | 18,00,000             | 72,59,842      | 56,08,637     | 53,11,038    | 16.87          | 13.90               | 13.27              |
| Since inception* | 20,50,000             | 1,00,52,498    | 76,28,321     | 73,29,308    | 16.59          | 13.88               | 13.48              |

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 December 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

An open ended equity scheme following a value investment strategy.

### Investment Objective

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

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

### Date of inception/allotment

20th July, 2005

### Fund Manager

Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA

### Fund AUM

Fund Size Monthly Average : ₹ 6547.21 Crore  
Closing AUM : ₹ 6643.46 Crore

### High/Low NAV in the month

High Growth Option : ₹ 100.5390  
Low Growth Option : ₹ 95.7183

### Total Expense Ratio

Regular : 1.96  
Direct : 1.24

### Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW:

### No. of Unit Holding Accounts

4,67,467

### Load Structure

Entry Load : Nil

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

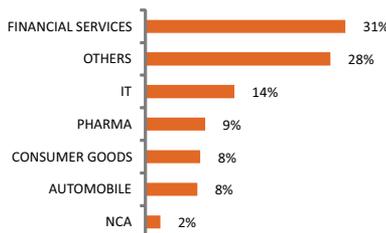
### NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 100.0912  
Regular IDCW Option : ₹ 29.1693  
Direct Growth Option : ₹ 106.8182  
Direct IDCW Option : ₹ 34.8373

### Portfolio as on 31<sup>st</sup> December, 2021

| Equity                              | % to NAV | Equity                                     | % to NAV      |
|-------------------------------------|----------|--|---------------|
| Infosys Ltd.                        | 9.09     | Ajanta Pharma Ltd.                         | 1.51          |
| ICICI Bank Ltd                      | 8.69     | Gujarat Gas Ltd                            | 1.43          |
| HDFC Bank Ltd.                      | 7.75     | KEC International Ltd.                     | 1.43          |
| Axis Bank Ltd.                      | 4.39     | Brigade Enterprises Ltd.                   | 1.37          |
| Bharti Airtel Ltd.                  | 4.38     | Kajaria Ceramics Ltd.                      | 1.36          |
| State Bank Of India                 | 3.33     | CESC Ltd                                   | 1.32          |
| Tech Mahindra Ltd                   | 2.82     | Crompton Greaves Consumer Electricals Ltd. | 1.32          |
| ITC Ltd.                            | 2.27     | Coromandel International Ltd.              | 1.28          |
| Eicher Motors Ltd                   | 2.02     | Lupin Ltd.                                 | 1.25          |
| Escorts Ltd.                        | 2.01     | Emami Ltd.                                 | 1.23          |
| Jubilant Food Works Ltd             | 1.85     | Motherson Sumi System Ltd.                 | 1.21          |
| Cipla Ltd.                          | 1.77     | Fortis Healthcare Ltd.                     | 1.21          |
| Aditya Birla Fashion & Retail Ltd.  | 1.75     | Phoenix Mills Ltd                          | 1.19          |
| Larsen & Toubro Infotech Ltd        | 1.66     | Others                                     | 22.00         |
| Sun Pharmaceuticals Industries Ltd. | 1.65     | Net Current Assets                         | 2.27          |
| Bharat Forge Ltd.                   | 1.63     | <b>TOTAL</b>                               | <b>100.00</b> |
| Maruti Suzuki India Ltd.            | 1.56     |  |               |

### Sectoral Breakdown



### Active Stock positions

| Overweight (Top 5) | %   | Underweight (Top 5)            | %    |
|--------------------|-----|--------------------------------|------|
| ICICI Bank Ltd     | 4.2 | Reliance Industries Ltd.       | -7.1 |
| Infosys Ltd.       | 3.0 | HDFC Ltd.                      | -4.1 |
| Bharti Airtel Ltd. | 3.0 | Tata Consultancy Services Ltd. | -3.4 |
| Axis Bank Ltd.     | 2.9 | Kotak Mahindra Bank Ltd.       | -2.3 |
| HDFC Bank Ltd.     | 2.1 | Larsen & Toubro Ltd.           | -2.0 |

### Market Capitalisation (%)

|           | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund      | 65    | 22  | 13    |
| Benchmark | 77    | 15  | 8     |

### Quantitative Indicators Fund Benchmark

| Indicator                         | Fund   | Benchmark |
|-----------------------------------|--------|-----------|
| Beta                              | 0.95   | 1         |
| Standard Deviation (Annual)       | 19.99% | 20.64%    |
| Sharpe Ratio                      | 0.80%  |           |
| Portfolio Turnover Ratio (Annual) | 0.14   |           |
| P/B                               | 6.54   | 8.39      |
| P/E                               | 32.28  | 37.02     |
| ROE                               | 15.33  | 16.88     |

As on 31<sup>st</sup> December, 2021

### Portfolio Details

|                             |          |
|-----------------------------|----------|
| % of Top 10 Stocks          | 46.75    |
| Median Market Cap (₹ Cr)    | 1,06,200 |
| Weighted Average Market Cap | 2,59,684 |
| Number of Securities        | 58       |

All figures given are provisional and unaudited.

### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | Nifty 500 (%) | Nifty 50 (%) | NAV Growth (₹) | Nifty 500 (₹) | Nifty 50 (₹) |
|------------------|----------------|---------------|--------------|----------------|---------------|--------------|
| 1 Year           | 30.42          | 31.60         | 25.59        | 13,042         | 13,160        | 12,559       |
| 3 Years          | 19.65          | 19.11         | 18.27        | 17,138         | 16,906        | 16,551       |
| 5 Years          | 16.62          | 17.88         | 17.66        | 21,580         | 22,772        | 22,560       |
| Since inception* | 15.02          | 14.44         | 14.64        | 1,00,080       | 92,089        | 94,774       |

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

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

\*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani.

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

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

### SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | Nifty 500 (₹) | Nifty 50 (₹) | Yield (%) Fund | Yield (%) Nifty 500 | Yield (%) Nifty 50 |
|-----------------|-----------------------|----------------|---------------|--------------|----------------|---------------------|--------------------|
| 1 Year          | 1,20,000              | 1,34,522       | 1,36,377      | 1,33,658     | 23.13          | 26.19               | 21.71              |
| 3 Years         | 3,60,000              | 5,37,306       | 5,40,076      | 5,18,153     | 27.80          | 28.18               | 25.13              |
| 5 Years         | 6,00,000              | 9,65,321       | 9,70,498      | 9,52,646     | 19.09          | 19.31               | 18.54              |
| 7 Years         | 8,40,000              | 14,74,632      | 15,31,455     | 14,98,765    | 15.79          | 16.85               | 16.24              |
| 10 Years        | 12,00,000             | 25,80,389      | 27,89,182     | 26,52,524    | 14.64          | 16.09               | 15.15              |
| 15 Years        | 18,00,000             | 57,31,708      | 56,08,637     | 53,11,038    | 14.15          | 13.90               | 13.27              |
| Since inception | 19,70,000             | 70,63,455      | 68,02,891     | 64,98,189    | 14.10          | 13.71               | 13.23              |

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.

## Investment Objective

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

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

## Date of inception/allotment

7th April, 2004

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 6744.65 Crore  
Closing AUM : ₹ 6894.52 Crore

## High/Low NAV in the month

High Growth Option : ₹ 191.0350  
Low Growth Option : ₹ 179.2225

## Total Expense Ratio

Regular : 2.12  
Direct : 0.96

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW:

## No. of Unit Holding Accounts

4,00,655

## Load Structure

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

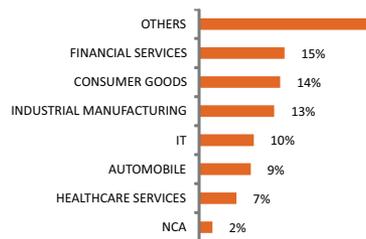
NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 190.3592  
Regular IDCW Option : ₹ 90.0797  
Direct Growth Option : ₹ 205.1623  
Direct IDCW Option : ₹ 100.9608

Portfolio as on 31<sup>st</sup> December, 2021

| Equity   | % to NAV | Equity                           | % to NAV      |
|--|----------|----------------------------------|---------------|
| SRF Ltd.                                       | 3.28     | Escorts Ltd.                     | 1.78          |
| Tube Investments Of India Ltd                  | 3.21     | Schaeffler India Ltd             | 1.76          |
| Mphasis Ltd                                    | 3.20     | Polycab India Ltd                | 1.71          |
| PI Industries Ltd.                             | 3.01     | Kajaria Ceramics Ltd.            | 1.70          |
| L&T Technology Services Ltd                    | 2.89     | Voltas Ltd.                      | 1.67          |
| Cholamandalam Investment & Finance Company Ltd | 2.79     | J.K.Cement Ltd.                  | 1.63          |
| Jubilant Food Works Ltd                        | 2.69     | Gujarat Gas Ltd                  | 1.62          |
| Astral Ltd.                                    | 2.17     | City Union Bank Ltd              | 1.55          |
| Shriram Transport Finance Co.Ltd.              | 2.14     | Larsen & Toubro Infotech Ltd     | 1.51          |
| Alkem Laboratories Ltd                         | 2.07     | Prestige Estates Projects Ltd    | 1.50          |
| Federal Bank Ltd.                              | 1.98     | Metropolis Healthcare Ltd        | 1.45          |
| APL Apollo Tubes Ltd                           | 1.96     | Ashok Leyland Ltd.               | 1.43          |
| Max Financial Services Ltd.                    | 1.95     | Page Industries Ltd              | 1.43          |
| Crompton Greaves Consumer Electricals Ltd.     | 1.93     | Apollo Hospitals Enterprise Ltd. | 1.40          |
| Coforge Ltd                                    | 1.91     | Others                           | 36.47         |
| Bharat Forge Ltd.                              | 1.90     | Net Current Assets               | 2.31          |
|  |          | <b>TOTAL</b>                     | <b>100.00</b> |

## Sectoral Breakdown



## Active Stock positions

| Overweight (Top 5)                      | %   | Underweight (Top 5)                | %    |
|---|-----|------------------------------------|------|
| PI Industries Ltd.                      | 3.0 | Adani Total Gas Ltd                | -2.6 |
| Cholamandalam Inv & Finance Company Ltd | 2.8 | Tata Power Company Ltd.            | -2.1 |
| Jubilant Food Works Ltd                 | 2.7 | Mindtree Ltd.                      | -1.7 |
| Tube Investments Of India Ltd           | 2.2 | Zee Entertainment Enterprises Ltd. | -1.7 |
| L&T Technology Serv Ltd                 | 2.0 | Bharat Electronics Ltd.            | -1.4 |

## Market Capitalisation (%)

|           | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund      | 15    | 67  | 18    |
| Benchmark | 16    | 76  | 8     |

## Quantitative Indicators Fund Benchmark

| Indicator                         | Fund   | Benchmark |
|-----------------------------------|--------|-----------|
| Beta                              | 0.93   | 1         |
| Standard Deviation (Annual)       | 19.50% | 20.47%    |
| Sharpe Ratio                      | 1.03%  |           |
| Portfolio Turnover Ratio (Annual) | 0.27   |           |
| P/B                               | 10.92  | 10.21     |
| P/E                               | 50.55  | 43.58     |
| ROE                               | 16.06  | 16.55     |

As on 31<sup>st</sup> December, 2021

## Portfolio Details

|                             |        |
|-----------------------------|--------|
| % of Top 10 Stocks          | 27.44  |
| Median Market Cap (₹ Cr)    | 32,107 |
| Weighted Average Market Cap | 33,453 |
| Number of Securities        | 67     |

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | Nifty Midcap 150 (%) | Nifty 50 (%) | NAV Growth (₹) | Nifty Midcap 150 (₹) | Nifty 50 (₹) |
|------------------|----------------|----------------------|--------------|----------------|----------------------|--------------|
| 1 Year           | 43.07          | 48.16                | 25.59        | 14,307         | 14,816               | 12,559       |
| 3 Years          | 23.71          | 23.22                | 18.27        | 18,944         | 18,719               | 16,551       |
| 5 Years          | 17.99          | 20.55                | 17.66        | 22,878         | 25,472               | 22,560       |
| Since inception* | 18.68          | 18.20                | 14.93        | 2,08,855       | 1,94,414             | 1,18,142     |

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

\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.

Schemes Managed by Mr Ankit Agarwal.

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

SIP Returns as on 31<sup>st</sup> December, 2021

| Period           | Investment Amount (₹) | Value-Fund (₹) | Nifty Midcap 150 (₹) | Nifty 50 (₹) | Yield (%) Fund | Yield (%) Nifty Midcap 150 | Yield (%) Nifty 50 |
|------------------|-----------------------|----------------|----------------------|--------------|----------------|----------------------------|--------------------|
| 1 Year           | 1,20,000              | 1,42,684       | 1,42,770             | 1,33,658     | 36.74          | 36.88                      | 21.71              |
| 3 Years          | 3,60,000              | 6,12,348       | 6,12,047             | 5,18,153     | 37.71          | 37.67                      | 25.13              |
| 5 Years          | 6,00,000              | 10,58,277      | 10,72,271            | 9,52,646     | 22.88          | 23.42                      | 18.54              |
| 7 Years          | 8,40,000              | 16,22,464      | 17,28,865            | 14,98,765    | 18.47          | 20.25                      | 16.24              |
| 10 Years         | 12,00,000             | 34,99,646      | 35,27,186            | 26,52,524    | 20.29          | 20.44                      | 15.15              |
| 15 Years         | 18,00,000             | 84,25,585      | 77,25,854            | 53,11,038    | 18.56          | 17.58                      | 13.27              |
| Since inception* | 20,50,000             | 1,12,06,978    | 99,07,484            | 73,29,308    | 17.65          | 17.00                      | 13.48              |

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 December 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

### Investment Objective

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

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

### Date of inception/allotment

23rd December, 2020

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 1954.70 Crore  
Closing AUM : ₹ 2015.58 Crore

### High/Low NAV in the month

High Growth Option : ₹ 15.6980  
Low Growth Option : ₹ 14.7337

### Total Expense Ratio

Regular : 2.25  
Direct : 0.28

### Minimum Investment Amount

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

### No. of Unit Holding Accounts

1,66,774

### Load Structure

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

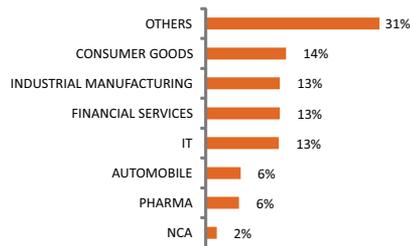
### NAV per unit as on 31<sup>st</sup> December, 2021

|                       |           |
|-----------------------|-----------|
| Regular Growth Option | ₹ 15.6980 |
| Regular IDCW Option   | ₹ 15.6979 |
| Direct Growth Option  | ₹ 16.0249 |
| Direct IDCW Option    | ₹ 16.0245 |

### Portfolio as on 31<sup>st</sup> December, 2021

| Equity                               | % to NAV | Equity                           | % to NAV      |
|--------------------------------------|----------|----------------------------------|---------------|
| Brigade Enterprises Ltd.             | 2.49     | Aarti Industries Ltd.            | 1.72          |
| Coforge Ltd                          | 2.28     | TCI Express Ltd                  | 1.70          |
| Greenpanel Industries Ltd            | 2.20     | Orient Electric Ltd              | 1.69          |
| Timken India Ltd.                    | 2.20     | KEC International Ltd.           | 1.69          |
| Birlasoft Ltd                        | 2.12     | Prince Pipes And Fittings Ltd    | 1.67          |
| Tube Investments Of India Ltd        | 2.06     | Navin Fluorine International Ltd | 1.65          |
| MTAR Technologies Ltd                | 2.00     | KPIT Technologies Ltd            | 1.52          |
| Eclerx Services Ltd.                 | 1.90     | Affle India Ltd                  | 1.43          |
| Canfin Homes Ltd.                    | 1.84     | Eris Lifesciences Ltd            | 1.43          |
| Persistent Systems Ltd.              | 1.82     | LA Opala RG Ltd.                 | 1.41          |
| APL Apollo Tubes Ltd                 | 1.78     | V-Mart Retail Ltd                | 1.41          |
| J.B.Chemicals & Pharmaceuticals Ltd  | 1.76     | Cera Sanitaryware Ltd.           | 1.40          |
| Carborandum Universal Ltd.           | 1.76     | Firstsource Solutions Ltd.       | 1.39          |
| Creditaccess Grameen Ltd             | 1.76     | Others                           | 44.74         |
| Grindwell Norton Ltd.                | 1.75     | Net Current Assets               | 1.96          |
| V.I.P.Industries Ltd.                | 1.74     | <b>TOTAL</b>                     | <b>100.00</b> |
| Computer Age Management Services Ltd | 1.73     |                                  |               |

### Sectoral Breakdown



### Active Stock positions

| Overweight (Top 5)            | %   | Underweight (Top 5)                     | %    |
|-------------------------------|-----|---|------|
| Coforge Ltd                   | 2.3 | Indian Energy Exchange Ltd              | -2.3 |
| Greenpanel Industries Ltd     | 2.2 | Tanla Platforms Ltd                     | -1.7 |
| Tube Investments Of India Ltd | 2.1 | Central Depository Services (India) Ltd | -1.5 |
| MTAR Technologies Ltd         | 2.0 | CG Power And Industrial Solutions Ltd   | -1.4 |
| Persistent Systems Ltd.       | 1.8 | Tata Teleservices (Maharashtra) Ltd.    | -1.3 |

### Market Capitalisation (%)

|           | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund      | -     | 21  | 79    |
| Benchmark | 0     | 8   | 92    |

### Portfolio Details

|                             |        |
|-----------------------------|--------|
| % of Top 10 Stocks          | 20.90  |
| Median Market Cap (₹ Cr)    | 10,053 |
| Weighted Average Market Cap | 12,116 |
| Number of Securities        | 75     |

All figures given are provisional and unaudited.  
As on 31<sup>st</sup> December, 2021

### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | Nifty Small Cap 250 TRI (%) | Nifty 50 (%) | NAV Growth (₹) | Nifty Small Cap 250 TRI (₹) | Nifty 50 (₹) |
|------------------|----------------|-----------------------------|--------------|----------------|-----------------------------|--------------|
| 1 Year           | 55.35          | 63.34                       | 25.59        | 15,535         | 16,334                      | 12,559       |
| Since inception* | 55.29          | 71.25                       | 29.57        | 15,698         | 17,354                      | 13,040       |

Different plans have a different expense structure. The performance details provided herein are of regular plan.  
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.  
Schemes Managed by Mr. Ankit Agarwal. \*Compounded annualized Growth Rate.  
The performance of the benchmark is calculated using total return index variant of the benchmark index.

### Investment Objective

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

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

### Date of inception/allotment

26th Aug, 2021

### Fund Manager

Mr. Vetri Subramaniam, B.Com, PGDM

### Fund AUM

Fund Size Monthly Average : ₹ 2802.32 Crore  
Closing AUM : ₹ 2849.82 Crore

### High/Low NAV in the month

High Growth Option : ₹ 10.2501  
Low Growth Option : ₹ 9.7657

### Total Expense Ratio

Regular : 2.10  
Direct : 0.28

### Minimum Investment Amount

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

### No. of Unit Holding Accounts

1,83,441

### Load Structure

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

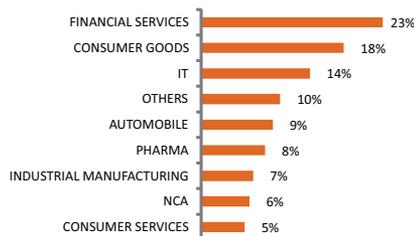
### NAV per unit as on 31<sup>st</sup> December, 2021

|                       |           |
|-----------------------|-----------|
| Regular Growth Option | ₹ 10.2465 |
| Regular IDCW Option   | ₹ 10.2469 |
| Direct Growth Option  | ₹ 10.3119 |
| Direct IDCW Option    | ₹ 10.3118 |

### Portfolio as on 31<sup>st</sup> December, 2021

| Equity                         | % to NAV | Equity                                      | % to NAV      |
|--------------------------------|----------|---|---------------|
| Tata Consultancy Services Ltd. | 5.66     | Sundram Fasteners Ltd.                      | 2.76          |
| Larsen & Toubro Infotech Ltd   | 5.30     | Godrej Consumer Products Ltd                | 2.71          |
| HDFC Bank Ltd.                 | 5.28     | Aavas Financiers Ltd                        | 2.68          |
| ICICI Bank Ltd                 | 5.04     | Divis Laboratories Ltd.                     | 2.65          |
| ABB India Ltd.                 | 4.45     | Jubilant Food Works Ltd                     | 2.65          |
| Ambuja Cements Ltd.            | 4.21     | United Breweries Ltd.                       | 2.59          |
| Cipla Ltd.                     | 4.09     | ICICI Lombard General Insurance Company Ltd | 2.53          |
| Bharti Airtel Ltd.             | 3.53     | Bajaj Finance Ltd.                          | 2.29          |
| Marico Ltd.                    | 3.48     | Phoenix Mills Ltd                           | 2.22          |
| Tata Motors Ltd.               | 3.46     | IndusInd Bank Ltd.                          | 2.14          |
| Max Financial Services Ltd.    | 3.02     | Bharat Forge Ltd.                           | 2.12          |
| Havells India Ltd.             | 2.95     | 3M India Ltd.                               | 2.02          |
| Ashok Leyland Ltd.             | 2.84     | V-Guard Industries Ltd                      | 1.52          |
| Trent Ltd.                     | 2.83     | Proctor & Gamble Health Ltd                 | 1.32          |
| Mindtree Ltd.                  | 2.78     | Net Current Assets                          | 6.12          |
| Dabur India Ltd.               | 2.76     | <b>TOTAL</b>                                | <b>100.00</b> |

### Sectoral Breakdown



### Active Stock positions

| Overweight (Top 5)  | %   | Underweight (Top 5)      | %    |
|---------------------|-----|--------------------------|------|
| Larsen & Toubro     |     | Reliance Industries Ltd. | -7.1 |
| Infotech Ltd        | 5.0 | Infosys Ltd.             | -6.1 |
| ABB India Ltd.      | 4.3 | HDFC Ltd.                | -4.1 |
| Ambuja Cements Ltd. | 4.0 | Kotak Mahindra Bank Ltd. | -2.3 |
| Cipla Ltd.          | 3.7 | Larsen & Toubro Ltd.     | -2.0 |
| Marico Ltd.         | 3.3 |                          |      |

### Market Capitalisation (%)

|           | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund      | 68    | 27  | 5     |
| Benchmark | 77    | 15  | 8     |

### Portfolio Details

|                             |          |
|-----------------------------|----------|
| % of Top 10 Stocks          | 44.52    |
| Median Market Cap (₹ Cr)    | 79,054   |
| Weighted Average Market Cap | 2,27,574 |

All figures given are provisional and unaudited.  
As on 31<sup>st</sup> December, 2021

### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period          | NAV Growth (%) | Nifty 500 Index (TRI) (%) | Nifty 50 (%) | NAV Growth (₹) | Nifty 500 Index (TRI) (₹) | Nifty 50 (₹) |
|-----------------|----------------|---------------------------|--------------|----------------|---------------------------|--------------|
| Since Inception | 2.47           | 6.71                      | 4.60         | 10,247         | 10,671                    | 10,460       |

Different plans have a different expense structure. The performance details provided herein are of regular plan. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. Schemes Managed by Mr. Vetri Subramaniam. The performance of the benchmark is calculated using total return index variant of the benchmark index.

### Investment Objective

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

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

### Date of inception/allotment

3rd May, 2005

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 3075.86 Crore  
Closing AUM : ₹ 3137.38 Crore

### High/Low NAV in the month

High Growth Option : ₹ 108.3944  
Low Growth Option : ₹ 102.2599

### Total Expense Ratio

Regular : 2.09  
Direct : 1.47

### Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW:

### No. of Unit Holding Accounts

2,22,033

### Load Structure

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

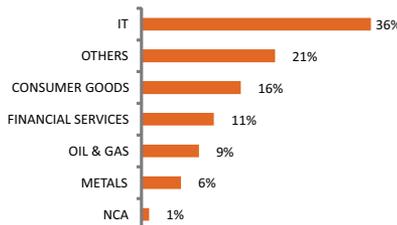
### NAV per unit as on 31<sup>st</sup> December, 2021

|                       |            |
|-----------------------|------------|
| Regular Growth Option | ₹ 108.3944 |
| Regular IDCW Option   | ₹ 22.5900  |
| Direct Growth Option  | ₹ 114.5029 |
| Direct IDCW Option    | ₹ 26.1931  |

### Portfolio as on 31<sup>st</sup> December, 2021

| Equity                               | % to NAV | Equity                                       | % to NAV      |
|--------------------------------------|----------|--|---------------|
| Infosys Ltd.                         | 9.48     | Great Eastern Shipping Co. Ltd.              | 1.71          |
| Tech Mahindra Ltd                    | 8.99     | Hindustan Zinc Ltd.                          | 1.59          |
| Mphasis Ltd                          | 7.21     | Cummins India Ltd.                           | 1.57          |
| ITC Ltd.                             | 5.49     | Procter & Gamble Hygiene & Hel Care Ltd.     | 1.55          |
| Larsen & Toubro Infotech Ltd         | 4.64     | Bajaj Auto Ltd.                              | 1.40          |
| Tata Consultancy Services Ltd.       | 4.08     | Bharat Electronics Ltd.                      | 1.40          |
| NTPC Ltd.                            | 3.90     | Ambuja Cements Ltd.                          | 1.40          |
| Hindustan Unilever Ltd.              | 3.79     | Coromandel International Ltd.                | 1.37          |
| Tata Steel Ltd.                      | 3.03     | Indian Energy Exchange Ltd                   | 1.33          |
| Torrent Pharmaceuticals Ltd.         | 2.82     | Oil & Natural Gas Corporation Ltd.           | 1.27          |
| Marico Ltd.                          | 2.79     | ICICI Prudential Life Insurance Company Ltd. | 1.25          |
| Bharat Petroleum Corporation Ltd.    | 2.58     | Coforge Ltd                                  | 1.08          |
| ICICI Bank Ltd                       | 2.53     | Thyrocare Technologies Ltd.                  | 1.06          |
| Hindustan Petroleum Corporation Ltd. | 2.11     | Others                                       | 11.83         |
| ICICI Securities Ltd.                | 2.02     | Net Current Assets                           | 1.16          |
| GAIL (India) Ltd.                    | 1.85     | <b>TOTAL</b>                                 | <b>100.00</b> |
| Sanofi India Ltd.                    | 1.72     |  |               |

### Sectoral Breakdown



### Active Stock positions

| Overweight (Top 5)           | %   | Underweight (Top 5)            | %    |
|------------------------------|-----|--------------------------------|------|
| Mphasis Ltd                  | 5.9 | Larsen & Toubro Ltd.           | -9.9 |
| Larsen & Toubro Infotech Ltd | 4.6 | Hindustan Unilever Ltd.        | -6.0 |
| Tech Mahindra Ltd            | 3.8 | Tata Consultancy Services Ltd. | -6.0 |
| Torrent Pharmaceuticals Ltd. | 2.8 | ITC Ltd.                       | -3.4 |
| Marico Ltd.                  | 2.8 | Nestle India Ltd.              | -3.3 |

### Market Capitalisation (%)

|           | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund      | 77    | 15  | 8     |
| Benchmark | 88    | 9   | 3     |

| Quantitative Indicators           | Fund   | Benchmark |
|-----------------------------------|--------|-----------|
| Beta                              | 0.93   | 1         |
| Standard Deviation (Annual)       | 18.00% | 18.69%    |
| Sharpe Ratio                      | 0.88%  |           |
| Portfolio Turnover Ratio (Annual) | 0.17   |           |
| P/B                               | 8.91   | 10.08     |
| P/E                               | 33.18  | 38.62     |
| ROE                               | 24.56  | 26.72     |

As on 31<sup>st</sup> December, 2021

### Portfolio Details

|                             |          |
|-----------------------------|----------|
| % of Top 10 Stocks          | 53.42    |
| Median Market Cap (₹ Cr)    | 1,04,191 |
| Weighted Average Market Cap | 2,37,378 |
| Number of Securities        | 47       |

All figures given are provisional and unaudited.

### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | Nifty Dividend Opportunities 50* (%) | Nifty 50 (%) | NAV Growth (₹) | Nifty Dividend Opportunities 50* (₹) | Nifty 50 (₹) |
|------------------|----------------|--------------------------------------|--------------|----------------|--------------------------------------|--------------|
| 1 Year           | 38.84          | 34.02                                | 25.59        | 13,884         | 13,402                               | 12,559       |
| 3 Years          | 19.44          | 16.03                                | 18.27        | 17,048         | 15,627                               | 16,551       |
| 5 Years          | 17.08          | 15.33                                | 17.66        | 22,009         | 20,412                               | 22,560       |
| Since inception* | 15.36          | 17.36                                | 15.55        | 1,08,320       | 1,44,270                             | 1,11,333     |

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 63 in 'Fund Manager Summary'.

Schemes Managed by Mrs. Swati Kulkarni.

Benchmark for UTI Dividend Yield Fund has been changed from S&P BSE 100 to Nifty Dividend Opportunities 50

Nifty Dividend Opportunities 50 since 01st June 2017, prior period BSE 100 return. \* Benchmark change w.e.f January 1, 2022.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty Dividend Opportunities 50. PRI values from 3rd May 2005 to 30th September 2007. TRI Value From 1st October 2007. The performance of the benchmark is calculated using total return index variant of the benchmark index.

### SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | Nifty Dividend Opportunities 50* (₹) | Nifty 50 (₹) | Yield (%) Fund | Yield (%) Nifty Dividend Opportunities 50* | Yield (%) Nifty 50 |
|-----------------|-----------------------|----------------|--------------------------------------|--------------|----------------|--|--------------------|
| 1 Year          | 1,20,000              | 1,40,671       | 1,38,411                             | 1,33,658     | 33.34          | 29.56                                      | 21.71              |
| 3 Years         | 3,60,000              | 5,52,761       | 5,24,791                             | 5,18,153     | 29.91          | 26.06                                      | 25.13              |
| 5 Years         | 6,00,000              | 9,86,487       | 9,24,466                             | 9,52,646     | 19.98          | 17.32                                      | 18.54              |
| 7 Years         | 8,40,000              | 15,30,566      | 14,57,302                            | 14,98,765    | 16.83          | 15.46                                      | 16.24              |
| 10 Years        | 12,00,000             | 26,66,377      | 24,84,099                            | 26,52,524    | 15.25          | 13.93                                      | 15.15              |
| 15 Years        | 18,00,000             | 56,09,650      | 55,97,092                            | 53,11,038    | 13.91          | 13.88                                      | 13.27              |
| Since inception | 19,90,000             | 72,28,902      | 74,13,303                            | 66,96,704    | 14.08          | 14.34                                      | 13.30              |

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

## Investment Objective

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

## Date of inception/allotment

29th May, 1998

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 2536.53 Crore  
Closing AUM : ₹ 2584.46 Crore

## High/Low NAV in the month

High Growth Option : ₹ 276.7166  
Low Growth Option : ₹ 263.3003

## Total Expense Ratio

Regular : 2.11  
Direct : 1.21

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW:

## No. of Unit Holding Accounts

1,64,024

## Load Structure

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

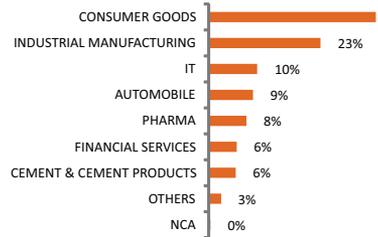
NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 276.7166  
Regular IDCW Option : ₹ 142.6709  
Direct Growth Option : ₹ 298.9060  
Direct IDCW Option : ₹ 155.0524

Portfolio as on 31<sup>st</sup> December, 2021

| Equity                                   | % to NAV | Equity                                      | % to NAV      |
|--|----------|---|---------------|
| Mphasis Ltd                              | 8.02     | Bosch Ltd.                                  | 2.41          |
| Maruti Suzuki India Ltd.                 | 6.85     | Siemens India Ltd.                          | 2.35          |
| Nestle India Ltd.                        | 6.79     | Oracle Financial Services Software Ltd.     | 2.12          |
| Hindustan Unilever Ltd.                  | 6.08     | Bayer Cropscience Ltd.                      | 2.07          |
| Ambuja Cements Ltd.                      | 5.64     | 3M India Ltd.                               | 2.03          |
| Honeywell Automation India Ltd.          | 4.99     | HDFC Asset Management Company Ltd           | 1.36          |
| United Spirits Ltd.                      | 4.56     | Glaxosmithkline Pharmaceuticals Ltd.        | 1.22          |
| Procter & Gamble Hygiene & Hel Care Ltd. | 4.04     | CRISIL Ltd                                  | 1.21          |
| Grindwell Norton Ltd.                    | 3.92     | Nippon Life India Asset Management Ltd      | 1.10          |
| Britannia Industries Ltd.                | 3.77     | Aavas Financiers Ltd                        | 1.09          |
| United Breweries Ltd.                    | 3.45     | ICICI Prudential Life Insurance Company Ltd | 1.07          |
| Whirlpool Of India Ltd.                  | 3.24     | Mahindra CIE Automotive Ltd                 | 0.98          |
| Schaeffler India Ltd                     | 3.15     | Timken India Ltd.                           | 0.97          |
| SKF India Ltd.                           | 3.12     | Others                                      | 3.64          |
| Cummins India Ltd.                       | 2.95     | Net Current Assets                          | 0.39          |
| Abbott India Ltd.                        | 2.73     | <b>TOTAL</b>                                | <b>100.00</b> |
| Sanofi India Ltd.                        | 2.69     |   |               |

## Sectoral Breakdown



## Active Stock positions

| Overweight (Top 5)              | %   | Underweight (Top 5)          | %    |
|---------------------------------|-----|------------------------------|------|
| Grindwell Norton Ltd.           | 3.9 | Vedanta Ltd                  | -7.3 |
| Honeywell Automation India Ltd. | 3.5 | Hindustan Unilever Ltd.      | -4.0 |
| Mphasis Ltd                     | 3.4 | Nestle India Ltd.            | -3.3 |
| Schaeffler India Ltd            | 3.2 | Colgate Palmolive India Ltd. | -3.2 |
| SKF India Ltd.                  | 3.1 | Britannia Industries Ltd.    | -3.2 |

## Market Capitalisation (%)

|           | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund      | 47    | 46  | 7     |
| Benchmark | 65    | 34  | 1     |

## Quantitative Indicators

|                                   | Fund   | Benchmark |
|-----------------------------------|--------|-----------|
| Beta                              | 0.87   | 1         |
| Standard Deviation (Annual)       | 16.77% | 18.71%    |
| Sharpe Ratio                      | 0.46%  |           |
| Portfolio Turnover Ratio (Annual) | 0.01   |           |
| P/B                               | 18.64  | 20.67     |
| P/E                               | 61.42  | 54.22     |
| ROE                               | 25.25  | 29.69     |

As on 31<sup>st</sup> December, 2021

## Portfolio Details

|                             |        |
|-----------------------------|--------|
| % of Top 10 Stocks          | 54.67  |
| Median Market Cap (₹ Cr)    | 46,915 |
| Weighted Average Market Cap | 97,318 |
| Number of Securities        | 38     |

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | Nifty MNC (%) | Nifty 50 (%) | NAV Growth (₹) | Nifty MNC (₹) | Nifty 50 (₹) |
|------------------|----------------|---------------|--------------|----------------|---------------|--------------|
| 1 Year           | 24.14          | 24.64         | 25.59        | 12,414         | 12,464        | 12,559       |
| 3 Years          | 11.26          | 12.95         | 18.27        | 13,777         | 14,415        | 16,551       |
| 5 Years          | 13.52          | 16.57         | 17.66        | 18,859         | 21,534        | 22,560       |
| Since inception* | 16.39          | 13.72         | NA           | 3,59,875       | 2,08,070      | 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 63 in 'Fund Manager Summary'.

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

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

SIP Returns as on 31<sup>st</sup> December, 2021

| Period           | Investment Amount (₹) | Value-Fund (₹) | Nifty MNC (₹) | Nifty 50 (₹) | Yield (%) Fund | Yield (%) Nifty MNC | Yield (%) Nifty 50 |
|------------------|-----------------------|----------------|---------------|--------------|----------------|---------------------|--------------------|
| 1 Year           | 1,20,000              | 1,34,313       | 1,35,085      | 1,33,658     | 22.79          | 24.06               | 21.71              |
| 3 Years          | 3,60,000              | 4,81,105       | 4,95,179      | 5,18,153     | 19.76          | 21.83               | 25.13              |
| 5 Years          | 6,00,000              | 8,44,651       | 8,74,594      | 9,52,646     | 13.64          | 15.06               | 18.54              |
| 7 Years          | 8,40,000              | 12,87,972      | 14,00,482     | 14,98,765    | 12.00          | 14.34               | 16.24              |
| 10 Years         | 12,00,000             | 25,86,169      | 27,22,487     | 26,52,524    | 14.68          | 15.64               | 15.15              |
| 15 Years         | 18,00,000             | 66,58,530      | 63,54,155     | 53,11,038    | 15.88          | 15.34               | 13.27              |
| Since inception* | 20,50,000             | 92,46,361      | 89,08,497     | 73,29,308    | 15.77          | 15.41               | 13.48              |

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 December 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

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

**Investment Objective**

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

**Date of inception/allotment**

30th July, 2007

**Fund Manager**

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

**Fund AUM**

Fund Size Monthly Average : ₹ 371.70 Crore  
Closing AUM : ₹ 379.70 Crore

**High/Low NAV in the month**

High Growth Option : ₹ 40.0553  
Low Growth Option : ₹ 38.0073

**Total Expense Ratio**

Regular : 2.91  
Direct : 2.25

**Minimum Investment Amount**

Growth: ₹ 5000/-  
IDCW:

**No. of Unit Holding Accounts**

47,407

**Load Structure**

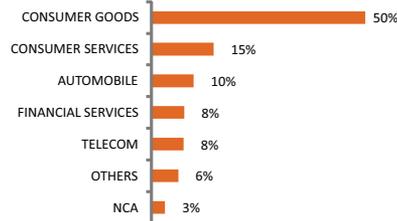
Entry Load : Nil  
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

**NAV per unit as on 31<sup>st</sup> December, 2021**

Regular Growth Option : ₹ 39.6134  
Regular IDCW Option : ₹ 34.6276  
Direct Growth Option : ₹ 41.6325  
Direct IDCW Option : ₹ 36.5487

**Portfolio as on 31<sup>st</sup> December, 2021**

| Equity                                     | % to NAV | Equity                                   | % to NAV      |
|--|----------|--|---------------|
| Bharti Airtel Ltd.                         | 7.60     | HDFC Bank Ltd.                           | 2.22          |
| Asian Paints Ltd.                          | 6.77     | Sheela Foam Ltd.                         | 2.21          |
| Maruti Suzuki India Ltd.                   | 5.87     | Radico Khaitan Ltd.                      | 2.02          |
| Hindustan Unilever Ltd.                    | 4.85     | United Breweries Ltd.                    | 2.01          |
| Nestle India Ltd.                          | 4.05     | Metropolis Healthcare Ltd                | 1.99          |
| Avenue Supermarkets Ltd.                   | 3.94     | Bajaj Finance Ltd.                       | 1.84          |
| ITC Ltd.                                   | 3.65     | Phoenix Mills Ltd                        | 1.82          |
| Godrej Consumer Products Ltd               | 3.57     | Relaxo Footwears Ltd                     | 1.73          |
| Titan Company Ltd.                         | 3.19     | Zomato Ltd                               | 1.63          |
| Dabur India Ltd.                           | 2.90     | Procter & Gamble Hygiene & Hel Care Ltd. | 1.63          |
| Eicher Motors Ltd                          | 2.87     | Page Industries Ltd                      | 1.60          |
| Crompton Greaves Consumer Electricals Ltd. | 2.65     | FSN E-Commerce Ventures (Nykaa) Ltd      | 1.55          |
| Marico Ltd.                                | 2.57     | Barbeque Nation Hospitality Ltd          | 1.51          |
| ICICI Bank Ltd                             | 2.44     | Others                                   | 9.03          |
| Metro Brands Ltd                           | 2.41     | Net Current Assets                       | 3.23          |
| Jubilant Food Works Ltd                    | 2.36     | <b>TOTAL</b>                             | <b>100.00</b> |
| Aditya Birla Fashion & Retail Ltd.         | 2.29     |  |               |

**Sectoral Breakdown****Active Stock positions**

| Overweight (Top 5)                 | %   | Underweight (Top 5)       | %    |
|------------------------------------|-----|---------------------------|------|
| ICICI Bank Ltd                     | 2.4 | ITC Ltd.                  | -6.1 |
| Metro Brands Ltd                   | 2.4 | Hindustan Unilever Ltd.   | -5.2 |
| Aditya Birla Fashion & Retail Ltd. | 2.3 | Mahindra & Mahindra Ltd.  | -4.6 |
| HDFC Bank Ltd.                     | 2.2 | Apollo Hospitals Ent Ltd. | -2.9 |
| Sheela Foam Ltd.                   | 2.2 | Titan Company Ltd.        | -2.8 |

**Market Capitalisation (%)**

|           | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund      | 67    | 15  | 18    |
| Benchmark | 91    | 9   | -     |

**Quantitative Indicators**

| Quantitative Indicators           | Fund   | Benchmark |
|-----------------------------------|--------|-----------|
| Beta                              | 0.91   | 1         |
| Standard Deviation (Annual)       | 17.97% | 18.92%    |
| Sharpe Ratio                      | 0.66%  |           |
| Portfolio Turnover Ratio (Annual) | 0.29   |           |
| P/B                               | 18.55  | 17.05     |
| P/E                               | 48.08  | 43.90     |
| ROE                               | 21.62  | 22.28     |

As on 31<sup>st</sup> December, 2021**Portfolio Details**

|                             |          |
|-----------------------------|----------|
| % of Top 10 Stocks          | 46.38    |
| Median Market Cap (₹ Cr)    | 1,25,362 |
| Weighted Average Market Cap | 1,93,603 |
| Number of Securities        | 35       |

All figures given are provisional and unaudited.

**Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000**

| Period           | NAV Growth (%) | Nifty India Consumption (%) | Nifty 50 (%) | NAV Growth (₹) | Nifty India Consumption (₹) | Nifty 50 (₹) |
|------------------|----------------|-----------------------------|--------------|----------------|-----------------------------|--------------|
| 1 Year           | 26.40          | 20.82                       | 25.59        | 12,640         | 12,082                      | 12,559       |
| 3 Years          | 15.48          | 13.54                       | 18.27        | 15,406         | 14,642                      | 16,551       |
| 5 Years          | 14.78          | 16.26                       | 17.66        | 19,929         | 21,249                      | 22,560       |
| Since inception* | 10.01          | 13.09                       | 11.21        | 39,626         | 59,029                      | 46,343       |

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 63 in 'Fund Manager Summary'.

Schemes Managed by Mr. Vishal Chopda.  
The performance of the benchmark is calculated using total return index variant of the benchmark index.**SIP Returns as on 31<sup>st</sup> December, 2021**

| Period          | Investment Amount (₹) | Value-Fund (₹) | Nifty India Consumption (₹) | Nifty 50 (₹) | Yield (%) Fund | Yield (%) Nifty India Consumption | Yield (%) Nifty 50 |
|-----------------|-----------------------|----------------|-----------------------------|--------------|----------------|-----------------------------------|--------------------|
| 1 Year          | 1,20,000              | 1,37,539       | 1,33,619                    | 1,33,658     | 28.11          | 21.65                             | 21.71              |
| 3 Years         | 3,60,000              | 5,11,909       | 4,93,277                    | 5,18,153     | 24.24          | 21.55                             | 25.13              |
| 5 Years         | 6,00,000              | 9,01,489       | 8,81,522                    | 9,52,646     | 16.29          | 15.38                             | 18.54              |
| 7 Years         | 8,40,000              | 13,81,937      | 13,93,165                   | 14,98,765    | 13.97          | 14.19                             | 16.24              |
| 10 Years        | 12,00,000             | 24,00,160      | 25,93,774                   | 26,52,524    | 13.29          | 14.73                             | 15.15              |
| 15 Years        | NA                    | NA             | NA                          | NA           | NA             | NA                                | NA                 |
| Since inception | 17,20,000             | 46,21,216      | 54,27,644                   | 49,05,066    | 12.78          | 14.75                             | 13.51              |

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

For Product Label, Refer Page no. 64-67.

### Investment Objective

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

### Date of inception/allotment

7th April, 2004

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 1474.83 Crore  
Closing AUM : ₹ 1470.43 Crore

### High/Low NAV in the month

High Growth Option : ₹ 78.6214  
Low Growth Option : ₹ 74.2104

### Total Expense Ratio

Regular : 2.29  
Direct : 1.89

### Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW:

### No. of Unit Holding Accounts

2,93,119

### Load Structure

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

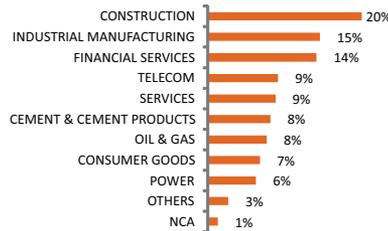
### NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 76.9984  
Regular IDCW Option : ₹ 40.2427  
Direct Growth Option : ₹ 79.8786  
Direct IDCW Option : ₹ 41.8005

### Portfolio as on 31<sup>st</sup> December, 2021

| Equity                                    | % to NAV | Equity                                     | % to NAV      |
|---|----------|--|---------------|
| Larsen & Toubro Ltd.                      | 9.90     | Bharat Electronics Ltd.                    | 2.07          |
| Bharti Airtel Ltd.                        | 9.17     | Siemens India Ltd.                         | 2.04          |
| ICICI Bank Ltd                            | 5.27     | Torrent Power Ltd.                         | 1.99          |
| Ultratech Cement Ltd.                     | 5.16     | Blue Star Ltd.                             | 1.93          |
| State Bank Of India                       | 4.89     | PNC Infratech Ltd                          | 1.79          |
| Adani Ports And Special Economic Zone Ltd | 4.45     | Cummins India Ltd.                         | 1.79          |
| NTPC Ltd.                                 | 4.28     | Brigade Enterprises Ltd.                   | 1.79          |
| Axis Bank Ltd.                            | 4.03     | H G Infra Engineering Ltd.                 | 1.78          |
| Gujarat Gas Ltd                           | 3.28     | Mahindra Logistics Ltd                     | 1.71          |
| Shree Cement Ltd.                         | 3.03     | ABB India Ltd.                             | 1.69          |
| KEC International Ltd.                    | 2.69     | Crompton Greaves Consumer Electricals Ltd. | 1.62          |
| Container Corporation Of India Ltd        | 2.42     | Oberoi Realty Ltd.                         | 1.32          |
| Indraprastha Gas Ltd                      | 2.34     | Gujarat State Petronet Ltd.                | 1.10          |
| KNR Constructions Ltd                     | 2.28     | Others                                     | 6.18          |
| SKF India Ltd.                            | 2.27     | Net Current Assets                         | 1.34          |
| Voltas Ltd.                               | 2.22     | <b>TOTAL</b>                               | <b>100.00</b> |
| Bharat Forge Ltd.                         | 2.18     |  |               |

### Sectoral Breakdown



### Active Stock positions

| Overweight (Top 5)     | %   | Underweight (Top 5)                 | %     |
|------------------------|-----|-------------------------------------|-------|
| ICICI Bank Ltd         | 5.3 | Reliance Industries Ltd.            | -19.7 |
| State Bank Of India    | 4.9 | Larsen & Toubro Ltd.                | -4.6  |
| Axis Bank Ltd.         | 4.0 | Power Grid Corporation Of India Ltd | -4.4  |
| Gujarat Gas Ltd        | 3.3 | Grasim Industries Ltd.              | -3.8  |
| KEC International Ltd. | 2.7 | Oil & Natural Gas Corporation Ltd.  | -3.3  |

### Market Capitalisation (%)

|           | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund      | 55    | 27  | 18    |
| Benchmark | 90    | 10  | -     |

### Quantitative Indicators

|                                   | Fund   | Benchmark |
|-----------------------------------|--------|-----------|
| Beta                              | 0.90   | 1         |
| Standard Deviation (Annual)       | 21.86% | 22.26%    |
| Sharpe Ratio                      | 0.54%  |           |
| Portfolio Turnover Ratio (Annual) | 0.08   |           |
| P/B                               | 5.16   | 3.68      |
| P/E                               | 37.01  | 42.82     |
| ROE                               | 13.40  | 12.63     |

As on 31<sup>st</sup> December, 2021

### Portfolio Details

|                             |          |
|-----------------------------|----------|
| % of Top 10 Stocks          | 53.45    |
| Median Market Cap (₹ Cr)    | 1,06,701 |
| Weighted Average Market Cap | 1,55,286 |
| Number of Securities        | 40       |

All figures given are provisional and unaudited.

### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | Nifty Infrastructure (%) | Nifty 50 (%) | NAV Growth (₹) | Nifty Infrastructure (₹) | Nifty 50 (₹) |
|------------------|----------------|--------------------------|--------------|----------------|--------------------------|--------------|
| 1 Year           | 39.35          | 37.77                    | 25.59        | 13,935         | 13,777                   | 12,559       |
| 3 Years          | 15.42          | 18.05                    | 18.27        | 15,382         | 16,459                   | 16,551       |
| 5 Years          | 12.91          | 14.78                    | 17.66        | 18,357         | 19,929                   | 22,560       |
| Since inception* | 12.77          | 9.85                     | 14.93        | 84,370         | 52,967                   | 1,18,142     |

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 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. PRI values from 7th April 2004 to 31st July 2006. TRI Value From 1st August 2006. The performance of the benchmark is calculated using total return index variant of the benchmark index.

### SIP Returns as on 31<sup>st</sup> December, 2021

| Period           | Investment Amount (₹) | Value-Fund (₹) | Nifty Infrastructure (₹) | Nifty 50 (₹) | Yield (%) Fund | Yield (%) Nifty Infrastructure | Yield (%) Nifty 50 |
|------------------|-----------------------|----------------|--------------------------|--------------|----------------|--------------------------------|--------------------|
| 1 Year           | 1,20,000              | 1,34,318       | 1,37,337                 | 1,33,658     | 22.80          | 27.78                          | 21.71              |
| 3 Years          | 3,60,000              | 5,16,670       | 5,37,793                 | 5,18,153     | 24.92          | 27.87                          | 25.13              |
| 5 Years          | 6,00,000              | 8,72,293       | 9,32,654                 | 9,52,646     | 14.95          | 17.68                          | 18.54              |
| 7 Years          | 8,40,000              | 13,12,973      | 13,86,738                | 14,98,765    | 12.53          | 14.07                          | 16.24              |
| 10 Years         | 12,00,000             | 22,90,832      | 22,01,866                | 26,52,524    | 12.41          | 11.67                          | 15.15              |
| 15 Years         | 18,00,000             | 37,91,499      | 32,67,594                | 53,11,038    | 9.31           | 7.52                           | 13.27              |
| Since inception* | 20,50,000             | 49,68,487      | 40,93,080                | 73,29,308    | 9.58           | 7.58                           | 13.48              |

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 December 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

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

**Investment Objective**

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

**Date of inception/allotment**

7th April, 2004

**Fund Manager**

Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA  
Managing the scheme since June-2014

**Fund AUM**

Fund Size Monthly Average : ₹ 722.54 Crore  
Closing AUM : ₹ 710.14 Crore

**High/Low NAV in the month**

High Growth Option : ₹ 118.5703  
Low Growth Option : ₹ 109.1409

**Total Expense Ratio**

Regular : 2.69  
Direct : 1.34

**Minimum Investment Amount**

Growth: ₹ 5000/-  
IDCW:

**No. of Unit Holding Accounts**

60,674

**Load Structure**

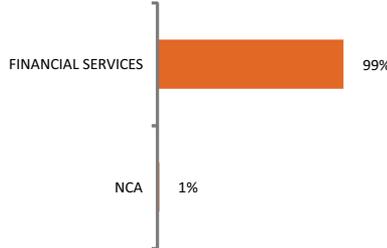
Entry Load : Nil  
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

**NAV per unit as on 31<sup>st</sup> December, 2021**

Regular Growth Option : ₹ 111.5741  
Regular IDCW Option : ₹ 43.4239  
Direct Growth Option : ₹ 122.3629  
Direct IDCW Option : ₹ 47.8906

**Portfolio as on 31<sup>st</sup> December, 2021**

| Equity   | % to NAV | Equity                               | % to NAV      |
|--|----------|--------------------------------------|---------------|
| HDFC Bank Ltd.                                 | 21.67    | Bajaj Finance Ltd.                   | 1.72          |
| ICICI Bank Ltd                                 | 17.72    | PB Fintech Ltd                       | 1.72          |
| State Bank Of India                            | 9.40     | Federal Bank Ltd.                    | 1.64          |
| Axis Bank Ltd.                                 | 9.27     | Karur Vysya Bank Ltd.                | 1.46          |
| HDFC Ltd.                                      | 5.46     | ICICI Securities Ltd.                | 1.39          |
| Kotak Mahindra Bank Ltd.                       | 5.06     | DCB Bank Ltd                         | 1.22          |
| SBI Life Insurance Company Ltd.                | 3.44     | Equitas Holdings Ltd                 | 1.09          |
| ICICI Lombard General Insurance Company Ltd    | 2.47     | Canfin Homes Ltd.                    | 0.86          |
| IndusInd Bank Ltd.                             | 2.38     | Mahindra & Mahindra Fin.Ser.Ltd.     | 0.84          |
| ICICI Prudential Life Insurance Company Ltd    | 2.17     | Creditaccess Grameen Ltd             | 0.84          |
| Bajaj Finserv Ltd.                             | 2.08     | Computer Age Management Services Ltd | 0.84          |
| Cholamandalam Investment & Finance Company Ltd | 1.83     | Aditya Birla Sun Life AMC Ltd        | 0.60          |
| RBL Bank Ltd.                                  | 1.79     | Net Current Assets                   | 1.04          |
|  |          | <b>TOTAL</b>                         | <b>100.00</b> |

**Sectoral Breakdown****Active Stock positions**

| Overweight (Top 5)  | %   | Underweight (Top 5)              | %     |
|---------------------|-----|----------------------------------|-------|
| State Bank Of India | 3.2 | HDFC Ltd.                        | -11.0 |
| Axis Bank Ltd.      | 3.1 | Bajaj Finance Ltd.               | -4.8  |
| IndusInd Bank Ltd.  | 2.4 | Kotak Mahindra Bank Ltd.         | -4.2  |
| RBL Bank Ltd.       | 1.8 | HDFC Life Insurance Company Ltd. | -2.1  |
| PB Fintech Ltd      | 1.7 | Bajaj Finserv Ltd.               | -1.4  |

**Market Capitalisation (%)**

|           | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund      | 86    | 6   | 8     |
| Benchmark | 97    | 3   | -     |

**Quantitative Indicators**

|                                   | Fund   | Benchmark |
|-----------------------------------|--------|-----------|
| Beta                              | 0.98   | 1         |
| Standard Deviation (Annual)       | 28.92% | 28.79%    |
| Sharpe Ratio                      | 0.10%  |           |
| Portfolio Turnover Ratio (Annual) | 0.18   |           |
| P/B                               | 3.83   | 4.41      |
| P/E                               | 29.66  | 34.88     |
| ROE                               | 13.50  | 13.65     |

As on 31<sup>st</sup> December, 2021**Portfolio Details**

|                             |          |
|-----------------------------|----------|
| % of Top 10 Stocks          | 79.03    |
| Median Market Cap (₹ Cr)    | 4,20,264 |
| Weighted Average Market Cap | 4,07,918 |
| Number of Securities        | 25       |

All figures given are provisional and unaudited.

**Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000**

| Period           | NAV Growth (%) | Nifty Financial Services (%) | Nifty 50 (%) | NAV Growth (₹) | Nifty Financial Services (₹) | Nifty 50 (₹) |
|------------------|----------------|------------------------------|--------------|----------------|------------------------------|--------------|
| 1 Year           | 14.27          | 14.55                        | 25.59        | 11,427         | 11,455                       | 12,559       |
| 3 Years          | 6.46           | 14.87                        | 18.27        | 12,068         | 15,163                       | 16,551       |
| 5 Years          | 10.05          | 19.20                        | 17.66        | 16,146         | 24,076                       | 22,560       |
| Since inception* | 14.56          | 18.30                        | 14.93        | 1,11,571       | 1,97,301                     | 1,18,142     |

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

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

\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.

Schemes Managed by Mr. Amit Premchandani.

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

**SIP Returns as on 31<sup>st</sup> December, 2021**

| Period           | Investment Amount (₹) | Value-Fund (₹) | Nifty Financial Services (₹) | Nifty 50 (₹) | Yield (%) Fund | Yield (%) Nifty Financial Services | Yield (%) Nifty 50 |
|------------------|-----------------------|----------------|------------------------------|--------------|----------------|------------------------------------|--------------------|
| 1 Year           | 1,20,000              | 1,22,065       | 1,24,942                     | 1,33,658     | 3.20           | 7.71                               | 21.71              |
| 3 Years          | 3,60,000              | 4,40,539       | 4,74,649                     | 5,18,153     | 13.55          | 18.79                              | 25.13              |
| 5 Years          | 6,00,000              | 7,35,192       | 9,00,126                     | 9,52,646     | 8.06           | 16.23                              | 18.54              |
| 7 Years          | 8,40,000              | 11,40,716      | 14,92,354                    | 14,98,765    | 8.60           | 16.12                              | 16.24              |
| 10 Years         | 12,00,000             | 20,58,306      | 28,88,012                    | 26,52,524    | 10.40          | 16.73                              | 15.15              |
| 15 Years         | 18,00,000             | 44,76,966      | 67,37,506                    | 53,11,038    | 11.28          | 16.01                              | 13.27              |
| Since inception* | 20,50,000             | 63,96,820      | 1,00,94,210                  | 73,29,308    | 12.13          | 16.63                              | 13.48              |

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 December 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

**Investment Objective**

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

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

**Date of inception/allotment**

28th June, 1999

**Fund Manager**

Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I)  
Managing the scheme since Mar-2017

**Fund AUM**

Fund Size Monthly Average : ₹ 810.33 Crore  
Closing AUM : ₹ 845.91 Crore

**High/Low NAV in the month**

High Growth Option : ₹ 169.3734  
Low Growth Option : ₹ 157.2792

**Total Expense Ratio**

Regular : 2.33  
Direct : 1.09

**Minimum Investment Amount**

Growth: ₹ 5000/-  
IDCW:

**No. of Unit Holding Accounts**

51,559

**Load Structure**

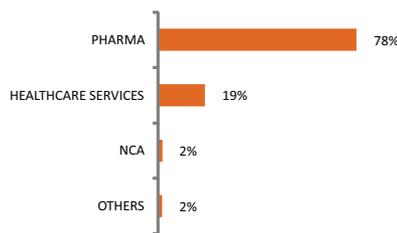
Entry Load : Nil  
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

**NAV per unit as on 31<sup>st</sup> December, 2021**

Regular Growth Option : ₹ 169.3734  
Regular IDCW Option : ₹ 130.9020  
Direct Growth Option : ₹ 184.0876  
Direct IDCW Option : ₹ 142.2874

**Portfolio as on 31<sup>st</sup> December, 2021**

| Equity                                   | % to NAV | Equity                              | % to NAV      |
|--|----------|-------------------------------------|---------------|
| Dr Reddy's Laboratories Ltd.             | 9.45     | Narayana Hrudayalaya Ltd            | 2.36          |
| Sun Pharmaceuticals Industries Ltd.      | 8.58     | J.B.Chemicals & Pharmaceuticals Ltd | 1.95          |
| Cipla Ltd.                               | 8.36     | Torrent Pharmaceuticals Ltd.        | 1.80          |
| Aurobindo Pharma Ltd.                    | 7.05     | Metropolis Healthcare Ltd           | 1.79          |
| Fortis Healthcare Ltd.                   | 5.41     | Alkem Laboratories Ltd              | 1.74          |
| Lupin Ltd.                               | 5.27     | Advanced Enzyme Technologies Ltd    | 1.72          |
| Divis Laboratories Ltd.                  | 5.01     | Poly Medicure Ltd.                  | 1.63          |
| Krishna Institute Of Medical Science Ltd | 3.95     | AMI Organics Ltd                    | 1.48          |
| Ajanta Pharma Ltd.                       | 3.66     | Suven Pharmaceuticals Ltd           | 1.46          |
| Eris Lifesciences Ltd                    | 3.43     | Pfizer Ltd.                         | 1.25          |
| Apollo Hospitals Enterprise Ltd.         | 3.40     | Gland Pharma Ltd                    | 1.24          |
| FDC Ltd.                                 | 2.93     | Proctor & Gamble Health Ltd         | 1.23          |
| IPCA Laboratories Ltd.                   | 2.80     | Sequent Scientific Ltd              | 0.88          |
| Alembic Pharmaceuticals Ltd.             | 2.67     | Windlas Biotec Ltd                  | 0.78          |
| Biocon Ltd.                              | 2.57     | Net Current Assets                  | 1.76          |
| Cadila Healthcare Ltd.                   | 2.39     | <b>TOTAL</b>                        | <b>100.00</b> |

**Sectoral Breakdown****Active Stock positions**

| Overweight (Top 5)                       | %   | Underweight (Top 5)                 | %    |
|--|-----|-------------------------------------|------|
| Aurobindo Pharma Ltd.                    | 4.0 | Sun Pharmaceuticals Industries Ltd. | -5.0 |
| Krishna Institute Of Medical Science Ltd | 3.6 | Apollo Hospitals Enterprise Ltd.    | -4.1 |
| Fortis Healthcare Ltd.                   | 3.1 | Divis Laboratories Ltd.             | -3.8 |
| Eris Lifesciences Ltd                    | 3.1 | Laurus Labs Ltd.                    | -3.1 |
| Ajanta Pharma Ltd.                       | 2.8 | Max Healthcare Institute Ltd        | -2.4 |

**Market Capitalisation (%)**

|           | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund      | 41    | 30  | 29    |
| Benchmark | 53    | 31  | 16    |

**Quantitative Indicators**

|                                   | Fund   | Benchmark |
|-----------------------------------|--------|-----------|
| Beta                              | 0.89   | 1         |
| Standard Deviation (Annual)       | 18.07% | 19.76%    |
| Sharpe Ratio                      | 1.26%  |           |
| Portfolio Turnover Ratio (Annual) | 0.46   |           |
| P/B                               | 6.22   | 7.79      |
| P/E                               | 39.45  | 44.98     |
| ROE                               | 15.54  | 15.70     |

As on 31<sup>st</sup> December, 2021**Portfolio Details**

|                             |        |
|-----------------------------|--------|
| % of Top 10 Stocks          | 60.17  |
| Median Market Cap (₹ Cr)    | 44,571 |
| Weighted Average Market Cap | 55,494 |
| Number of Securities        | 29     |

All figures given are provisional and unaudited.

**Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000**

| Period           | NAV Growth (%) | S&P BSE Healthcare (%) | Nifty 50 (%) | NAV Growth (₹) | S&P BSE Healthcare (₹) | Nifty 50 (₹) |
|------------------|----------------|------------------------|--------------|----------------|------------------------|--------------|
| 1 Year           | 19.08          | 21.54                  | 25.59        | 11,908         | 12,154                 | 12,559       |
| 3 Years          | 26.31          | 24.28                  | 18.27        | 20,165         | 19,207                 | 16,551       |
| 5 Years          | 14.64          | 12.93                  | 17.66        | 19,808         | 18,373                 | 22,560       |
| Since inception* | 14.80          | 15.04                  | NA           | 2,24,002       | 2,34,792               | 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 63 in 'Fund Manager Summary'.  
N.A Not Available. Schemes Managed by Mr. V Srivatsa. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty Pharma. PRI values from 28th June 1999 to 3rd April 2006. TRI Value From 4th April 2006.  
The performance of the benchmark is calculated using total return index variant of the benchmark index.

**SIP Returns as on 31<sup>st</sup> December, 2021**

| Period           | Investment Amount (₹) | Value-Fund (₹) | S&P BSE Healthcare (₹) | Nifty 50 (₹) | Yield (%) Fund | Yield (%) S&P BSE Healthcare | Yield (%) Nifty 50 |
|------------------|-----------------------|----------------|------------------------|--------------|----------------|------------------------------|--------------------|
| 1 Year           | 1,20,000              | 1,31,267       | 1,32,107               | 1,33,658     | 17.82          | 19.18                        | 21.71              |
| 3 Years          | 3,60,000              | 5,75,889       | 5,69,807               | 5,18,153     | 33.00          | 32.20                        | 25.13              |
| 5 Years          | 6,00,000              | 10,49,318      | 10,21,002              | 9,52,646     | 22.53          | 21.40                        | 18.54              |
| 7 Years          | 8,40,000              | 14,86,599      | 14,21,697              | 14,98,765    | 16.01          | 14.76                        | 16.24              |
| 10 Years         | 12,00,000             | 26,73,157      | 25,67,747              | 26,52,524    | 15.30          | 14.55                        | 15.15              |
| 15 Years         | 18,00,000             | 65,71,487      | 65,85,791              | 53,11,038    | 15.73          | 15.75                        | 13.27              |
| Since inception* | 20,50,000             | 88,12,270      | 89,73,036              | 73,29,308    | 15.30          | 15.48                        | 13.48              |

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 December 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

### Investment Objective

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

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

### Date of inception/allotment

11th April, 2008

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 1520.06 Crore  
Closing AUM : ₹ 1550.04 Crore

### High/Low NAV in the month

High Growth Option : ₹ 132.2920  
Low Growth Option : ₹ 123.8596

### Total Expense Ratio

Regular : 2.43  
Direct : 1.07

### Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW:

### No. of Unit Holding Accounts

1,24,960

### Load Structure

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

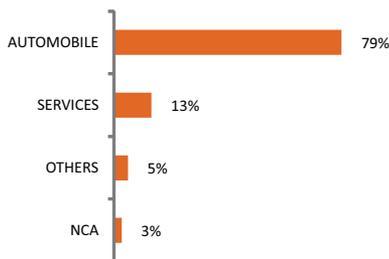
### NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 129.7205  
Regular IDCW Option : ₹ 59.8154  
Direct Growth Option : ₹ 142.6972  
Direct IDCW Option : ₹ 65.9970

### Portfolio as on 31<sup>st</sup> December, 2021

| Equity                                    | % to NAV | Equity                           | % to NAV      |
|---|----------|----------------------------------|---------------|
| Maruti Suzuki India Ltd.                  | 15.69    | Jamna Auto Industries Ltd.       | 1.28          |
| Tata Motors Ltd.                          | 13.54    | Schaeffler India Ltd             | 1.14          |
| Mahindra & Mahindra Ltd.                  | 10.68    | Subros Ltd.                      | 1.04          |
| Bajaj Auto Ltd.                           | 8.70     | Mahindra Logistics Ltd           | 0.99          |
| Adani Ports And Special Economic Zone Ltd | 7.22     | Interglobe Aviation Ltd          | 0.98          |
| Eicher Motors Ltd                         | 7.17     | Mahindra & Mahindra Fin.Ser.Ltd. | 0.94          |
| Ashok Leyland Ltd.                        | 5.12     | TVS Motor Company Ltd            | 0.90          |
| Bosch Ltd.                                | 2.99     | Mahindra CIE Automotive Ltd      | 0.73          |
| Hero Motocorp Ltd.                        | 2.99     | MRF Ltd.                         | 0.48          |
| Apollo Tyres Ltd.                         | 1.86     | Sandhar Technologies Ltd         | 0.47          |
| VRL Logistics Ltd                         | 1.80     | Zomato Ltd                       | 0.41          |
| Motherson Sumi System Ltd.                | 1.77     | Great Eastern Shipping Co. Ltd.  | 0.39          |
| Container Corporation Of India Ltd        | 1.53     | Rane Holdings Ltd.               | 0.22          |
| Bharat Forge Ltd.                         | 1.51     | Others                           | 0.21          |
| Minda Corporation Ltd                     | 1.51     | Net Current Assets               | 2.80          |
| Escorts Ltd.                              | 1.49     | <b>TOTAL</b>                     | <b>100.00</b> |
| Sundram Fasteners Ltd.                    | 1.45     |                                  |               |

### Sectoral Breakdown



### Active Stock positions

| Overweight (Top 5)         | %   | Underweight (Top 5)                       | %    |
|----------------------------|-----|---|------|
| Ashok Leyland Ltd.         | 2.0 | Mahindra & Mahindra Ltd.                  | -3.4 |
| VRL Logistics Ltd          | 1.8 | Hero Motocorp Ltd.                        | -2.6 |
| Motherson Sumi System Ltd. | 1.8 | Interglobe Aviation Ltd                   | -2.4 |
| Minda Corporation Ltd      | 1.5 | MRF Ltd.                                  | -2.2 |
| Sundram Fasteners Ltd.     | 1.5 | Adani Ports And Special Economic Zone Ltd | -2.2 |

### Market Capitalisation (%)

|           | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund      | 70    | 18  | 12    |
| Benchmark | 79    | 17  | 5     |

### Quantitative Indicators Fund Benchmark

| Indicator                         | Fund   | Benchmark |
|-----------------------------------|--------|-----------|
| Beta                              | 0.93   | 1         |
| Standard Deviation (Annual)       | 25.47% | 27.20%    |
| Sharpe Ratio                      | 0.17%  |           |
| Portfolio Turnover Ratio (Annual) | 0.16   |           |
| P/B                               | 4.12   | 3.77      |
| P/E                               | 35.12  | 29.64     |
| ROE                               | 5.40   | 5.24      |

As on 31<sup>st</sup> December, 2021

### Portfolio Details

|                             |          |
|-----------------------------|----------|
| % of Top 10 Stocks          | 75.97    |
| Median Market Cap (₹ Cr)    | 1,05,371 |
| Weighted Average Market Cap | 1,02,835 |
| Number of Securities        | 32       |

All figures given are provisional and unaudited.

### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | UTI Transportation & Logistics Index (%) | Nifty 50 (%) | NAV Growth (₹) | UTI Transportation & Logistics Index (₹) | Nifty 50 (₹) |
|------------------|----------------|--|--------------|----------------|--|--------------|
| 1 Year           | 24.34          | 23.27                                    | 25.59        | 12,434         | 12,327                                   | 12,559       |
| 3 Years          | 7.99           | 8.99                                     | 18.27        | 12,596         | 12,950                                   | 16,551       |
| 5 Years          | 7.19           | 6.96                                     | 17.66        | 14,153         | 14,002                                   | 22,560       |
| Since inception* | 17.33          | 13.82                                    | 11.17        | 89,762         | 59,152                                   | 42,803       |

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 63 in 'Fund Manager Summary'.

Schemes Managed by Mr Sachin Trivedi.

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

### SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | UTI Transportation & Logistics Index (₹) | Nifty 50 (₹) | Yield (%) Fund | Yield (%) UTI Transportation & Logistics Index | Yield (%) Nifty 50 |
|-----------------|-----------------------|----------------|--|--------------|----------------|--|--------------------|
| 1 Year          | 1,20,000              | 1,29,644       | 1,28,182                                 | 1,33,658     | 15.20          | 12.86  | 21.71              |
| 3 Years         | 3,60,000              | 4,94,631       | 4,99,336                                 | 5,18,153     | 21.75          | 22.43  | 25.13              |
| 5 Years         | 6,00,000              | 7,72,268       | 7,80,815                                 | 9,52,646     | 10.03          | 10.47  | 18.54              |
| 7 Years         | 8,40,000              | 11,25,292      | 11,36,322                                | 14,98,765    | 8.22           | 8.49   | 16.24              |
| 10 Years        | 12,00,000             | 24,50,324      | 20,57,031                                | 26,52,524    | 13.67          | 10.39  | 15.15              |
| 15 Years        | NA                    | NA             | NA                                       | NA           | NA             | NA   | NA                 |
| Since inception | 16,40,000             | 55,93,345      | 43,25,721                                | 45,92,327    | 16.51          | 13.20  | 13.98              |

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.

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

**Investment Objective**

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

**Date of inception/allotment**

15th December, 1999

**Fund Manager**

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

**Fund AUM**

Fund Size Monthly Average : ₹ 2998.54 Crore  
Closing AUM : ₹ 3037.68 Crore

**High/Low NAV in the month**

High Growth Option : ₹ 148.2696  
Low Growth Option : ₹ 140.3665

**Total Expense Ratio**

Regular : 2.23  
Direct : 1.12

**Minimum Investment Amount**

Growth: ₹ 500/-  
IDCW:

**No. of Unit Holding Accounts**

2,49,349

**Load Structure**

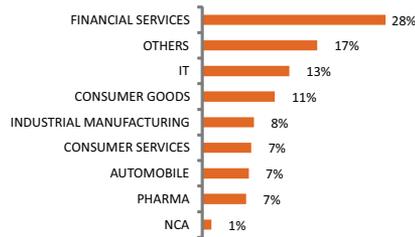
Entry Load : Nil  
Exit Load : Nil (Lock-in-Period of 3 years for each investment)

**NAV per unit as on 31<sup>st</sup> December, 2021**

Regular Growth Option : ₹ 147.4418  
Regular IDCW Option : ₹ 30.8025  
Direct Growth Option : ₹ 159.2184  
Direct IDCW Option : ₹ 40.1525

**Portfolio as on 31<sup>st</sup> December, 2021**

| Equity   | % to NAV | Equity                          | % to NAV      |
|--|----------|---------------------------------|---------------|
| Infosys Ltd.                                   | 7.69     | Dr Reddy's Laboratories Ltd.    | 1.39          |
| ICICI Bank Ltd                                 | 7.14     | Gujarat Gas Ltd                 | 1.38          |
| HDFC Bank Ltd.                                 | 6.89     | Avenue Supermarts Ltd.          | 1.36          |
| Bharti Airtel Ltd.                             | 4.20     | Sheela Foam Ltd.                | 1.23          |
| Axis Bank Ltd.                                 | 3.55     | Jubilant Food Works Ltd         | 1.23          |
| Larsen & Toubro Infotech Ltd                   | 2.40     | ABB India Ltd.                  | 1.23          |
| Tech Mahindra Ltd                              | 2.16     | Hindalco Industries Ltd.        | 1.22          |
| Aditya Birla Fashion & Retail Ltd.             | 2.13     | MTAR Technologies Ltd           | 1.22          |
| State Bank Of India                            | 2.07     | Godrej Consumer Products Ltd    | 1.21          |
| Bajaj Finance Ltd.                             | 1.98     | Tube Investments Of India Ltd   | 1.21          |
| ITC Ltd.                                       | 1.88     | Torrent Pharmaceuticals Ltd.    | 1.20          |
| Crompton Greaves Consumer Electricals Ltd.     | 1.85     | Divis Laboratories Ltd.         | 1.19          |
| Carborandum Universal Ltd.                     | 1.63     | Barbeque Nation Hospitality Ltd | 1.17          |
| Eicher Motors Ltd                              | 1.62     | Others                          | 30.79         |
| Maruti Suzuki India Ltd.                       | 1.48     | Net Current Assets              | 1.40          |
| Phoenix Mills Ltd                              | 1.48     | <b>TOTAL</b>                    | <b>100.00</b> |
| Cholamandalam Investment & Finance Company Ltd | 1.42     |                                 |               |

**Sectoral Breakdown****Active Stock positions**

| Overweight (Top 5)                 | %   | Underweight (Top 5)            | %    |
|------------------------------------|-----|--------------------------------|------|
| Bharti Airtel Ltd.                 | 2.8 | Reliance Industries Ltd.       | -7.1 |
| ICICI Bank Ltd                     | 2.7 | HDFC Ltd.                      | -4.1 |
| Larsen & Toubro                    |     | Tata Consultancy Services Ltd. | -3.4 |
| Infotech Ltd                       | 2.1 | Kotak Mahindra Bank Ltd.       | -2.3 |
| Aditya Birla Fashion & Retail Ltd. | 2.1 | Larsen & Toubro Ltd.           | -2.0 |
| Axis Bank Ltd.                     | 2.0 |                                |      |

**Market Capitalisation (%)**

|           | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund      | 60    | 23  | 17    |
| Benchmark | 77    | 15  | 8     |

**Quantitative Indicators**

|                                   | Fund   | Benchmark |
|-----------------------------------|--------|-----------|
| Beta                              | 0.94   | 1         |
| Standard Deviation (Annual)       | 19.90% | 20.64%    |
| Sharpe Ratio                      | 0.87%  |           |
| Portfolio Turnover Ratio (Annual) | 0.22   |           |
| P/B                               | 8.26   | 8.39      |
| P/E                               | 34.56  | 37.02     |
| ROE                               | 16.58  | 16.88     |

As on 31<sup>st</sup> December, 2021**Portfolio Details**

|                             |          |
|-----------------------------|----------|
| % of Top 10 Stocks          | 40.21    |
| Median Market Cap (₹ Cr)    | 1,00,998 |
| Weighted Average Market Cap | 2,35,471 |

All figures given are provisional and unaudited.

**Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000**

| Period           | NAV Growth (%) | Nifty 500 (%) | Nifty 50 (%) | NAV Growth (₹) | Nifty 500 (₹) | Nifty 50 (₹) |
|------------------|----------------|---------------|--------------|----------------|---------------|--------------|
| 1 Year           | 33.10          | 31.60         | 25.59        | 13,310         | 13,160        | 12,559       |
| 3 Years          | 20.83          | 19.11         | 18.27        | 17,650         | 16,906        | 16,551       |
| 5 Years          | 17.05          | 17.88         | 17.66        | 21,981         | 22,772        | 22,560       |
| Since inception* | 15.31          | 14.27         | 13.63        | 2,31,634       | 1,89,671      | 1,67,568     |

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Sept-2017 & Co-Fund Manager managing w.e.f Aug 2019.

\*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary' Schemes Managed by Mr. Vishal Chopda. Benchmark for UTI Long Term Equity Fund (Tax Saving) has been changed from S&P BSE 200 to Nifty 500. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500. PRI values The performance of the benchmark is calculated using total return index variant of the benchmark index.

**SIP Returns as on 31<sup>st</sup> December, 2021**

| Period           | Investment Amount (₹) | Value-Fund (₹) | Nifty 500 (₹) | Nifty 50 (₹) | Yield (%) Fund | Yield (%) Nifty 500 | Yield (%) Nifty 50 |
|------------------|-----------------------|----------------|---------------|--------------|----------------|---------------------|--------------------|
| 1 Year           | 1,20,000              | 1,38,123       | 1,36,377      | 1,33,658     | 29.08          | 26.19               | 21.71              |
| 3 Years          | 3,60,000              | 5,53,938       | 5,40,076      | 5,18,153     | 30.07          | 28.18               | 25.13              |
| 5 Years          | 6,00,000              | 9,87,450       | 9,70,498      | 9,52,646     | 20.02          | 19.31               | 18.54              |
| 7 Years          | 8,40,000              | 15,27,213      | 15,31,455     | 14,98,765    | 16.77          | 16.85               | 16.24              |
| 10 Years         | 12,00,000             | 27,66,200      | 27,89,182     | 26,52,524    | 15.93          | 16.09               | 15.15              |
| 15 Years         | 18,00,000             | 54,50,917      | 56,08,637     | 53,11,038    | 13.57          | 13.90               | 13.27              |
| Since inception* | 20,50,000             | 70,56,894      | 76,28,321     | 73,29,308    | 13.11          | 13.88               | 13.48              |

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 December 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

### Investment Objective

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

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

### Date of inception/allotment

6th March, 2000

### Fund Manager

Mr. Sharwan Kumar Goyal, CFA, MMS  
Managing the scheme since July-2018

### Fund AUM

Fund Size Monthly Average : ₹ 5637.61 Crore  
Closing AUM : ₹ 5841.00 Crore

### High/Low NAV in the month

High Growth Option : ₹ 116.5889  
Low Growth Option : ₹ 110.5700

### Total Expense Ratio

Regular : 0.30  
Direct : 0.20

### Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

### No. of Unit Holding Accounts

2,72,587

### Load Structure

Entry Load : Nil  
Exit Load : Nil

### NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 115.5117  
Regular IDCW Option : ₹ 58.1946  
Direct Growth Option : ₹ 116.6613  
Direct IDCW Option : ₹ 58.7756

### Tracking error as on 31<sup>st</sup> December, 2021

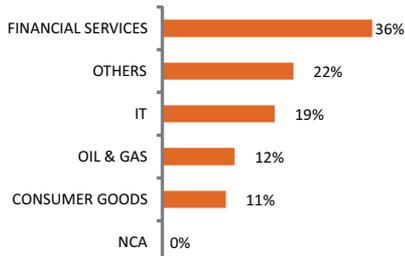
| Tracking Error   | Non Annualised | Annualised |
|------------------|----------------|------------|
| Over last 1 year | 0.0016         | 0.0257     |
| Over last 3 year | 0.0071         | 0.1117     |
| Over last 5 year | 0.0076         | 0.1194     |
| Since inception  | 0.0997         | 1.5764     |

Past performance may or may not be sustained in future.

### Portfolio as on 31<sup>st</sup> December, 2021

| Equity                         | % to NAV | Equity                              | % to NAV      |
|--------------------------------|----------|-------------------------------------|---------------|
| Reliance Industries Ltd.       | 10.77    | Wipro Ltd.                          | 1.40          |
| Infosys Ltd.                   | 9.23     | Titan Company Ltd.                  | 1.39          |
| HDFC Bank Ltd.                 | 8.54     | Bajaj Finserv Ltd.                  | 1.31          |
| ICICI Bank Ltd                 | 6.78     | Maruti Suzuki India Ltd.            | 1.30          |
| HDFC Ltd.                      | 6.17     | Sun Pharmaceuticals Industries Ltd. | 1.20          |
| Tata Consultancy Services Ltd. | 5.11     | Tata Steel Ltd.                     | 1.16          |
| Kotak Mahindra Bank Ltd.       | 3.48     | Ultratech Cement Ltd.               | 1.16          |
| Larsen & Toubro Ltd.           | 3.02     | Tata Motors Ltd.                    | 1.14          |
| Hindustan Unilever Ltd.        | 2.78     | Mahindra & Mahindra Ltd.            | 1.06          |
| ITC Ltd.                       | 2.52     | Nestle India Ltd.                   | 0.93          |
| Bajaj Finance Ltd.             | 2.44     | Power Grid Corporation Of India Ltd | 0.92          |
| State Bank Of India            | 2.33     | Hindalco Industries Ltd.            | 0.92          |
| Axis Bank Ltd.                 | 2.31     | JSW Steel Ltd.                      | 0.86          |
| Bharti Airtel Ltd.             | 2.13     | Others                              | 12.33         |
| Asian Paints Ltd.              | 2.01     | Net Current Assets                  | -0.06         |
| HCL Technologies Ltd.          | 1.89     | <b>TOTAL</b>                        | <b>100.00</b> |
| Tech Mahindra Ltd              | 1.47     |                                     |               |

### Sectoral Breakdown



### Market Capitalisation (%)

|      | Large | Mid | Small |
|------|-------|-----|-------|
| Fund | 100   | -   | -     |

### Portfolio Details

|                             |          |
|-----------------------------|----------|
| % of Top 10 Stocks          | 58.38    |
| Median Market Cap (₹ Cr)    | 4,73,836 |
| Weighted Average Market Cap | 5,64,083 |

All figures given are provisional and unaudited.

### Quantitative Indicators Fund Benchmark

|                                   |        |        |
|-----------------------------------|--------|--------|
| Beta                              | 1.00   | 1      |
| Standard Deviation (Annual)       | 21.65% | 21.65% |
| Sharpe Ratio                      | 0.66%  |        |
| Portfolio Turnover Ratio (Annual) | 0.11   |        |

As on 31<sup>st</sup> December, 2021

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

### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | Nifty 50 (%) | S&P BSE Sensex (%) | NAV Growth (₹) | Nifty 50 (₹) | S&P BSE Sensex (₹) |
|------------------|----------------|--------------|--------------------|----------------|--------------|--------------------|
| 1 Year           | 25.20          | 25.59        | 23.23              | 12,520         | 12,559       | 12,323             |
| 3 Years          | 17.85          | 18.27        | 18.62              | 16,375         | 16,551       | 16,698             |
| 5 Years          | 17.22          | 17.66        | 18.32              | 22,141         | 22,560       | 23,200             |
| Since inception* | 11.86          | 12.81        | 13.12              | 1,15,570       | 1,39,009     | 1,47,593           |

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 63 in 'Fund Manager Summary'.

Schemes Managed by Mr. Sharwan Kumar Goyal.  
The performance of the benchmark is calculated using total return index variant of the benchmark index.

### SIP Returns as on 31<sup>st</sup> December, 2021

| Period           | Investment Amount (₹) | Value-Fund (₹) | Nifty 50 (₹) | S&P BSE Sensex (₹) | Yield (%) Fund | Yield (%) Nifty 50 | Yield (%) S&P BSE Sensex |
|------------------|-----------------------|----------------|--------------|--------------------|----------------|--------------------|--------------------------|
| 1 Year           | 1,20,000              | 1,33,400       | 1,33,658     | 1,33,372           | 21.29          | 21.71              | 21.25                    |
| 3 Years          | 3,60,000              | 5,15,065       | 5,18,153     | 5,15,112           | 24.69          | 25.13              | 24.70                    |
| 5 Years          | 6,00,000              | 9,43,339       | 9,52,646     | 9,61,699           | 18.14          | 18.54              | 18.93                    |
| 7 Years          | 8,40,000              | 14,77,363      | 14,98,765    | 15,19,571          | 15.84          | 16.24              | 16.63                    |
| 10 Years         | 12,00,000             | 25,85,325      | 26,52,524    | 26,92,720          | 14.67          | 15.15              | 15.43                    |
| 15 Years         | 18,00,000             | 49,99,481      | 53,11,038    | 54,13,665          | 12.57          | 13.27              | 13.49                    |
| Since inception* | 20,50,000             | 67,38,982      | 73,29,308    | 75,14,395          | 12.65          | 13.48              | 13.73                    |

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. \* Since inception for above mentioned schemes is taken for the period December 2004 to December 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

### 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

28th June, 2018

### Fund Manager

Mr. Sharwan Kumar Goyal, CFA, MMS  
Managing the scheme since July-2018

### Fund AUM

Fund Size Monthly Average : ₹ 1461.25 Crore  
Closing AUM : ₹ 1494.41 Crore

### High/Low NAV in the month

High Growth Option : ₹ 15.2674  
Low Growth Option : ₹ 14.2974

### Total Expense Ratio

Regular : 0.79  
Direct : 0.33

### Minimum Investment Amount

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

### No. of Unit Holding Accounts

77,927

### Load Structure

Entry Load : Nil  
Exit Load : Nil

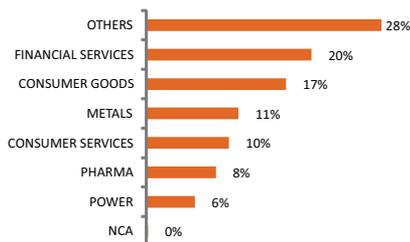
### NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 15.0237  
Direct Growth Option : ₹ 15.3239

### Portfolio as on 31<sup>st</sup> December, 2021

| Equity                                      | % to NAV | Equity   | % to NAV      |
|---|----------|--|---------------|
| Avenue Supermarkets Ltd.                    | 4.22     | Marico Ltd.                                    | 2.13          |
| Apollo Hospitals Enterprise Ltd.            | 4.06     | PI Industries Ltd.                             | 1.96          |
| Adani Enterprises Ltd.                      | 3.78     | DLF Ltd.                                       | 1.94          |
| Vedanta Ltd                                 | 3.57     | SBI Cards And Payment Services Pvt Ltd.        | 1.90          |
| Info-Edge (India) Ltd.                      | 3.46     | GAIL (India) Ltd.                              | 1.89          |
| Pidilite Industries Ltd.                    | 3.02     | Lupin Ltd.                                     | 1.84          |
| Godrej Consumer Products Ltd                | 2.94     | ICICI Prudential Life Insurance Company Ltd.   | 1.75          |
| Adani Green Energy Ltd                      | 2.93     | Siemens India Ltd.                             | 1.69          |
| Adani Transmission Ltd.                     | 2.90     | Aurobindo Pharma Ltd.                          | 1.66          |
| ICICI Lombard General Insurance Company Ltd | 2.87     | Cholamandalam Investment & Finance Company Ltd | 1.65          |
| Piramal Enterprises Ltd.                    | 2.82     | Bajaj Holdings & Investment Ltd.               | 1.65          |
| Havells India Ltd.                          | 2.81     | Indus Towers Ltd.                              | 1.61          |
| Dabur India Ltd.                            | 2.72     | Colgate Palmolive India Ltd.                   | 1.59          |
| Larsen & Toubro Infotech Ltd                | 2.68     | Others   | 25.16         |
| Ambuja Cements Ltd.                         | 2.23     | Net Current Assets                             | 0.21          |
| Jubilant Food Works Ltd                     | 2.21     | <b>TOTAL</b>                                   | <b>100.00</b> |
| United Spirits Ltd.                         | 2.15     |  |               |

### Sectoral Breakdown



### Market Capitalisation (%)

|      | Large | Mid | Small |
|------|-------|-----|-------|
| Fund | 76    | 24  | -     |

### Portfolio Details

|                             |        |
|-----------------------------|--------|
| % of Top 10 Stocks          | 33.75  |
| Median Market Cap (₹ Cr)    | 71,729 |
| Weighted Average Market Cap | 88,019 |

All figures given are provisional and unaudited.

### Quantitative Indicators

| Quantitative Indicators           | Fund   | Benchmark |
|-----------------------------------|--------|-----------|
| Beta                              | 1.00   | 1         |
| Standard Deviation (Annual)       | 20.10% | 20.13%    |
| Sharpe Ratio                      | 0.54%  |           |
| Portfolio Turnover Ratio (Annual) | 0.46   |           |

As on 31<sup>st</sup> December, 2021

### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | Nifty Next 50 (%) | Nifty 50 (%) | NAV Growth (₹) | Nifty Next 50 (₹) | Nifty 50 (₹) |
|------------------|----------------|-------------------|--------------|----------------|-------------------|--------------|
| 1 Year           | 29.67          | 30.87             | 25.59        | 12,967         | 13,087            | 12,559       |
| 3 Years          | 14.53          | 15.50             | 18.27        | 15,029         | 15,414            | 16,551       |
| Since inception* | 12.29          | 13.82             | 16.47        | 15,025         | 15,756            | 17,083       |

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 63 in 'Fund Manager Summary' Schemes Managed by Mr. Sharwan Kumar Goyal.

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

### SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | Nifty Next 50 (₹) | Nifty 50 (₹) | Yield (%) Fund | Yield (%) Nifty Next 50 | Yield (%) Nifty 50 |
|-----------------|-----------------------|----------------|-------------------|--------------|----------------|-------------------------|--------------------|
| 1 Year          | 1,20,000              | 1,34,978       | 1,35,685          | 1,33,658     | 23.88          | 25.04                   | 21.71              |
| 3 Years         | 3,60,000              | 5,14,106       | 5,21,770          | 5,18,153     | 24.55          | 25.64                   | 25.13              |
| Since inception | 4,20,000              | 6,03,624       | 6,13,963          | 6,16,819     | 21.17          | 22.21                   | 22.50              |

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

# UTI NIFTY200 MOMENTUM 30 INDEX FUND

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

## JANUARY 2022

### Investment Objective

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

### Date of inception/allotment

12th Mar, 2021

### Fund Manager

Mr. Sharwan Kumar Goyal, B.Com, CFA, MMS  
Managing the scheme since Mar-2021

### Fund AUM

Fund Size Monthly Average : ₹ 907.09 Crore  
Closing AUM : ₹ 960.34 Crore

### High/Low NAV in the month

High Growth Option : ₹ 14.1665  
Low Growth Option : ₹ 13.2676

### Total Expense Ratio

Regular : 0.91  
Direct : 0.39

### Minimum Investment Amount

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

### No. of Unit Holding Accounts

29,768

### Load Structure

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

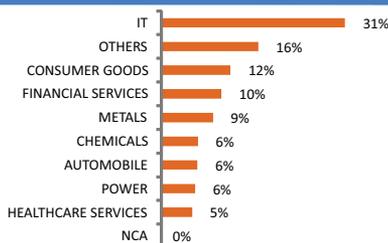
### NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 13.9466  
Direct Growth Option : ₹ 14.0044

### Portfolio as on 31<sup>st</sup> December, 2021

| Equity                           | % to NAV | Equity                                | % to NAV      |
|----------------------------------|----------|---------------------------------------|---------------|
| Titan Company Ltd.               | 5.27     | Mphasis Ltd                           | 2.89          |
| Apollo Hospitals Enterprise Ltd. | 5.14     | Indian Railway Catering & Tourism Ltd | 2.74          |
| Mindtree Ltd.                    | 5.09     | Havells India Ltd.                    | 2.39          |
| Bajaj Finserv Ltd.               | 5.06     | United Spirits Ltd.                   | 2.38          |
| Wipro Ltd.                       | 5.04     | L&T Technology Services Ltd           | 2.31          |
| Bharti Airtel Ltd.               | 5.00     | Bharat Electronics Ltd.               | 1.94          |
| Tata Motors Ltd.                 | 4.99     | Coforge Ltd                           | 1.67          |
| Infosys Ltd.                     | 4.97     | Dixon Technologies (India) Ltd        | 1.52          |
| Tata Power Company Ltd.          | 4.96     | Deepak Nitrite Ltd.                   | 1.41          |
| State Bank Of India              | 4.96     | Polycab India Ltd                     | 1.14          |
| Tech Mahindra Ltd                | 4.93     | Escorts Ltd.                          | 1.04          |
| Adani Enterprises Ltd.           | 4.85     | Tata Chemicals Ltd.                   | 1.04          |
| Grasim Industries Ltd.           | 4.65     | Gujarat Gas Ltd                       | 0.76          |
| Larsen & Toubro Infotech Ltd     | 3.89     | Torrent Power Ltd.                    | 0.67          |
| Vedanta Ltd                      | 3.81     | Net Current Assets                    | -0.17         |
| SRF Ltd.                         | 3.66     | <b>TOTAL</b>                          | <b>100.00</b> |

### Sectoral Breakdown



### Portfolio Details

|                             |          |
|-----------------------------|----------|
| % of Top 10 Stocks          | 50.48    |
| Median Market Cap (₹ Cr)    | 1,13,450 |
| Weighted Average Market Cap | 1,73,744 |

All figures given are provisional and unaudited.  
As on 31<sup>st</sup> December, 2021

### Market Capitalisation (%)

|           | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund      | 88    | 12  | -     |
| Benchmark | 88    | 12  | -     |

### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period          | NAV Growth (%) | Nifty200 Momentum 30 Index (%) | Nifty 50 (%) | NAV Growth (₹) | Nifty200 Momentum 30 Index (₹) | Nifty 50 (₹) |
|-----------------|----------------|--------------------------------|--------------|----------------|--------------------------------|--------------|
| Since Inception | 39.47          | 41.79                          | 15.50        | 13,947         | 14,179                         | 11,550       |

Different plans have a different expense structure. The performance details provided herein are of regular plan. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal. The performance of the benchmark is calculated using total return index variant of the benchmark index.

# HYBRID READY RECKONER JANUARY 2022

| Parameters                               | UTI Hybrid Equity Fund (Earlier - UTI Balanced Fund) | UTI Equity Savings Fund                 | UTI Multi Asset Fund (Earlier - UTI Wealth Builder Fund)                             | UTI Arbitrage Fund (Earlier - UTI Spread Fund) | UTI CCF - Investment Plan (Earlier - UTI CCF Advantage Fund) | UTI CCF - Savings Plan (Earlier - UTI CCF Balanced Plan)       | UTI Regular Savings Fund (Earlier - UTI MIS Advantage Plan) | UTI Retirement Benefits Pension Fund          | UTI Unit Linked Insurance Plan               |
|--|--|---|--|--|--|--|---|---|--|
| Product Category                         | Hybrid - Aggressive                                  | Hybrid - Equity Savings                 | Hybrid - Multi Asset   | Hybrid - Arbitrage                             | Solution oriented - Children's Fund                          | Solution oriented - Children's Fund                            | Hybrid - Conservative                                       | Solution Oriented - Retirement Fund           | Hybrid - Dynamic Asset Allocation            |
| Date of Inception/ Allotment             | 2nd January 1995                                     | 30th August 2018                        | 19th November 2008   | 22nd June 2006                                 | 30th January 2008  | 21th July 1993   | 16th December 2008  | 26th December 1994                            | 31st October 1971                            |
| AUM (Month end in Cr)                    | 4340   | 273                                     | 876  | 5790   | 613  | 4225   | 1626  | 3552  | 5392   |
| Fund Manager                             | V Sivatsa (Equity) & Sunil Patil (Debt)              | V Sivatsa (Equity) & Sunil Patil (Debt) | Sunil Patil (Debt), Verru Subramaniam & Sharwan Kumar Goyal (Equity/Gold Portfolios) | Sharwan Goyal (Equity) & Amit Sharma (Debt)    | Verru Subramaniam & Vishal Chopra                            | *Sunil Patil (Debt) Verru Subramaniam & Vishal Chopra (Equity) | Amandeep Chopra (Debt) Abhy Tyagi (Equity)                  | *Sunil Patil (Debt) V Sivatsa (Equity)        | *Sunil Patil (Debt) Abhy Tyagi (Equity)      |
| Ideal Investment Horizon                 | 3 yrs. plus  | 3 yrs. plus                             | 3 yrs. plus  | 6 months & above                               | 5 yr. plus   | 5 yr. plus   | 3 yrs. plus   | 5 yr. plus                                    | 10 year / 15 year                            |
| Benchmark                                | CRSIL Hybrid 35+65 Aggressive Index*                 | Crisil Equity Savings Index             | Customized benchmark S&P BSE 200, Gold & Crisil Composite Bond Fund Index            | Nifty 50 Arbitrage                             | Nifty 500  | CRSIL Short Term Debt Hybrid 60+40 Fund Index                  | NIFTY 50 Hybrid Composite Debt 13:85 Index**                | CRSIL Short Term Debt Hybrid 60+40 Fund Index | NIFTY 50 Hybrid Composite Debt 30:50 Index** |
| Investment Purpose                       | Wealth Creation                                      | Wealth Creation & Income generation     | Wealth Creation  | Income Generation                              | Wealth Creation for Child                                    | Wealth Creation for Child                                      | Income Generation   | Retirement Corpus                             | Insurance, Tax Saving & Wealth Creation      |
| <b>Equity (%)</b>                        | <b>74.01</b>   | <b>66.22**</b>                          | <b>66.24**</b>   | <b>72.18**</b>                                 | <b>39.75</b>   | <b>39.75</b>   | <b>23.23</b>  | <b>30.89</b>                                  | <b>39.04</b>                                 |
| Large Cap (%)                            | 68   | 94                                      | 76   | 72   | 60   | 60   | 89  | 69  | 69   |
| Mid Cap (%)                              | 15   | 3                                       | 24   | 23   | 23   | 23   | 11  | 15  | 25   |
| Small Cap (%)                            | 17   | 3                                       | -  | 5  | 17   | 17   | -   | 16  | 6  |
| Dividends/Dividends (%)                  | -  | 31.04                                   | 20.09  | 22.49  | -  | -  | -   | -   | -  |
| C1                                       | 79   | 80                                      | 86   | 94   | 94   | 94   | 95  | 78  | 95   |
| C2                                       | 20   | 20                                      | 14   | 5  | 5  | 5  | 5   | 20  | 4  |
| C3                                       | 2  | -                                       | -  | 1  | 1  | 1  | -   | 2   | 1  |
| R1                                       | 46   | 39                                      | 44   | -  | 57   | 57   | 85  | 46  | 87   |
| R2                                       | 40   | 43                                      | 34   | -  | 30   | 30   | 15  | 40  | 13   |
| R3                                       | 14   | 19                                      | 22   | -  | 13   | 13   | -   | 14  | -  |
| Long Term Debt (%)                       | 9.30   | 3.60                                    | 6.19   | 1.89   | 25.84  | 25.84  | 28.40   | 22.25   | 27.98  |
| Short Term Debt (%)                      | -  | 3.64                                    | 1.70   | 21.57  | -  | -  | -   | -   | -  |
| CSec (%)                                 | 13.68  | 7.31                                    | 0.57   | 1.93   | 31.68  | 31.68  | 40.06   | 35.64   | 29.37  |
| NCA (%)                                  | 2.46   | 19.23                                   | 13.73  | 2.44   | 2.29   | 2.38   | 6.90  | 2.23  | 2.88   |
| Securities Debt (%)                      | 0.54   | -                                       | -  | -  | 0.35   | 0.35   | 1.41  | -   | 0.72   |
| Bank ETF                                 | -  | -                                       | 11.57  | -  | -  | -  | -   | -   | -  |
| <b>Funds Top Sector Holdings (Top 5)</b> |  |   |  |  |  |  |   |   |  |
| FINANCIAL SERVICES:31.66                 | FINANCIAL SERVICES:33.21                             | FINANCIAL SERVICES:27.77                | FINANCIAL SERVICES:22.51   | FINANCIAL SERVICES:28.22                       | SOV: 54.75   | SOV: 54.75   | SOV: 57.33  | SOV: 161.58                                   | SOV: 50.56                                   |
| IT:13.03                                 | AUTOMOBILES:63                                       | IT:14.49                                | METALS:14.76   | IT:13.47                                       | AAA/A1+: 32.21   | AAA/A1+: 32.21   | AAA/A1+: 25.38  | AAA/A1+: 27.24                                | AAA/A1+: 38.46                               |
| CONSTRUCTION:8.72                        | PHARMA:9.57  | PHARMA:14.24                            | IT:10.08   | CONSUMER GOODS:11.16                           | AA+: 8.39  | AA+: 8.39  | AA+: 8.53   | AA+: 6.07                                     | AA+: 5.74                                    |
| CONSUMER GOODS:8.03                      | IT:8.63  | CONSUMER GOODS:7.21                     | SERVICES:8.88  | INDUSTRY:7.99                                  | D: 1.87  | D: 1.87  | AA: 4.05  | D: 1.58                                       | AA: 1.59                                     |
| AUTOMOBILE:7.63                          | OIL & GAS:8.49                                       | AUTOMOBILE:7.14                         | CEMENT:5.50  | CONSUMER SERVICES:7.51                         | AA: 1.05   | AA: 1.05   | BBB: 2.50   | AA+: 1.44                                     | D: 1.50                                      |
| <b>Key Statistics</b>                    |  |   |  |  |  |  |   |   |  |
| Standard deviation (Annual %)            | 15.43  | 7.15                                    | 12.96  | 1.09   | 19.80  | 8.41   | 6.16  | 8.51  | 8.12   |
| Beta                                     | 0.96   | 0.69                                    | 0.84   | 0.94   | 0.97   | 0.97   | 0.93  | 0.97  | 0.88   |
| Sharpe Ratio (%)                         | 0.73   | 0.81                                    | 0.46   | 0.79   | 0.76   | 0.76   | 0.82  | 0.71  | 0.71   |
| Yield to Maturity (%)                    | 6.04   | 4.30                                    | 4.18   | 4.68   | 5.29   | 5.29   | 5.80  | 5.74  | 5.62   |
| Average Maturity (Years)                 | 5.38   | 1.65                                    | 2.09   | 0.42   | 5.28   | 5.28   | 4.95  | 5.55  | 4.90   |
| Modified Duration (Years)                | 3.52   | 0.90                                    | 0.74   | 0.41   | 3.63   | 3.63   | 3.16  | 3.65  | 3.31   |
| Expense Ratio (%)                        | Regular:2.09 Direct:1.42                             | Regular:1.52 Direct:0.69                | Regular:1.06 Direct:1.00   | Regular:0.93 Direct:0.34                       | Regular:2.77 Direct:1.59                                     | Regular:1.75 Direct:1.58                                       | Regular:1.82 Direct:1.27                                    | Regular:1.99 Direct:1.01                      | Regular:1.74 Direct:0.94                     |

Data as of December 31, 2021. Standard Deviation = S.D. of daily returns\* SORF(250). Sharpe Ratio = (Return - Risk free rate)/(Standard Deviation). 3-year Beta - Computed as "covariance of NAV returns" divided by variance of index returns\* based on daily returns for the past three years.  
 \* Change of Fund Manager effective from 12th Nov 2021 for UTI Multi Asset Fund & Change of Fund Manager effective from 03rd Dec 2021 for UTI - CCF - Saving Plan, UTI - Retirement Benefit Pension Fund and UTI - Unit Linked Insurance Plan. \*\* Gross Equity/Cash Equity + Arbitrage). OCF & ROCE are calculated on Net Equity Exposure for Multi Asset Fund & Equity Savings Fund. \*NCA includes Non current Assets, Money Market Pool, Repo and Reverse Repo.  
 # Average Equity holding is 68.71% for the past 12 months against the requirement of minimum 65%. \*Top five allocation(Sector) - rebased values.

### Investment Objective

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

### Date of inception/allotment

2nd January, 1995

### Fund Manager

Mr. V Srivatsa (Equity Portion) - B.Com., ACA, CWA, PGDM (IIM-I) Managing the scheme since Nov 2019 & Mr. Sunil Madhukar Patil (Debt Portion), M.com.,MFM Managing the scheme since Feb 2018

### Fund AUM

Fund Size Monthly Average : ₹ 4279.37 Crore  
Closing AUM : ₹ 4339.69 Crore

### High/Low NAV in the month

High Growth Option : ₹ 251.2791  
Low Growth Option : ₹ 240.5065

### Total Expense Ratio

Regular : 2.09  
Direct : 1.42

### Minimum Investment Amount

Growth: ₹ 1000/-  
IDCW: ₹ 5000/-

### No. of Unit Holding Accounts

7,55,130

### Load Structure

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

### NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 248.4706  
Regular IDCW Option : ₹ 33.6689  
Direct Growth Option : ₹ 261.3749  
Direct IDCW Option : ₹ 36.0610

### Portfolio Parameters

Weighted Average Maturity : 5.38 yrs  
Yield to Maturity : 6.04%  
Modified Duration : 3.52 yrs  
Securitized Debt Average Maturity : 0.75 Yrs.  
First Business Receivable Trust : 0.75 Yrs.

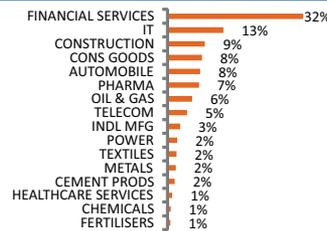
### Portfolio as on 31<sup>st</sup> December, 2021

| Portfolio                      | % to NAV | Rating | Portfolio                          | % to NAV      | Rating      |
|--------------------------------|----------|--------|------------------------------------|---------------|-------------|
| <b>Equity</b>                  |          |        | <b>Govt Securities</b>             |               |             |
| • ICICI Bank Ltd               | 5.40     |        | 7.26% GSEC 14/01/29                | 1.93          | SOV         |
| • HDFC Bank Ltd.               | 5.13     |        | 6.45% GSEC MAT - 07/10/2029        | 1.73          | SOV         |
| • Infosys Ltd.                 | 4.23     |        | GOI FRB - MAT 22/09/2033           | 1.27          | SOV         |
| • State Bank Of India          | 3.84     |        | <b>Long Term Debt</b>              |               |             |
| • Larsen & Toubro Ltd.         | 3.77     |        | Larsen & Toubro Ltd.               | 0.93          | CRISIL AAA  |
| • HDFC Ltd.                    | 3.67     |        | Canara Bank                        | 0.93          | CRISIL AA+  |
| • ITC Ltd.                     | 3.39     |        | Indiabulls Housing Finance Ltd.    | 0.80          | CARE AA     |
| • Bharti Airtel Ltd.           | 2.60     |        | Jorabat Shillong Expressway Ltd. ~ | 0.71          | IND D       |
| Axis Bank Ltd.                 | 2.15     |        | Power Finance Corporation Ltd.     | 0.60          | CRISIL AAA  |
| HCL Technologies Ltd.          | 1.99     |        | HDFC Ltd.                          | 0.59          | CRISIL AAA  |
| Reliance Industries Ltd.       | 1.77     |        | Bajaj Housing Finance Ltd          | 0.59          | CRISIL AAA  |
| Mahindra & Mahindra Ltd.       | 1.51     |        | Union Bank Of India                | 0.58          | CRISIL AA+  |
| Tata Motors Ltd.               | 1.40     |        | Shriram Transport Finance Co.Ltd.  | 0.58          | IND AA+     |
| Wipro Ltd.                     | 1.37     |        | Sundaram Home Finance Ltd.         | 0.58          | CRISIL AA+  |
| Dr Reddy's Laboratories Ltd.   | 1.30     |        | Others                             | 2.41          |             |
| Others                         | 30.48    |        | <b>Securitized Debt</b>            |               |             |
| <b>Govt Securities</b>         |          |        | First Business Receivable Trust\$  | 0.54          | IND AAA(SO) |
| Others                         | 4.14     |        | Net Current assets                 | 2.46          |             |
| • 7.12% KA SDL MAT- 29/12/2034 | 2.31     | SOV    | <b>Total</b>                       | <b>100.00</b> |             |
| • 364 D TBILL MAT - 20/01/22   | 2.30     | SOV    |                                    |               |             |

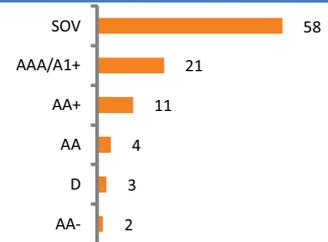
\*Top 10 scrips in the portfolio

~ Backed by Annuity from National Highway Authority of India - NHAI \$ Underlying customer - Reliance Group Company

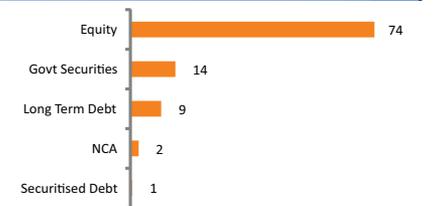
### Sectoral Breakdown



### Credit Profile of Debt as on 31<sup>st</sup> December, 2021



### Asset Allocation of Debt as on 31<sup>st</sup> Dec, 2021



### Market Capitalisation (%)

|      | Large | Mid | Small |
|------|-------|-----|-------|
| Fund | 68    | 15  | 17    |

### Portfolio Details

|                             |          |
|-----------------------------|----------|
| Median Market Cap (₹ Cr)    | 2,44,352 |
| Weighted Average Market Cap | 3,01,032 |
| Number of Securities        | 59       |

All figures given are provisional and unaudited.

### Quantitative Indicators

|                                   | Fund   | Benchmark |
|-----------------------------------|--------|-----------|
| Beta                              | 1.11   | 1         |
| Standard Deviation (Annual)       | 15.43% | 15.58%    |
| Sharpe Ratio                      | 0.73%  |           |
| Portfolio Turnover Ratio (Annual) | 0.40   |           |

As on 31<sup>st</sup> December, 2021

### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | CRISIL Hybrid 35+65 Aggressive Index (%) | Nifty 50 (%) | NAV Growth (₹) | CRISIL Hybrid 35+65 Aggressive Index (₹) | Nifty 50 (₹) |
|------------------|----------------|--|--------------|----------------|--|--------------|
| 1 Year           | 30.47          | 19.74                                    | 25.59        | 13,047         | 11,974                                   | 12,559       |
| 3 Years          | 14.80          | 16.05                                    | 18.27        | 15,135         | 15,636                                   | 16,551       |
| 5 Years          | 12.41          | 14.72                                    | 17.66        | 17,954         | 19,877                                   | 22,560       |
| Since inception* | 14.81          | NA                                       | NA           | 4,17,132       | 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 63 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 31<sup>st</sup> December, 2021

| Period           | Investment Amount (₹) | Value-Fund (₹) | CRISIL Hybrid 35+65 Aggressive Index (₹) | Nifty 50 (₹) | Yield (%) Fund | Yield (%) CRISIL Hybrid 35+65 Aggressive Index | Yield (%) Nifty 50 |
|------------------|-----------------------|----------------|--|--------------|----------------|--|--------------------|
| 1 Year           | 1,20,000              | 1,34,169       | 1,30,641                                 | 1,33,658     | 22.55          | 16.81  | 21.71              |
| 3 Years          | 3,60,000              | 5,07,075       | 4,85,947                                 | 5,18,153     | 23.55          | 20.47  | 25.13              |
| 5 Years          | 6,00,000              | 8,74,562       | 8,89,216                                 | 9,52,646     | 15.05          | 15.73  | 18.54              |
| 7 Years          | 8,40,000              | 13,35,961      | 13,95,044                                | 14,98,765    | 13.02          | 14.23  | 16.24              |
| 10 Years         | 12,00,000             | 23,46,980      | 24,66,836                                | 26,52,524    | 12.87          | 13.80  | 15.15              |
| 15 Years         | 18,00,000             | 46,87,361      | 49,32,110                                | 53,11,038    | 11.82          | 12.41  | 13.27              |
| Since inception* | 20,50,000             | 61,43,729      | 65,69,042                                | 73,29,308    | 11.73          | 12.40  | 13.48              |

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 December 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

### Investment Objective

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

### Date of inception/allotment

19th November, 2008

### Fund Manager

Mr. Vetri Subramaniam, B.Com, PGDM &  
Mr. Sharwan Kumar Goyal, CFA, MMS (Equity/Gold Portion) &  
Mr. Sunil Madhukar Patil, M.com.,MFM (Debt Portion)

### Fund AUM

Fund Size Monthly Average : ₹ 860.58 Crore  
Closing AUM : ₹ 876.28 Crore

### High/Low NAV in the month

High Growth Option : ₹ 43.9934  
Low Growth Option : ₹ 42.9425

### Total Expense Ratio

Regular : 1.99  
Direct : 1.03

### Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW:

### No. of Unit Holding Accounts

49,839

### Load Structure

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

### NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 43.9934  
Regular IDCW Option : ₹ 20.1155  
Direct Growth Option : ₹ 47.1622  
Direct IDCW Option : ₹ 22.1057

### Portfolio Parameters

Weighted Average Maturity : 1.09 yrs  
Yield to Maturity : 4.18%  
Modified Duration : 0.74 yrs

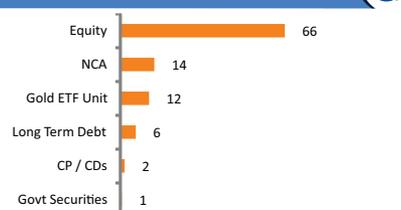
### Portfolio as on 31<sup>st</sup> December, 2021

| Portfolio                                   | % to NAV | Rating | Futures | Portfolio                            | % to NAV      | Rating     | Futures |
|---|----------|--------|---------|--------------------------------------|---------------|------------|---------|
| <b>Equity</b>                               |          |        |         | Electricals Ltd.                     | 0.46          |            |         |
| ICICI Bank Ltd                              | 4.45     |        |         | HDFC Ltd.                            | 0.44          |            | -0.44   |
| Sun Pharmaceuticals Industries Ltd.         | 4.08     |        | -3.31   | L&T Finance Holdings Ltd.            | 0.44          |            | -0.45   |
| Infosys Ltd.                                | 3.29     |        |         | Reliance Industries Ltd.             | 0.42          |            |         |
| State Bank Of India                         | 2.73     |        |         | Container Corporation Of India Ltd   | 0.36          |            | -0.37   |
| Cipla Ltd.                                  | 2.38     |        |         | Escorts Ltd.                         | 0.32          |            | -0.33   |
| Bharti Airtel Ltd.                          | 2.35     |        |         | Pidilite Industries Ltd.             | 0.32          |            | -0.29   |
| Hero Motocorp Ltd.                          | 2.26     |        | -2.27   | Bandhan Bank Ltd.                    | 0.29          |            | -0.28   |
| Tata Motors Ltd.                            | 2.15     |        |         | Deepak Nitrite Ltd.                  | 0.28          |            | -0.22   |
| HDFC Bank Ltd.                              | 2.05     |        |         | Chambal Fertilisers & Chemicals Ltd  | 0.22          |            | -0.21   |
| Zee Entertainment Enterprises Ltd.          | 2.03     |        | -2.04   | ITC Ltd.                             | 0.21          |            | -0.19   |
| Hindustan Unilever Ltd.                     | 1.96     |        | -1.97   | Hindustan Petroleum Corporation Ltd  | 0.19          |            | -0.19   |
| United Spirits Ltd.                         | 1.93     |        |         | RBL Bank Ltd.                        | 0.11          |            | -0.11   |
| Tata Consultancy Services Ltd.              | 1.89     |        | -1.90   | Apollo Hospitals Enterprise Ltd.     | 0.08          |            | -0.08   |
| Oberoi Realty Ltd.                          | 1.77     |        |         | NTPC Ltd.                            | 0.08          |            | -0.08   |
| Gujarat Gas Ltd                             | 1.72     |        |         | Cadila Healthcare Ltd.               | 0.07          |            | -0.07   |
| Aditya Birla Fashion & Retail Ltd.          | 1.57     |        |         | Godrej Consumer Products Ltd         | 0.07          |            | -0.07   |
| Tech Mahindra Ltd                           | 1.51     |        |         | Page Industries Ltd                  | 0.04          |            | -0.04   |
| Lupin Ltd.                                  | 1.39     |        |         | Indian Hotels Company Ltd.           | 0.04          |            | -0.04   |
| ICICI Lombard General Insurance Company Ltd | 1.29     |        |         | Indraprastha Gas Ltd                 | 0.03          |            | -0.03   |
| Dr. Lal Pathlabs Ltd.                       | 1.24     |        | -1.25   | IndusInd Bank Ltd.                   | 0.03          |            | -0.03   |
| Tata Steel Ltd.                             | 1.17     |        |         | Persistent Systems Ltd.              | 0.02          |            | -0.02   |
| Axis Bank Ltd.                              | 1.17     |        |         | Colgate Palmolive India Ltd.         | 0.02          |            | -0.02   |
| Larsen & Toubro Ltd.                        | 1.15     |        |         | Eicher Motors Ltd                    | 0.02          |            | -0.02   |
| Bajaj Finance Ltd.                          | 1.14     |        |         | IDFC First Bank Ltd                  | 0.01          |            | -0.01   |
| Dabur India Ltd.                            | 1.13     |        | -1.14   | Bharat Forge Ltd.                    | 0.01          |            | -0.01   |
| Dr Reddy's Laboratories Ltd.                | 1.12     |        |         | Indus Towers Ltd.                    | 0.01          |            | -0.01   |
| Mphasis Ltd.                                | 1.05     |        |         | <b>CP / CDS</b>                      |               |            |         |
| PI Industries Ltd.                          | 1.00     |        |         | HDFC Bank Ltd.                       | 1.70          | CARE A1+   |         |
| Berger Paints India Ltd.                    | 0.98     |        | -0.98   | <b>Govt Securities</b>               |               |            |         |
| Titan Company Ltd.                          | 0.96     |        |         | 5.63% GS MAT - 12/04/26              | 0.57          | SOV        |         |
| Avenue Supermarkets Ltd.                    | 0.93     |        |         | <b>Long Term Debt</b>                |               |            |         |
| Divis Laboratories Ltd.                     | 0.91     |        |         | National Highways Authority Of India | 1.72          | CRISIL AAA |         |
| Cofoage Ltd                                 | 0.85     |        |         | Union Bank Of India                  | 1.72          | IND AA     |         |
| Sundram Fasteners Ltd.                      | 0.81     |        |         | REC Ltd                              | 1.72          | CRISIL AAA |         |
| Ultratech Cement Ltd.                       | 0.81     |        |         | LIC Housing Finance Ltd.             | 0.57          | CRISIL AAA |         |
| Kotak Mahindra Bank Ltd.                    | 0.70     |        | -0.70   | HDFC Ltd.                            | 0.46          | CARE AAA   |         |
| Oil & Natural Gas Corporation Ltd.          | 0.59     |        | -0.59   | UTI MF- Gold Exchange Traded Fund    | 11.57         |            |         |
| SBI Life Insurance Company Ltd.             | 0.52     |        | -0.52   | Net Current assets                   | 13.73         |            |         |
| Hindalco Industries Ltd.                    | 0.50     |        |         | <b>Total</b>                         | <b>100.00</b> |            |         |
| Crompton Greaves Consumer                   |          |        |         |                                      |               |            |         |

### Sectoral Breakdown



### Asset Allocation of Debt as on 31<sup>st</sup> Dec, 2021



### Active Stock positions

| Overweight (Top 5)  | %   | Underweight (Top 5)            | %    |
|---------------------|-----|--------------------------------|------|
| Cipla Ltd.          | 2.1 | Reliance Industries Ltd.       | -4.8 |
| United Spirits Ltd. | 1.9 | HDFC Ltd.                      | -3.0 |
| Oberoi Realty Ltd.  | 1.7 | Tata Consultancy Services Ltd. | -2.5 |
| Gujarat Gas Ltd     | 1.7 | HDFC Bank Ltd.                 | -2.1 |
| State Bank Of India | 1.6 | Kotak Mahindra Bank Ltd.       | -1.5 |

### Market Capitalisation (%)

|           | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund      | 76    | 24  | -     |
| Benchmark | 87    | 13  | 0     |

### Portfolio Details

|                             |          |
|-----------------------------|----------|
| % of Top 10 Stocks          | 24.82    |
| Median Market Cap (₹ Cr)    | 1,45,541 |
| Weighted Average Market Cap | 2,66,971 |

All figures given are provisional and unaudited.

### Quantitative Indicators

| Quantitative Indicators           | Fund   | Benchmark |
|-----------------------------------|--------|-----------|
| Beta                              | 0.84   | 1         |
| Standard Deviation (Annual)       | 12.96% | 14.02%    |
| Sharpe Ratio                      | 0.46%  |           |
| Portfolio Turnover Ratio (Annual) | 3.63   |           |

As on 31<sup>st</sup> December, 2021

### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | Benchmark@ (%) | Nifty 50 (%) | NAV Growth (₹) | Benchmark@ (₹) | Nifty 50 (%) |
|------------------|----------------|----------------|--------------|----------------|----------------|--------------|
| 1 Year           | 11.80          | 18.84          | 25.59        | 11,180         | 11,884         | 12,559       |
| 3 Years          | 9.51           | 16.43          | 18.27        | 13,136         | 15,790         | 16,551       |
| 5 Years          | 8.87           | 14.95          | 17.66        | 15,298         | 20,078         | 22,560       |
| Since inception* | 11.95          | 15.16          | 16.84        | 43,990         | 63,750         | 77,094       |

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

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

\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.

N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil, Mr. Vetri Subramaniam &amp; Mr. Sharwan Kumar Goyal.

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

### SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | Benchmark@ (₹) | Nifty 50 (₹) | Yield (%) Fund | Yield (%) Benchmark@ | Yield (%) Nifty 50 |
|-----------------|-----------------------|----------------|----------------|--------------|----------------|----------------------|--------------------|
| 1 Year          | 1,20,000              | 1,26,936       | 1,30,018       | 1,33,658     | 10.87          | 15.80                | 21.71              |
| 3 Years         | 3,60,000              | 4,38,537       | 4,83,105       | 5,18,153     | 13.24          | 20.05                | 25.13              |
| 5 Years         | 6,00,000              | 7,63,286       | 8,89,984       | 9,52,646     | 9.56           | 15.76                | 18.54              |
| 7 Years         | 8,40,000              | 11,39,919      | 13,95,142      | 14,98,765    | 8.58           | 14.23                | 16.24              |
| 10 Years        | 12,00,000             | 18,36,190      | 24,38,216      | 26,52,524    | 8.24           | 13.58                | 15.15              |
| 15 Years        | NA                    | NA             | NA             | NA           | NA             | NA                   | NA                 |
| Since inception | 15,60,000             | 27,99,913      | 38,18,316      | 41,70,929    | 8.56           | 12.89                | 14.11              |

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

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

For Product Label, Refer Page no. 64-67.

### Investment Objective

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

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

### Date of inception/allotment

22nd June, 2006

### Fund Manager

Mr. Sharwan Kumar Goyal (For Equity Portion)  
Mr. Amit Sharma (For Debt Portion)

### Fund AUM

Fund Size Monthly Average : ₹ 5937.20 Crore  
Closing AUM : ₹ 5789.81 Crore

### High/Low NAV in the month

High Growth Option : ₹ 28.2106  
Low Growth Option : ₹ 28.1162

### Total Expense Ratio

Regular : 0.94  
Direct : 0.35

### Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

### No. of Unit Holding Accounts

12,668

### Load Structure

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

### NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 28.1908  
Regular IDCW Option : ₹ 15.9256  
Direct Growth Option : ₹ 29.4376  
Direct IDCW Option : ₹ 17.2197

### Portfolio Parameters

Weighted Average Maturity : 0.42 yrs  
Yield to Maturity : 4.68%  
Modified Duration : 0.41 yrs

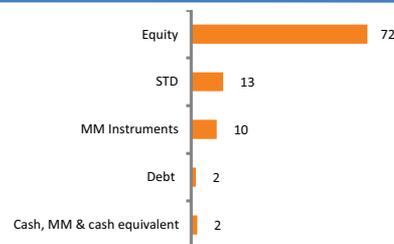
### Portfolio as on 31<sup>st</sup> December, 2021

| Portfolio      | % to NAV | Hedged | Portfolio                  | % to NAV      | Hedged |
|----------------|----------|--------|----------------------------|---------------|--------|
| Equity         | 72.18*   |        | Cash, MM & cash equivalent | 2.43          |        |
| STD            | 13.11    |        | Debt                       | 1.89          |        |
| MM Instruments | 10.39    |        | <b>Total</b>               | <b>100.00</b> |        |

All figures given are provisional and unaudited.

\*Average Equity Holding is 68.71% for the past 12 months against the requirement of minimum 65%.  
(Annual average of the monthly average opening and closing figures)

### Asset Allocation of Debt as on 31<sup>st</sup> Dec, 2021



### Quantitative Indicators Fund Benchmark

| Indicator                         | Fund  | Benchmark |
|-----------------------------------|-------|-----------|
| Beta                              | 0.18  | 1         |
| Standard Deviation (Annual)       | 1.09% | 2.77%     |
| Sharpe Ratio                      | 1.09% |           |
| Portfolio Turnover Ratio (Annual) | 11.76 |           |

As on 31<sup>st</sup> December, 2021

### Portfolio Details

|                          |        |
|--------------------------|--------|
| Median Market Cap (₹ Cr) | 96,675 |
|--------------------------|--------|

All figures given are provisional and unaudited.

### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | Nifty 50 Arbitrage Index (%) | CRISIL 1 Year T-Bill Index (%) | NAV Growth (₹) | Nifty 50 Arbitrage Index (₹) | CRISIL 1 Year T-Bill Index (₹) |
|------------------|----------------|------------------------------|--------------------------------|----------------|------------------------------|--------------------------------|
| 1 Year           | 3.86           | 4.16                         | 3.49                           | 10,386         | 10,416                       | 10,349                         |
| 3 Years          | 4.79           | 4.37                         | 5.63                           | 11,508         | 11,370                       | 11,788                         |
| 5 Years          | 5.24           | 4.37                         | 5.92                           | 12,911         | 12,386                       | 13,334                         |
| Since inception* | 6.90           | 6.21                         | 6.21                           | 28,199         | 25,500                       | 25,500                         |

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 63 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 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | Nifty 50 Arbitrage Index (₹) | CRISIL 1 Year T-Bill Index (₹) | Yield (%) Fund | Yield (%) Nifty 50 Arbitrage Index | Yield (%) CRISIL 1 Year T-Bill Index |
|-----------------|-----------------------|----------------|------------------------------|--------------------------------|----------------|------------------------------------|--------------------------------------|
| 1 Year          | 1,20,000              | 1,22,466       | 1,22,531                     | 1,22,183                       | 3.83           | 3.93                               | 3.38                                 |
| 3 Years         | 3,60,000              | 3,83,703       | 3,81,050                     | 3,86,080                       | 4.18           | 3.72                               | 4.59                                 |
| 5 Years         | 6,00,000              | 6,77,510       | 6,67,510                     | 6,89,031                       | 4.80           | 4.19                               | 5.47                                 |
| 7 Years         | 8,40,000              | 10,08,909      | 9,85,536                     | 10,34,098                      | 5.16           | 4.50                               | 5.85                                 |
| 10 Years        | 12,00,000             | 16,09,293      | 15,67,539                    | 16,58,758                      | 5.72           | 5.22                               | 6.30                                 |
| 15 Years        | 18,00,000             | 29,55,874      | 19,71,811                    | 29,69,755                      | 6.30           | 5.53                               | 6.36                                 |
| Since inception | 18,50,000             | 30,94,456      | 19,71,811                    | 30,95,355                      | 6.35           | 5.53                               | 6.35                                 |

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

# UTI REGULAR SAVINGS FUND (Erstwhile UTI MIS Advantage Plan)

An open ended hybrid scheme investing predominantly in debt instruments.

## Investment Objective

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

## Date of inception/allotment

16th December, 2003

## Fund Manager

Mr. Amandeep S. Chopra - B.Sc. MBA [FMS Delhi] (Debt Portfolio)

Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA (Equity Portfolio)

## Fund AUM

Fund Size Monthly Average : ₹ 1627.28 Crore  
Closing AUM : ₹ 1626.37 Crore

## High/Low NAV in the month

High Growth Option : ₹ 51.9509  
Low Growth Option : ₹ 51.2729

## Total Expense Ratio

Regular : 1.82  
Direct : 1.27

## Minimum Investment Amount

Monthly Payment Plan : ₹ 25000/-  
Growth : ₹ 5000/-

## No. of Unit Holding Accounts

54,401

## Load Structure

Entry Load : Nil

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

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

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

(B) Redemption / Switch out after 12 months from the date of allotment – NIL

## NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 51.8624  
Regular IDCW Option : ₹ 16.1959  
Direct Growth Option : ₹ 54.9499  
Direct IDCW Option : ₹ 17.4985

## Portfolio Parameters

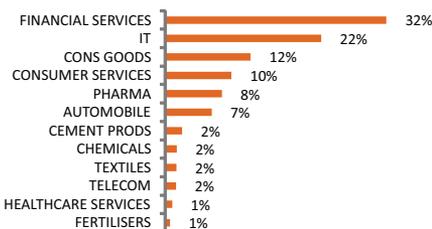
Weighted Average Maturity : 4.95 yrs  
Yield to Maturity : 5.80%  
Modified Duration : 3.16 yrs  
Securitized Debt Average Maturity : 1.75 Yrs.  
First Business Receivable Trust

## Portfolio as on 31<sup>st</sup> December, 2021 (Main Portfolio)

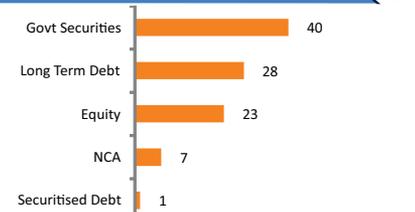
| Portfolio                          | % to NAV | Rating | Portfolio   | % to NAV      | Rating         |
|------------------------------------|----------|--------|---|---------------|----------------|
| <b>Equity</b>                      |          |        | 7.17% GSEC 08/01/2028                             | 0.05          | SOV            |
| HDFC Bank Ltd.                     | 1.79     |        | <b>Long Term Debt</b>                             |               |                |
| Infosys Ltd.                       | 1.79     |        | • Food Corporation Of India                       | 3.08          | CRISIL AAA(CE) |
| Bajaj Finance Ltd.                 | 1.64     |        | • HDFC Ltd.                                       | 2.79          | CRISIL AAA     |
| Larsen & Toubro Infotech Ltd       | 1.19     |        | Cholamandalam Investment & Finance Company Ltd    | 2.74          | ICRA AA+       |
| HDFC Ltd.                          | 1.16     |        | Yes Bank Ltd.                                     | 1.75          | CARE BBB       |
| Tata Consultancy Services Ltd.     | 1.14     |        | National Bank For Agriculture & Rural Development | 1.60          | ICRA AAA       |
| Kotak Mahindra Bank Ltd.           | 1.13     |        | Jamnagar Utilities & Power Pvt Ltd. ^             | 1.58          | CRISIL AAA     |
| Mindtree Ltd.                      | 1.10     |        | Union Bank Of India                               | 1.55          | CRISIL AA+     |
| ICICI Bank Ltd                     | 1.04     |        | Shriram Transport Finance Co.Ltd.                 | 1.55          | IND AA+        |
| Avenue Supermarkets Ltd.           | 0.99     |        | REC Ltd   | 1.53          | CRISIL AAA     |
| Others                             | 10.26    |        | Hindustan Petroleum Corporation Ltd.              | 1.53          | CRISIL AAA     |
| <b>Govt Securities</b>             |          |        | India Grid Trust                                  | 1.53          | CRISIL AAA     |
| 6.45% GSEC MAT - 07/10/2029        | 6.15     | SOV    | Power Finance Corporation Ltd.                    | 1.53          | CRISIL AAA     |
| 364 D TBILL MAT - 20/01/22         | 6.14     | SOV    | Indian Hotels Company Ltd.                        | 1.37          | CARE AA        |
| 7.26% GSEC 14/01/29                | 5.15     | SOV    | Piramal Capital & Housing Finance Ltd             | 1.27          | ICRA AA        |
| GOI FRB - MAT 22/09/2033           | 4.62     | SOV    | REC Ltd   | 0.99          | CRISIL AAA     |
| 8.20% G SEC MATURING ON 15.02.2022 | 3.71     | SOV    | L&T Finance Ltd.                                  | 0.95          | CRISIL AAA     |
| 7.12% KA SDL MAT- 29/12/2034       | 3.08     | SOV    | L&T Metro Rail(Hyderabad)Ltd                      | 0.74          | CRISIL AAA(CE) |
| 5.63% GS MAT - 12/04/26            | 3.05     | SOV    | Canara Bank                                       | 0.62          | CRISIL AA+     |
| 8.21% W B SDL MAT - 24/06/25       | 2.98     | SOV    | Indiabulls Housing Finance Ltd.                   | 0.20          | CARE AA        |
| 5.22% GS 15/06/2025                | 1.52     | SOV    |   |               |                |
| 6.10% GSEC MAT-12/07/2031.         | 1.50     | SOV    | <b>Securitized Debt</b>                           |               |                |
| 6.77% GS MAT - 03/08/2030          | 1.48     | SOV    | First Business Receivable Trust\$                 | 1.41          | IND AAA(SO)    |
| 8.89% AP SDL MAT - 20/09/2022      | 0.63     | SOV    | Net Current assets                                | 6.90          |                |
|                                    |          |        | <b>Total</b>                                      | <b>100.00</b> |                |

^ Top 10 scrips in the portfolio \$ Underlying customer - Reliance Group Company ^ Mukesh Ambani promoter Group company

## Sectoral Breakdown (%)



## Asset Allocation (% to NAV) as on 31<sup>st</sup> Dec, 2021



## Market Capitalisation (%)

|      | Large | Mid | Small |
|------|-------|-----|-------|
| Fund | 89    | 11  | -     |

## Segregated AUM & NAV

Segregated Fund Size Monthly Average : ₹ 44.98 Crore  
Closing AUM : ₹ 46.18 Crore  
Segregated NAV per unit as on 31<sup>st</sup> December, 2021 Growth : ₹ 0.98

## Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 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 Year           | 13.17          | 7.06   | 1.35                          | 11,317         | 10,706   | 10,135                        |
| 3 Years          | 8.64           | 10.77  | 6.94                          | 12,825         | 13,595   | 12,232                        |
| 5 Years          | 8.33           | 9.21   | 5.32                          | 14,922         | 15,539   | 12,960                        |
| Since inception* | 9.55           | 8.65   | 5.73                          | 51,903         | 44,721   | 27,346                        |

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

\* Compounded annualized Growth Rate.

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. Schemes Managed by Mr. Amandeep S. Chopra & Mr. Amit Premchandani. \* The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

## SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | 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 Year          | 1,20,000              | 1,29,252       | 1,24,718                                       | 1,21,013                      | 14.60          | 7.37   | 1.57                                |
| 3 Years         | 3,60,000              | 4,34,304       | 4,20,679                                       | 3,87,126                      | 12.57          | 10.38  | 4.77                                |
| 5 Years         | 6,00,000              | 7,59,039       | 7,69,247                                       | 6,96,830                      | 9.34           | 9.87   | 5.92                                |
| 7 Years         | 8,40,000              | 11,45,423      | 11,79,253                                      | 10,50,546                     | 8.71           | 9.53   | 6.29                                |
| 10 Years        | 12,00,000             | 19,32,530      | 19,71,614                                      | 17,02,247                     | 9.21           | 9.59   | 6.80                                |
| 15 Years        | 18,00,000             | 37,53,418      | 37,86,845                                      | 30,50,808                     | 9.19           | 9.30   | 6.69                                |
| Since inception | 20,50,000             | 48,23,470      | 47,97,418                                      | 37,45,164                     | 9.28           | 9.22   | 6.65                                |

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

For Product Label, Refer Page no. 64-67.

## Portfolio Details

|                             |          |
|-----------------------------|----------|
| Median Market Cap (₹ Cr)    | 2,25,281 |
| Weighted Average Market Cap | 3,44,861 |
| Number of Securities        | 43       |

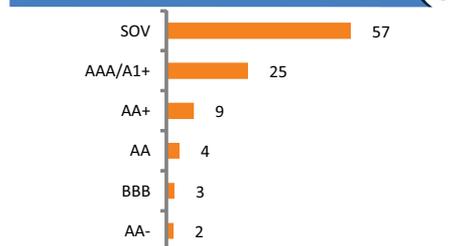
All figures given are provisional and unaudited.

## Quantitative Indicators Fund Benchmark

| Quantitative Indicators           | Fund  | Benchmark |
|-----------------------------------|-------|-----------|
| Beta                              | 1.15  | 1         |
| Standard Deviation (Annual)       | 6.14% | 4.23%     |
| Sharpe Ratio                      | 0.82% |           |
| Portfolio Turnover Ratio (Annual) | 0.12  |           |

As on 31<sup>st</sup> December, 2021

## Credit Profile of Debt as on 31<sup>st</sup> December, 2021



Excluding Net Current Assets

## UTI Regular Savings Fund (Segregated - 17022020) Segregated Portfolio as on 31<sup>st</sup> December, 2021

| Portfolio          | % of NAV      | Rating  |
|--------------------|---------------|---------|
| Vodafone Idea Ltd  | 90.36         | CARE-B- |
| Net Current Assets | 9.64          |         |
| <b>Total</b>       | <b>100.00</b> |         |

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

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

# UTI UNIT LINKED INSURANCE PLAN

An open ended tax saving cum insurance scheme.

JANUARY 2022

## Investment Objective

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

## Date of inception/allotment

1st October, 1971

## Fund Manager

Mr. Sunil Madhukar Patil , M.com.,MFM (Debt portion)  
Mr. Ajay Tyagi - Master in Finance, CFA Charterholder (Equity Portfolio)

## Fund AUM

Fund Size Monthly Average : ₹ 5354.74 Crore  
Closing AUM : ₹ 5392.36 Crore

## High/Low NAV in the month

High Growth Option : ₹ 33.1389  
Low Growth Option : ₹ 32.4337

## Total Expense Ratio

Existing : 1.74  
Direct : 0.94

## Minimum Investment Amount

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

## No. of Unit Holding Accounts

2,49,321

## Load Structure

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

## NAV per unit as on 31<sup>st</sup> December, 2021

Existing Growth Option : ₹ 33.1389  
Direct Growth Option : ₹ 34.9402

## Portfolio Parameters

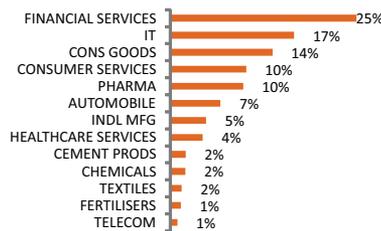
Weighted Average Maturity : 4.90 yrs  
Yield to Maturity : 5.65%  
Modified Duration : 3.31 yrs  
Securitized Debt Average Maturity : 6.00 Yrs.  
First Business Receivable Trust

## Portfolio as on 31<sup>st</sup> December, 2021

| Portfolio                      | % to NAV | Rating | Portfolio   | % to NAV      | Rating         |
|--------------------------------|----------|--------|---|---------------|----------------|
| <b>Equity</b>                  |          |        | • 364 D TBILL MAT - 13/01/22                        | 3.71          | SOV            |
| • Bajaj Finance Ltd.           | 2.61     |        | • GOI FRB - MAT 22/09/2033                          | 2.69          | SOV            |
| • HDFC Bank Ltd.               | 2.18     |        | 6.58% GUJARAT SDL MAT - 31/03/2027                  | 1.87          | SOV            |
| • Larsen & Toubro Infotech Ltd | 1.94     |        | 5.22% GS 15/06/2025                                 | 1.84          | SOV            |
| • Infosys Ltd.                 | 1.92     |        | <b>Long Term Debt</b>                               |               |                |
| Kotak Mahindra Bank Ltd.       | 1.57     |        | • National Bank For Agriculture & Rural Development | 5.60          | ICRA AAA       |
| HDFC Ltd.                      | 1.49     |        | • REC Ltd   | 3.71          | CRISIL AAA     |
| Avenue Supermarts Ltd.         | 1.46     |        | • State Bank Of India                               | 1.94          | CRISIL AA+     |
| Coforge Ltd                    | 1.38     |        | LIC Housing Finance Ltd.                            | 1.85          | CRISIL AAA     |
| Mindtree Ltd.                  | 1.30     |        | HDFC Ltd.   | 1.85          | CRISIL AAA     |
| Info-Edge (India) Ltd.         | 1.17     |        | Housing And Urban Development Corpn                 | 1.70          | ICRA AAA       |
| ICICI Bank Ltd                 | 1.10     |        | Food Corporation Of India                           | 1.39          | CRISIL AAA(CE) |
| Astral Ltd.                    | 1.01     |        | National Housing Bank                               | 1.26          | CRISIL AAA     |
| Motherson Sumi System Ltd.     | 0.88     |        | L&T Finance Ltd.                                    | 0.96          | CRISIL AAA     |
| Shree Cement Ltd.              | 0.81     |        | NTPC Ltd.   | 0.94          | CRISIL AAA     |
| AU Small Finance Bank Ltd      | 0.79     |        | Others  | 6.78          |                |
| Others                         | 17.43    |        | <b>Securitized Debt</b>                             |               |                |
| <b>Govt Securities</b>         |          |        | First Business Receivable Trust\$                   | 0.72          | IND AAA(SO)    |
| Others                         | 14.53    |        | Net Current assets                                  | 2.88          |                |
| • 6.45% GSEC MAT - 07/10/2029  | 4.73     | SOV    | <b>Total</b>  | <b>100.00</b> |                |

• Top 10 scrips in the portfolio  
\$ Underlying customer - Reliance Group Company \*Mukesh Ambani promoter Group company

## Sectoral Breakdown (%)



## Asset Allocation (% to NAV) as on 31<sup>st</sup> Dec, 2021



## Market Capitalisation (%)

|      | Large | Mid | Small |
|------|-------|-----|-------|
| Fund | 69    | 25  | 6     |

## Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | NIFTY 50 Hybrid Composite Debt 50:50 Index (%) | Nifty 50 (%) | NAV Growth (₹) | NIFTY 50 Hybrid Composite Debt 50:50 Index (₹) | Nifty 50 (₹) |
|------------------|----------------|--|--------------|----------------|--|--------------|
| 1 Year           | 14.58          | 14.53  | 25.59        | 11,458         | 11,453   | 12,559       |
| 3 Years          | 9.40           | 14.44  | 18.27        | 13,097         | 14,993   | 16,551       |
| 5 Years          | 9.47           | 13.06  | 17.66        | 15,725         | 18,480   | 22,560       |
| Since inception* | 10.67          | NA   | NA           | 16,36,971      | 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 63 in 'Fund Manager Summary'.  
N.A. - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi.

## SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | NIFTY 50 Hybrid Composite Debt 50:50 Index (₹) | Nifty 50 (₹) | Yield (%) Fund | Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index | Yield (%) Nifty 50 |
|-----------------|-----------------------|----------------|--|--------------|----------------|--|--------------------|
| 1 Year          | 1,20,000              | 1,29,796       | 1,28,372                                       | 1,33,658     | 15.45          | 13.16  | 21.71              |
| 3 Years         | 3,60,000              | 4,48,537       | 4,61,346                                       | 5,18,153     | 14.81          | 16.78  | 25.13              |
| 5 Years         | 6,00,000              | 7,80,746       | 8,49,973                                       | 9,52,646     | 10.47          | 13.90  | 18.54              |
| 7 Years         | 8,40,000              | 11,79,812      | 13,21,248                                      | 14,98,765    | 9.54           | 12.71  | 16.24              |
| 10 Years        | 12,00,000             | 19,86,269      | 22,68,855                                      | 26,52,524    | 9.73           | 12.23  | 15.15              |
| 15 Years        | 18,00,000             | 39,54,465      | 44,86,933                                      | 53,11,038    | 9.81           | 11.30  | 13.27              |
| Since inception | 20,50,000             | 51,69,756      | 59,28,352                                      | 73,29,308    | 9.98           | 11.37  | 13.48              |

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

For Product Label, Refer Page no. 64-67.

## Portfolio Details

|                             |          |
|-----------------------------|----------|
| Median Market Cap (₹ Cr)    | 1,00,952 |
| Weighted Average Market Cap | 2,19,099 |
| Number of Securities        | 53       |

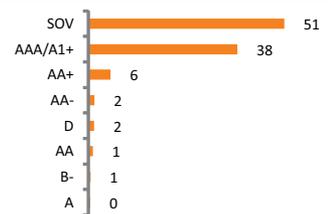
All figures given are provisional and unaudited.

## Quantitative Indicators Fund Benchmark

|                                   |       |        |
|-----------------------------------|-------|--------|
| Beta                              | 0.67  | 1      |
| Standard Deviation (Annual)       | 8.09% | 10.68% |
| Sharpe Ratio                      | 0.72% |        |
| Portfolio Turnover Ratio (Annual) | 0.16  |        |

As on 31<sup>st</sup> December, 2021

## Credit Profile of Debt as on 31<sup>st</sup> December, 2021



Excluding Net Current Assets

## Investment Objective

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

## Date of inception/allotment

30th August, 2018

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 270.96 Crore  
Closing AUM : ₹ 272.70 Crore

## High/Low NAV in the month

High Growth Option : ₹ 13.1269  
Low Growth Option : ₹ 12.8758

## Total Expense Ratio

Regular : 1.53  
Direct : 0.70

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## No. of Unit Holding Accounts

14,069

## Load Structure

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

NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 13.0526  
Regular IDCW Option : ₹ 13.0526  
Direct Growth Option : ₹ 13.4615  
Direct IDCW Option : ₹ 13.4616

## Portfolio Parameters

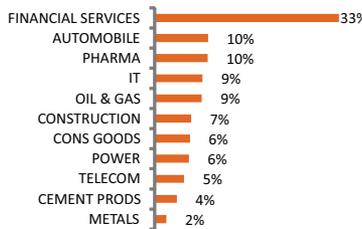
Weighted Average Maturity : 1.65 yrs  
Yield to Maturity : 4.30%  
Modified Duration : 0.90 yrs  
Portfolio Turnover Ratio (Annual) : 4.20

Portfolio as on 31<sup>st</sup> December, 2021

| Portfolio                             | % to NAV | Rating | Futures | Portfolio                             | % to NAV      | Rating     | Futures |
|---------------------------------------|----------|--------|---------|---------------------------------------|---------------|------------|---------|
| <b>Equity</b>                         |          |        |         | Mahindra & Mahindra Ltd.              | 0.96          |            |         |
| • HDFC Ltd.                           | 7.23     |        | -4.96   | NTPC Ltd.                             | 0.94          |            |         |
| • Infosys Ltd.                        | 6.96     |        | -5.60   | Cipla Ltd.                            | 0.89          |            |         |
| • Reliance Industries Ltd.            | 5.73     |        | -4.32   | HCL Technologies Ltd.                 | 0.87          |            |         |
| • Grasim Industries Ltd.              | 5.63     |        | -4.55   | GAIL (India) Ltd.                     | 0.84          |            |         |
| • Axis Bank Ltd.                      | 3.43     |        | -1.74   | Wipro Ltd.                            | 0.76          |            |         |
| • HDFC Bank Ltd.                      | 2.77     |        |         | Tata Motors Ltd.                      | 0.74          |            |         |
| • ICICI Bank Ltd.                     | 2.51     |        |         | Bajaj Auto Ltd.                       | 0.63          |            |         |
| • JSW Steel Ltd.                      | 2.37     |        | -2.38   | Indus Towers Ltd.                     | 0.48          |            |         |
| • State Bank Of India                 | 2.32     |        |         | Sun Pharmaceuticals Industries Ltd.   | 0.44          |            |         |
| • Larsen & Toubro Ltd.                | 2.29     |        |         | Ambuja Cements Ltd.                   | 0.30          |            |         |
| • ITC Ltd.                            | 2.21     |        |         | Dabur India Ltd.                      | 0.24          |            | -0.24   |
| • SBI Life Insurance Company Ltd.     | 2.17     |        | -2.18   | <b>CP/CDS</b>                         |               |            |         |
| • Aurobindo Pharma Ltd.               | 2.14     |        | -1.10   | • HDFC Bank Ltd.                      | 3.64          | CARE A1+   |         |
| • Tata Steel Ltd.                     | 1.70     |        | -1.36   | <b>Govt Securities</b>                |               |            |         |
| • Hindalco Industries Ltd.            | 1.65     |        | -1.26   | • 5.63% GS MAT - 12/04/26             | 5.47          | SOV        |         |
| • Hindustan Unilever Ltd.             | 1.40     |        | -1.41   | • GOI FRB - MAT 22/09/2033            | 1.84          | SOV        |         |
| • Bharti Airtel Ltd.                  | 1.36     |        |         | <b>Long Term Debt</b>                 |               |            |         |
| • Power Grid Corporation Of India Ltd | 1.20     |        |         | • NTPC Ltd.                           | 2.00          | CRISIL AAA |         |
| • Oil & Natural Gas Corporation Ltd.  | 1.08     |        | -0.36   | • Indian Hotels Company Ltd.          | 0.85          | CARE AA    |         |
| • Maruti Suzuki India Ltd.            | 1.01     |        |         | • Jamnagar Utilities & Power Pvt Ltd. | 0.75          | CRISIL AAA |         |
| • Dr Reddy's Laboratories Ltd.        | 0.96     |        |         | • Net Current assets                  | 19.23         |            |         |
|                                       |          |        |         | <b>Total</b>                          | <b>100.00</b> |            |         |

• Top 10 scrips in the portfolio  
\* Mukesh Ambani promoter Group company

## Sectoral Breakdown

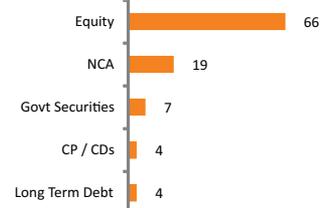
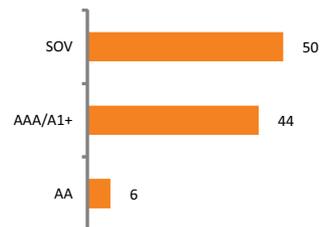


## Active Stock positions

| Overweight (Top 5)   | %   | Underweight (Top 5)             | %   |
|----------------------|-----|---------------------------------|-----|
| HDFC Bank Ltd.       | 2.8 | JSW Steel Ltd.                  | 0.0 |
| ICICI Bank Ltd       | 2.5 | SBI Life Insurance Company Ltd. | 0.0 |
| State Bank Of India  | 2.3 | Ambuja Cements Ltd.             | 0.3 |
| Larsen & Toubro Ltd. | 2.3 | Tata Steel Ltd.                 | 0.3 |
| HDFC Ltd.            | 2.3 | Hindalco Industries Ltd.        | 0.4 |

## Market Capitalisation (%)

|      | Large | Mid | Small |
|------|-------|-----|-------|
| Fund | 94    | 3   | 3     |

As on 31<sup>st</sup> December, 2021Asset Allocation of Debt as on 31<sup>st</sup> Dec, 2021Credit Profile of Debt as on 31<sup>st</sup> December, 2021

Excluding Net Current Assets

## Portfolio Details

|                             |          |
|-----------------------------|----------|
| % of Top 10 Stocks          | 20.19    |
| Median Market Cap (₹ Cr)    | 2,81,148 |
| Weighted Average Market Cap | 3,69,226 |
| Number of Securities        | 33       |

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | CRISIL Equity Savings Index (%) | CRISIL 10 Year Gilt Index (%) | NAV Growth (₹) | CRISIL Equity Savings Index (₹) | CRISIL 10 Year Gilt Index (₹) |
|------------------|----------------|---------------------------------|-------------------------------|----------------|---------------------------------|-------------------------------|
| 1 Year           | 14.03          | 12.04                           | 1.35                          | 11,403         | 11,204                          | 10,135                        |
| 3 Years          | 9.41           | 11.75                           | 6.94                          | 13,100         | 13,960                          | 12,232                        |
| Since inception* | 8.30           | 10.31                           | 8.19                          | 13,051         | 13,878                          | 13,007                        |

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 63 in 'Fund Manager Summary'. Schemes Managed by Mr. V Srivatsa &amp; Mr. Sunil Madhukar Patil.

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

SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | CRISIL Equity Savings Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Equity Savings Index | Yield (%) CRISIL 10 Year Gilt Index |
|-----------------|-----------------------|----------------|---------------------------------|-------------------------------|----------------|---------------------------------------|-------------------------------------|
| 1 Year          | 1,20,000              | 1,26,811       | 1,26,925                        | 1,21,040                      | 10.67          | 10.85                                 | 1.61                                |
| 3 Years         | 3,60,000              | 4,34,835       | 4,40,037                        | 3,87,096                      | 12.65          | 13.47                                 | 4.77                                |
| Since inception | 4,00,000              | 4,87,481       | 4,96,439                        | 4,38,363                      | 11.90          | 13.03                                 | 5.43                                |

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

For Product Label, Refer Page no. 64-67.

# UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

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

## Investment Objective

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

## Date of inception/allotment

12th July, 1993

## Fund Manager

Mr. Vishal Chopda, CFA, BE, PGDM (Equity Portfolio)  
Mr. Sunil Madhukar Patil, M.com.,MFM (Debt portion)

## Fund AUM

Fund Size Monthly Average : ₹ 4216.23 Crore  
Closing AUM : ₹ 4225.08 Crore

## High/Low NAV in the month

High Growth Option : ₹ 30.3140  
Low Growth Option : ₹ 29.6585

## Total Expense Ratio

Regular : 1.75  
Direct : 1.58

## Minimum Investment Amount

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

## No. of Unit Holding Accounts

23,64,840

## Load Structure

Entry Load : Nil  
Exit Load : Nil

## Lock In Period

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

## NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 30.2152  
Direct Growth Option : ₹ 30.6719

## Portfolio Parameters

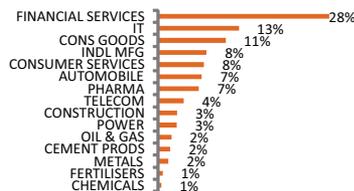
Weighted Average Maturity : 5.58 yrs  
Yield to Maturity : 5.79%  
Modified Duration : 3.63 yrs  
Securitized Debt Average Maturity :  
First Business Receivable Trust : 3.01 Yrs.

## Portfolio as on 31<sup>st</sup> December, 2021

| Portfolio                                  | % to NAV | Rating | Portfolio   | % to NAV      | Rating         |
|--|----------|--------|---|---------------|----------------|
| <b>Equity</b>                              |          |        | GOI FRB - MAT 22/09/2033                            | 4.03          | SOV            |
| • Infosys Ltd.                             | 3.08     |        | • 5.63% GS MAT - 12/04/26                           | 2.94          | SOV            |
| • ICICI Bank Ltd                           | 2.88     |        | • 7.89% GJ SDL MAT - 15/05/2025                     | 2.52          | SOV            |
| • HDFC Bank Ltd.                           | 2.78     |        | • 7.12% KA SDL MAT- 29/12/2034                      | 2.37          | SOV            |
| Bharti Airtel Ltd.                         | 1.68     |        | <b>Long Term Debt</b>                               |               |                |
| Axis Bank Ltd.                             | 1.43     |        | • REC Ltd   | 3.41          | CRISIL AAA     |
| Larsen & Toubro Infotech Ltd               | 0.97     |        | • HDFC Ltd.   | 2.97          | CRISIL AAA     |
| Tech Mahindra Ltd                          | 0.87     |        | • National Bank For Agriculture & Rural Development | 2.97          | ICRA AAA       |
| Aditya Birla Fashion & Retail Ltd.         | 0.86     |        | State Bank Of India                                 | 2.47          | CRISIL AA+     |
| State Bank Of India                        | 0.84     |        | NTPC Ltd.   | 1.83          | CRISIL AAA     |
| Bajaj Finance Ltd.                         | 0.80     |        | Reliance Industries Ltd.                            | 1.22          | CRISIL AAA     |
| ITC Ltd.                                   | 0.76     |        | Housing And Urban Development Corpn                 | 1.20          | ICRA AAA       |
| Crompton Greaves Consumer Electricals Ltd. | 0.74     |        | Shriram Transport Finance Co.Ltd.                   | 1.19          | IND AA+        |
| Carborandum Universal Ltd.                 | 0.65     |        | Food Corporation Of India                           | 1.19          | CRISIL AAA(CE) |
| Eicher Motors Ltd                          | 0.65     |        | LIC Housing Finance Ltd.                            | 1.18          | CRISIL AAA     |
| Phoenix Mills Ltd                          | 0.61     |        | Others  | 6.21          |                |
| Others                                     | 20.15    |        | <b>Securitized Debt</b>                             |               |                |
| <b>Govt Securities</b>                     |          |        | First Business Receivable Trust\$                   | 0.35          | IND AAA(SO)    |
| Others                                     | 13.90    |        | Net Current assets                                  | 2.38          |                |
| • 6.45% GSEC MAT - 07/10/2029              | 5.92     | SOV    | <b>Total</b>  | <b>100.00</b> |                |

• Top 10 scrips in the portfolio  
\$ Underlying customer - Reliance Group Company

## Sectoral Breakdown (%)



## Portfolio Details

|                             |          |
|-----------------------------|----------|
| Median Market Cap (₹ Cr)    | 1,00,998 |
| Weighted Average Market Cap | 2,35,019 |

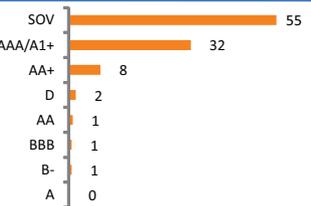
All figures given are provisional and unaudited.

## Quantitative Indicators

| Indicator                         | Fund  | Benchmark |
|-----------------------------------|-------|-----------|
| Beta                              | 0.97  | 1         |
| Standard Deviation (Annual)       | 8.41% | 8.28%     |
| Sharpe Ratio                      | 0.76% |           |
| Portfolio Turnover Ratio (Annual) | 0.26  |           |

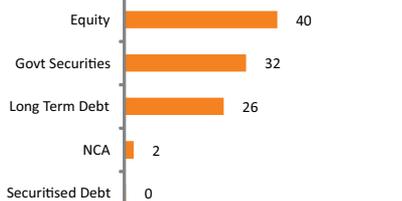
As on 31<sup>st</sup> December, 2021

## Credit Profile of Debt as on 31<sup>st</sup> December, 2021



Excluding Net Current Assets

## Asset Allocation (% to NAV) as on 31<sup>st</sup> Dec, 2021



## Market Capitalisation (%)

| Fund | Large | Mid | Small |
|------|-------|-----|-------|
| Fund | 60    | 23  | 17    |

## Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | CRISIL Short Term Debt Hybrid 60+40 Fund Index (%) | Nifty 50 (%) | NAV Growth (₹) | CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹) | Nifty 50 (₹) |
|------------------|----------------|--|--------------|----------------|--|--------------|
| 1 Year           | 15.57          | 13.89  | 25.59        | 11,557         | 11,389   | 12,559       |
| 3 Years          | 9.96           | 13.08  | 18.27        | 13,299         | 14,465   | 16,551       |
| 5 Years          | 8.72           | 12.06  | 17.66        | 15,193         | 17,676   | 22,560       |
| Since inception* | 11.12          | NA   | NA           | 2,01,669       | 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 63 in 'Fund Manager Summary'. N.A. - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr Vishal Chopda

## SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹) | Nifty 50 (₹) | Yield (%) Fund | Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index | Yield (%) Nifty 50 |
|-----------------|-----------------------|----------------|--|--------------|----------------|--|--------------------|
| 1 Year          | 1,20,000              | 1,29,469       | 1,27,722   | 1,33,658     | 14.92          | 12.12  | 21.71              |
| 3 Years         | 3,60,000              | 4,47,307       | 4,51,720   | 5,18,153     | 14.61          | 15.30  | 25.13              |
| 5 Years         | 6,00,000              | 7,75,304       | 8,24,768   | 9,52,646     | 10.19          | 12.68  | 18.54              |
| 7 Years         | 8,40,000              | 11,73,930      | 12,79,342  | 14,98,765    | 9.40           | 11.81  | 16.24              |
| 10 Years        | 12,00,000             | 20,45,628      | 21,99,635  | 26,52,524    | 10.29          | 11.65  | 15.15              |
| 15 Years        | 18,00,000             | 41,04,032      | 43,30,838  | 53,11,038    | 10.25          | 10.89  | 13.27              |
| Since inception | 20,50,000             | 52,89,411      | 56,55,137  | 73,29,308    | 10.22          | 10.89  | 13.48              |

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

For Product Label, Refer Page no. 64-67.

### Investment Objective

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

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

### Date of inception/allotment

26th December, 1994

### Fund Manager

Mr. V Srivatsa - B.Com., PGDM (IIM-I), CA & ICWA (Equity Portion)

Mr. Sunil Madhukar Patil, M.com.,MFM (Debt portion)

### Fund AUM

Fund Size Monthly Average : ₹ 3584.45 Crore  
Closing AUM : ₹ 3592.26 Crore

### High/Low NAV in the month

High Growth Option : ₹ 34.3999  
Low Growth Option : ₹ 33.6007

### Total Expense Ratio

Regular : 1.99  
Direct : 1.01

### Minimum Investment Amount

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

### No. of Unit Holding Accounts

21,04,853

### Load Structure

Entry Load : Nil  
Exit Load : Nil

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

### NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 34.1537  
Direct Growth Option : ₹ 36.0046

### Portfolio Parameters

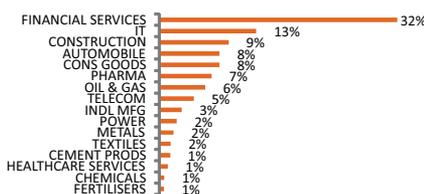
Weighted Average Maturity : 5.35 yrs  
Yield to Maturity : 5.74%  
Modified Duration : 3.65 yrs

### Portfolio as on 31<sup>st</sup> December, 2021

| Portfolio                     | % to NAV | Rating | Portfolio   | % to NAV      | Rating     |
|-------------------------------|----------|--------|---|---------------|------------|
| <b>Equity</b>                 |          |        | 8.20% G SEC MATURING ON 15.02.2022                | 2.80          | SOV        |
| • IICI Bank Ltd               | 2.95     |        | • 7.12% KA SDL MAT- 29/12/2034                    | 2.79          | SOV        |
| • HDFC Bank Ltd.              | 2.76     |        | • 364 D TBILL MAT - 13/01/22                      | 2.78          | SOV        |
| • Larsen & Toubro Ltd.        | 2.21     |        | • 5.22% GS 15/06/2025                             | 2.75          | SOV        |
| Infosys Ltd.                  | 2.05     |        | <b>Long Term Debt</b>                             |               |            |
| State Bank Of India           | 1.98     |        | • EXIM Bank                                       | 2.47          | CRISIL AAA |
| HDFC Ltd.                     | 1.96     |        | • HDFC Ltd.                                       | 2.10          | CRISIL AAA |
| ITC Ltd.                      | 1.89     |        | National Bank For Agriculture & Rural Development | 1.42          | ICRA AAA   |
| Bharti Airtel Ltd.            | 1.43     |        | Housing And Urban Development Corpn               | 1.41          | ICRA AAA   |
| Axis Bank Ltd.                | 1.21     |        | Union Bank Of India                               | 1.41          | CRISIL AA+ |
| HCL Technologies Ltd.         | 1.14     |        | REC Ltd   | 1.41          | CRISIL AAA |
| Reliance Industries Ltd.      | 1.09     |        | State Bank Of India                               | 1.40          | CRISIL AA+ |
| Mahindra & Mahindra Ltd.      | 0.84     |        | LIC Housing Finance Ltd.                          | 1.39          | CRISIL AAA |
| Tata Motors Ltd.              | 0.83     |        | Power Finance Corporation Ltd.                    | 1.39          | CRISIL AAA |
| Wipro Ltd.                    | 0.82     |        | L&T Finance Ltd.                                  | 1.01          | CRISIL AAA |
| Dr Reddy's Laboratories Ltd.  | 0.71     |        | Others  | 6.84          |            |
| Others                        | 16.02    |        | Net Current assets                                | 2.23          |            |
| <b>Govt Securities</b>        |          |        | <b>Total</b>                                      | <b>100.00</b> |            |
| Others                        | 18.25    |        |   |               |            |
| • 6.45% GSEC MAT - 07/10/2029 | 6.27     | SOV    |   |               |            |

• Top 10 scrips in the portfolio

### Sectoral Breakdown (%)



### Portfolio Details

|                             |          |
|-----------------------------|----------|
| Median Market Cap (₹ Cr)    | 2,47,592 |
| Weighted Average Market Cap | 3,04,686 |
| Number of Securities        | 60       |

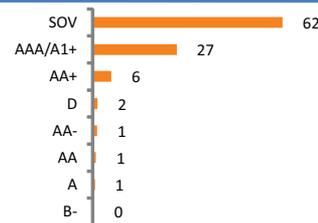
All figures given are provisional and unaudited.

### Quantitative Indicators Fund Benchmark

|                                   |       |       |
|-----------------------------------|-------|-------|
| Beta                              | 0.97  | 1     |
| Standard Deviation (Annual)       | 8.51% | 8.28% |
| Sharpe Ratio                      | 0.71% |       |
| Portfolio Turnover Ratio (Annual) | 0.47  |       |

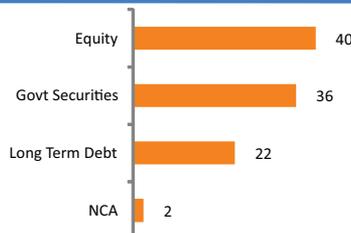
As on 31<sup>st</sup> December, 2021

### Credit Profile of Debt as on 31<sup>st</sup> December, 2021



Excluding Net Current Assets

### Asset Allocation (% to NAV) as on 31<sup>st</sup> Dec, 2021



### Market Capitalisation (%)

|      | Large | Mid | Small |
|------|-------|-----|-------|
| Fund | 69    | 15  | 16    |

### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | CRISIL Short Term Debt Hybrid 60+40 Fund Index (%) | Nifty 50 (%) | NAV Growth (₹) | CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹) | Nifty 50 (₹) |
|------------------|----------------|--|--------------|----------------|--|--------------|
| 1 Year           | 18.53          | 13.89  | 25.59        | 11,853         | 11,389   | 12,559       |
| 3 Years          | 9.64           | 13.08  | 18.27        | 13,183         | 14,465   | 16,551       |
| 5 Years          | 8.81           | 12.06  | 17.66        | 15,256         | 17,676   | 22,560       |
| Since inception* | 10.59          | NA   | NA           | 1,51,973       | 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 63 in 'Fund Manager Summary'.  
N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa

### SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹) | Nifty 50 (₹) | Yield (%) Fund | Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index | Yield (%) Nifty 50 |
|-----------------|-----------------------|----------------|--|--------------|----------------|--|--------------------|
| 1 Year          | 1,20,000              | 1,29,516       | 1,27,722   | 1,33,658     | 15.00          | 12.12  | 21.71              |
| 3 Years         | 3,60,000              | 4,51,774       | 4,51,720   | 5,18,153     | 15.31          | 15.30  | 25.13              |
| 5 Years         | 6,00,000              | 7,78,118       | 8,24,768   | 9,52,646     | 10.33          | 12.68  | 18.54              |
| 7 Years         | 8,40,000              | 11,77,137      | 12,79,342  | 14,98,765    | 9.48           | 11.81  | 16.24              |
| 10 Years        | 12,00,000             | 19,86,320      | 21,99,635  | 26,52,524    | 9.73           | 11.65  | 15.15              |
| 15 Years        | 18,00,000             | 38,28,736      | 43,30,838  | 53,11,038    | 9.43           | 10.89  | 13.27              |
| Since inception | 20,50,000             | 48,86,561      | 56,55,137  | 73,29,308    | 9.41           | 10.89  | 13.48              |

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

For Product Label, Refer Page no. 64-67.

# UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

JANUARY 2022

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

## Investment Objective

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

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

## Date of inception/allotment

30th January, 2008

## Fund Manager

Mr. Vishal Chopda, CFA, BE, PGDM (Equity Portfolio)

## Fund AUM

Fund Size Monthly Average : ₹ 598.64 Crore  
Closing AUM : ₹ 612.59 Crore

## High/Low NAV in the month

High Growth Option : ₹ 61.8213  
Low Growth Option : ₹ 58.5261

## Total Expense Ratio

Regular : 2.77  
Direct : 1.59

## Minimum Investment Amount

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

## No. of Unit Holding Accounts

47,950

## Load Structure

Entry Load : Nil  
Exit Load : Nil

## Lock In Period

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

## NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 61.4470  
Regular IDCW Option : ₹ 61.4504  
Direct Growth Option : ₹ 65.6785  
Direct IDCW Option : ₹ 65.7899

## Portfolio Parameters

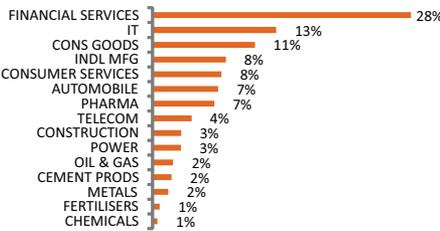
Weighted Average Maturity :-  
Yield to Maturity :-  
Modified Duration :-

## Portfolio as on 31<sup>st</sup> December, 2021

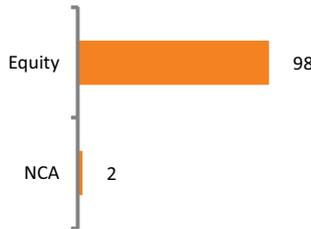
| Portfolio                            | % to NAV | Portfolio                                      | % to NAV      |
|--------------------------------------|----------|--|---------------|
| <b>Equity</b>                        |          | Crompton Greaves Consumer Electricals Ltd.     | 1.84          |
| • Infosys Ltd.                       | 7.69     | Carborandum Universal Ltd.                     | 1.61          |
| • ICICI Bank Ltd                     | 7.07     | Eicher Motors Ltd                              | 1.59          |
| • HDFC Bank Ltd.                     | 6.83     | Phoenix Mills Ltd                              | 1.48          |
| • Bharti Airtel Ltd.                 | 4.14     | Maruti Suzuki India Ltd.                       | 1.46          |
| • Axis Bank Ltd.                     | 3.52     | Cholamandalam Investment & Finance Company Ltd | 1.40          |
| • Larsen & Toubro Infotech Ltd       | 2.38     | Gujarat Gas Ltd                                | 1.37          |
| • Tech Mahindra Ltd                  | 2.15     | Dr Reddy's Laboratories Ltd.                   | 1.37          |
| • Aditya Birla Fashion & Retail Ltd. | 2.10     | Avenue Supermarts Ltd.                         | 1.34          |
| • State Bank Of India                | 2.06     | Others   | 42.49         |
| • Bajaj Finance Ltd.                 | 1.94     | Net Current assets                             | 2.29          |
| ITC Ltd.                             | 1.87     | <b>Total</b>                                   | <b>100.00</b> |

• Top 10 scrips in the portfolio

## Sectoral Breakdown (%)



## Asset Allocation (% to NAV) as on 31<sup>st</sup> Dec, 2021



## Portfolio Details

|                             |          |
|-----------------------------|----------|
| Median Market Cap (₹ Cr)    | 1,00,998 |
| Weighted Average Market Cap | 2,35,823 |

All figures given are provisional and unaudited.

## Quantitative Indicators Fund Benchmark

|                                   |        |        |
|-----------------------------------|--------|--------|
| Beta                              | 0.94   | 1      |
| Standard Deviation (Annual)       | 19.80% | 20.64% |
| Sharpe Ratio                      | 0.79%  |        |
| Portfolio Turnover Ratio (Annual) | 0.23   |        |

As on 31<sup>st</sup> December, 2021

## Market Capitalisation (%)

| Fund | Large | Mid | Small |
|------|-------|-----|-------|
| Fund | 60    | 23  | 17    |

## Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | Nifty 500 (%) | Nifty 50 (%) | NAV Growth (₹) | Nifty 500 (₹) | Nifty 50 (₹) |
|------------------|----------------|---------------|--------------|----------------|---------------|--------------|
| 1 Year           | 32.78          | 31.60         | 25.59        | 13,278         | 13,160        | 12,559       |
| 3 Years          | 19.18          | 19.11         | 18.27        | 16,936         | 16,906        | 16,551       |
| 5 Years          | 17.50          | 17.88         | 17.66        | 22,407         | 22,772        | 22,560       |
| Since inception* | 12.56          | 10.50         | 10.40        | 51,966         | 40,178        | 39,674       |

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

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

## SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | Nifty 500 (₹) | Nifty 50 (₹) | Yield (%) Fund | Yield (%) Nifty 500 | Yield (%) Nifty 50 |
|-----------------|-----------------------|----------------|---------------|--------------|----------------|---------------------|--------------------|
| 1 Year          | 1,20,000              | 1,37,871       | 1,36,377      | 1,33,658     | 28.66          | 26.19               | 21.71              |
| 3 Years         | 3,60,000              | 5,48,877       | 5,40,076      | 5,18,153     | 29.39          | 28.18               | 25.13              |
| 5 Years         | 6,00,000              | 9,70,358       | 9,70,498      | 9,52,646     | 19.30          | 19.31               | 18.54              |
| 7 Years         | 8,40,000              | 15,20,871      | 15,31,455     | 14,98,765    | 16.65          | 16.85               | 16.24              |
| 10 Years        | 12,00,000             | 27,71,814      | 27,89,182     | 26,52,524    | 15.97          | 16.09               | 15.15              |
| 15 Years        | NA                    | NA             | NA            | NA           | NA             | NA                  | NA                 |
| Since inception | 16,70,000             | 49,15,711      | 49,93,702     | 47,15,353    | 14.34          | 14.54               | 13.82              |

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

# FIXED INCOME PRODUCTS JANUARY 2022

| Fund Name                   | Fund Manager                        | Category                     | Benchmark                                | Min Invest Amount | Exit Load | AUM (in Rs Crs) | Portfolio Parameters |                  |                   |                   |            | Regular TER |
|-----------------------------|-------------------------------------|------------------------------|--|-------------------|-----------|-----------------|----------------------|------------------|-------------------|-------------------|------------|-------------|
|                             |                                     |                              |  |                   |           |                 | YTM                  | Average Maturity | Macaulay Duration | Modified Duration | Direct TER |             |
| UTI Overnight Fund          | Mr. Amit Sharma                     | Overnight Fund               | CRISIL Overnight Index                   | Rs 500/- (Growth) | Nil       | 4,998           | 3.40%                | 1 Day            | NA                | NA                | 0.06%      | 0.12%       |
| UTI Liquid Cash Plan        | Amandeep Chopra & Amit Sharma       | Liquid Fund                  | CRISIL Liquid Fund Index                 | Rs 500/- (Growth) | \$\$\$    | 23,039          | 3.66%                | 37 Days          | NA                | 0.10 Yrs          | 0.12%      | 0.22%       |
| UTI Money Market Fund       | Mr. Anurag Mittal & Mr. Amit Sharma | Money Market                 | CRISIL Money Market Index                | Rs 500/- (Growth) | Nil       | 7,203           | 3.96%                | 79 Days          | NA                | 0.21 Yrs          | 0.16%      | 0.25%       |
| UTI Ultra Short Term Fund   | Mr. Ritesh Nambiar                  | Ultra Short Duration Fund    | CRISIL Ultra Short Term Debt Index       | Rs 500/- (Growth) | Nil       | 2,161           | 4.05%                | 111 Days         | 106 Days          | 103 Days          | 0.32%      | 0.90%       |
| UTI Treasury Advantage Fund | Mr. Anurag Mittal                   | Low Duration Fund            | CRISIL Low Duration Debt Fund Index      | Rs 500/- (Growth) | Nil       | 3,875           | 4.34%                | 0.78 Yrs         | 0.69 Yrs          | 0.66 Yrs          | 0.25%      | 0.40%       |
| UTI Banking & PSU Debt Fund | Mr. Anurag Mittal                   | Banking and PSU Fund         | CRISIL Banking and PSU Debt Index        | Rs 500/- (Growth) | Nil       | 301             | 4.29%                | 1.21 Yrs         | 1.08 Yrs          | 1.02 Yrs          | 0.16%      | 0.30%       |
| UTI Short Term Income Fund  | Sudhir Agrawal                      | Short Duration Fund          | CRISIL Short Term Bond Fund Index        | Rs 500/- (Growth) | Nil       | 3,713           | 5.33%                | 3.24 Yrs         | 1.85 Yrs          | 1.75 Yrs          | 0.30%      | 0.90%       |
| UTI Corporate Bond Fund     | Mr. Anurag Mittal                   | Corporate Bond               | CRISIL Corporate Bond Composite Index    | Rs 500/- (Growth) | Nil       | 4,431           | 5.12%                | 2.07 Yrs         | 1.86 Yrs          | 1.78 Yrs          | 0.20%      | 0.55%       |
| UTI Floater Fund            | Mr. Sudhir Agrawal                  | Floater Fund                 | CRISIL Low Duration Debt Index           | Rs 500/- (Growth) | Nil       | 3,044           | 4.50%                | 3.41 Yrs         | 0.79 Yrs          | 0.76 Yrs          | 0.31%      | 0.81%       |
| UTI Dynamic Bond Fund       | Mr. Sudhir Agrawal                  | Dynamic Bond                 | CRISIL Composite Bond Index              | Rs 500/- (Growth) | \$\$      | 341             | 4.65%                | 5.45 Yrs         | 3.10 Yrs          | 2.99 Yrs          | 0.99%      | 1.45%       |
| UTI Bond Fund               | Amandeep Chopra                     | Medium to Long Duration Fund | NIFTY Medium to Long Duration Debt Index | Rs 500/- (Growth) | \$\$      | 290             | 5.07%                | 6.73 Yrs         | 3.74 Yrs          | 3.60 Yrs          | 1.16%      | 1.45%       |
| UTI Gilt Fund               | Mr. Sudhir Agrawal                  | Gilt Fund                    | CRISIL Dynamic Gilt Index                | Rs 500/- (Growth) | Nil       | 610             | 5.20%                | 7.73 Yrs         | 3.42 Yrs          | 3.31 Yrs          | 0.57%      | 0.85%       |
| UTI Credit Risk Fund        | Ritesh Nambiar                      | Credit Risk Fund             | CRISIL Short Term Credit Risk Index      | Rs 500/- (Growth) | \$        | 554             | 6.53%                | 3.05 Yrs         | 1.65 Yrs          | 1.58 Yrs          | 0.76%      | 1.52%       |
| UTI Medium Term Fund        | Mr. Ritesh Nambiar                  | Medium Duration Fund         | CRISIL Medium Term Debt Index            | Rs 500/- (Growth) | \$        | 65              | 6.06%                | 4.38 Yrs         | 2.31 Yrs          | 2.24 Yrs          | 0.87%      | 1.50%       |

Total Expense Ratio (ex-GST) as on December 31, 2021. Fund Manager details w.e.f. December 01, 2021. Scheme Benchmarks w.e.f. December 01, 2021

\$ Exit load is applicable if investor exits 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 % After 12 months from the date of allotment - Nil; < = 365 days : 1.00 %

\$\$: Exit load is applicable if investor exits (i) within 3 months from the date of allotment; applicable exit load 3% (ii) between 3 to 6 months from the date of allotment; applicable exit load 2% (iii) between 6 to 12 months from the date of allotment; applicable exit load 1% (iv) Nil after 12 months from the date of allotment

\$\$\$: Exit load is applicable if investor exits (i) within 1 day from the date of allotment; applicable exit load 0.007% (ii) within 2 days from the date of allotment; applicable exit load 0.0065% (iii) within 3 days from the date of allotment; applicable exit load 0.0060% (iv) within 4 days from the date of allotment; applicable exit load 0.0045% (v) within 5 days from the date of allotment; applicable exit load 0.0055% (vi) within 6 days from the date of allotment; applicable exit load 0.0045% (vii) Nil from day 7

YTM of funds has been calculated in line with AMFI circular dated May 11, 2021

**Investment Objective**

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

**Date of inception/allotment**

24th November, 2003

**Fund Manager**

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

**Fund AUM**

Fund Size Monthly Average : ₹ 6820.80 Crore  
Closing AUM : ₹ 4997.61 Crore

**High/Low NAV in the month**

High Growth Option : ₹ 2859.9772  
Low Growth Option : ₹ 2852.2869

**Total Expense Ratio**

Regular : 0.12  
Direct : 0.06

**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/-

**No. of Unit Holding Accounts**

8,132

**Load Structure**

Entry Load : Nil  
Exit Load : Nil

**NAV per unit as on 31<sup>st</sup> December, 2021**

Regular Growth Option : ₹ 2859.9772  
Regular IDCW Option : ₹ 1370.8617  
Direct Growth Option : ₹ 2885.8176  
Direct IDCW Option : ₹ 1371.6621

**Portfolio Parameters**

Weighted Average Maturity : 1 Day  
Yield to Maturity (Refer Page no. 73) : 3.40%  
Modified Duration : --  
Macaulay Duration : --

**Portfolio as on 31<sup>st</sup> December, 2021**

| Portfolio    | % of Nav      | Rating |
|--------------|---------------|--------|
| TREP         | 100.00        |        |
| <b>Total</b> | <b>100.00</b> |        |

**Asset Allocation as on 31<sup>st</sup> December, 2021****Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000**

| Period           | NAV Growth (%) | CRISIL Overnight Index (%) | CRISIL 1 Year T-Bill Index (%) | NAV Growth (₹) | CRISIL Overnight Index (₹) | CRISIL 1 Year T-Bill Index (₹) |
|------------------|----------------|----------------------------|--------------------------------|----------------|----------------------------|--------------------------------|
| 1 Year           | 3.13           | 3.27                       | 3.49                           | 10,313         | 10,327                     | 10,349                         |
| 3 Years          | 4.03           | 4.14                       | 5.63                           | 11,260         | 11,295                     | 11,788                         |
| 5 Years          | 4.60           | 4.90                       | 5.92                           | 12,523         | 12,704                     | 13,334                         |
| Since inception* | 5.97           | 5.90                       | 5.94                           | 28,588         | 28,248                     | 28,442                         |

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

**SIP Returns as on 31<sup>st</sup> December, 2021**

| Period          | Investment Amount (₹) | Value-Fund (₹) | CRISIL Overnight Index (₹) | CRISIL 1 Year T-Bill Index (₹) | Yield (%) Fund | Yield (%) CRISIL Overnight Index | Yield (%) CRISIL 1 Year T-Bill Index |
|-----------------|-----------------------|----------------|----------------------------|--------------------------------|----------------|----------------------------------|--------------------------------------|
| 1 Year          | 1,20,000              | 1,22,048       | 1,22,140                   | 1,22,183                       | 3.17           | 3.31                             | 3.38                                 |
| 3 Years         | 3,60,000              | 3,79,432       | 3,80,089                   | 3,86,080                       | 3.44           | 3.55                             | 4.59                                 |
| 5 Years         | 6,00,000              | 6,65,659       | 6,68,646                   | 6,89,022                       | 4.10           | 4.28                             | 5.47                                 |
| 7 Years         | 8,40,000              | 9,93,870       | 9,95,060                   | 10,34,060                      | 4.73           | 4.77                             | 5.85                                 |
| 10 Years        | 12,00,000             | 15,97,708      | 15,89,683                  | 16,58,682                      | 5.58           | 5.49                             | 6.30                                 |
| 15 Years        | 18,00,000             | 28,96,249      | 28,69,112                  | 29,69,638                      | 6.05           | 5.94                             | 6.36                                 |
| Since inception | 20,50,000             | 35,53,347      | 35,13,266                  | 36,24,040                      | 6.09           | 5.97                             | 6.30                                 |

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

## Investment Objective

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

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

## Date of inception/allotment

23rd June, 2003

## Fund Manager

Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])  
Mr. Amit Sharma (B.Com, CA, FRM)

## Fund AUM

Fund Size Monthly Average : ₹ 25210.32 Crore  
Closing AUM : ₹ 23039.29 Crore

## High/Low NAV in the month

High Growth Option : ₹ 3436.6672  
Low Growth Option : ₹ 3426.8079

## Total Expense Ratio

Regular : 0.22  
Direct : 0.12

## 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/-

## No. of Unit Holding Accounts

33,417

## Load Structure

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

NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 3436.6672  
Regular IDCW Option : ₹ 1033.2306  
Direct Growth Option : ₹ 3456.9276  
Direct IDCW Option : ₹ 1034.6937

## Portfolio Parameters

Weighted Average Maturity : 37 Days  
Yield to Maturity (Refer Page no. 73) : 3.66%  
Modified Duration : 0.10 Yrs  
Macaulay Duration : -  
PMAT : 37 Days  
PYLD : 3.66%  
PMD : 0.10 Yrs  
PMCD : -

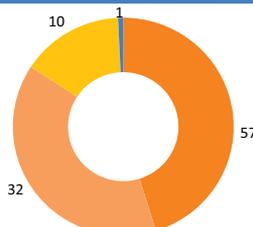
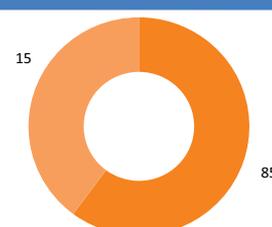
Portfolio as on 31<sup>st</sup> December, 2021

## Portfolio

## CP / Cds

| Portfolio   | % of Nav      | Rating     |
|---|---------------|------------|
| Tata Steel Ltd.                                   | 6.48          | ICRA A1+   |
| Reliance Retail Ventures Ltd.                     | 5.29          | CRISIL A1+ |
| Bharti Airtel Ltd.                                | 4.32          | CRISIL A1+ |
| HDFC Ltd.   | 4.31          | ICRA A1+   |
| HDFC Securities Ltd                               | 3.88          | CRISIL A1+ |
| Federal Bank Ltd.                                 | 3.68          | CRISIL A1+ |
| ICICI Securities Ltd.                             | 2.70          | ICRA A1+   |
| Reliance Jio Infocomm Ltd                         | 2.60          | CRISIL A1+ |
| Aditya Birla Finance Ltd.                         | 2.37          | ICRA A1+   |
| Hindalco Industries Ltd.                          | 2.15          | CARE A1+   |
| EXIM Bank   | 1.94          | ICRA A1+   |
| Kotak Securities Ltd.                             | 1.72          | CRISIL A1+ |
| Manappuram Finance Ltd.                           | 1.72          | CRISIL A1+ |
| L&T Finance Ltd.                                  | 1.08          | CRISIL A1+ |
| National Bank For Agriculture & Rural Development | 1.08          | ICRA A1+   |
| Chennai Petroleum Corp Ltd                        | 1.08          | CRISIL A1+ |
| Bharat Oman Refineries Ltd                        | 0.97          | CRISIL A1+ |
| Bharat Petroleum Corporation Ltd.                 | 0.86          | CRISIL A1+ |
| Tata Power Company Ltd.                           | 0.86          | CRISIL A1+ |
| Tata Power Renewable Energy Ltd                   | 0.86          | CRISIL A1+ |
| Bajaj Financial Securities Ltd                    | 0.75          | CRISIL A1+ |
| Vedanta Ltd                                       | 0.65          | CRISIL A1+ |
| Julius Baer Capital (India) Pvt Ltd               | 0.65          | ICRA A1+   |
| Alembic Pharmaceuticals Ltd.                      | 0.65          | CRISIL A1+ |
| IIFL Wealth Management Ltd                        | 0.50          | ICRA A1+   |
| Canfin Homes Ltd.                                 | 0.43          | ICRA A1+   |
| REC Ltd   | 0.43          | CRISIL A1+ |
| Axis Securities Ltd                               | 0.43          | ICRA A1+   |
| Tata Projects Ltd                                 | 0.43          | CRISIL A1+ |
| Nxta Data Ltd                                     | 0.43          | CRISIL A1+ |
| Aditya Birla Housing Finance Ltd                  | 0.43          | ICRA A1+   |
| Infina Finance Pvt Ltd.                           | 0.43          | CRISIL A1+ |
| Godrej Industries Ltd.                            | 0.33          | CRISIL A1+ |
| Godrej Agrovet Ltd                                | 0.32          | CRISIL A1+ |
| HSBC Investdirect Financial Services (I) Ltd.     | 0.13          | IND A1+    |
| Blue Star Ltd.                                    | 0.11          | CRISIL A1+ |
| <b>Govt Securities</b>                            |               |            |
| 91 D TBILL MAT - 24/03/2022                       | 4.31          | SOV        |
| 91 D TBILL MAT-17/03/2022                         | 3.19          | SOV        |
| 8.20% G SEC MATURING ON 15.02.2022                | 1.85          | SOV        |
| 364 D TBILL MAT- 06/01/2022                       | 0.61          | SOV        |
| <b>NCDs</b>                                       |               |            |
| Mahindra & Mahindra Fin.Ser.Ltd.                  | 0.72          | IND AAA    |
| Net Current assets                                | 32.24         |            |
| <b>Total</b>                                      | <b>100.00</b> |            |

\*Top 10 scrips in this portfolio

Asset Allocation as on 31<sup>st</sup> December, 2021Credit Profile of Debt as on 31<sup>st</sup> December, 2021Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | Crisil Liquid Fund Index (%) | CRISIL 1 Year T-Bill Index (%) | NAV Growth (₹) | Crisil Liquid Fund Index (₹) | CRISIL 1 Year T-Bill Index (₹) |
|------------------|----------------|------------------------------|--------------------------------|----------------|------------------------------|--------------------------------|
| 1 Year           | 3.28           | 3.60                         | 3.49                           | 10,328         | 10,360                       | 10,349                         |
| 3 Years          | 4.68           | 5.01                         | 5.63                           | 11,472         | 11,581                       | 11,788                         |
| 5 Years          | 5.62           | 5.85                         | 5.92                           | 13,146         | 13,290                       | 13,334                         |
| Since inception* | 7.07           | 6.67                         | 5.94                           | 34,366         | 32,119                       | 28,370                         |

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

\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. Schemes Managed by Mr. Amandeep S. Chopra & Mr. Amit Sharma.

### Investment Objective

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

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

### Date of inception/allotment

23rd April, 1997

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 7927.82 Crore  
Closing AUM : ₹ 7202.67 Crore

### High/Low NAV in the month

High Growth Option : ₹ 2441.0584  
Low Growth Option : ₹ 2433.8283

### Total Expense Ratio

Regular : 0.25  
Direct : 0.16

### 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/-

### No. of Unit Holding Accounts

25,601

### Load Structure

Entry Load : Nil  
Exit Load : Nil

### NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 2441.0584  
Regular IDCW Option : ₹ 1040.0379  
Direct Growth Option : ₹ 2463.6643  
Direct IDCW Option : ₹ 1205.9674

### Portfolio Parameters

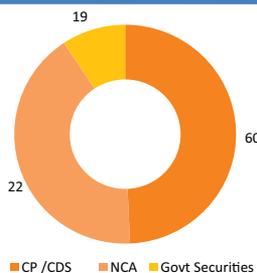
Weighted Average Maturity : 79 Days  
Yield to Maturity (Refer Page no. 73) : 3.96%  
Modified Duration : 0.21 Yrs  
Macaulay Duration :-  
PMAT : 79 Days  
PYLD : 3.96%  
PMD : 0.21 Yrs  
PMCD :-

### Portfolio as on 31<sup>st</sup> December, 2021

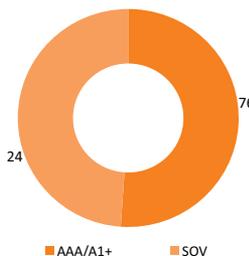
| Portfolio                             | % of Nav      | Rating     |
|---------------------------------------|---------------|------------|
| <b>CP / Cds</b>                       |               |            |
| • HDFC Bank Ltd.                      | 6.15          | CARE A1+   |
| • IDFC First Bank Ltd                 | 5.49          | CRISIL A1+ |
| • Sikka Ports & Terminals Ltd.        | 5.44          | CRISIL A1+ |
| • EXIM Bank                           | 4.82          | ICRA A1+   |
| • ICICI Securities Ltd.               | 3.78          | CRISIL A1+ |
| • Canfin Homes Ltd.                   | 3.77          | ICRA A1+   |
| • Bajaj Housing Finance Ltd           | 3.44          | CRISIL A1+ |
| • Reliance Jio Infocomm Ltd           | 3.43          | CRISIL A1+ |
| Motilal Oswal Financial Services Ltd. | 2.74          | CRISIL A1+ |
| L&T Finance Ltd.                      | 2.72          | ICRA A1+   |
| Vedanta Ltd                           | 2.42          | CRISIL A1+ |
| Piramal Enterprises Ltd.              | 2.42          | CRISIL A1+ |
| Credit Suisse Finance (India) Pvt Ltd | 2.40          | CRISIL A1+ |
| HDFC Ltd.                             | 1.68          | CRISIL A1+ |
| Standard Chartered Capital Ltd.       | 1.43          | CRISIL A1+ |
| Hero Fincorp Ltd.                     | 1.38          | CRISIL A1+ |
| Tata Capital Ltd.                     | 1.04          | CRISIL A1+ |
| Julius Baer Capital (India) Pvt Ltd   | 0.69          | ICRA A1+   |
| Godrej Agrovet Ltd                    | 0.69          | ICRA A1+   |
| Deutsche Invst I P Ltd                | 0.69          | CRISIL A1+ |
| KEC International Ltd.                | 0.69          | CRISIL A1+ |
| Nxtra Data Ltd                        | 0.69          | CRISIL A1+ |
| Tata Capital Financial Services Ltd   | 0.69          | ICRA A1+   |
| Network 18 Media & Investments Ltd.   | 0.62          | CARE A1+   |
| Astec Lifesciences Ltd                | 0.35          | ICRA A1+   |
| <b>Govt Securities</b>                |               |            |
| • 364 D TBILL MAT- 06/01/2022         | 7.56          | SOV        |
| • 91 D TBILL MAT-17/03/2022           | 3.10          | SOV        |
| 182D TBILL MAT - 23/06/2022           | 3.07          | SOV        |
| 8.15% GSEC 11.06.2022                 | 2.12          | SOV        |
| 8.35% GOI 14/05/2022                  | 1.41          | SOV        |
| 5.09% GS 13/04/2022                   | 1.39          | SOV        |
| 8.20% G SEC MATURING ON 15.02.2022    | 0.09          | SOV        |
| 8.71% TN SDL MAT - 08/02/2022         | 0.02          | SOV        |
| Net Current assets                    | 21.58         |            |
| <b>Total</b>                          | <b>100.00</b> |            |

• Top 10 scrips in this portfolio

### Asset Allocation as on 31<sup>st</sup> December, 2021



### Credit Profile of Debt as on 31<sup>st</sup> December, 2021



### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | CRISIL Money Market Index (%) | CRISIL 1 Year T-Bill Index (%) | NAV Growth (₹) | CRISIL Money Market Index (₹) | CRISIL 1 Year T-Bill Index (₹) |
|------------------|----------------|-------------------------------|--------------------------------|----------------|-------------------------------|--------------------------------|
| 1 Year           | 3.75           | 4.03                          | 3.49                           | 10,375         | 10,403                        | 10,349                         |
| 3 Years          | 5.90           | 5.70                          | 5.63                           | 11,878         | 11,811                        | 11,788                         |
| 5 Years          | 6.43           | 6.34                          | 5.92                           | 13,658         | 13,601                        | 13,334                         |
| Since inception* | 7.41           | 7.26                          | 6.19                           | 24,411         | 23,989                        | 21,167                         |

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 7<sup>th</sup> July, 2017.

\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Anurag Mittal & Mr. Amit Sharma. \*\*The Institution plan (Growth Option) launch on 10<sup>th</sup> July 2009.

### SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | CRISIL Money Market Index (₹) | CRISIL 1 Year T-Bill Index (₹) | Yield (%) Fund | Yield (%) CRISIL Money Market Index | Yield (%) CRISIL 1 Year T-Bill Index |
|-----------------|-----------------------|----------------|-------------------------------|--------------------------------|----------------|-------------------------------------|--------------------------------------|
| 1 Year          | 1,20,000              | 1,22,403       | 1,22,599                      | 1,22,176                       | 3.73           | 4.04                                | 3.38                                 |
| 3 Years         | 3,60,000              | 3,87,793       | 3,87,569                      | 3,86,067                       | 4.89           | 4.85                                | 4.59                                 |
| 5 Years         | 6,00,000              | 6,95,565       | 6,93,776                      | 6,89,018                       | 5.85           | 5.74                                | 5.47                                 |
| 7 Years         | 8,40,000              | 10,50,002      | 10,46,941                     | 10,34,085                      | 6.27           | 6.19                                | 5.85                                 |
| 10 Years        | 12,00,000             | 17,08,479      | 17,03,670                     | 16,58,745                      | 6.87           | 6.81                                | 6.30                                 |
| 15 Years        | NA                    | NA             | NA                            | NA                             | NA             | NA                                  | NA                                   |
| Since inception | 14,90,000             | 23,72,129      | 23,60,657                     | 22,53,119                      | 7.19           | 7.12                                | 6.41                                 |

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

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

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

## Investment Objective

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

## Date of inception/allotment

29th August, 2003

## Fund Manager

Mr. Ritesh Nambiar [BMS (Fin), CFA, FRM, MMS (Finance)]

## Fund AUM

Fund Size Monthly Average : ₹ 2450.52 Crore  
Closing AUM : ₹ 2160.81 Crore

## High/Low NAV in the month

High Growth Option : ₹ 3429.9846  
Low Growth Option : ₹ 3421.5338

## Total Expense Ratio

Regular : 0.90  
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/-

## No. of Unit Holding Accounts

58,492

## Load Structure

Entry Load : Nil  
Exit Load : Nil

## NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 3429.9846  
Regular IDCW Option : ₹ 1043.5650  
Direct Growth Option : ₹ 3608.6229  
Direct IDCW Option : ₹ 1109.6598

## Portfolio Parameters

**Weighted Average Maturity** : 111 Days  
**Yield to Maturity (Refer Page no. 73)** : 4.05%  
**Modified Duration** : 103 Days  
**Macaulay Duration** : 106 Days  
PMAT : 111 Days  
PYLD : 4.05%  
PMD : 103 Days  
PMCD : 106 Days

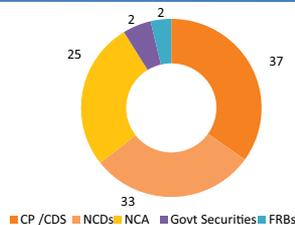
## Portfolio as on 31<sup>st</sup> December, 2021

### Portfolio

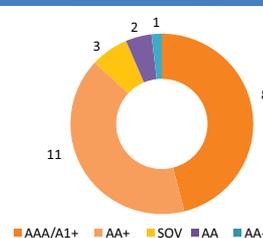
|   | % of Nav      | Rating         |
|---|---------------|----------------|
| <b>CP / Cds</b>                                     |               |                |
| • HDFC Bank Ltd.                                    | 6.89          | CARE A1+       |
| • EXIM Bank   | 5.74          | CRISIL A1+     |
| • ICICI Securities Ltd.                             | 5.70          | CRISIL A1+     |
| • Reliance Jio Infocomm Ltd                         | 4.62          | CRISIL A1+     |
| • Reliance Retail Ventures Ltd                      | 3.46          | CRISIL A1+     |
| Vedanta Ltd   | 2.31          | CRISIL A1+     |
| Bajaj Finance Ltd.                                  | 2.30          | CRISIL A1+     |
| KEC International Ltd.                              | 1.16          | CRISIL A1+     |
| National Bank For Agriculture & Rural Development   | 1.15          | ICRA A1+       |
| Astec Lifesciences Ltd                              | 1.15          | ICRA A1+       |
| Piramal Enterprises Ltd.                            | 1.15          | CRISIL A1+     |
| JM Financial Products Ltd.                          | 1.15          | CRISIL A1+     |
| JM Financial Services Ltd.                          | 0.46          | CRISIL A1+     |
| <b>FRBs</b>   |               |                |
| Shriram Transport Finance Co.Ltd.                   | 1.97          | CRISIL AA+     |
| <b>Govt Securities</b>                              |               |                |
| 5.63% GS MAT - 12/04/26                             | 2.30          | SOV            |
| <b>NCDs</b>   |               |                |
| • National Bank For Agriculture & Rural Development | 7.92          | ICRA AAA       |
| • Tata Steel Ltd.                                   | 5.93          | BWR AA+        |
| • HDFC Ltd.   | 3.74          | CRISIL AAA     |
| • National Highways Authority Of India              | 3.50          | CRISIL AAA     |
| • Reliance Industries Ltd.                          | 2.33          | CRISIL AAA     |
| Food Corporation Of India                           | 1.87          | CRISIL AAA(CE) |
| REC Ltd   | 1.09          | CRISIL AAA     |
| Power Finance Corporation Ltd.                      | 0.98          | CRISIL AAA     |
| India Grid Trust                                    | 0.94          | CRISIL AAA     |
| Torrent Power Ltd.                                  | 0.94          | CRISIL AA      |
| Cholamandalam Investment & Finance Company Ltd      | 0.69          | ICRA AA+       |
| Amba River Coke Ltd                                 | 0.60          | CARE AA        |
| Power Grid Corporation Of India Ltd                 | 0.53          | CRISIL AAA     |
| Housing And Urban Development Corpn                 | 0.47          | ICRA AAA       |
| JM Financial Asset Reconstruction Co Ltd            | 0.47          | ICRA AA-       |
| L&T Finance Ltd.                                    | 0.47          | CRISIL AAA     |
| LIC Housing Finance Ltd.                            | 0.23          | CRISIL AAA     |
| Vedanta Ltd   | 0.23          | CRISIL AA-     |
| Bhopal Dhule Transmission Company Ltd               | 0.23          | CRISIL AAA     |
| Manappuram Finance Ltd.                             | 0.23          | CRISIL AA      |
| Net Current assets                                  | 25.09         |                |
| <b>Total</b>  | <b>100.00</b> |                |

• Top 10 scrips in this portfolio

## Asset Allocation as on 31<sup>st</sup> December, 2021



## Credit Profile of Debt as on 31<sup>st</sup> December, 2021



## Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | CRISIL Ultra Short Term Debt Index (%) | CRISIL 1 Year T-Bill Index (%) | NAV Growth (₹) | CRISIL Ultra Short Term Debt Index (₹) | CRISIL 1 Year T-Bill Index (₹) |
|------------------|----------------|--|--------------------------------|----------------|--|--------------------------------|
| 1 Year           | 6.10           | 4.16                                   | 3.49                           | 10,610         | 10,416                                 | 10,349                         |
| 3 Years          | 4.87           | 6.05                                   | 5.63                           | 11,535         | 11,929                                 | 11,788                         |
| 5 Years          | 5.64           | 6.58                                   | 5.92                           | 13,159         | 13,755                                 | 13,334                         |
| Since inception* | 6.95           | 7.36                                   | 5.92                           | 34,322         | 36,818                                 | 28,736                         |

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

The current fund manager is managing the scheme since 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 63 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar.

## SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | CRISIL Ultra Short Term Debt Index (₹) | CRISIL 1 Year T-Bill Index (₹) | Yield (%) Fund | Yield (%) CRISIL Ultra Short Term Debt Index | Yield (%) CRISIL 1 Year T-Bill Index |
|-----------------|-----------------------|----------------|--|--------------------------------|----------------|--|--------------------------------------|
| 1 Year          | 1,20,000              | 1,24,611       | 1,22,686                               | 1,22,176                       | 7.20           | 4.17   | 3.38                                 |
| 3 Years         | 3,60,000              | 3,91,859       | 3,89,414                               | 3,86,067                       | 5.58           | 5.17   | 4.59                                 |
| 5 Years         | 6,00,000              | 6,88,590       | 6,98,881                               | 6,89,009                       | 5.45           | 6.04   | 5.47                                 |
| 7 Years         | 8,40,000              | 10,33,268      | 10,56,781                              | 10,34,046                      | 5.83           | 6.46   | 5.85                                 |
| 10 Years        | 12,00,000             | 16,75,694      | 17,25,181                              | 16,58,669                      | 6.50           | 7.05   | 6.30                                 |
| 15 Years        | 18,00,000             | 31,29,513      | 32,56,976                              | 29,69,742                      | 7.00           | 7.49   | 6.36                                 |
| Since inception | 20,50,000             | 38,93,859      | 40,76,923                              | 36,24,157                      | 7.06           | 7.54   | 6.30                                 |

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

Potential Risk Class Matrix Refer page no.72

# UTI TREASURY ADVANTAGE FUND

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months.

## Investment Objective

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

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

## Date of inception/allotment

12th July, 1999

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 3947.99 Crore  
Closing AUM : ₹ 3875.18 Crore

## High/Low NAV in the month

High Growth Option : ₹ 2827.1555  
Low Growth Option : ₹ 2819.3303

## Total Expense Ratio

Regular : 0.40  
Direct : 0.25

## 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/-

## No. of Unit Holding Accounts

8,933

## Load Structure

Entry Load : Nil  
Exit Load : Nil

## NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 2827.1555  
Regular IDCW Option : ₹ 1111.4647  
Direct Growth Option : ₹ 2861.7103  
Direct IDCW Option : ₹ 1117.2928

## Portfolio Parameters

**Weighted Average Maturity** : 0.78 Yrs  
**Yield to Maturity (Refer Page no. 73)** : 4.34%  
**Modified Duration** : 0.66 Yrs  
**Macaulay Duration** : 0.69 Yrs  
**Securitized Debt**  
Shining Metal Trust II : 1.10 Yrs  
PMAT : 0.78 Yrs  
PYLD : 4.34%  
PMD : 0.66 Yrs  
PMCD : 0.69 Yrs

## Portfolio as on 31<sup>st</sup> December, 2021

### Portfolio

#### CP / Cds

- National Bank For Agriculture & Rural Development
- IDFC First Bank Ltd
- JM Financial Products Ltd.
- Motilal Oswal Financial Services Ltd.
- Hero Fincorp Ltd.
- HDFC Bank Ltd.
- JM Financial Services Ltd.

#### FRBs

- Axis Finance Ltd
- Shriram Transport Finance Co.Ltd.

#### Govt Securities

- 182 D TBILL MAT - 03/02/2022
- 5.63% GS MAT - 12/04/26
- 8.20% G SEC MATURING ON 15.02.2022
- 05.15 GS 09/11/2025
- 6.79% NI GSEC MAT 15/05/2027
- 8.15% GSEC 11.06.2022
- 8.24% G-SEC 15/02/2027

#### NCDs

- Reliance Industries Ltd.
- HDFC Ltd.
- Power Finance Corporation Ltd.
- National Bank For Agriculture & Rural Development
- Mahindra Rural Housing Finance Ltd
- REC Ltd
- Tata Motors Finance Ltd.
- Mahindra & Mahindra Fin.Ser.Ltd.
- HDB Financial Services Ltd.
- Muthoot Finance Ltd
- Indian Hotels Company Ltd.
- Housing And Urban Development Corpn
- Axis Finance Ltd
- LIC Housing Finance Ltd.

#### Securitized Debt

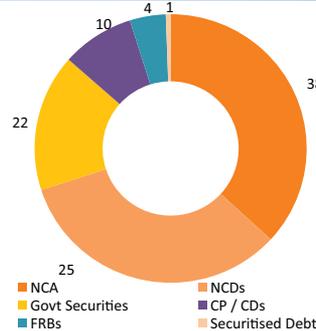
- Shining Metal Trust II
- Net Current assets

#### Total

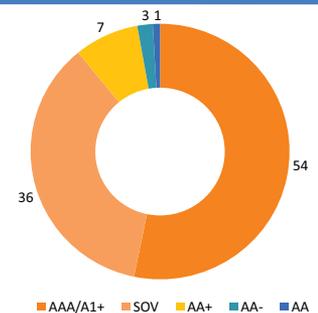
100.00

\*Top 10 scrips in this portfolio

## Asset Allocation as on 31<sup>st</sup> December, 2021



## Credit Profile of Debt as on 31<sup>st</sup> December, 2021



## Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | CRISIL Low Duration Debt Index (%) | CRISIL 1 Year T-Bill Index (%) | NAV Growth (₹) | CRISIL Low Duration Debt Index (₹) | CRISIL 1 Year T-Bill Index (₹) |
|------------------|----------------|------------------------------------|--------------------------------|----------------|------------------------------------|--------------------------------|
| 1 Year           | 8.95           | 4.23                               | 3.49                           | 10,895         | 10,423                             | 10,349                         |
| 3 Years          | 3.83           | 6.75                               | 5.63                           | 11,195         | 12,167                             | 11,788                         |
| 5 Years          | 5.15           | 6.94                               | 5.92                           | 12,856         | 13,989                             | 13,334                         |
| Since inception* | 7.33           | 7.59                               | 6.28                           | 28,285         | 29,309                             | 24,479                         |

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

## SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | CRISIL Low Duration Debt Index (%) | CRISIL 1 Year T-Bill Index (%) | Yield (%) Fund | Yield (%) CRISIL Low Duration Debt Index | Yield (%) CRISIL 1 Year T-Bill Index |
|-----------------|-----------------------|----------------|------------------------------------|--------------------------------|----------------|--|--------------------------------------|
| 1 Year          | 1,20,000              | 1,27,034       | 1,22,749                           | 1,22,176                       | 11.04          | 4.27                                     | 3.38                                 |
| 3 Years         | 3,60,000              | 4,00,055       | 3,92,669                           | 3,86,067                       | 6.97           | 5.72                                     | 4.59                                 |
| 5 Years         | 6,00,000              | 6,89,048       | 7,07,485                           | 6,89,009                       | 5.47           | 6.53                                     | 5.47                                 |
| 7 Years         | 8,40,000              | 10,26,119      | 10,74,756                          | 10,34,046                      | 5.63           | 6.93                                     | 5.85                                 |
| 10 Years        | 12,00,000             | 16,57,796      | 17,66,585                          | 16,58,669                      | 6.29           | 7.51                                     | 6.30                                 |
| 15 Years        | NA                    | NA             | NA                                 | NA                             | NA             | NA                                       | NA                                   |
| Since inception | 17,60,000             | 29,95,208      | 31,67,819                          | 28,70,532                      | 6.90           | 7.60                                     | 6.37                                 |

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

For Product Label, Refer Page no. 64-67.

Potential Risk Class Matrix Refer page no.72

### Investment Objective

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

### Date of inception/allotment

30th October, 2018

### Fund Manager

Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA)

### Fund AUM

Fund Size Monthly Average : ₹ 3137.72 Crore  
Closing AUM : ₹ 3044.50 Crore

### High/Low NAV in the month

High Growth Option : ₹ 1213.0285  
Low Growth Option : ₹ 1211.8605

### Total Expense Ratio

Regular : 0.81  
Direct : 0.31

### 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/-

### No. of Unit Holding Accounts

48,336

### Load Structure

Entry Load : Nil  
Exit Load : Nil

### NAV per unit as on 31<sup>st</sup> December, 2021

|                       |             |
|-----------------------|-------------|
| Regular Growth Option | ₹ 1212.8665 |
| Regular IDCW Option   | ₹ 1128.6689 |
| Direct Growth Option  | ₹ 1248.1865 |
| Direct IDCW Option    | ₹ 1195.7603 |

### Portfolio Parameters

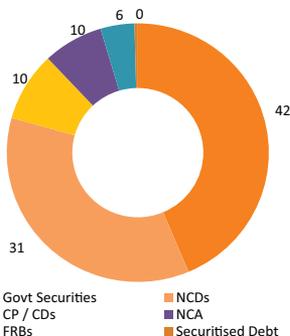
**Weighted Average Maturity** : 3.41 Yrs  
**Yield to Maturity** (Refer Page no. 73) : 4.50%  
**Modified Duration** : 0.76 Yrs  
**Macaulay Duration** : 0.79 Yrs  
**Securitized Debt**  
**First Business Receivable Trust** : 0.00 Years  
PMAT : 3.41 Yrs  
PYLD : 4.50%  
PMD : 0.76 Yrs  
PMCD : 0.79 Yrs

### Portfolio as on 31<sup>st</sup> December, 2021

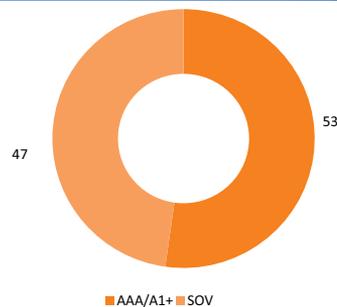
| Portfolio   | % of Nav      | Rating         |
|---|---------------|----------------|
| <b>CP / Cds</b>                                   |               |                |
| HDFC Bank Ltd.                                    | 7.99          | CARE A1+       |
| HDFC Ltd.   | 1.60          | CRISIL A1+     |
| Bajaj Finance Ltd.                                | 0.82          | CRISIL A1+     |
| <b>FRBs</b>                                       |               |                |
| Axis Finance Ltd                                  | 3.62          | CRISIL AAA     |
| Tata Cleantech Capital Ltd.                       | 1.97          | CRISIL AAA     |
| <b>Govt Securities</b>                            |               |                |
| GOI FRB - MAT 22/09/2033                          | 18.42         | SOV            |
| 91 D TBILL MAT - 20/01/2022                       | 8.20          | SOV            |
| 6.10% GSEC MAT-12/07/2031.                        | 3.36          | SOV            |
| 6.84% G S MAT - 19/12/2022                        | 2.52          | SOV            |
| 8.15% GSEC 11.06.2022                             | 1.67          | SOV            |
| 8.35% GOI 14/05/2022                              | 1.67          | SOV            |
| FRB GOI 07.12.31                                  | 1.64          | SOV            |
| 5.63% GS MAT - 12/04/26                           | 1.63          | SOV            |
| GOI FRB - MAT 30/10/2034                          | 1.61          | SOV            |
| 8.20% G SEC MATURING ON 15.02.2022                | 0.83          | SOV            |
| 5.39% GUJARAT SDL MAT - 31/03/2024                | 0.49          | SOV            |
| <b>NCDs</b>                                       |               |                |
| National Bank For Agriculture & Rural Development | 9.07          | ICRA AAA       |
| HDFC Ltd.   | 6.40          | CRISIL AAA     |
| REC Ltd   | 4.21          | CRISIL AAA     |
| Food Corporation Of India                         | 3.32          | CRISIL AAA(CE) |
| L&T Finance Ltd.                                  | 1.83          | CRISIL AAA     |
| India Grid Trust                                  | 1.67          | CRISIL AAA     |
| Reliance Industries Ltd.                          | 1.66          | CRISIL AAA     |
| Indian Oil Corporation Ltd.                       | 1.65          | CRISIL AAA     |
| Axis Finance Ltd                                  | 0.82          | CRISIL AAA     |
| Sikka Ports & Terminals Ltd.                      | 0.68          | CRISIL AAA     |
| <b>Securitized Debt</b>                           |               |                |
| First Business Receivable Trust\$                 | 0.36          | IND AAA(SO)    |
| Net Current assets                                | 10.30         |                |
| <b>Total</b>                                      | <b>100.00</b> |                |

\$ Top 10 scrips in this portfolio  
\$ Underlying customer - Reliance Group Company

### Asset Allocation as on 31<sup>st</sup> December, 2021



### Credit Profile of Debt as on 31<sup>st</sup> December, 2021



### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | CRISIL Low Duration Debt Index (%) | CRISIL 10 Year Gilt Index (%) | NAV Growth (₹) | CRISIL Low Duration Debt Index (₹) | CRISIL 10 Year Gilt Index (₹) |
|------------------|----------------|------------------------------------|-------------------------------|----------------|------------------------------------|-------------------------------|
| 1 Year           | 3.16           | 4.23                               | 1.35                          | 10,316         | 10,423                             | 10,135                        |
| 3 Years          | 6.29           | 6.75                               | 6.94                          | 12,010         | 12,167                             | 12,232                        |
| Since inception* | 6.27           | 6.94                               | 7.98                          | 12,128         | 12,372                             | 12,758                        |

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 63 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 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | CRISIL Low Duration Debt Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Low Duration Debt Index | Yield (%) CRISIL 10 Year Gilt Index |
|-----------------|-----------------------|----------------|------------------------------------|-------------------------------|----------------|--|-------------------------------------|
| 1 Year          | 1,20,000              | 1,22,030       | 1,22,749                           | 1,22,176                      | 3.15           | 4.27                                     | 3.38                                |
| 3 Years         | 3,60,000              | 3,88,704       | 3,92,669                           | 3,86,067                      | 5.04           | 5.72                                     | 4.59                                |
| Since inception | 3,80,000              | 4,12,879       | 4,17,288                           | 4,09,917                      | 5.17           | 5.85                                     | 4.72                                |

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

# UTI SHORT TERM INCOME FUND

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

## Investment Objective

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

## Date of inception/allotment

23rd June, 2003

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 3845.65 Crore  
Closing AUM : ₹ 3712.72 Crore

## High/Low NAV in the month

High Growth Option : ₹ 25.3784  
Low Growth Option : ₹ 25.3346

## Total Expense Ratio

Regular : 0.90  
Direct : 0.30

## Minimum Investment Amount

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

## No. of Unit Holding Accounts

10,703

## Load Structure

Entry Load : Nil  
Exit Load : Nil

## NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 36.0677  
Regular IDCW Option : ₹ 11.4336  
Direct Growth Option : ₹ 26.4877  
Direct IDCW Option : ₹ 10.7427

## Portfolio Parameters

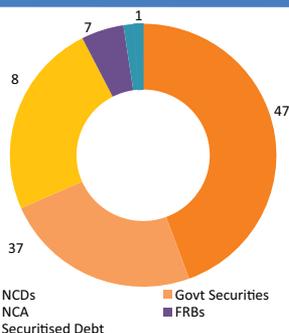
**Weighted Average Maturity** : 3.24 Yrs  
**Yield to Maturity** (Refer Page no. 73) : 5.33%  
**Modified Duration** : 1.75 Yrs  
**Macaulay Duration** : 1.85 Yrs  
**Securitized Debt**  
**Shining Metal Trust II** : 1.10 Years  
PMAT : 3.24 Yrs  
PYLD : 5.33%  
PMD : 1.75 Yrs  
PMCD : 1.85 Yrs

## Portfolio as on 31<sup>st</sup> December, 2021

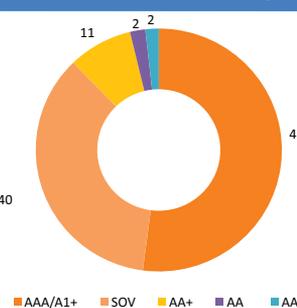
| Portfolio   | % of Nav | Rating         |
|---|----------|----------------|
| <b>FRBs</b>                                       |          |                |
| Axis Finance Ltd                                  | 4.31     | CRISIL AAA     |
| Shriram Transport Finance Co.Ltd.                 | 1.36     | IND AA+        |
| REC Ltd   | 1.35     | CRISIL AAA     |
| <b>Govt Securities</b>                            |          |                |
| GOI FRB - MAT 22/09/2033                          | 7.82     | SOV            |
| 6.10% GSEC MAT-12/07/2031.                        | 7.48     | SOV            |
| 91 D TBILL MAT - 20/01/2022                       | 6.72     | SOV            |
| 5.63% GS MAT - 12/04/26                           | 3.35     | SOV            |
| 8.24% TAMIL NADU SDL MAT - 09/09/25               | 2.32     | SOV            |
| 7.68% G S 15/12/23                                | 1.41     | SOV            |
| 7.16% G-Sec-mat 20.05.2023                        | 1.39     | SOV            |
| 8.27% RAJASTHAN SPL SDL -23/06/2022               | 1.37     | SOV            |
| 5.82% BIHAR SDL 20/01/2026                        | 1.34     | SOV            |
| 7.68% M P SPL SDL - 22/03/2023                    | 0.83     | SOV            |
| 8.15% GSEC 11.06.2022                             | 0.69     | SOV            |
| 8.18% HR UDAY SDL -15/06/2022                     | 0.69     | SOV            |
| 8.35% GOI 14/05/2022                              | 0.68     | SOV            |
| 5.39% GUJARAT SDL MAT - 31/03/2024                | 0.68     | SOV            |
| 05.15 GS 09/11/2025                               | 0.08     | SOV            |
| 8.19% RAJASTHAN SPL SDL -23/06/2026               | 0.00     | SOV            |
| <b>NCDs</b>                                       |          |                |
| National Bank For Agriculture & Rural Development | 8.11     | ICRA AAA       |
| HDFC Ltd.   | 6.09     | CRISIL AAA     |
| REC Ltd   | 4.01     | CRISIL AAA     |
| Housing And Urban Development Corpn               | 2.81     | ICRA AAA       |
| Power Finance Corporation Ltd.                    | 2.71     | CRISIL AAA     |
| Indian Railways Fin Corpn Ltd.                    | 2.58     | CRISIL AAA     |
| India Grid Trust                                  | 2.05     | CRISIL AAA     |
| Food Corporation Of India                         | 2.04     | CRISIL AAA(CE) |
| Mahindra Rural Housing Finance Ltd                | 1.88     | CRISIL AA+     |
| Sikka Ports & Terminals Ltd.                      | 1.68     | CRISIL AAA     |
| Tata Motors Finance Ltd.                          | 1.61     | CRISIL AA-     |
| ICICI Bank Ltd                                    | 1.41     | ICRA AA+       |
| Punjab National Bank                              | 1.36     | CRISIL AA+     |
| Bank Of Baroda                                    | 1.35     | ICRA AA        |
| Mahindra & Mahindra Fin.Ser.Ltd.                  | 1.23     | IND AAA        |
| Piramal Capital & Housing Finance Ltd             | 1.21     | ICRA AA        |
| Muthoot Finance Ltd                               | 1.09     | CRISIL AA+     |
| Indian Hotels Company Ltd.                        | 0.69     | CARE AA        |
| Indian Oil Corporation Ltd.                       | 0.69     | CRISIL AAA     |
| Sundaram Home Finance Ltd.                        | 0.68     | CRISIL AA+     |
| Cholamandalam Investment & Finance Company Ltd    | 0.54     | ICRA AA+       |
| L&T Metro Rail(Hyderabad)Ltd                      | 0.48     | CRISIL AAA(CE) |
| EXIM Bank   | 0.32     | CRISIL AAA     |
| State Bank Of India                               | 0.27     | CRISIL AA+     |
| Larsen & Toubro Ltd.                              | 0.08     | CRISIL AAA     |
| <b>Securitized Debt</b>                           |          |                |
| Shining Metal Trust II                            | 1.23     | CRISIL AAA(SO) |
| Net Current assets                                | 7.93     |                |
| Total   | 100.00   |                |

Top 10 scrips in this portfolio

## Asset Allocation as on 31<sup>st</sup> December, 2021



## Credit Profile of Debt as on 31<sup>st</sup> December, 2021



## Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | CRISIL Short Term Bond Fund Index (%) | CRISIL 10 Year Gilt Index (%) | NAV Growth (₹) | CRISIL Short Term Bond Fund Index (₹) | CRISIL 10 Year Gilt Index (₹) |
|------------------|----------------|---------------------------------------|-------------------------------|----------------|---------------------------------------|-------------------------------|
| 1 Year           | 8.38           | 4.38                                  | 1.35                          | 10,838         | 10,438                                | 10,135                        |
| 3 Years          | 4.78           | 8.07                                  | 6.94                          | 11,505         | 12,624                                | 12,232                        |
| 5 Years          | 5.28           | 7.38                                  | 5.32                          | 12,936         | 14,279                                | 12,960                        |
| Since inception* | 7.66           | 7.78                                  | 5.99                          | 25,380         | 25,740                                | 20,836                        |

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 63 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agarwal.

## SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | CRISIL Short Term Bond Fund Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Short Term Bond Fund Index | Yield (%) CRISIL 10 Year Gilt Index |
|-----------------|-----------------------|----------------|---------------------------------------|-------------------------------|----------------|---|-------------------------------------|
| 1 Year          | 1,20,000              | 1,26,819       | 1,23,071                              | 1,22,176                      | 10.70          | 4.78  | 3.38                                |
| 3 Years         | 3,60,000              | 4,05,017       | 3,99,600                              | 3,86,067                      | 7.80           | 6.89  | 4.59                                |
| 5 Years         | 6,00,000              | 6,98,356       | 7,23,612                              | 6,89,009                      | 6.01           | 7.43  | 5.47                                |
| 7 Years         | 8,40,000              | 10,40,442      | 11,00,373                             | 10,34,046                     | 6.02           | 7.59  | 5.85                                |
| 10 Years        | 12,00,000             | 16,88,172      | 18,08,874                             | 16,58,669                     | 6.64           | 7.96  | 6.30                                |
| 15 Years        | NA                    | NA             | NA                                    | NA                            | 7.96           | NA  | NA                                  |
| Since inception | 15,70,000             | 25,59,535      | 27,37,524                             | 24,36,869                     | 7.09           | 8.02  | 6.40                                |

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

For Product Label, Refer Page no. 64-67.

Potential Risk Class Matrix Refer page no.72

# 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.

## JANUARY 2022

### Investment Objective

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

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

### Date of inception/allotment

27th January, 2014

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 299.01 Crore  
Closing AUM : ₹ 300.81 Crore

### High/Low NAV in the month

High Growth Option : ₹ 16.5640  
Low Growth Option : ₹ 16.5279

### Total Expense Ratio

Regular : 0.30  
Direct : 0.16

### 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/-

### No. of Unit Holding Accounts

3,772

### Load Structure

Entry Load : Nil  
Exit Load : Nil

### NAV per unit as on 31<sup>st</sup> December, 2021

|                       |           |
|-----------------------|-----------|
| Regular Growth Option | ₹ 16.5640 |
| Regular IDCW Option   | ₹ 11.8246 |
| Direct Growth Option  | ₹ 16.6922 |
| Direct IDCW Option    | ₹ 11.8912 |

### Portfolio Parameters

|                                       |            |
|---------------------------------------|------------|
| Weighted Average Maturity             | : 1.21 Yrs |
| Yield to Maturity (Refer Page no. 73) | : 4.29%    |
| Modified Duration                     | : 1.02 Yrs |
| Macaulay Duration                     | : 1.08 Yrs |
| PMAT                                  | : 1.21 Yrs |
| PYLD                                  | : 4.29%    |
| PMD                                   | : 1.02 Yrs |
| PMCD                                  | : 1.08 Yrs |

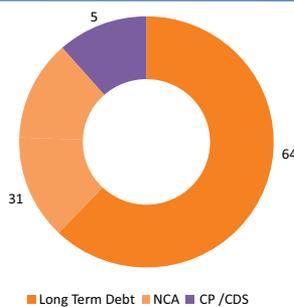
### Portfolio as on 31<sup>st</sup> December, 2021

| Portfolio   | % of Nav      | Rating         |
|---|---------------|----------------|
| <b>CP / Cds</b>                                     |               |                |
| • National Bank For Agriculture & Rural Development | 4.97          | IND A1+        |
| <b>Long Term Debt</b>                               |               |                |
| • HDFC Bank Ltd.                                    | 8.86          | CARE AAA       |
| • EXIM Bank   | 8.82          | CRISIL AAA     |
| • Power Finance Corporation Ltd.                    | 8.43          | CRISIL AAA     |
| • Food Corporation Of India                         | 6.72          | CRISIL AAA(CE) |
| • NHPC Ltd.   | 6.69          | ICRA AAA       |
| • Oil & Natural Gas Corporation Ltd.                | 4.92          | ICRA AAA       |
| • Housing And Urban Development Corpn               | 4.23          | ICRA AAA       |
| • Hindustan Petroleum Corporation Ltd.              | 3.39          | CRISIL AAA     |
| • National Bank For Agriculture & Rural Development | 3.38          | ICRA AAA       |
| Small Indst. Dev. Bank Of India                     | 3.38          | CARE AAA       |
| Jorabat Shillong Expressway Ltd. ~                  | 1.70          | IND D          |
| National Housing Bank                               | 1.68          | CRISIL AAA     |
| Indian Oil Corporation Ltd.                         | 1.67          | CRISIL AAA     |
| Net Current assets                                  | 31.15         |                |
| <b>Total</b>  | <b>100.00</b> |                |

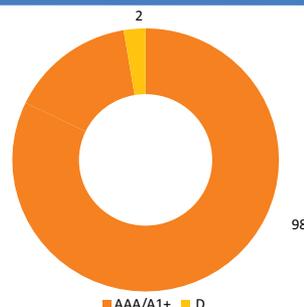
• Top 10 scrips in this portfolio

~ Backed by Annuity from National Highway Authority of India - NHAI

### Asset Allocation as on 31<sup>st</sup> December, 2021



### Credit Profile of Debt as on 31<sup>st</sup> December, 2021



### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | CRISIL Banking and PSU Debt Index (%) | CRISIL 10 Year Gilt Index (%) | NAV Growth (₹) | CRISIL Banking and PSU Debt Index (₹) | CRISIL 10 Year Gilt Index (₹) |
|------------------|----------------|---------------------------------------|-------------------------------|----------------|---------------------------------------|-------------------------------|
| 1 Year           | 2.82           | 4.21                                  | 1.35                          | 10,282         | 10,421                                | 10,135                        |
| 3 Years          | 3.47           | 8.29                                  | 6.94                          | 11,079         | 12,702                                | 12,232                        |
| 5 Years          | 4.71           | 7.61                                  | 5.32                          | 12,589         | 14,433                                | 12,960                        |
| Since inception* | 6.59           | 8.75                                  | 7.73                          | 16,569         | 19,420                                | 18,024                        |

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

### SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | CRISIL Banking and PSU Debt Index (%) | CRISIL 10 Year Gilt Index (%) | Yield (%) Fund | Yield (%) CRISIL Banking and PSU Debt Index | Yield (%) CRISIL 10 Year Gilt Index |
|-----------------|-----------------------|----------------|---------------------------------------|-------------------------------|----------------|---|-------------------------------------|
| 1 Year          | 1,20,000              | 1,22,068       | 1,23,204                              | 1,22,176                      | 3.21           | 4.99  | 3.38                                |
| 3 Years         | 3,60,000              | 3,86,571       | 3,99,805                              | 3,86,067                      | 4.68           | 6.93  | 4.59                                |
| 5 Years         | 6,00,000              | 6,71,496       | 7,26,117                              | 6,89,009                      | 4.45           | 7.56  | 5.47                                |
| 7 Years         | 8,40,000              | 10,08,545      | 11,08,727                             | 10,34,046                     | 5.15           | 7.80  | 5.85                                |
| Since inception | 9,40,000              | 11,67,305      | 12,92,823                             | 11,94,969                     | 5.43           | 7.97  | 6.02                                |

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.

### Investment Objective

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

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

### Date of inception/allotment

8th August, 2018

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 4484.05 Crore  
Closing AUM : ₹ 4431.08 Crore

### High/Low NAV in the month

High Growth Option : ₹ 13.1329  
Low Growth Option : ₹ 13.1087

### Total Expense Ratio

Regular : 0.55  
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/-

### No. of Unit Holding Accounts

14,162

### Load Structure

Entry Load : Nil  
Exit Load : Nil

### NAV per unit as on 31<sup>st</sup> December, 2021

Regular Growth Option : ₹ 13.1329  
Regular IDCW Option : ₹ 11.8126  
Direct Growth Option : ₹ 13.2740  
Direct IDCW Option : ₹ 11.9475

### Portfolio Parameters

Weighted Average Maturity : 2.07 Yrs  
Yield to Maturity (Refer Page no. 73) : 5.12%  
Modified Duration : 1.78 Yrs  
Macaulay Duration : 1.86 Yrs

PMAT : 2.07 Yrs  
PYLD : 5.12%  
PMD : 1.78 Yrs  
PMCD : 1.86 Yrs

### Portfolio as on 31<sup>st</sup> December, 2021

#### Portfolio

##### Govt Securities

- 5.63% GS MAT - 12/04/26
- 7.89% GJ SDL MAT - 15/05/2025
- 8.24% G-SEC 15/02/2027
- 6.69% MP SDL 2025-17/03/2025
- 6.64% BR SDL MAT - 17/03/2025
- 6.79% NI GSEC MAT 15/05/2027
- 5.22% GS 15/06/2025
- 05.15 GS 09/11/2025
- 5.75% RJ SDL -10/06/2025
- 5.65% RJ SDL -03/06/2025
- GOI FRB - MAT 22/09/2033

##### Long Term Debt

- National Bank For Agriculture & Rural Development
- Reliance Industries Ltd.
- HDFC Ltd.
- Power Finance Corporation Ltd.
- National Housing Bank
- REC Ltd
- HDB Financial Services Ltd.
- Small Indst. Dev. Bank Of India
- EXIM Bank
- NTPC Ltd.
- Housing And Urban Development Corpn
- LIC Housing Finance Ltd.
- Summit Digitel Infrastructure Pvt Ltd
- Axis Finance Ltd
- Larsen & Toubro Ltd.
- India Grid Trust
- Indian Oil Corporation Ltd.
- Indian Railways Fin Corpn Ltd.
- Hindustan Petroleum Corporation Ltd.
- Food Corporation Of India
- Kotak Mahindra Prime Ltd.
- HDFC Bank Ltd.
- NHPC Ltd.
- Britannia Industries Ltd.
- Net Current assets

##### Total

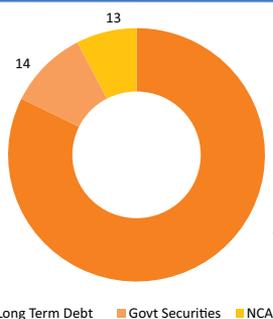
% of Nav

Rating

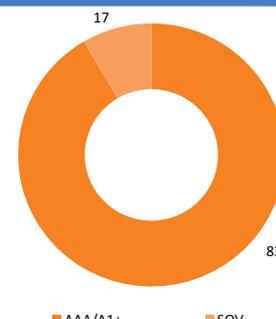
| Instrument  | % of Nav      | Rating         |
|---|---------------|----------------|
| Govt Securities                                   |               |                |
| 5.63% GS MAT - 12/04/26                           | 4.04          | SOV            |
| 7.89% GJ SDL MAT - 15/05/2025                     | 3.01          | SOV            |
| 8.24% G-SEC 15/02/2027                            | 1.23          | SOV            |
| 6.69% MP SDL 2025-17/03/2025                      | 1.17          | SOV            |
| 6.64% BR SDL MAT - 17/03/2025                     | 1.16          | SOV            |
| 6.79% NI GSEC MAT 15/05/2027                      | 1.16          | SOV            |
| 5.22% GS 15/06/2025                               | 1.12          | SOV            |
| 05.15 GS 09/11/2025                               | 1.11          | SOV            |
| 5.75% RJ SDL -10/06/2025                          | 0.23          | SOV            |
| 5.65% RJ SDL -03/06/2025                          | 0.23          | SOV            |
| GOI FRB - MAT 22/09/2033                          | 0.02          | SOV            |
| Long Term Debt                                    |               |                |
| National Bank For Agriculture & Rural Development | 9.01          | ICRA AAA       |
| Reliance Industries Ltd.                          | 8.48          | CRISIL AAA     |
| HDFC Ltd.   | 7.30          | CRISIL AAA     |
| Power Finance Corporation Ltd.                    | 6.60          | CRISIL AAA     |
| National Housing Bank                             | 5.50          | CRISIL AAA     |
| REC Ltd   | 5.48          | CRISIL AAA     |
| HDB Financial Services Ltd.                       | 3.42          | CRISIL AAA     |
| Small Indst. Dev. Bank Of India                   | 3.28          | ICRA AAA       |
| EXIM Bank   | 3.00          | CRISIL AAA     |
| NTPC Ltd.   | 2.58          | CRISIL AAA     |
| Housing And Urban Development Corpn               | 2.31          | ICRA AAA       |
| LIC Housing Finance Ltd.                          | 2.28          | CRISIL AAA     |
| Summit Digitel Infrastructure Pvt Ltd             | 2.25          | CRISIL AAA     |
| Axis Finance Ltd                                  | 2.25          | CRISIL AAA     |
| Larsen & Toubro Ltd.                              | 1.97          | CRISIL AAA     |
| India Grid Trust                                  | 1.70          | CRISIL AAA     |
| Indian Oil Corporation Ltd.                       | 1.15          | CRISIL AAA     |
| Indian Railways Fin Corpn Ltd.                    | 1.15          | CRISIL AAA     |
| Hindustan Petroleum Corporation Ltd.              | 1.12          | CRISIL AAA     |
| Food Corporation Of India                         | 0.57          | CRISIL AAA(CE) |
| Kotak Mahindra Prime Ltd.                         | 0.56          | CRISIL AAA     |
| HDFC Bank Ltd.                                    | 0.55          | CRISIL AAA     |
| NHPC Ltd.   | 0.26          | ICRA AAA       |
| Britannia Industries Ltd.                         | 0.07          | CRISIL AAA     |
| Net Current assets                                | 12.70         |                |
| <b>Total</b>                                      | <b>100.00</b> |                |

• Top 10 scrips in this portfolio

### Asset Allocation as on 31<sup>st</sup> December, 2021



### Credit Profile of Debt as on 31<sup>st</sup> December, 2021



### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | CRISIL Corporate Bond Composite Index (%) | CRISIL 10 Year Gilt Index (%) | NAV Growth (₹) | CRISIL Corporate Bond Composite Index (₹) | CRISIL 10 Year Gilt Index (₹) |
|------------------|----------------|---|-------------------------------|----------------|---|-------------------------------|
| 1 Year           | 3.43           | 4.91                                      | 1.35                          | 10,343         | 10,491                                    | 10,135                        |
| 3 Years          | 8.55           | 9.18                                      | 6.94                          | 12,793         | 13,018                                    | 12,232                        |
| Since inception* | 8.35           | 8.88                                      | 7.87                          | 13,135         | 13,354                                    | 12,938                        |

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

### SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | CRISIL Corporate Bond Composite Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Corporate Bond Composite Index | Yield (%) CRISIL 10 Year Gilt Index |
|-----------------|-----------------------|----------------|---|-------------------------------|----------------|---|-------------------------------------|
| 1 Year          | 1,20,000              | 1,22,542       | 1,23,491                                  | 1,21,013                      | 3.95           | 5.44  | 1.57                                |
| 3 Years         | 3,60,000              | 3,99,250       | 4,06,306                                  | 3,87,126                      | 6.84           | 8.02  | 4.77                                |
| Since inception | 3,90,000              | 4,38,421       | 4,46,282                                  | 4,25,339                      | 7.15           | 8.25  | 5.27                                |

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

# UTI CREDIT RISK FUND (Erstwhile UTI Income Opportunities Fund)

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

## Investment Objective

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

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

## Date of inception/allotment

19th November, 2012

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 558.59 Crore  
Closing AUM : ₹ 554.13 Crore

## High/Low NAV in the month

High Growth Option : ₹ 13.7245  
Low Growth Option : ₹ 13.6828

## Total Expense Ratio

Regular : 1.52  
Direct : 0.76

## 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/-

## No. of Unit Holding Accounts

12,693

## 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/Switchout after 12 months from the date of allotment – NIL

## NAV per unit as on 31<sup>st</sup> December, 2021

|                       |           |
|-----------------------|-----------|
| Regular Growth Option | ₹ 13.7245 |
| Regular IDCW Option   | ₹ 8.2418  |
| Direct Growth Option  | ₹ 15.1155 |
| Direct IDCW Option    | ₹ 9.0222  |

## Portfolio Parameters

|                                       |            |
|---------------------------------------|------------|
| Weighted Average Maturity             | : 3.05 Yrs |
| Yield to Maturity (Refer Page no. 73) | : 6.53%    |
| Modified Duration                     | : 1.58 Yrs |
| Macaulay Duration                     | : 1.65 Yrs |
| PMAT                                  | : 3.05 Yrs |
| PYLD                                  | : 6.53%    |
| PMD                                   | : 1.58 Yrs |
| PMCD                                  | : 1.65 Yrs |

## Portfolio as on 31<sup>st</sup> December, 2021 (Main Portfolio)

| Portfolio   | % of Nav      | Rating      |
|---|---------------|-------------|
| <b>Govt Securities</b>                            |               |             |
| GOI FRB - MAT 30/10/2034                          | 4.42          | SOV         |
| 7.59% NI GS - 20/03/2029                          | 2.40          | SOV         |
| GOI FRB - MAT 22/09/2033                          | 2.17          | SOV         |
| 7.26% GSEC 14/01/29                               | 1.89          | SOV         |
| <b>Long Term Debt</b>                             |               |             |
| Piramal Capital & Housing Finance Ltd             | 7.26          | ICRA AA     |
| Manappuram Finance Ltd.                           | 4.60          | ICRA AA     |
| National Bank For Agriculture & Rural Development | 4.59          | CRISIL AAA  |
| Vedanta Ltd.                                      | 4.54          | CRISIL AA-  |
| Summit Digital Infrastructure Pvt Ltd             | 4.51          | CRISIL AAA  |
| Dilip Buildcon Ltd                                | 4.46          | CRISIL A    |
| India Grid Trust                                  | 3.77          | CRISIL AAA  |
| Tata Power Company Ltd.                           | 3.74          | IND AA      |
| Torrent Power Ltd.                                | 3.65          | CRISIL AA   |
| Amba River Coke Ltd                               | 3.63          | CARE AA     |
| Aadhar Housing Finance Ltd                        | 3.60          | CARE AA     |
| Aditya Birla Fashion & Retail Ltd.                | 3.57          | CRISIL AA   |
| Tata Steel Ltd.                                   | 3.30          | BWR AA+     |
| JM Financial Asset Reconstruction Co Ltd          | 2.75          | ICRA AA-    |
| Godrej Industries Ltd.                            | 2.73          | CRISIL AA   |
| TMF Holdings Ltd                                  | 2.73          | CRISIL AA-  |
| Steel Authority Of India Ltd.                     | 1.91          | IND AA      |
| Axis Bank Ltd.                                    | 1.86          | CRISIL AAA  |
| Afcons Infrastructure Ltd.                        | 1.85          | ICRA A+     |
| Coastal Gujarat Power Ltd                         | 1.84          | CARE AA(CE) |
| Power Finance Corporation Ltd.                    | 1.81          | CRISIL AAA  |
| Tata Motors Ltd.                                  | 0.98          | ICRA AA-    |
| Shriram Transport Finance Co.Ltd.                 | 0.91          | CRISIL AA+  |
| L&T Finance Ltd.                                  | 0.91          | CRISIL AAA  |
| Net Current assets                                | 13.61         |             |
| <b>Total</b>                                      | <b>100.00</b> |             |

\*Top 10 scrips in this portfolio

Due to segregation of portfolio, the scheme performance has been impacted as given below: Note: The Return disclosed is after taking impact of creation of Segregated -13092019

| NAV Per Unit (Regular Plan - Growth Option) |                |                      |
|---|----------------|----------------------|
| Date  | Main Portfolio | Segregated Portfolio |
| 12/09/2019                                  | 16.4233        | NA                   |
| 13/09/2019                                  | 15.4829        | 0.2478               |
| Reduction in NAV(%)                         | -5.73%         |                      |

Impact on NAV is negative on account of segregation of portfolio. Partial amount (Rs. 12.20 lakhs) recovered and accordingly distributed to investors

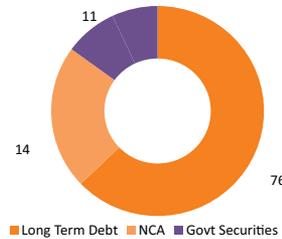
| Zee Learn Ltd. NAV per unit (Regular Plan - Growth Option) |                |                      |
|--|----------------|----------------------|
| Date   | Main Portfolio | Segregated Portfolio |
| 06/07/2020   | 12.0646        | NA                   |
| 06/07/2020   | 10.9593        | 0.5579    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

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

Under Segregated portfolio (Subscription & redemption facility is not available however the unit of Segregated portfolio will be listed on the recognized stock exchange.

| UTI Credit Risk Fund (Segregated - 17022020)<br>Segregated Portfolio as on 31 <sup>st</sup> December, 2021 |               |         |
|--|---------------|---------|
| Portfolio  | % of NAV      | Rating  |
| Vodafone Idea Ltd  | 48.97         | CARE-B- |
| Vodafone Idea Ltd  | 41.24         | CARE-B- |
| Net Current Assets   | 9.79          |         |
| <b>Total</b>   | <b>100.00</b> |         |

## Asset Allocation as on 31<sup>st</sup> December, 2021



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

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

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

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

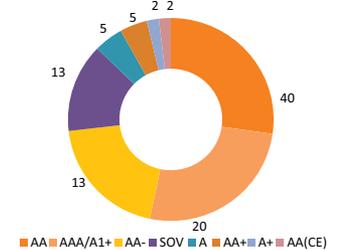
## Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 46.37 Crore  
Closing AUM : ₹ 47.62 Crore  
Segregated Fund Size Monthly Average - 06032020 : ₹ 0.0 Crore  
Closing AUM : ₹ 0.0 Crore  
Segregated NAV per unit as on - 17022020 : ₹ 0.62  
31<sup>st</sup> December, 2021 Growth :

| UTI Credit Risk Fund (Segregated - 06032020)<br>Segregated Portfolio as on 31 <sup>st</sup> December, 2021 |          |        |
|--|----------|--------|
| Portfolio  | % of NAV | Rating |
| Yes Bank Ltd.  | 0*       | ICRA-D |

\* Percentage to NAV Less Than 0.01

## Credit Profile of Debt as on 31<sup>st</sup> December, 2021



## Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | CRISIL Short Term Credit Risk Index (%) | CRISIL 10 Year Gilt Index (%) | NAV Growth (₹) | CRISIL Short Term Credit Risk Index (₹) | CRISIL 10 Year Gilt Index (₹) |
|------------------|----------------|---|-------------------------------|----------------|---|-------------------------------|
| 1 Year           | 21.48          | 6.74                                    | 1.35                          | 12,148         | 10,674                                  | 10,135                        |
| 3 Years          | -5.82          | 9.19                                    | 6.94                          | 8,352          | 13,021                                  | 12,232                        |
| 5 Years          | -1.19          | 8.31                                    | 5.32                          | 9,419          | 14,909                                  | 12,960                        |
| Since inception* | 3.53           | 9.24                                    | 6.97                          | 13,722         | 22,390                                  | 18,488                        |

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 63 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 13<sup>th</sup> Sep, 2019 17<sup>th</sup> Feb, 2020 6<sup>th</sup> March, 2020 and 07<sup>th</sup> July, 2020 Respectively

## SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | CRISIL Short Term Credit Risk Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Short Term Credit Risk Index | Yield (%) CRISIL 10 Year Gilt Index |
|-----------------|-----------------------|----------------|---|-------------------------------|----------------|---|-------------------------------------|
| 1 Year          | 1,20,000              | 1,38,105       | 1,24,118                                | 1,22,176                      | 29.11          | 6.42  | 3.38                                |
| 3 Years         | 3,60,000              | 3,76,773       | 4,08,887                                | 3,86,067                      | 2.98           | 8.44  | 4.59                                |
| 5 Years         | 6,00,000              | 5,89,242       | 7,45,219                                | 6,89,009                      | -0.71          | 8.60  | 5.47                                |
| 7 Years         | 8,40,000              | 8,38,695       | 11,42,331                               | 10,34,046                     | -0.04          | 8.64  | 5.85                                |
| Since inception | 10,90,000             | 11,53,762      | 16,51,043                               | 14,53,914                     | 1.24           | 8.89  | 6.20                                |

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

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

An open ended medium term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 3 years and 4 years.

## Investment Objective

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

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

## Date of inception/allotment

25th March, 2015

## Fund Manager

Mr. Ritesh Nambiar [BMS (Fin), CFA, FRM, MMS (Finance)]

## Fund AUM

Fund Size Monthly Average : ₹ 66.42 Crore  
Closing AUM : ₹ 65.44 Crore

## High/Low NAV in the month

High Growth Option : ₹ 14.9559  
Low Growth Option : ₹ 14.9213

## Total Expense Ratio

Regular : 1.50  
Direct : 0.87

## Minimum Investment Amount

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

## No. of Unit Holding Accounts

1,337

## Load Structure

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

## NAV per unit as on 31<sup>st</sup> December, 2021

|                       |           |
|-----------------------|-----------|
| Regular Growth Option | ₹ 14.9372 |
| Regular IDCW Option   | ₹ 10.7722 |
| Direct Growth Option  | ₹ 15.6674 |
| Direct IDCW Option    | ₹ 10.6261 |

## Portfolio Parameters

|                                       |            |
|---------------------------------------|------------|
| Weighted Average Maturity             | : 4.38 Yrs |
| Yield to Maturity (Refer Page no. 73) | : 6.06%    |
| Modified Duration                     | : 2.24 Yrs |
| Macaulay Duration                     | : 2.31 Yrs |
| PMAT                                  | : 4.38 Yrs |
| PYLD                                  | : 6.06%    |
| PMD                                   | : 2.24 Yrs |
| PMCD                                  | : 2.31 Yrs |

## Portfolio as on 31<sup>st</sup> December, 2021 (Main Portfolio)

| Portfolio                               | % of Nav      | Rating     |
|---|---------------|------------|
| <b>Govt Securities</b>                  |               |            |
| • 7.59% NI GS - 20/03/2029              | 12.21         | SOV        |
| • 7.26% GSEC 14/01/29                   | 8.00          | SOV        |
| • GOI FRB - MAT 30/10/2034              | 7.49          | SOV        |
| • 5.79% GS MAT -11/05/2030              | 7.34          | SOV        |
| • GOI FRB - MAT 22/09/2033              | 4.59          | SOV        |
| <b>Long Term Debt</b>                   |               |            |
| • Reliance Industries Ltd.              | 7.82          | CRISIL AAA |
| • Indian Hotels Company Ltd.            | 7.71          | CARE AA    |
| • Amba River Coke Ltd                   | 7.65          | CARE AA    |
| • Dilip Buildcon Ltd                    | 7.58          | CRISIL A   |
| • India Grid Trust                      | 6.09          | CRISIL AAA |
| • Shriram Transport Finance Co.Ltd.     | 4.64          | CRISIL AA+ |
| • Power Finance Corporation Ltd.        | 1.65          | ICRA AAA   |
| • Piramal Capital & Housing Finance Ltd | 1.58          | ICRA AA    |
| • HDFC Ltd.                             | 0.65          | CRISIL AAA |
| • EXIM Bank                             | 0.50          | CRISIL AAA |
| • Net Current assets                    | 14.50         |            |
| <b>Total</b>                            | <b>100.00</b> |            |

\*Top 10 scrips in this portfolio

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

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

## UTI Medium Term Fund (Segregated - 17022020) Segregated Portfolio as on 31<sup>st</sup> December, 2021

| Portfolio          | % of NAV      | Rating  |
|--------------------|---------------|---------|
| Vodafone Idea Ltd  | 90.40         | CARE-B- |
| Net Current Assets | 9.60          |         |
| <b>Total</b>       | <b>100.00</b> |         |

## UTI Medium Term Fund (Segregated - 06032020) Segregated Portfolio as on 31<sup>st</sup> December, 2021

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

\* Percentage to NAV Less Than 0.01

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

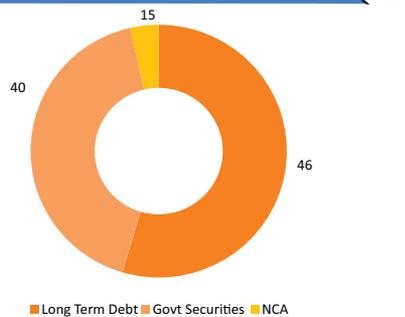
| Zee Learn Ltd. NAV per unit (Regular Plan - Growth Option) |                |                      |
|--|----------------|----------------------|
| Date   | Main Portfolio | Segregated Portfolio |
| 06/07/2020   | 14.0932        | NA                   |
| 06/07/2020   | 13.6592        | 0.2211    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

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

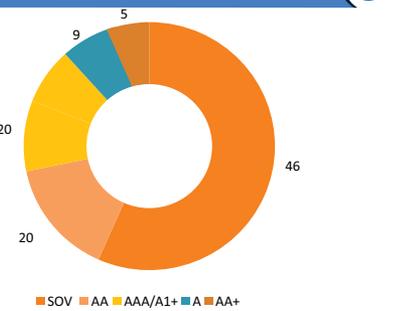
## Segregated AUM & NAV

|   |              |
|---|--------------|
| Segregated Fund Size Monthly Average - 17022020 : | ₹ 1.32 Crore |
| Closing AUM:                                      | ₹ 1.36 Crore |
| Segregated Fund Size Monthly Average - 06032020 : | ₹ 0.0 Crore  |
| Closing AUM:                                      | ₹ 0.0 Crore  |
| Segregated NAV per unit as on - 17022020          | ₹ 0.09       |
| 31 <sup>st</sup> December, 2021 Growth :          |              |

## Asset Allocation as on 31<sup>st</sup> December, 2021



## Credit Profile of Debt as on 31<sup>st</sup> December, 2021



## Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | CRISIL Medium Term Debt Index (%) | CRISIL 10 Year Gilt Index (%) | NAV Growth (₹) | CRISIL Medium Term Debt Index (₹) | CRISIL 10 Year Gilt Index (₹) |
|------------------|----------------|-----------------------------------|-------------------------------|----------------|-----------------------------------|-------------------------------|
| 1 Year           | 6.19           | 4.59                              | 1.35                          | 10,619         | 10,459                            | 10,135                        |
| 3 Years          | 4.05           | 9.36                              | 6.94                          | 11,266         | 13,082                            | 12,232                        |
| 5 Years          | 4.90           | 8.04                              | 5.32                          | 12,704         | 14,724                            | 12,960                        |
| Since inception* | 6.12           | 8.58                              | 6.79                          | 14,940         | 17,443                            | 15,590                        |

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 63 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 17<sup>th</sup> Feb, 2020 6<sup>th</sup> March, 2020 and 07<sup>th</sup> July, 2020 Respectively

## SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | CRISIL Medium Term Debt Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Medium Term Debt Index | Yield (%) CRISIL 10 Year Gilt Index |
|-----------------|-----------------------|----------------|-----------------------------------|-------------------------------|----------------|---|-------------------------------------|
| 1 Year          | 1,20,000              | 1,25,296       | 1,23,454                          | 1,22,176                      | 8.28           | 5.38                                    | 3.38                                |
| 3 Years         | 3,60,000              | 3,85,760       | 4,06,917                          | 3,86,067                      | 4.54           | 8.12                                    | 4.59                                |
| 5 Years         | 6,00,000              | 6,72,545       | 7,40,390                          | 6,89,009                      | 4.51           | 8.34                                    | 5.47                                |
| Since inception | 8,00,000              | 9,50,053       | 10,62,603                         | 9,72,786                      | 5.08           | 8.39                                    | 5.78                                |

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

# UTI DYNAMIC BOND FUND

An open ended dynamic debt scheme investing across duration.

JANUARY 2022

## Investment Objective

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

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

## Date of inception/allotment

16th June, 2010

## Fund Manager

Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA)

## Fund AUM

Fund Size Monthly Average : ₹ 336.59 Crore  
Closing AUM : ₹ 341.49 Crore

## High/Low NAV in the month

High Growth Option : ₹ 23.4374  
Low Growth Option : ₹ 23.3715

## Total Expense Ratio

Regular : 1.45  
Direct : 0.99

## 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/-

## No. of Unit Holding Accounts

5,952

## Load Structure

| Entry Load | Nil |                            |
|------------|-----|----------------------------|
| Exit Load  | 3%  | < 3 months                 |
|            | 2%  | >= 3 months and < 6 months |
|            | 1%  | >= 6 months and < 1 year   |
|            | Nil | >= 1 year                  |

## NAV per unit as on 31<sup>st</sup> December, 2021

|                       |           |
|-----------------------|-----------|
| Regular Growth Option | ₹ 23.3902 |
| Regular IDCW Option   | ₹ 12.3974 |
| Direct Growth Option  | ₹ 24.7342 |
| Direct IDCW Option    | ₹ 12.9136 |

## Portfolio Parameters

|                                       |            |
|---------------------------------------|------------|
| Weighted Average Maturity             | : 5.45 Yrs |
| Yield to Maturity (Refer Page no. 73) | : 4.65%    |
| Modified Duration                     | : 2.99 Yrs |
| Macaulay Duration                     | : 3.10 Yrs |
| PMAT                                  | : 5.45 Yrs |
| PYLD                                  | : 4.65%    |
| PMD                                   | : 2.99 Yrs |
| PMCD                                  | : 3.10 Yrs |

## Portfolio as on 31<sup>st</sup> December, 2021 (Main Portfolio)

### Portfolio

#### Govt Securities

- 6.10% GSEC MAT-12/07/2031.
- 364 D TBILL MAT-06/01/2022
- GOI FRB - MAT 22/09/2033
- 5.63% GS MAT - 12/04/26

#### NCDs

- Jorabat Shillong Expressway Ltd. ~
- National Bank For Agriculture & Rural Development
- Piramal Capital & Housing Finance Ltd
- Punjab National Bank
- Food Corporation Of India
- L&T Metro Rail(Hyderabad)Ltd
- U P Power Corporation Ltd
- Net Current assets

#### Total

\*Top 10 scrips in this portfolio

\*\* Backed by Annuity from National Highway Authority of India - NHAI

### UTI Dynamic Bond Fund (Segregated - 17022020) Segregated Portfolio as on 31<sup>st</sup> December, 2021

| Portfolio          | % of NAV      | Rating  |
|--------------------|---------------|---------|
| Vodafone Idea Ltd  | 90.36         | CARE-B- |
| Net Current Assets | 9.64          |         |
| <b>Total</b>       | <b>100.00</b> |         |

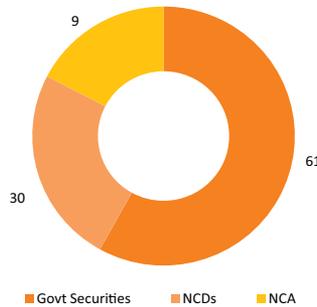
### NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020

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

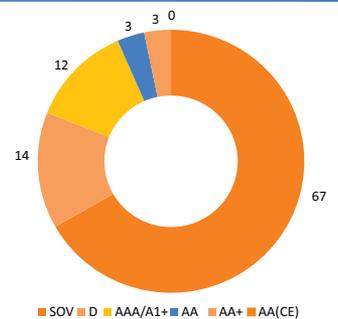
### Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 6.61 Crore  
Closing AUM: ₹ 6.79 Crore  
Segregated NAV per unit as on - 17022020 : ₹ 0.32  
31<sup>st</sup> December, 2021 Growth :

## Asset Allocation as on 31<sup>st</sup> December, 2021



## Credit Profile of Debt as on 31<sup>st</sup> December, 2021



## Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | CRISIL Composite Bond Fund Index (%) | CRISIL 10 Year Gilt Index (%) | NAV Growth (₹) | CRISIL Composite Bond Fund Index (₹) | CRISIL 10 Year Gilt Index (₹) |
|------------------|----------------|--------------------------------------|-------------------------------|----------------|--------------------------------------|-------------------------------|
| 1 Year           | 10.80          | 3.44                                 | 1.35                          | 11,080         | 10,344                               | 10,135                        |
| 3 Years          | 4.08           | 8.74                                 | 6.94                          | 11,276         | 12,861                               | 12,232                        |
| 5 Years          | 4.32           | 7.35                                 | 5.32                          | 12,356         | 14,259                               | 12,960                        |
| Since inception* | 7.63           | 8.18                                 | 6.58                          | 23,380         | 24,798                               | 20,877                        |

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 63 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agarwal.\*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17<sup>th</sup> Feb, 2020.

## SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | CRISIL Composite Bond Fund Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Composite Bond Fund Index | Yield (%) CRISIL 10 Year Gilt Index |
|-----------------|-----------------------|----------------|--------------------------------------|-------------------------------|----------------|--|-------------------------------------|
| 1 Year          | 1,20,000              | 1,29,679       | 1,22,962                             | 1,21,013                      | 15.28          | 4.61                                       | 1.57                                |
| 3 Years         | 3,60,000              | 4,07,203       | 4,01,091                             | 3,87,126                      | 8.17           | 7.14                                       | 4.77                                |
| 5 Years         | 6,00,000              | 6,90,942       | 7,29,510                             | 6,96,830                      | 5.58           | 7.75                                       | 5.92                                |
| 7 Years         | 8,40,000              | 10,28,112      | 11,13,959                            | 10,50,546                     | 5.69           | 7.93                                       | 6.29                                |
| 10 Years        | 12,00,000             | 16,80,072      | 18,45,341                            | 17,02,247                     | 6.55           | 8.34                                       | 6.80                                |
| 15 Years        | NA                    | NA             | NA                                   | NA                            | NA             | NA   | NA                                  |
| Since inception | 13,80,000             | 20,80,810      | 22,76,731                            | 20,72,650                     | 6.90           | 8.36                                       | 6.83                                |

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

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

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years.

## Investment Objective

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

## Date of inception/allotment

4th May, 1998

## Fund Manager

Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])  
Managing the scheme since October-2003

## Fund AUM

Fund Size Monthly Average : ₹ 291.26 Crore  
Closing AUM : ₹ 290.17 Crore

## High/Low NAV in the month

High Growth Option : ₹ 55.6276  
Low Growth Option : ₹ 55.4191

## Total Expense Ratio

Regular : 1.45  
Direct : 1.16

## 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/-

## No. of Unit Holding Accounts

17,877

## Load Structure

|            |     |                            |
|------------|-----|----------------------------|
| Entry Load | Nil |                            |
| Exit Load  | 3%  | < 3 months                 |
|            | 2%  | >= 3 months and < 6 months |
|            | 1%  | >= 6 months and < 1 year   |
|            | Nil | >= 1 year                  |

## NAV per unit as on 31<sup>st</sup> December, 2021

|                       |           |
|-----------------------|-----------|
| Regular Growth Option | ₹ 55.4619 |
| Regular IDCW Option   | ₹ 14.4675 |
| Direct Growth Option  | ₹ 59.6654 |
| Direct IDCW Option    | ₹ 18.8295 |

## Portfolio Parameters

**Weighted Average Maturity** : 6.73 Yrs  
**Yield to Maturity (Refer Page no. 73)** : 5.07%  
**Modified Duration** : 3.60 Yrs  
**Macaulay Duration** : 3.74 Yrs

PMAT : 6.73 Yrs  
PYLD : 5.07%  
PMD : 3.60 Yrs  
PMCD : 3.74 Yrs

## Portfolio as on 31<sup>st</sup> December, 2021 (Main Portfolio)

| Portfolio                               | % of Nav      | Rating         |
|---|---------------|----------------|
| <b>Govt Securities</b>                  |               |                |
| • 6.10% GSEC MAT-12/07/2031             | 23.52         | SOV            |
| • GOI FRB - MAT 22/09/2033              | 15.53         | SOV            |
| • 364 D TBILL MAT - 13/01/22            | 8.61          | SOV            |
| • 5.63% GS MAT - 12/04/26               | 8.56          | SOV            |
| • 6.79% GS 26/12/2029                   | 5.28          | SOV            |
| • 8.0% ARUNACHAL PR SDL 08/04/2030      | 1.84          | SOV            |
| <b>Long Term Debt</b>                   |               |                |
| • Jorabat Shillong Expressway Ltd. ~    | 10.77         | IND D          |
| • Punjab National Bank                  | 5.21          | CRISIL AA+     |
| • Food Corporation Of India             | 5.18          | CRISIL AAA(CE) |
| • Piramal Capital & Housing Finance Ltd | 3.55          | ICRA AA        |
| L&T Metro Rail(Hyderabad)Ltd            | 0.83          | CRISIL AAA(CE) |
| Net Current assets                      | 11.13         |                |
| <b>Total</b>                            | <b>100.00</b> |                |

• Top 10 scrips in this portfolio  
~ Backed by Annuity from National Highway Authority of India - NHAI

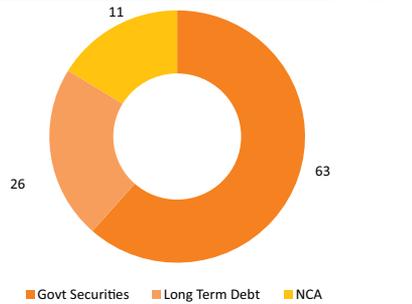
| UTI Bond Fund (Segregated - 17022020)<br>Segregated Portfolio as on 31 <sup>st</sup> December, 2021 |               |         |
|---|---------------|---------|
| Portfolio   | % of NAV      | Rating  |
| Vodafone Idea Ltd   | 90.36         | CARE-B- |
| Net Current Assets  | 9.64          |         |
| <b>Total</b>  | <b>100.00</b> |         |

| NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020 |                |                      |
|---|----------------|----------------------|
| Date  | Main Portfolio | Segregated Portfolio |
| 14/02/2020  | 48.8351        | NA                   |
| 17/02/2020  | 46.9540        | 1.9120               |
| Reduction in NAV(%)   | -3.85%         |                      |

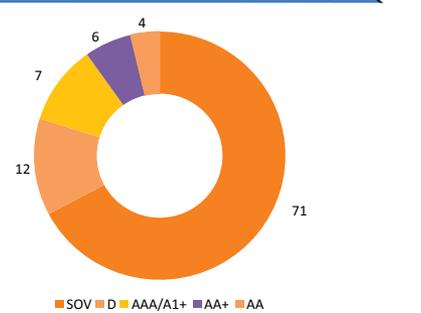
## Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 16.27 Crore  
Closing AUM: ₹ 16.71 Crore  
Segregated NAV per unit as on - 17022020 : ₹ 1.73  
31<sup>st</sup> December, 2021 Growth :

## Asset Allocation as on 31<sup>st</sup> December, 2021



## Credit Profile of Debt as on 31<sup>st</sup> December, 2021



## Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | NIFTY Medium to Long Duration Debt Index (%) | CRISIL 10 Year Gilt Index (%) | NAV Growth (₹) | NIFTY Medium to Long Duration Debt Index (₹) | CRISIL 10 Year Gilt Index (₹) |
|------------------|----------------|--|-------------------------------|----------------|--|-------------------------------|
| 1 Year           | 9.43           | 4.08   | 1.35                          | 10,943         | 10,408                                       | 10,135                        |
| 3 Years          | 1.36           | 9.26   | 6.94                          | 10,414         | 13,046                                       | 12,232                        |
| 5 Years          | 2.33           | 7.36   | 5.32                          | 11,221         | 14,266                                       | 12,960                        |
| Since inception* | 7.50           | 9.96   | NA                            | 55,418         | 93,929                                       | 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 63 in 'Fund Manager Summary'.

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

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

## SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | NIFTY Medium to Long Duration Debt Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) NIFTY Medium to Long Duration Debt Index | Yield (%) CRISIL 10 Year Gilt Index |
|-----------------|-----------------------|----------------|--|-------------------------------|----------------|--|-------------------------------------|
| 1 Year          | 1,20,000              | 1,28,392       | 1,23,394                                     | 1,21,013                      | 13.21          | 5.29   | 1.57                                |
| 3 Years         | 3,60,000              | 3,93,881       | 4,04,927                                     | 3,87,126                      | 5.93           | 7.79   | 4.77                                |
| 5 Years         | 6,00,000              | 6,53,286       | 7,35,240                                     | 6,96,830                      | 3.36           | 8.06   | 5.92                                |
| 7 Years         | 8,40,000              | 9,56,566       | 11,17,858                                    | 10,50,546                     | 3.66           | 8.03   | 6.29                                |
| 10 Years        | 12,00,000             | 15,31,235      | 18,42,528                                    | 17,02,247                     | 4.77           | 8.31   | 6.80                                |
| 15 Years        | 18,00,000             | 28,48,572      | 34,64,397                                    | 30,50,562                     | 5.85           | 8.23   | 6.69                                |
| Since inception | 20,50,000             | 35,34,192      | 42,96,121                                    | 37,45,117                     | 6.04           | 8.08   | 6.65                                |

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

### Investment Objective

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

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

### Date of inception/allotment

21st January, 2002

### Fund Manager

Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA)

### Fund AUM

Fund Size Monthly Average : ₹ 611.02 Crore  
Closing AUM : ₹ 610.26 Crore

### High/Low NAV in the month

High Growth Option : ₹ 50.6587  
Low Growth Option : ₹ 50.4594

### Total Expense Ratio

Regular : 0.85  
Direct : 0.57

### 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/-

### No. of Unit Holding Accounts

7,038

### Load Structure

Entry Load : Nil  
Exit Load : Nil

### NAV per unit as on 31<sup>st</sup> December, 2021

|                       |           |
|-----------------------|-----------|
| Regular Growth Option | ₹ 50.4947 |
| Regular IDCW Option   | ₹ 31.3218 |
| Direct Growth Option  | ₹ 51.7929 |
| Direct IDCW Option    | ₹ 25.3238 |

### Portfolio Parameters

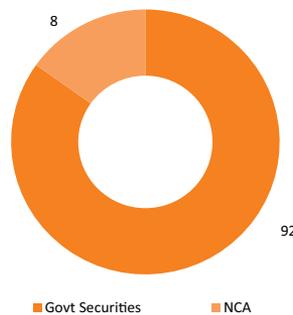
|                                       |            |
|---------------------------------------|------------|
| Weighted Average Maturity             | : 7.73 Yrs |
| Yield to Maturity (Refer Page no. 73) | : 5.20%    |
| Modified Duration                     | : 3.31 Yrs |
| Macaulay Duration                     | : 3.42 Yrs |
| PMAT                                  | : 7.73 Yrs |
| PYLD                                  | : 5.20%    |
| PMD                                   | : 3.31 Yrs |
| PMCD                                  | : 3.42 Yrs |

### Portfolio as on 31<sup>st</sup> December, 2021

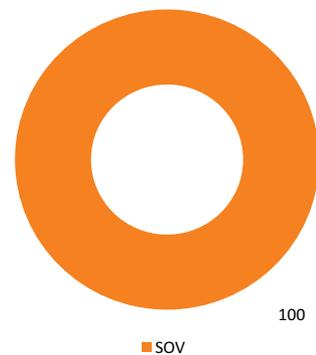
| Portfolio                       | % of Nav      | Rating |
|---------------------------------|---------------|--------|
| <b>Govt Securities</b>          |               |        |
| • 6.10% GSEC MAT-12/07/2031.    | 26.36         | SOV    |
| • GOI FRB - MAT 22/09/2033      | 26.25         | SOV    |
| • 364 D TBILL MAT - 13/01/22    | 12.28         | SOV    |
| • 6.79% GS 26/12/2029           | 10.05         | SOV    |
| • 5.63% GS MAT - 12/04/26       | 8.96          | SOV    |
| • 364 D TBILL MAT- 06/01/2022   | 4.09          | SOV    |
| • 8.13% GSEC 22.06.45           | 2.77          | SOV    |
| • 7.08% U P MAT 17/02/2031.     | 0.79          | SOV    |
| • 6.87% ANDHRA SDL-21/10/2035   | 0.50          | SOV    |
| • 7.24% ASSAM SDL 2030-29/01/30 | 0.30          | SOV    |
| Net Current assets              | 7.65          |        |
| <b>Total</b>                    | <b>100.00</b> |        |

\*Top 10 scrips in this portfolio

### Asset Allocation as on 31<sup>st</sup> December, 2021



### Credit Profile of Debt as on 31<sup>st</sup> December, 2021



### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> December, 2021 Growth of ₹ 10000

| Period           | NAV Growth (%) | CRISIL Dynamic Gilt Index (%) | CRISIL 10 Year Gilt Index (%) | NAV Growth (₹) | CRISIL Dynamic Gilt Index (₹) | CRISIL 10 Year Gilt Index (₹) |
|------------------|----------------|-------------------------------|-------------------------------|----------------|-------------------------------|-------------------------------|
| 1 Year           | 2.27           | 2.78                          | 1.35                          | 10,227         | 10,278                        | 10,135                        |
| 3 Years          | 8.03           | 8.34                          | 6.94                          | 12,610         | 12,719                        | 12,232                        |
| 5 Years          | 6.92           | 6.79                          | 5.32                          | 13,976         | 13,891                        | 12,960                        |
| Since inception* | 8.45           | 7.78                          | 6.71                          | 50,472         | 44,600                        | 36,548                        |

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

### SIP Returns as on 31<sup>st</sup> December, 2021

| Period          | Investment Amount (₹) | Value-Fund (₹) | CRISIL Dynamic Gilt Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Dynamic Gilt Index | Yield (%) CRISIL 10 Year Gilt Index |
|-----------------|-----------------------|----------------|-------------------------------|-------------------------------|----------------|-------------------------------------|-------------------------------------|
| 1 Year          | 1,20,000              | 1,21,923       | 1,35,024                      | 1,21,013                      | 2.98           | 24.00                               | 1.57                                |
| 3 Years         | 3,60,000              | 3,92,710       | 4,10,338                      | 3,87,126                      | 5.73           | 8.68                                | 4.77                                |
| 5 Years         | 6,00,000              | 7,12,638       | 7,35,823                      | 6,96,830                      | 6.82           | 8.09                                | 5.92                                |
| 7 Years         | 8,40,000              | 10,94,724      | 11,12,509                     | 10,50,546                     | 7.45           | 7.90                                | 6.29                                |
| 10 Years        | 12,00,000             | 18,42,185      | 18,32,246                     | 17,02,193                     | 8.30           | 8.20                                | 6.80                                |
| 15 Years        | 18,00,000             | 35,26,152      | 34,21,197                     | 30,50,509                     | 8.44           | 8.08                                | 6.69                                |
| Since inception | 20,50,000             | 44,09,042      | 42,51,258                     | 37,45,064                     | 8.35           | 7.97                                | 6.65                                |

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

# DIVIDEND/BONUS HISTORY

| UTI Mastershare Unit Scheme - IDCW Declared |               |              |                 |                       |            |             |
|---|---------------|--------------|-----------------|-----------------------|------------|-------------|
| Year  | IDCW          | Rs. Per unit | NAV (Cum Div ₹) | Face Value (per unit) | NAV Date   | Record Date |
| 1989  | 1:2@Rs.12     |              | 17.78           | 10                    | 10-01-1989 | 10-01-1989  |
|   | 18.00%        | 1.8          | 29.45           | 10                    | 30-06-1989 | 30-06-1989  |
| 1990  | 18.00%        | 1.8          | 26.52           | 10                    | 04-06-1990 | 04-06-1990  |
| 1991  | 18.00%        | 1.8          | 36              | 10                    | 28-06-1991 | 28-06-1991  |
|   | 1:2 bonus     | 42.09        |                 | 10                    | 30-07-1991 | 30-07-1991  |
| 1992  | 18.00%        | 1.8          | 50              | 10                    | 24-06-1992 | 24-06-1992  |
| 1993  | 1:3 bonus     | 0.8          | 32.1            | 10                    | 13-12-1993 | 13-12-1993  |
|   | 1:1 right @15 |              |                 | 10                    | 20-12-1993 | 20-12-1993  |
|   | 18.00%        | 1.8          | 57.6            | 10                    | 24-11-1993 | 24-11-1993  |
| 1994  | 20.00%        | 2            | 37.97           | 10                    | 27-07-1994 | 27-07-1994  |
| 1995  | 16.00%        | 1.6          | 29.78           | 10                    | 14-06-1995 | 14-06-1995  |
|   | 1:5 bonus     |              | 23.09           | 10                    | 30-08-1995 | 30-08-1995  |
| 1996  | 16.00%        | 1.6          | 24.16           | 10                    | 28-08-1996 | 28-08-1996  |
| 1997  | 16.00%        | 1.6          | 24.76           | 10                    | 20-08-1997 | 20-08-1997  |
| 1998  | 16.00%        | 1.6          | 15.76           | 10                    | 19-08-1998 | 19-08-1998  |
| 1999  | 16.00%        | 1.6          | 22.62           | 10                    | 25-08-1999 | 25-08-1999  |
| 2000  | 16.00%        | 1.6          | 17.14           | 10                    | 17-05-2000 | 17-05-2000  |
| 2001  | 10.00%        | 1            | 10.34           | 10                    | 03-10-2001 | 03-10-2001  |
| 2002  | 10.00%        | 1            | 11.13           | 10                    | 11-10-2002 | 11-10-2002  |
| 2003  | 14.00%        | 1.4          | 14.54           | 10                    | 18-09-2003 | 18-09-2003  |
| 2004  | 20.00%        | 2            | 18.9            | 10                    | 24-09-2004 | 24-09-2004  |
| 2005  | 25.00%        | 2.5          | 23.47           | 10                    | 20-10-2005 | 20-10-2005  |
| 2006  | 30.00%        | 3            | 29.77           | 10                    | 10-11-2006 | 10-11-2006  |
| 2007  | 35.00%        | 3.5          | 42.75           | 10                    | 07-11-2007 | 07-11-2007  |
| 2008  | 22.00%        | 2.2          | 20.93           | 10                    | 23-10-2008 | 23-10-2008  |
| 2009  | 27.00%        | 2.7          | 28.65           | 10                    | 30-10-2009 | 30-10-2009  |
| 2010  | 30.00%        | 3            | 34.04           | 10                    | 15-11-2010 | 15-11-2010  |
| 2011  | 22.00%        | 2.2          | 28.02           | 10                    | 31-10-2011 | 31-10-2011  |
| 2012  | 22.00%        | 2.2          | 27.36           | 10                    | 15-11-2012 | 15-11-2012  |
| 2013  | 22.50%        | 2.25         | 27.33           | 10                    | 29-10-2013 | 29-10-2013  |
| 2014  | 27.50%        | 2.75         | 35.54           | 10                    | 05-11-2014 | 05-11-2014  |
| 2015  | 28.00%        | 2.8          | 33.76           | 10                    | 09-11-2015 | 16-10-2015  |
| 2016  | 30.00%        | 3            | 34.5821         | 10                    | 01-11-2016 | 08-11-2016  |
| 2017  | 35.00%        | 3.5          | 34.7809         | 10                    | 09-10-2017 | 16-10-2017  |
| 2018  | 27.00%        | 2.7          | 32.6933         | 10                    | 05-11-2018 | 15-11-2018  |
| 2019  | 26.00%        | 2.6          | 31.5608         | 10                    | 10-10-2019 | 17-10-2019  |
| 2020  | 16.00%        | 1.6          | 31.2494         | 10                    | 29-10-2020 | 05-11-2020  |
| 2021  | 27.00%        | 2.7          | 46.7047         | 10                    | 25-10-2021 | 01-11-2021  |

Pursuant to payment of IDCW-bonus, right, the NAV of the IDCW Option (Existing Plan- Direct Plan) of the scheme would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. Face Value per unit is Rs.10.00. # IDCW declared every year since 1987 till 2021.

\*Not Available

# NAV at the time of Div. Declaration

\$ IDCW % is in regular plan

Cumulative Gross Total  
IDCW of 667% Since  
1987 till 2021

| UTI Dividend Yield Fund - IDCW Declared |       |              |                 |                       |            |             |
|---|-------|--------------|-----------------|-----------------------|------------|-------------|
| Year                                    | IDCW  | Rs. Per unit | NAV (Cum Div ₹) | Face Value (per unit) | NAV Date   | Record Date |
| 2009                                    | 5%    | 0.5          | 12.28           | 10                    | 24-07-2009 | 31-07-2009  |
| 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  |

| UTI Value Opportunities Fund (Formerly known as UTI Opportunities) - IDCW Declared |        |              |                 |                       |            |             |
|--|--------|--------------|-----------------|-----------------------|------------|-------------|
| Year   | IDCW   | Rs. Per unit | NAV (Cum Div ₹) | Face Value (per unit) | NAV Date   | Record Date |
| 2007   | 17.00% | 1.7          | 13.74           | 10                    | 29-06-2007 | 06-07-2007  |
| 2008   | 18%    | 1.8          | 11.54           | 10                    | 01-07-2008 | 08-07-2008  |
| 2009   | 10.00% | 1            | 11.95           | 10                    | 10-07-2009 | 17-07-2009  |
| 2010   | 15.00% | 1.5          | 14.05           | 10                    | 22-01-2010 | 29-01-2010  |
| 2011   | 8.00%  | 0.8          | 14.97           | 10                    | 24-04-2011 | 01-05-2011  |
| 2012   | 9%     | 0.9          | 14.39           | 10                    | 12-04-2012 | 19-04-2012  |
| 2013   | 10.00% | 1            | 15.2            | 10                    | 07-05-2013 | 14-05-2013  |
| 2014   | 12.50% | 1.25         | 16.0517         | 10                    | 15-04-2014 | 22-04-2014  |
| 2015   | 15%    | 1.5          | 20.5752         | 10                    | 16-04-2015 | 17-04-2015  |
| 2016   | 10.00% | 1            | 18.6083         | 10                    | 28-04-2016 | 05-05-2016  |
| 2017   | 13.00% | 1.3          | 18.6765         | 10                    | 08-05-2017 | 15-05-2017  |
| 2018   | 12.00% | 1.2          | 19.5009         | 10                    | 02-07-2018 | 09-07-2018  |
| 2019   | 11%    | 1.1          | 18.8335         | 10                    | 17-07-2019 | 24-07-2019  |

| UTI Healthcare Fund (Formerly known as UTI Pharma & Healthcare Fund) IDCW Declared |      |              |                 |                       |            |             |
|--|------|--------------|-----------------|-----------------------|------------|-------------|
| Year   | IDCW | Rs. Per unit | NAV (Cum Div ₹) | Face Value (per unit) | NAV Date   | Record Date |
| 2006   | 25%  | 2.50         | 21.34           | 10.00                 | 10-01-2006 | 17-01-2006  |
| 2008   | 15%  | 1.50         | 20.91           | 10.00                 | 26-08-2008 | 02-09-2008  |
| 2010   | 17%  | 1.70         | 32.65           | 10.00                 | 28-10-2010 | 04-11-2010  |

| UTI Banking and Financial Fund (Formerly known as UTI Banking Sector Fund) IDCW Declared |      |              |                 |                       |            |             |
|--|------|--------------|-----------------|-----------------------|------------|-------------|
| Year   | IDCW | Rs. Per unit | NAV (Cum Div ₹) | Face Value (per unit) | NAV Date   | Record Date |
| 2005   | 25%  | 2.50         | 15.62           | 10.00                 | 22-09-2005 | 29-09-2005  |
| 2007   | 35%  | 3.50         | 19.02           | 10.00                 | 23-05-2007 | 30-05-2007  |
| 2009   | 22%  | 2.20         | 19.04           | 10.00                 | 04-09-2009 | 11-09-2009  |
| 2010   | 10%  | 1.00         | 22.78           | 10.00                 | 24-06-2010 | 01-07-2010  |
| 2011   | 25%  | 2.50         | 24.20           | 10.00                 | 27-01-2011 | 03-02-2011  |
| 2011   | 25%  | 2.50         | 21.82           | 10.00                 | 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 |
| 2001  | 12%   | 1.20         | N-A*            | 10.00                 | 24-02-2001 | 01-03-2001  |
| 2004  | 40%   | 4.00         | N-A*            | 10.00                 | 14-01-2004 | 20-01-2004  |
| 2004  | 20%   | 2.00         | N-A*            | 10.00                 | 29-10-2004 | 04-11-2004  |
| 2005  | 40%   | 4.00         | N-A*            | 10.00                 | 09-09-2005 | 15-09-2005  |
| 2006  | 60%   | 6.00         | 22.93           | 10.00                 | 23-02-2006 | 02-03-2006  |
| 2007  | 20%   | 2.00         | 19.56           | 10.00                 | 16-01-2007 | 23-01-2007  |
| 2008  | 35%   | 3.50         | 22.8            | 10.00                 | 04-02-2008 | 11-02-2008  |
| 2009  | 15%   | 1.50         | 17.07           | 10.00                 | 29-12-2009 | 05-01-2010  |
| 2011  | 10%   | 1.00         | 16.37           | 10.00                 | 14-02-2011 | 21-02-2011  |
| 2013  | 20%   | 2.00         | 17.5786         | 10.00                 | 11-12-2013 | 18-12-2013  |
| 2015  | 22%   | 2.20         | 22.5504         | 10.00                 | 12-01-2015 | 19-01-2015  |
| 2016  | 25%   | 2.50         | 19.0170         | 10.00                 | 18-01-2016 | 25-01-2016  |
| 2017  | 13.5% | 1.35         | 19.1411         | 10.00                 | 10-01-2017 | 17-01-2017  |
| 2018  | 27%   | 2.70         | 22.5279         | 10.00                 | 14-02-2018 | 21-02-2018  |
| 2019  | 15%   | 1.50         | 18.8737         | 10.00                 | 22-01-2019 | 29-01-2019  |

| 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   | 0.60% | 0.060        | 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 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  |

| 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         |                       |            |             |

# DIVIDEND/BONUS HISTORY

| UTI Retirement Benefit Pension Fund - Bonus Declared |      |              |                 |                       |            |             |
|--|------|--------------|-----------------|-----------------------|------------|-------------|
| Year   | IDCW | Rs. Per unit | NAV (Cum Div ₹) | Face Value (per unit) | NAV Date   | Record Date |
| 2007   | 1:10 |              | 19.3365         | 10.00                 | 30-03-2007 | 05-04-2007  |
| 2009   | 1:10 |              | 21.1539         | 10.00                 | 19-05-2009 | 26-05-2009  |
| 2010   | 1:05 |              | 22.1851         | 10.00                 | 31-03-2010 | 07-04-2010  |
| 2011   | 1:10 |              | 19.8899         | 10.00                 | 25-04-2011 | 02-05-2011  |
| 2012   | 1:10 |              | 18.0822         | 10.00                 | 13-06-2012 | 20-06-2012  |
| 2013   | 1:10 |              | 18.4373         | 10.00                 | 23-05-2013 | 30-05-2013  |
| 2014   | 1:10 |              | 19.9371         | 10.00                 | 25-08-2014 | 01-09-2014  |

| UTI Regular Saving Fund (Formerly known as UTI MIS Advantage Plan) - IDCW - Regular Plan declared - Last 10 Months IDCW (Recent IDCWs) |        |              |                 |                       |          |             |
|--|--------|--------------|-----------------|-----------------------|----------|-------------|
| Year   | IDCW   | Rs. Per unit | NAV (Cum Div ₹) | Face Value (per unit) | NAV Date | Record Date |
| 2019   | 9.00%  | 0.900        | 35.0438         | 10.00                 | 12-12-19 | 19-12-19    |
| 2020   | 9.00%  | 0.900        | 33.7304         | 10.00                 | 08-07-20 | 15-07-20    |
| 2020   | 10.00% | 1.000        | 36.4651         | 10.00                 | 09-12-20 | 16-12-20    |
| 2021   | 0.80%  | 0.080        | 15.0778         | 10.00                 | 26-03-21 | 05-04-21    |
| 2021   | 0.80%  | 0.080        | 15.0745         | 10.00                 | 26-04-21 | 03-05-21    |
| 2021   | 0.80%  | 0.080        | 15.2308         | 10.00                 | 25-05-21 | 01-06-21    |
| 2021   | 0.80%  | 0.080        | 15.3653         | 10.00                 | 24-06-21 | 01-07-21    |
| 2021   | 0.80%  | 0.080        | 15.6806         | 10.00                 | 25-08-21 | 01-09-21    |
| 2021   | 0.80%  | 0.080        | 16.2622         | 10.00                 | 23-09-21 | 01-10-21    |
| 2021   | 0.80%  | 0.080        | 16.3527         | 10.00                 | 25-10-21 | 01-11-21    |
| 2021   | 0.80%  | 0.080        | 16.2792         | 10.00                 | 24-11-21 | 01-12-21    |
| 2021   | 0.80%  | 0.080        | 16.1092         | 10.00                 | 27-12-21 | 03-01-22    |

@ 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        | 12.4211         | 10.00                 | 18-09-2017 | 25-09-2017  |
| 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  |

| 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 |
| 2017   | 1.00% | 0.100        | 14.4792         | 10.00                 | 19-12-2017 | 26-12-2017  |
| 2018   | 3.00% | 0.300        | 11.2078         | 10.00                 | 19-03-2018 | 26-03-2018  |
| 2018   | 0.30% | 0.030        | 14.3788         | 10.00                 | 19-06-2018 | 26-06-2018  |
| 2018   | 0.25% | 0.025        | 14.4843         | 10.00                 | 18-09-2018 | 25-09-2018  |
| 2018   | 1.00% | 0.100        | 14.8155         | 10.00                 | 19-12-2018 | 26-12-2018  |
| 2019   | 0.25% | 0.025        | 14.4932         | 10.00                 | 18-03-2019 | 25-03-2019  |
| 2020   | 1.00% | 0.100        | 13.5121         | 10.00                 | 17-06-2020 | 24-06-2020  |
| 2020   | 1.00% | 0.100        | 16.9457         | 10.00                 | 16-09-2020 | 23-09-2020  |
| 2020   | 1.00% | 0.100        | 13.6925         | 10.00                 | 14-12-2020 | 21-12-2020  |
| 2021   | 0.75% | 0.075        | 13.4995         | 10.00                 | 16-06-2021 | 23-06-2021  |
| 2021   | 0.75% | 0.075        | 13.5782         | 10.00                 | 15-09-2021 | 22-09-2021  |
| 2021   | 0.75% | 0.075        | 14.5804         | 10.00                 | 16-12-2021 | 23-12-2021  |

| UTI Gilt Fund (Formerly known as UTI Gilt Arbitrage Fund LTP) - IDCW Declared for Regular Plan |        |              |                 |                       |            |             |
|--|--------|--------------|-----------------|-----------------------|------------|-------------|
| Year   | IDCW   | Rs. Per unit | NAV (Cum Div ₹) | Face Value (per unit) | NAV Date   | Record Date |
| 2012   | 3.50%  | 0.350        | 12.7174         | 10.00                 | 28-03-2012 | 04-04-2012  |
| 2012   | 0.30%  | 0.030        | 12.8605         | 10.00                 | 20-09-2012 | 26-09-2012  |
| 2013   | 2.00%  | 0.200        | 15.1318         | 10.00                 | 18-03-2013 | 25-03-2013  |
| 2014   | 1.00%  | 0.100        | 13.1639         | 10.00                 | 19-03-2014 | 26-03-2014  |
| 2014   | 0.60%  | 0.060        | 14.1032         | 10.00                 | 18-09-2014 | 25-09-2014  |
| 2015   | 0.60%  | 0.060        | 15.2249         | 10.00                 | 19-03-2015 | 26-03-2015  |
| 2016   | 1.50%  | 0.150        | 17.9258         | 10.00                 | 21-03-2016 | 28-03-2016  |
| 2016   | 1.25%  | 0.125        | 18.1950         | 10.00                 | 20-06-2016 | 27-06-2016  |
| 2016   | 1.25%  | 0.125        | 29.2992         | 10.00                 | 19-09-2016 | 26-09-2016  |
| 2016   | 1.25%  | 0.125        | 20.2216         | 10.00                 | 19-12-2016 | 26-12-2016  |
| 2017   | 3.25%  | 0.325        | 20.2695         | 10.00                 | 15-03-2017 | 22-03-2017  |
| 2017   | 1.50%  | 0.150        | 17.7435         | 10.00                 | 21-06-2017 | 28-06-2017  |
| 2017   | 1.50%  | 0.150        | 20.9520         | 10.00                 | 18-09-2017 | 25-09-2017  |
| 2017   | 1.00%  | 0.100        | 17.2889         | 10.00                 | 19-12-2017 | 26-12-2017  |
| 2018   | 0.030% | 0.030        | 20.5256         | 10.00                 | 19-06-2018 | 26-06-2018  |
| 2018   | 0.30%  | 0.030        | 17.3736         | 10.00                 | 18-09-2018 | 25-09-2018  |
| 2018   | 1.40%  | 0.140        | 18.1480         | 10.00                 | 19-12-2018 | 26-12-2018  |
| 2019   | 2.00%  | 0.200        | 18.0782         | 10.00                 | 18-03-2019 | 25-03-2019  |
| 2019   | 1.50%  | 0.150        | 19.0489         | 10.00                 | 20-06-2019 | 27-06-2019  |
| 2019   | 2.00%  | 0.200        | 19.4702         | 10.00                 | 18-09-2019 | 25-09-2019  |
| 2019   | 2.00%  | 0.200        | 19.2848         | 10.00                 | 19-12-2019 | 26-12-2019  |
| 2020   | 2.00%  | 0.200        | 19.5270         | 10.00                 | 19-03-2020 | 26-03-2020  |
| 2020   | 1.50%  | 0.150        | 20.4645         | 10.00                 | 16-09-2020 | 23-09-2020  |
| 2020   | 1.00%  | 0.100        | 20.6317         | 10.00                 | 14-12-2020 | 21-12-2020  |

| UTI Overnight Fund (Formerly known as UTI UTI G-SEC STP) - IDCW Declaration |       |              |                 |                       |            |             |
|---|-------|--------------|-----------------|-----------------------|------------|-------------|
| Year  | IDCW  | Rs. Per unit | NAV (Cum Div ₹) | Face Value (per unit) | NAV Date   | Record Date |
| 2006  | 2.25% | 0.225        | 10.6500         | 10.00                 | 9-29-2006  | 10-6-2006   |
| 2007  | 2.50% | 0.250        | 10.7471         | 10.00                 | 3-30-2007  | 4-6-2007    |
| 2007  | 2.75% | 0.275        | 10.8159         | 10.00                 | 9-28-2007  | 10-5-2007   |
| 2008  | 2.25% | 0.225        | 10.8738         | 10.00                 | 9-30-2008  | 10-7-2008   |
| 2009  | 3.00% | 0.300        | 11.2318         | 10.00                 | 3-30-2009  | 4-6-2009    |
| 2009  | 0.05% | 0.050        | 10.9160         | 10.00                 | 9-30-2009  | 10-7-2009   |
| 2012  | 6.00% | 0.600        | 11.9718         | 10.00                 | 3-28-2012  | 4-4-2012    |
| 2013  | 3.00% | 0.300        | 12.0232         | 10.00                 | 3-18-2013  | 3-25-2013   |
| 2013  | 2.00% | 0.200        | 12.2042         | 10.00                 | 9-19-2013  | 9-26-2013   |
| 2014  | 2.00% | 0.200        | 12.5067         | 10.00                 | 3-19-2014  | 3-26-2014   |
| 2015  | 4.00% | 0.400        | 13.0042         | 10.00                 | 3-19-2015  | 3-26-2015   |
| 2016  | 6.00% | 0.600        | 13.7856         | 10.00                 | 21-03-2016 | 28-03-2016  |
| 2017  | 7.00% | 0.700        | 13.9920         | 10.00                 | 15-03-2017 | 22-03-2017  |
| 2018  | 4.00% | 0.400        | 14.0709         | 10.00                 | 19-03-2018 | 26-03-2018  |
| 2019  | 4.00% | 0.400        | 14.48.7274      | 1000.00               | 18-03-2019 | 25-03-2019  |
| 2020  | 4.00% | 0.400        | 14.83.9871      | 1000.00               | 19-03-2020 | 26-03-2020  |

| 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 |
| 2017  | 1.00% | 0.100        | 12.0887         | 10.00                 | 19-12-2017 | 26-12-2017  |
| 2018  | 3.00% | 0.300        | 11.3443         | 10.00                 | 19-03-2018 | 26-03-2018  |
| 2018  | 0.30% | 0.030        | 12.0737         | 10.00                 | 19-06-2018 | 26-06-2018  |
| 2018  | 0.45% | 0.045        | 12.1749         | 10.00                 | 18-09-2018 | 25-09-2018  |
| 2018  | 1.25% | 0.125        | 12.4714         | 10.00                 | 19-12-2018 | 26-12-2018  |
| 2019  | 0.25% | 0.025        | 12.1756         | 10.00                 | 18-03-2019 | 25-03-2019  |
| 2020  | 1.50% | 0.150        | 12.1334         | 10.00                 | 17-06-2020 | 24-06-2020  |
| 2020  | 1.50% | 0.150        | 12.1629         | 10.00                 | 16-09-2020 | 23-09-2020  |
| 2020  | 1.50% | 0.150        | 12.1621         | 10.00                 | 14-12-2020 | 21-12-2020  |
| 2021  | 0.50% | 0.050        | 12.0364         | 10.00                 | 16-06-2021 | 23-06-2021  |
| 2021  | 0.50% | 0.050        | 12.1056         | 10.00                 | 15-09-2021 | 22-09-2021  |
| 2021  | 1.00% | 0.100        | 13.2050         | 10.00                 | 16-12-2021 | 23-12-2021  |

| 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 |
| 2017  | 1.50% | 15.00        | 1138.9544       | 1000.00               | 19-12-2017 | 26-12-2017  |
| 2018  | 1.50% | 15.00        | 1141.7820       | 1000.00               | 19-03-2018 | 26-03-2018  |
| 2018  | 1.00% | 10.00        | 1143.3918       | 1000.00               | 19-06-2018 | 26-06-2018  |
| 2018  | 1.00% | 10.00        | 1154.0068       | 1000.00               | 18-09-2018 | 25-09-2018  |
| 2018  | 1.00% | 10.00        | 1167.9430       | 1000.00               | 19-12-2018 | 26-12-2018  |
| 2019  | 2.00% | 20.00        | 1179.7755       | 1000.00               | 18-03-2019 | 25-03-2019  |
| 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  |

| 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 |
| 2016  | 1.50% | 0.150        | 10.9412         | 10.00                 | 19-12-2016 | 26-12-2016  |
| 2017  | 2.50% | 0.250        | 10.9018         | 10.00                 | 15-03-2017 | 22-03-2017  |
| 2017  | 1.50% | 0.150        | 10.9302         | 10.00                 | 21-06-2017 | 28-06-2017  |
| 2017  | 1.50% | 0.150        | 10.9452         | 10.00                 | 18-09-2017 | 25-09-2017  |
| 2017  | 1.50% | 0.150        | 10.9373         | 10.00                 | 19-12-2017 | 26-12-2017  |
| 2018  | 1.50% | 0.150        | 10.9148         | 10.00                 | 19-03-2018 | 26-03-2018  |
| 2018  | 0.30% | 0.030        | 10.8702         | 10.00                 | 19-06-2018 | 26-06-2018  |
| 2018  | 1.00% | 0.100        | 11.0165         | 10.00                 | 18-09-2018 | 25-09-2018  |
| 2018  | 1.20% | 0.120        | 11.2040         | 10.00                 | 19-12-2018 | 26-12-2018  |
| 2019  | 1.50% | 0.150        | 11.0514         | 10.00                 | 18-03-2019 | 25-03-2019  |

# DIVIDEND/BONUS HISTORY

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

| UTI Transportation & Logistics Fund - IDCW Declared |      |              |                 |                       |            |             |
|---|------|--------------|-----------------|-----------------------|------------|-------------|
| Year  | IDCW | Rs. Per unit | NAV (Cum Div ₹) | Face Value (per unit) | NAV Date   | Record Date |
| 2009  | 20%  | 2.00         | 12.37           | 10.00                 | 15-06-2009 | 22-06-2009  |
| 2009  | 15%  | 1.50         | 15.45           | 10.00                 | 29-12-2009 | 05-01-2010  |
| 2010  | 20%  | 2.00         | 19.11           | 10.00                 | 06-10-2010 | 13-10-2010  |
| 2011  | 12%  | 1.20         | 13.96           | 10.00                 | 21-06-2011 | 27-06-2011  |
| 2016  | 30%  | 3.00         | 39.1639         | 10.00                 | 08-02-2016 | 15-02-2016  |

| UTI Nifty Index Fund |       |              |                 |                       |            |             |
|----------------------|-------|--------------|-----------------|-----------------------|------------|-------------|
| Year                 | IDCW  | Rs. Per unit | NAV (Cum Div ₹) | Face Value (per unit) | NAV Date   | Record Date |
| 2017                 | 3.50% | 0.350        | 33.4502         | 10.00                 | 13-11-2017 | 20-11-2017  |

| UTI Corporate Bond Fund |       |              |                 |                       |            |             |
|-------------------------|-------|--------------|-----------------|-----------------------|------------|-------------|
| Year                    | IDCW  | Rs. Per unit | NAV (Cum Div ₹) | Face Value (per unit) | NAV Date   | Record Date |
| 2019                    | 1.00% | 0.100        | 10.8624         | 10.00                 | 19-12-2019 | 26-12-2019  |
| 2020                    | 0.50% | 0.050        | 10.8026         | 10.00                 | 19-03-2019 | 26-03-2020  |
| 2020                    | 1.00% | 0.100        | 11.3735         | 10.00                 | 17-06-2020 | 24-06-2020  |
| 2020                    | 1.00% | 0.100        | 11.5203         | 10.00                 | 16-09-2020 | 23-09-2020  |
| 2020                    | 1.00% | 0.100        | 11.6996         | 10.00                 | 14-12-2020 | 21-12-2020  |
| 2021                    | 0.75% | 0.075        | 11.4847         | 10.00                 | 16-06-2021 | 23-06-2021  |
| 2021                    | 1.50% | 0.150        | 11.5750         | 10.00                 | 15-09-2021 | 22-09-2021  |
| 2021                    | 0.75% | 0.075        | 11.4923         | 10.00                 | 16-12-2021 | 23-12-2021  |

| UTI Credit Risk Fund (Formerly known as UTI Income Opportunities Fund) - IDCW Declared |       |              |                 |                       |            |             |
|--|-------|--------------|-----------------|-----------------------|------------|-------------|
| Year   | IDCW  | Rs. Per unit | NAV (Cum Div ₹) | Face Value (per unit) | NAV Date   | Record Date |
| 2014   | 1.50% | 0.150        | 10.9267         | 10.00                 | 22-12-2014 | 29-12-2014  |
| 2015   | 2.00% | 0.200        | 11.0319         | 10.00                 | 19-03-2015 | 26-03-2015  |
| 2015   | 1.25% | 0.125        | 11.0580         | 10.00                 | 18-06-2015 | 25-06-2015  |
| 2015   | 1.25% | 0.125        | 11.1633         | 10.00                 | 21-09-2015 | 28-09-2015  |
| 2015   | 1.25% | 0.125        | 11.2764         | 10.00                 | 21-12-2015 | 28-12-2015  |
| 2016   | 3.25% | 0.325        | 11.3754         | 10.00                 | 21-03-2016 | 28-03-2016  |
| 2016   | 1.50% | 0.150        | 11.6493         | 10.00                 | 20-06-2016 | 27-06-2016  |
| 2016   | 1.50% | 0.150        | 11.5104         | 10.00                 | 19-09-2016 | 26-09-2016  |
| 2016   | 1.50% | 0.150        | 11.6442         | 10.00                 | 19-12-2016 | 26-12-2016  |
| 2017   | 2.50% | 0.250        | 11.6698         | 10.00                 | 15-03-2017 | 22-03-2017  |
| 2017   | 1.50% | 0.150        | 12.3492         | 10.00                 | 21-06-2017 | 28-06-2017  |
| 2017   | 1.50% | 0.150        | 11.7604         | 10.00                 | 18-09-2017 | 25-09-2017  |
| 2017   | 1.50% | 0.150        | 11.7444         | 10.00                 | 19-12-2017 | 26-12-2017  |
| 2018   | 1.50% | 0.150        | 11.7434         | 10.00                 | 19-03-2018 | 26-03-2018  |
| 2018   | 0.30% | 0.030        | 11.6753         | 10.00                 | 19-06-2018 | 26-06-2018  |
| 2018   | 0.45% | 0.045        | 11.7932         | 10.00                 | 18-09-2018 | 25-09-2018  |
| 2018   | 1.25% | 0.125        | 11.9678         | 10.00                 | 19-12-2018 | 26-12-2018  |
| 2019   | 2.00% | 0.200        | 12.0368         | 10.00                 | 18-03-2019 | 25-03-2019  |

| UTI Ultra Short Term Fund (Formerly known as UTI Floating Rate Fund STP) - IDCW Declared |       |              |                 |                       |            |             |
|--|-------|--------------|-----------------|-----------------------|------------|-------------|
| Year   | IDCW  | Rs. Per unit | NAV (Cum Div ₹) | Face Value (per unit) | NAV Date   | Record Date |
| 2017   | 1.50% | 15.00        | 1053.1182       | 1000.00               | 19-12-2017 | 26-12-2017  |
| 2018   | 1.50% | 15.00        | 1053.3339       | 1000.00               | 19-03-2018 | 26-03-2018  |
| 2018   | 1.00% | 10.00        | 1054.7430       | 1000.00               | 19-06-2018 | 26-06-2018  |
| 2018   | 2.00% | 20.00        | 1061.4925       | 1000.00               | 18-09-2018 | 25-09-2018  |
| 2018   | 1.00% | 10.00        | 1072.5000       | 1000.00               | 19-12-2018 | 26-12-2018  |
| 2019   | 2.00% | 20.00        | 1081.7755       | 1000.00               | 18-03-2019 | 25-03-2019  |
| 2019   | 1.00% | 10.00        | 1078.2792       | 1000.00               | 19-12-2019 | 26-12-2019  |
| 2020   | 0.50% | 5.00         | 1074.4063       | 1000.00               | 19-03-2020 | 26-03-2020  |
| 2020   | 0.75% | 7.50         | 1093.4088       | 1000.00               | 17-06-2020 | 24-06-2020  |
| 2020   | 1.00% | 10.00        | 1098.5559       | 1000.00               | 16-09-2020 | 23-09-2020  |
| 2020   | 0.75% | 7.50         | 1101.2983       | 1000.00               | 14-12-2020 | 21-12-2020  |
| 2021   | 0.25% | 2.50         | 1097.2161       | 1000.00               | 16-06-2021 | 23-06-2021  |
| 2021   | 0.75% | 7.50         | 1104.1735       | 1000.00               | 15-09-2021 | 22-09-2021  |
| 2021   | 1.50% | 15.00        | 1135.0707       | 1000.00               | 16-12-2021 | 23-12-2021  |

| UTI Multi Asset Fund (Formerly known as UTI Wealth Builder Fund) - IDCW Declared |       |              |                 |                       |            |             |
|--|-------|--------------|-----------------|-----------------------|------------|-------------|
| Year   | IDCW  | Rs. Per unit | NAV (Cum Div ₹) | Face Value (per unit) | NAV Date   | Record Date |
| 2019   | 0.85% | 0.85         | 17.1701         | 10.00                 | 09-08-2019 | 19-08-2019  |
| 2019   | 0.85% | 0.85         | 17.1552         | 10.00                 | 12-09-2019 | 19-09-2019  |
| 2019   | 0.85% | 0.85         | 17.1705         | 10.00                 | 15-10-2019 | 22-10-2019  |
| 2019   | 0.85% | 0.85         | 17.5130         | 10.00                 | 18-11-2019 | 25-11-2019  |
| 2019   | 0.85% | 0.85         | 17.4292         | 10.00                 | 16-12-2019 | 23-12-2019  |
| 2020   | 0.85% | 0.85         | 17.6850         | 10.00                 | 15-01-2020 | 22-01-2020  |
| 2020   | 0.85% | 0.85         | 17.6864         | 10.00                 | 17-02-2020 | 24-02-2020  |
| 2020   | 0.85% | 0.85         | 15.3095         | 10.00                 | 16-03-2020 | 23-02-2020  |
| 2020   | 0.85% | 0.085        | 15.9355         | 10.00                 | 15-06-2020 | 22-06-2020  |
| 2020   | 0.85% | 0.085        | 16.8188         | 10.00                 | 15-07-2020 | 22-07-2020  |
| 2020   | 0.80% | 0.080        | 17.7898         | 10.00                 | 18-08-2020 | 25-08-2020  |
| 2020   | 0.85% | 0.0850       | 17.5759         | 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  |

| 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                 | 1.50% | 0.150        | 10.7878         | 10.00                 | 19-03-2018 | 26-03-2018  |
| 2018                 | 0.30% | 0.030        | 10.7072         | 10.00                 | 19-06-2018 | 26-06-2018  |
| 2018                 | 0.45% | 0.045        | 10.8140         | 10.00                 | 18-09-2018 | 25-09-2018  |
| 2018                 | 1.25% | 0.125        | 10.9814         | 10.00                 | 19-12-2018 | 26-12-2018  |
| 2019                 | 2.00% | 0.200        | 11.0308         | 10.00                 | 18-03-2019 | 25-03-2019  |
| 2019                 | 2.00% | 0.200        | 11.2024         | 10.00                 | 18-09-2019 | 25-09-2019  |
| 2019                 | 1.50% | 0.150        | 11.0929         | 10.00                 | 19-12-2019 | 26-12-2019  |
| 2020                 | 1.00% | 0.100        | 10.8977         | 10.00                 | 17-06-2020 | 24-06-2020  |
| 2020                 | 0.50% | 0.050        | 10.8456         | 10.00                 | 14-12-2020 | 21-12-2020  |
| 2021                 | 0.75% | 0.075        | 11.4600         | 10.00                 | 16-06-2021 | 23-06-2021  |
| 2021                 | 2.00% | 0.200        | 11.2677         | 10.00                 | 15-09-2021 | 22-09-2021  |
| 2021                 | 1.00% | 0.100        | 11.9368         | 10.00                 | 16-12-2021 | 23-12-2021  |

| UTI Long Term Advantage Fund Series - II |        |              |                 |                       |            |             |
|--|--------|--------------|-----------------|-----------------------|------------|-------------|
| Year                                     | IDCW   | Rs. Per unit | NAV (Cum Div ₹) | Face Value (per unit) | NAV Date   | Record Date |
| 2016                                     | 15.00% | 1.500        | 19.9212         | 10.00                 | 25-02-2016 | 3-03-2016   |

| UTI Floater Fund |       |              |                 |                       |            |             |
|------------------|-------|--------------|-----------------|-----------------------|------------|-------------|
| Year             | IDCW  | Rs. Per unit | NAV (Cum Div ₹) | Face Value (per unit) | NAV Date   | Record Date |
| 2020             | 1.00% | 10           | 1098.1350       | 1000.00               | 17-06-2020 | 24-06-2020  |
| 2020             | 1.00% | 10           | 1105.1390       | 1000.00               | 16-09-2020 | 23-09-2020  |
| 2020             | 1.00% | 10           | 1110.3125       | 1000.00               | 14-12-2020 | 21-12-2020  |
| 2021             | 0.50% | 5            | 1096.8314       | 1000.00               | 16-06-2021 | 23-06-2021  |
| 2021             | 1.00% | 10           | 1106.1437       | 1000.00               | 15-09-2021 | 22-09-2021  |
| 2021             | 0.50% | 5            | 1101.5639       | 1000.00               | 16-12-2021 | 23-12-2021  |

| UTI Hybrid Equity Fund (Formerly known as UTI Balanced Fund) - IDCW History* (Recent IDCW) |       |       |            |             |  |  |
|--|-------|-------|------------|-------------|--|--|
| Year   | IDCW  | NAV   | Face Value | Record Date |  |  |
| 2017   | 2.70% | 31.39 | 10         | 19-07-2017  |  |  |
| 2017   | 2.70% | 30.67 | 10         | 22-08-2017  |  |  |
| 2017   | 3%    | 31.21 | 10         | 20-09-2017  |  |  |
| 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  |  |  |

## PLANS/OPTIONS

### UTI Liquid Cash Plan

# List of the UTI MF schemes where merger has been effected since March 2003



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| Merged Schemes  | Merged Into  | Month & Year |
|---|--|--------------|
| MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97   | UTI MEPUS  | March 03     |
| UTI Growing Corpus Growing Income Plan (GCGIP)  | UTI Unit Scheme 95                                       | May 04       |
| UTI Grihalakshmi Unit Plan (GUP)  | UTI Smart Woman Savings Plan (Name Change)               | Nov 04       |
| UTI Grandmaster Unit Scheme, UTI Primary Equity Fund, UTI Unit Scheme 92, UTI Master Equity Plan 98, UTI Master Equity Plan 99    | UTI Value Opportunities Fund (New Scheme)                | July 05      |
| UTI PSU Fund, UTI Large Cap Fund  | UTI Index Select Fund                                    | April 07     |
| UTI GSF- Brand Value Fund   | UTI-MNC Fund   | April 07     |
| UTI Growth & Value Fund, UTI Dynamic Equity Fund, UTI India Advantage Fund  | UTI Mid Cap Fund   | April 07     |
| UTI Petro Fund (Sector Fund)  | UTI Energy Fund (Thematic Fund, Name Change)             | Oct 07       |
| UTI Auto Sector Fund (Sector Fund)  | UTI Trans. & Logistics Fund (Thematic Fund, Name Change) | April 08     |
| UTI Software Fund   | UTI Service Industries Fund                              | Sept 08      |
| UTI Index Select Fund, UTI Master Growth Fund   | UTI Core Equity Fund                                     | May 09       |
| UTI Infrastructure Advantage Fund Series 1  | UTI Infrastructure Fund                                  | Feb 11       |
| UTI Variable Income Scheme - Index Linked Plan  | UTI Hybrid Equity Fund                                   | Mar 11       |
| UTI Wealth Builder Fund (Close Ended)   | UTI Value Opportunities Fund                             | Oct 11       |
| UTI Master Index Fund, Sunder   | UTI Nifty Index Fund                                     | March 12     |
| UTI G-Sec Fund - Investment Plan  | UTI Gilt Advantage Fund-LTP                              | Aug 12       |
| UTI Master Value Fund   | UTI Mid Cap Fund   | Mar 14       |
| UTI Masterplus Unit Scheme  | UTI Bluechip Flexicap Fund                               | July 14      |
| UTI Contra Fund & UTI Services Industries Fund  | UTI Multi Cap Fund (New scheme)                          | August 14    |
| UTI Energy Fund   | UTI Infrastructure Fund                                  | March 16     |
| UTI Monthly Income Scheme, UTI Smart Woman Savings Plan, UTI Unit Scheme for Charitable & Religious Trusts & Registered Societies | UTI Regular Savings Fund                                 | May 18       |
| UTI Multi Cap Fund  | UTI Value Opportunities Fund                             | May 18       |
| UTI Bluechip Flexicap Fund  | UTI Flexi Cap Fund                                       | May 18       |
| UTI Long Term Advantage Fund - Series III, IV, V, VI and VII  | UTI Long Term Equity Fund (Tax Saving)                   | Aug 21       |

| 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  |

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

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

## UTI Mastershare Unit Scheme

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

## UTI Core Equity Fund

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

## UTI Mid Cap Fund

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

## UTI Dividend Yield Fund

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

## UTI Value Opportunities Fund

| Instruments   | Indicative Allocation (% of total assets) |                        | Risk Profile   |
|---|---|------------------------|----------------|
|   | Minimum Allocation (%)                    | Maximum Allocation (%) |                |
| Equity and equity related instruments                         | 65  | 100                    | Medium to high |
| Debt and Money Market instruments including 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   |
|---|---|------------------------|----------------|
|   | Minimum Allocation (%)                    | Maximum Allocation (%) |                |
| Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the theme of Indian Lifestyle & are part of benchmark sectors) | 80  | 100                    | Medium to high |
| Debt and Money Market instruments including securitized debt#   | 0   | 20                     | Low to medium  |
| Units issued by REITs & InvITs  | 0   | 10                     | Medium to high |

## UTI Infrastructure Fund

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

## UTI MNC Fund

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

## UTI Healthcare Fund

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

## UTI Transportation & Logistics Fund

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

## UTI Banking and Financial Services Fund

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

## UTI Nifty Index Fund

| Instruments                              | Indicative Allocation (% of total assets) |                        | Risk Profile   |
|--|---|------------------------|----------------|
|  | Minimum Allocation (%)                    | Maximum Allocation (%) |                |
| Securities covered by the Nifty 50 Index | 95  | 100                    | Medium to high |
| Money Market instruments                 | 0   | 5                      | Low to medium  |

## UTI Overnight Fund

| Securities/ Instruments   | Indicative Allocation (% of total assets) | Risk Profile |
|---|---|--------------|
| Overnight securities (including Triparty Repo on Government Securities or treasury bill & Repo) | 100                                       | Low          |

## UTI Money Market Fund

| Securities/ Instruments   | Indicative Allocation (% of total assets) | Risk Profile |
|---|---|--------------|
| Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo) | 100                                       | Low          |

## UTI Liquid Cash Plan

| Securities/ Instruments   | Indicative Allocation (% of total assets) |     | Risk Profile  |
|---|---|-----|---------------|
|   | Min                                       | Max |               |
| Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo) | 0   | 100 | Low           |
| Debt Securities (including securitised debt)*   | 0   | 100 | Low to Medium |

## UTI Ultra Short Term Fund

| Securities/ Instruments   | Indicative Allocation (% of total assets) |     | Risk Profile  |
|---|---|-----|---------------|
|   | Min                                       | Max |               |
| Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo) | 0   | 100 | Low           |
| Debt Securities (including securitised debt)*   | 0   | 100 | Low to Medium |

## UTI Treasury Advantage Fund

| Securities/ Instruments   | Indicative Allocation (% of total assets) |     | Risk Profile  |
|---|---|-----|---------------|
|   | Min                                       | Max |               |
| Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo) | 0   | 100 | Low           |
| Debt Securities (including securitised debt)*   | 0   | 100 | Low to Medium |

## UTI Short Term Income Fund

| Securities/ Instruments   | Indicative Allocation (% of total assets) |     | Risk Profile  |
|---|---|-----|---------------|
|   | Min                                       | Max |               |
| Debt Securities (including securitised debt)*   | 0   | 100 | Low to Medium |
| Money Market Instruments (Including Triparty Repo on Government Securities or treasury bill & Repo) | 0   | 100 | Low           |

## UTI Medium Term Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 3 year to 4 years

| Securities/ Instruments   | Indicative Allocation (% of total assets) |     | Risk Profile   |
|---|---|-----|----------------|
|   | Min                                       | Max |                |
| Debt Instruments (including securitised debt)*  | 50  | 100 | Low to Medium  |
| Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo) | 0   | 50  | Low            |
| Units issued by REITs & InvITs  | 0   | 10  | Medium to High |

Asset allocation in light of anticipated adverse situation :

The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 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   | 100 | 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 |

| 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 and units of Liquid Mutual Fund | 0   | 5                      | Low            |

| UTI Long Term Equity Fund (Tax Saving) |   |      |                |
|--|---|------|----------------|
| Securities/ Instruments                | Indicative Allocation (% of total assets) |      | Risk Profile   |
|  | Min                                       | Max  |                |
| Equity & Equity related instruments    | 80%                                       | 100% | Medium to High |
| Debt and Money Market instruments      | 0%  | 20%  | Low to Medium  |

| UTI Nifty Next 50 Index Fund   |                                    |      |                |
|--|------------------------------------|------|----------------|
| Type of Instruments  | Asset Allocation (% of Net Assets) |      | Risk profile   |
|  | Min                                | Max  |                |
| Securities covered by underlying index   | 95%                                | 100% | Medium to High |
| Cash/Money Market Instruments including Triparty Repo on Government Securities or treasury bill & Repo and Units of Liquid Mutual Fund | 0%                                 | 5%   | Low            |

| UTI Equity Savings Fund   |   |     |                |
|---|---|-----|----------------|
| Instruments   | Indicative Allocation (% of total assets) |     | Risk Profile   |
|   | Min                                       | Max |                |
| Equity and equity related instruments Of Which Cash future arbitrage opportunities Net long equity position | 65%                                       | 90% | Medium to High |
|   | 20%                                       | 75% | Low to Medium  |
|   | 20%                                       | 50% | Medium to High |
| Debt and Money Market Securities (including securitized debt & margin for derivatives)*                     | 10%                                       | 35% | Low to Medium  |
| Units issued by REITs & InvITs  | 0%  | 10% | Medium to High |

| 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 |

\* The fund may invest up to 50% of its debt portfolio in securitized debt.

\* Investments in securitized debt, if undertaken, shall not exceed 50% of the net assets of the Scheme.

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

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

## UTI Bond Fund

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

## UTI Treasury Advantage Fund

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

## UTI Gilt Fund

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

## UTI Multi Asset Fund

Minimum initial investment is ₹ 5,000/-.

## UTI Liquid Cash Plan (UTI LCP)

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

## UTI - Money Market Fund

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

## UTI Short Term Income Fund

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

## UTI Ultra Short Term Fund

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

## UTI Medium Term Fund

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

## UTI Banking & PSU Debt Fund

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

## UTI Retirement Benefit Pension Fund

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

## Benchmark Index

### UTI Multi Asset Fund

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

## Load Structure

### UTI Hybrid Equity Fund

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

### UTI Credit Risk Fund

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

### UTI Regular Savings Fund

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

### UTI Mastershare Unit Scheme

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

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

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

### UTI Value Opportunities Fund

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

### UTI Liquid Cash Plan

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

### UTI Multi Asset Fund

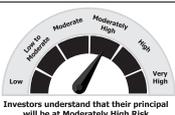
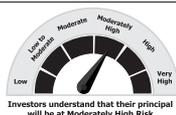
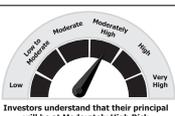
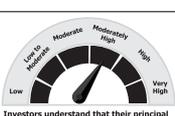
| Entry Load | Exit Load   |
|------------|---|
| Nil        | (A) Redemption / Switch out within 12 months from the date of allotment –<br>(i) upto 10% of the allotted Units – NIL<br>(ii) beyond 10% of the allotted Units - 1.00 %<br>(B) Redemption / Switch out after 12 months from the date of allotment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

## For performance details of other Schemes managed by the Fund Manager Summary

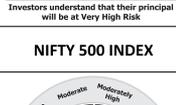
| Sr. No | Name of the Fund Manager and Overall Experiences in number of year | Funds Managed   | Performance data refer page no.        |
|--------|--|---|--|
| 1      | Mr. Vetri Subramaniam, 27  | UTI Multi Asset Fund<br>UTI Focused Equity Fund   | 30<br>16                               |
| 2      | Mrs. Swati Kulkarni, 34  | UTI Mastershare Unit Scheme<br>UTI MNC Fund<br>UTI Dividend Yield Fund<br>UTI-Master Equity Plan Unit Scheme  | 10<br>16<br>17                         |
| 3      | Mr. Ajay Tyagi, 18   | UTI Unit Linked Insurance Plan (Equity Portion)<br>UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)  | 33<br>12                               |
| 4      | Mr. V Srivatsa, 19   | UTI Core Equity Fund<br>UTI Healthcare Fund<br>UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil)<br>UTI Equity Savings Fund (Equity Portfolio)<br>UTI Retirement Benefit Pension Fund (Equity Portion)<br>UTI Capital Protection Oriented Schemes (Equity Portion);<br>UTI Dual Advantage Fixed Term Funds (Equity Portion);   | 11<br>22<br>29<br>34<br>36             |
| 5      | Mr Sachin Trivedi, 20  | UTI Transportation & Logistic Fund<br>UTI Infrastructure Fund   | 23<br>20                               |
| 6      | Mr. Amit Premchandani, 15  | UTI Banking and Financial Services Fund<br>UTI Value Opportunities Fund<br>UTI Regular Savings Fund (Equity Portion)  | 21<br>13<br>32                         |
| 7      | Mr. Vishal Chopda, 12  | UTI India Consumer Fund<br>UTI Children's Career Fund-Savings Plan (Equity Portion)<br>UTI Children's Career Fund - Investment Plan<br>UTI Long Term Equity Fund (tax Saving)   | 19<br>35<br>37<br>26                   |
| 8      | Mr. Amandeep Chopra, 28  | UTI Regular Savings Fund (Debt Portion)<br>UTI Bond Fund<br>UTI Liquid Cash Plan (along with Mr. Amit Sharma)   | 32<br>51<br>40                         |
| 9      | Mr. Sudhir Agrawal, 21   | UTI Short Term Income Fund<br>UTI Floater Fund<br>UTI Dynamic Bond Fund<br>UTI Gilt Fund  | 45<br>44<br>50<br>52                   |
| 10     | Mr. Ritesh Nambiar, 13   | UTI Credit Risk Fund<br>UTI Ultra Short Term Fund<br>UTI Medium Term Fund   | 48<br>42<br>49                         |
| 11     | Mr. Sunil Madhukar Patil, 31                                       | UTI Fixed Maturity Plan,<br>UTI Fixed Term Income Funds,<br>UTI Fixed Income Interval Fund & UTI Fixed Income Interval Fund Series II,<br>UTI Capital Protection Oriented Schemes (Debt Portion),<br>UTI Dual Advantage Fixed Term Funds (Debt Portion),<br>UTI Equity Savings Fund (Debt Portion),<br>UTI Hybrid Equity Fund (Debt Portion),<br>UTI Multi Asset Fund (Debt Portion)<br>UTI Children's Career Fund - Savings Plan (Debt Portion)<br>UTI Retirement Benefit Pension Fund (Debt Portion)<br>UTI Unit Linked Insurance Plan (Debt Portion) | 34<br>29<br>30<br>35<br>36<br>33       |
| 12     | Mr. Amit Sharma, 10  | UTI Money Market Fund (along with Mr. Anurag Mittal)<br>UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal)<br>UTI Liquid Cash Plan (along with Mr.Amandeep Chopra)<br>UTI Overnight Fund  | 41<br>31<br>40<br>39                   |
| 13     | Mr Sharwan Kumar Goyal, 12   | UTI Arbitrage Fund (along with Mr. Amit Sharma)<br>UTI Gold Exchange Traded Fund<br>UTI-Nifty Exchange Traded Fund (UTI-Nifty ETF)<br>UTI-Sensex Exchange Traded Fund (UTI-Sensex ETF)<br>UTI Nifty Next 50 ETF<br>UTI S&P BSE Sensex Next 50 ETF<br>UTI Nifty Index Fund<br>UTI Nifty Next 50 Index Fund<br>UTI Bank ETF<br>UTI Nifty200 Momentum 30 Index Fund<br>UTI Multi Asset Fund  | 31<br><br><br><br><br><br><br>27<br>30 |
| 14     | Mr Ankit Agarwal   | UTI Mid Cap Fund<br>UTI SmallCap Fund   | 14<br>25                               |
| 15     | Mr. Anurag Mittal  | UTI Money Market Fund<br>UTI Treasury Advantage Fund<br>UTI Banking & PSU Debt Fund<br>UTI Corporate Bond Fund  | 41<br>43<br>46<br>47                   |

| <b>*Investors should consult their Mutual Fund Distributor - Investment Advisor if in doubt about whether the product is suitable for them.</b> |   |  |   |
|---|---|--|---|
| <b>Scheme name</b>  | <b>This product is suitable for investors who are seeking*</b>  | <b>Riskometer</b>  | <b>Benchmark Riskometer</b>   |
| <b>UTI ARBITRAGE FUND</b><br>Refer Page no 31   | <ul style="list-style-type: none"> <li>Capital appreciation over medium to long term</li> <li>Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments</li> </ul>   | <b>UTI ARBITRAGE FUND</b><br><br>Investors understand that their principal will be at Low Risk                      | <b>NIFTY 50 ARBITRAGE INDEX</b><br><br>Investors understand that their principal will be at Low Risk                     |
| <b>UTI OVERNIGHT FUND</b><br>Refer Page no 39   | <ul style="list-style-type: none"> <li>Reasonable income over one day with capital preservation</li> <li>Investment in overnight securities.</li> </ul>   | <b>UTI OVERNIGHT FUND</b><br><br>Investors understand that their principal will be at Low to Moderate Risk          | <b>CRISIL OVERNIGHT INDEX</b><br><br>Investors understand that their principal will be at Low Risk                       |
| <b>UTI FLOATER FUND</b><br>Refer Page no 44   | <ul style="list-style-type: none"> <li>To generate reasonable returns.</li> <li>To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives).</li> </ul>   | <b>UTI FLOATER FUND</b><br><br>Investors understand that their principal will be at Low to Moderate Risk            | <b>CRISIL LOW DURATION DEBT INDEX</b><br><br>Investors understand that their principal will be at Moderate Risk          |
| <b>UTI TREASURY ADVANTAGE FUND</b><br>Refer Page no 43  | <ul style="list-style-type: none"> <li>Reasonable income consistent with high liquidity over short term.</li> <li>Investment in Debt &amp; Money Market instruments.</li> </ul>   | <b>UTI TREASURY ADVANTAGE FUND</b><br><br>Investors understand that their principal will be at Low to Moderate Risk | <b>CRISIL LOW DURATION DEBT INDEX</b><br><br>Investors understand that their principal will be at Moderate Risk          |
| <b>UTI SHORT TERM INCOME FUND</b><br>Refer Page no 45   | <ul style="list-style-type: none"> <li>Reasonable Income with low risk and high level of liquidity over short-term.</li> <li>Investment in Debt &amp; Money Market instruments.</li> </ul>  | <b>UTI SHORT TERM INCOME FUND</b><br><br>Investors understand that their principal will be at Low to Moderate Risk  | <b>CRISIL SHORT TERM BOND FUND INDEX</b><br><br>Investors understand that their principal will be at Moderate Risk       |
| <b>UTI ULTRA SHORT TERM FUND</b><br>Refer Page no 42  | <ul style="list-style-type: none"> <li>Reasonable Income with low volatility over short term.</li> <li>Investment in debt &amp; money market instruments.</li> </ul>  | <b>UTI ULTRA SHORT TERM FUND</b><br><br>Investors understand that their principal will be at Low to Moderate Risk | <b>CRISIL ULTRA SHORT TERM DEBT INDEX</b><br><br>Investors understand that their principal will be at Moderate Risk    |
| <b>UTI CORPORATE BOND FUND</b><br>Refer Page no 47  | <ul style="list-style-type: none"> <li>Optimal returns over the medium to long term.</li> <li>To invest predominantly in AA+ and above rated corporate debt.</li> </ul>   | <b>UTI CORPORATE BOND FUND</b><br><br>Investors understand that their principal will be at Low to Moderate Risk   | <b>CRISIL CORPORATE BOND COMPOSITE INDEX</b><br><br>Investors understand that their principal will be at Moderate Risk |
| <b>UTI LIQUID CASH PLAN</b><br>Refer Page no 40   | <ul style="list-style-type: none"> <li>Steady and reasonable Income over short-term with capital preservation.</li> <li>Investment in money market securities &amp; high quality debt.</li> </ul>   | <b>UTI LIQUID CASH PLAN</b><br><br>Investors understand that their principal will be at Moderate Risk             | <b>CRISIL LIQUID FUND INDEX</b><br><br>Investors understand that their principal will be at Low to Moderate Risk       |
| <b>UTI GILT FUND</b><br>Refer Page no 52  | <ul style="list-style-type: none"> <li>Credit risk free return over the medium to long term</li> <li>Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government.</li> </ul>       | <b>UTI GILT FUND</b><br><br>Investors understand that their principal will be at Moderate Risk                    | <b>CRISIL DYNAMIC GILT INDEX</b><br><br>Investors understand that their principal will be at Moderate Risk             |
| <b>UTI MONEY MARKET FUND</b><br>Refer Page no 41  | <ul style="list-style-type: none"> <li>Reasonable Income with high level of liquidity over short-term.</li> <li>Investment in money market securities.</li> </ul>   | <b>UTI MONEY MARKET FUND</b><br><br>Investors understand that their principal will be at Moderate Risk            | <b>CRISIL MONEY MARKET INDEX</b><br><br>Investors understand that their principal will be at Moderately High Risk      |
| <b>UTI BANKING AND PSU DEBT FUND</b><br>Refer Page no 46  | <ul style="list-style-type: none"> <li>Reasonable income, with low risk and high level of liquidity over short to medium term.</li> <li>Investment predominantly in Debt &amp; Money Market Securities issued by Bank, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds.</li> </ul> | <b>UTI BANKING AND PSU DEBT FUND</b><br><br>Investors understand that their principal will be at Moderate Risk    | <b>CRISIL BANKING AND PSU DEBT INDEX</b><br><br>Investors understand that their principal will be at Moderate Risk     |

**\*Investors should consult their Mutual Fund Distributor - Investment Advisor if in doubt about whether the product is suitable for them.**

| Scheme name  | This product is suitable for investors who are seeking*   | Riskometer  | Benchmark Riskometer   |
|--|---|---|--|
| <b>UTI MEDIUM TERM FUND</b><br>Refer Page no 49                      | <ul style="list-style-type: none"> <li>Reasonable income over the medium to long term.</li> <li>Investment in Debt and Money Market instruments.</li> </ul>   | <b>UTI MEDIUM TERM FUND</b><br><br>Investors understand that their principal will be at Moderate Risk                    | <b>CRISIL MEDIUM TERM DEBT INDEX</b><br><br>Investors understand that their principal will be at Moderate Risk  |
| <b>UTI EQUITY SAVINGS FUND</b><br>Refer Page no 34                   | <ul style="list-style-type: none"> <li>Long-term capital appreciation and income</li> <li>Investment in equity &amp; equity related instruments, arbitrage opportunities, and investments in debt money market opportunities.</li> </ul>    | <b>UTI EQUITY SAVINGS FUND</b><br><br>Investors understand that their principal will be at Moderate Risk                 | <b>CRISIL EQUITY SAVINGS INDEX</b><br><br>Investors understand that their principal will be at Moderately High Risk   |
| <b>UTI CREDIT RISK FUND</b><br>Refer Page no 48                      | <ul style="list-style-type: none"> <li>Reasonable income and capital appreciation over medium to long term</li> <li>Investment in Debt and Money Market instruments</li> </ul>  | <b>UTI CREDIT RISK FUND</b><br><br>Investors understand that their principal will be at Moderately High Risk             | <b>CRISIL SHORT TERM CREDIT RISK INDEX</b><br><br>Investors understand that their principal will be at Moderately High Risk                                     |
| <b>UTI BOND FUND</b><br>Refer Page no 51                             | <ul style="list-style-type: none"> <li>Optimal returns with adequate liquidity over medium to long term</li> <li>Investment in Debt &amp; money market instruments</li> </ul>   | <b>UTI BOND FUND</b><br><br>Investors understand that their principal will be at Moderately High Risk                    | <b>NIFTY MEDIUM TO LONG DURATION DEBT INDEX</b><br><br>Investors understand that their principal will be at Moderate Risk                                       |
| <b>UTI REGULAR SAVINGS FUND</b><br>Refer Page no 32                  | <ul style="list-style-type: none"> <li>Long-term capital appreciation and regular income over medium-term</li> <li>Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities)</li> </ul> | <b>UTI REGULAR SAVINGS FUND</b><br><br>Investors understand that their principal will be at Moderately High Risk        | <b>NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX</b><br><br>Investors understand that their principal will be at Moderately High Risk                             |
| <b>UTI DYNAMIC BOND FUND</b><br>Refer Page no 50                     | <ul style="list-style-type: none"> <li>Optimal returns with adequate liquidity over medium to long term</li> <li>Investment in Debt &amp; Money Market Instruments</li> </ul>   | <b>UTI DYNAMIC BOND FUND</b><br><br>Investors understand that their principal will be at Moderately High Risk          | <b>CRISIL COMPOSITE BOND FUND INDEX</b><br><br>Investors understand that their principal will be at Moderate Risk   |
| <b>UTI MULTI ASSET FUND</b><br>Refer Page no 30                      | <ul style="list-style-type: none"> <li>Long-term capital appreciation</li> <li>Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class</li> </ul>   | <b>UTI MULTI ASSET FUND</b><br><br>Investors understand that their principal will be at High Risk                      | <b>S&amp;P BSE 200, CRISIL COMPOSITE BOND FUND INDEX &amp; PRICE OF GOLD</b><br><br>Investors understand that their principal will be at Moderately High Risk |
| <b>UTI UNIT LINKED INSURANCE PLAN</b><br>Refer Page no 33            | <ul style="list-style-type: none"> <li>Long Term Capital Appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt Instruments</li> </ul>   | <b>UTI UNIT LINKED INSURANCE PLAN</b><br><br>Investors understand that their principal will be at High Risk            | <b>NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX</b><br><br>Investors understand that their principal will be at Moderately High Risk                            |
| <b>UTI CHILDREN'S CAREER FUND - SAVINGS PLAN</b><br>Refer Page no 35 | <ul style="list-style-type: none"> <li>Long Term Capital Appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt Instruments</li> </ul>   | <b>UTI CHILDREN'S CAREER FUND - SAVINGS PLAN</b><br><br>Investors understand that their principal will be at High Risk | <b>CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX</b><br><br>Investors understand that their principal will be at Moderately High Risk                        |
| <b>UTI RETIREMENT BENEFIT PENSION FUND</b><br>Refer Page no 36       | <ul style="list-style-type: none"> <li>Long Term Capital Appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt/ Money market Instruments</li> </ul>   | <b>UTI RETIREMENT BENEFIT PENSION FUND</b><br><br>Investors understand that their principal will be at High Risk       | <b>CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX</b><br><br>Investors understand that their principal will be at Moderately High Risk                        |

**\*Investors should consult their Mutual Fund Distributor - Investment Advisor if in doubt about whether the product is suitable for them.**

| Scheme name   | This product is suitable for investors who are seeking*  | Riskometer  | Benchmark Riskometer  |
|---|--|---|---|
| <b>UTI HYBRID EQUITY FUND</b><br>Refer Page no 29                       | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities)</li> </ul>                          | <b>UTI HYBRID EQUITY FUND</b><br><br>Investors understand that their principal will be at Very High Risk                         | <b>CRISIL HYBRID 35+65 AGGRESSIVE INDEX</b><br><br>Investors understand that their principal will be at Very High Risk   |
|   |  | <b>UTI NIFTY INDEX FUND</b><br>Refer Page no 25   | <ul style="list-style-type: none"> <li>Capital growth in tune with index returns</li> <li>Passive investment in equity instruments comprised in Nifty 50 index</li> </ul>   |
| <b>UTI NIFTY NEXT 50 INDEX FUND</b><br>Refer Page no 26                 | <ul style="list-style-type: none"> <li>Capital growth in tune with index returns</li> <li>Passive investment in equity instruments comprised in Nifty Next 50 index</li> </ul>   | <b>UTI NIFTY NEXT 50 INDEX FUND</b><br><br>Investors understand that their principal will be at Very High Risk                   | <b>NIFTY NEXT 50 INDEX</b><br><br>Investors understand that their principal will be at Very High Risk  |
| <b>UTI BANKING AND FINANCIAL SERVICES FUND</b><br>Refer Page no 21      | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities.</li> </ul>    | <b>UTI BANKING AND FINANCIAL SERVICES FUND</b><br><br>Investors understand that their principal will be at Very High Risk        | <b>NIFTY FINANCIAL SERVICES INDEX</b><br><br>Investors understand that their principal will be at Very High Risk   |
|   |  | <b>UTI MASTERSHARE UNIT SCHEME</b><br>Refer Page no 10  | <ul style="list-style-type: none"> <li>Long term capital appreciation.</li> <li>Investment predominantly in equity instruments of large cap companies.</li> </ul>   |
| <b>UTI HEALTHCARE FUND</b><br>Refer Page no 22                          | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities in the Healthcare Service sector.</li> </ul>                                     | <b>UTI HEALTHCARE FUND</b><br><br>Investors understand that their principal will be at Very High Risk                          | <b>S&amp;P BSE HEALTHCARE INDEX</b><br><br>Investors understand that their principal will be at Very High Risk   |
| <b>UTI TRANSPORTATION &amp; LOGISTICS FUND</b><br>Refer Page no 23      | <ul style="list-style-type: none"> <li>Long term capital appreciation.</li> <li>Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector.</li> </ul> | <b>UTI TRANSPORTATION &amp; LOGISTICS FUND</b><br><br>Investors understand that their principal will be at Very High Risk      | <b>UTI TRANSPORTATION AND LOGISTICS FUND INDEX</b><br><br>Investors understand that their principal will be at Very High Risk                                  |
|   |  | <b>UTI FLEXI CAP FUND</b><br>Refer Page no 12   | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum.</li> </ul>                                       |
| <b>UTI VALUE OPPORTUNITIES FUND</b><br>Refer Page no 13                 | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments following a value investment strategy across the market capitalization spectrum.</li> </ul>                      | <b>UTI VALUE OPPORTUNITIES FUND</b><br><br>Investors understand that their principal will be at Very High Risk                 | <b>NIFTY 500 INDEX</b><br><br>Investors understand that their principal will be at Very High Risk  |
|   |  | <b>UTI INDIA CONSUMER FUND</b><br>Refer Page no 19  | <ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption</li> </ul> |
| <b>UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN</b><br>Refer Page no 37 | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (above 70%) and debt instruments.</li> </ul>   | <b>UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN</b><br><br>Investors understand that their principal will be at Very High Risk | <b>NIFTY 500 INDEX</b><br><br>Investors understand that their principal will be at Very High Risk  |

| <b>*Investors should consult their Mutual Fund Distributor - Investment Advisor if in doubt about whether the product is suitable for them.</b> |  |   |   |
|---|--|---|---|
| <b>Scheme name</b>  | <b>This product is suitable for investors who are seeking*</b>   | <b>Riskometer</b>   | <b>Benchmark Riskometer</b>   |
| <b>UTI LONG TERM EQUITY FUND (TAX SAVING)</b><br>Refer Page no 24   | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments of companies that are believed to have growth potential.</li> </ul>                                | <b>UTI LONG TERM EQUITY FUND</b>  | <b>NIFTY 500 INDEX</b>  |
|   |  |    |    |
| <b>UTI DIVIDEND YIELD FUND</b><br>Refer Page no 17  | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in Dividend Yielding equity and equity related securities</li> </ul>                                       | <b>UTI DIVIDEND YIELD FUND</b>  | <b>NIFTY DIVIDEND OPPORTUNITIES 50 INDEX*</b>   |
|   |  |    |    |
| <b>UTI CORE EQUITY FUND</b><br>Refer Page no 11   | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity instruments of both large cap and mid cap companies</li> </ul>                                   | <b>UTI CORE EQUITY FUND</b>   | <b>NIFTY LARGEMIDCAP 250 INDEX</b>  |
|   |  |    |    |
| <b>UTI INFRASTRUCTURE FUND</b><br>Refer Page no 20  | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector.</li> </ul> | <b>UTI INFRASTRUCTURE FUND</b>  | <b>NIFTY INFRASTRUCTURE INDEX</b>   |
|   |  |    |    |
| <b>UTI MNC FUND</b><br>Refer Page no 18   | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of Multi-National companies</li> </ul>                             | <b>UTI MNC FUND</b>   | <b>NIFTY MNC INDEX</b>  |
|   |  |   |   |
| <b>UTI MID CAP FUND</b><br>Refer Page no 14   | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in mid cap companies</li> </ul>  | <b>UTI MID CAP FUND</b>   | <b>NIFTY MIDCAP 150 INDEX</b>   |
|   |  |  |  |
| <b>UTI SMALLCAP FUND</b><br>Refer Page no 15  | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly equity and equity related securities of small cap companies</li> </ul>                                     | <b>UTI SMALLCAP FUND</b>  | <b>NIFTY SMALLCAP 250 INDEX</b>   |
|   |  |  |  |
| <b>UTI NIFTY200 MOMENTUM 30 INDEX FUND</b><br>Refer Page no 27  | <ul style="list-style-type: none"> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in Nifty 200 Momentum 30 Index</li> </ul>                         | <b>UTI NIFTY200 MOMENTUM 30 INDEX FUND</b>  | <b>NIFTY 200 MOMENTUM 30 INDEX</b>  |
|   |  |  |  |
| <b>UTI FOCUSED EQUITY FUND</b><br>Refer Page no 16  | <ul style="list-style-type: none"> <li>Long term capital Growth</li> <li>Investment in equity &amp; equity related securities across market capitalization in maximum 30 stocks</li> </ul>                         | <b>UTI FOCUSED EQUITY FUND</b>  | <b>Nifty 500 Index</b>  |
|   |  |  |  |
| <b>*Investors should consult their Mutual Fund Distributor - Investment Advisor if in doubt about whether the product is suitable for them.</b> |  |   |   |

| Ser. No. | SCHEMEDESC  | PLANDESC                   | ISIN         |
|----------|---|----------------------------|--------------|
| 1        | UTI Treasury Advantage Fund - Institutional Plan      | Direct Annual IDCW Plan    | INF789F01XF9 |
| 2        | UTI Treasury Advantage Fund - Institutional Plan      | Direct Annual IDCW Plan    | INF789F01XG7 |
| 3        | UTI Treasury Advantage Fund - Institutional Plan      | Direct Monthly IDCW Plan   | INF789F01XJ1 |
| 4        | UTI Treasury Advantage Fund - Institutional Plan      | Direct Monthly IDCW Plan   | INF789F01XK9 |
| 5        | UTI Treasury Advantage Fund - Institutional Plan      | Direct Quarterly IDCW Plan | INF789F01XL7 |
| 6        | UTI Treasury Advantage Fund - Institutional Plan      | Direct Quarterly IDCW Plan | INF789F01XM5 |
| 7        | UTI Banking & Financial Services Fund                 | Direct IDCW Plan           | INF789F01SL7 |
| 8        | UTI Banking & Financial Services Fund                 | Direct IDCW Plan           | INF789F01SM5 |
| 9        | UTI Bond Fund   | Direct Quarterly IDCW Plan | INF789F01SO1 |
| 10       | UTI Bond Fund   | Direct Quarterly IDCW Plan | INF789F01SP8 |
| 11       | UTI Bond Fund   | Direct Annual IDCW Plan    | INF789FA1T80 |
| 12       | UTI Bond Fund   | Direct Annual IDCW Plan    | INF789FA1T98 |
| 13       | UTI Banking & PSU Debt Fund                           | Direct Quarterly IDCW Plan | INF789F01624 |
| 14       | UTI Banking & PSU Debt Fund                           | Direct Quarterly IDCW Plan | INF789F01722 |
| 15       | UTI Banking & PSU Debt Fund                           | Direct Annual IDCW Plan    | INF789FA1V03 |
| 16       | UTI Banking & PSU Debt Fund                           | Direct Annual IDCW Plan    | INF789FA1V11 |
| 17       | UTI Contra Fund                                       | Direct IDCW Plan           | INF789F015R4 |
| 18       | UTI Contra Fund                                       | Direct IDCW Plan           | INF789F015S2 |
| 19       | UTI Credit Risk Fund                                  | Direct Quarterly IDCW Plan | INF789F01YC4 |
| 20       | UTI Credit Risk Fund                                  | Direct Quarterly IDCW Plan | INF789F01YD2 |
| 21       | UTI Credit Risk Fund                                  | Direct Annual IDCW Plan    | INF789FB1U28 |
| 22       | UTI Credit Risk Fund                                  | Direct Annual IDCW Plan    | INF789FB1U36 |
| 23       | UTI Credit Risk Fund                                  | Direct Monthly IDCW Plan   | INF789FB1U02 |
| 24       | UTI Credit Risk Fund                                  | Direct Monthly IDCW Plan   | INF789FB1U10 |
| 25       | UTI Liquid Cash Plan- Institutional                   | Direct Monthly IDCW Plan   | INF789F01R44 |
| 26       | UTI Liquid Cash Plan- Institutional                   | Direct Monthly IDCW Plan   | INF789F01XS2 |
| 27       | UTI Liquid Cash Plan- Institutional                   | Direct Quarterly IDCW Plan | INF789FA1K22 |
| 28       | UTI Liquid Cash Plan- Institutional                   | Direct Quarterly IDCW Plan | INF789FA1K30 |
| 29       | UTI Liquid Cash Plan- Institutional                   | Direct Annual IDCW Plan    | INF789FA1K63 |
| 30       | UTI Liquid Cash Plan- Institutional                   | Direct Annual IDCW Plan    | INF789FA1K71 |
| 31       | UTI Dynamic Bond Fund                                 | Direct Quarterly IDCW Plan | INF789F01X88 |
| 32       | UTI Dynamic Bond Fund                                 | Direct Quarterly IDCW Plan | INF789F01XC6 |
| 33       | UTI Dynamic Bond Fund                                 | Direct Annual IDCW Plan    | INF789FA1S65 |
| 34       | UTI Dynamic Bond Fund                                 | Direct Annual IDCW Plan    | INF789FA1S73 |
| 35       | UTI DIVIDEND YIELD FUND                               | Direct IDCW Option         | INF789F01SU8 |
| 36       | UTI DIVIDEND YIELD FUND                               | Direct IDCW Option         | INF789F01SV6 |
| 37       | UTI Energy Fund                                       | Direct IDCW Plan           | INF789F01SX2 |
| 38       | UTI Energy Fund                                       | Direct IDCW Plan           | INF789F01SY0 |
| 39       | UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND) | Direct IDCW Plan           | 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 Lifestyle Fund                              | Direct IDCW PLAN           | INF789F01VG1 |
| 64       | UTI-India Lifestyle Fund                              | Direct IDCW PLAN           | INF789F01VH9 |
| 65       | UTI-Mid Cap Fund                                      | Direct IDCW PLAN           | INF789F01T8  |
| 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   | INF789F01U5  |
| 72       | UTI REGULAR SAVINGS FUND                              | Direct MONTHLY IDCW PLAN   | INF789F01UL3 |
| 73       | UTI REGULAR SAVINGS FUND                              | Direct PLAN                | INF789F01UM1 |
| 74       | UTI-Money Market Fund -Institutional Plan             | Direct MONTHLY IDCW PLAN   | INF789FA1M46 |
| 75       | UTI-Money Market Fund -Institutional Plan             | Direct MONTHLY IDCW PLAN   | INF789FA1M53 |
| 76       | UTI-Money Market Fund -Institutional Plan             | Direct QUARTERLY IDCW PLAN | INF789FA1M61 |
| 77       | UTI-Money Market Fund -Institutional Plan             | Direct QUARTERLY IDCW PLAN | INF789FA1M79 |
| 78       | UTI-Money Market Fund -Institutional Plan             | Direct ANNUAL IDCW PLAN    | INF789FA1N03 |
| 79       | UTI-Money Market Fund -Institutional Plan             | Direct ANNUAL IDCW PLAN    | INF789FA1N11 |
| 80       | UTI-Mastershare Unit Scheme                           | Direct IDCW PLAN           | INF789F01UQ2 |
| 81       | UTI-Mastershare Unit Scheme                           | Direct IDCW PLAN           | INF789F01UR0 |
| 82       | UTI MEDIUM TERM FUND                                  | Direct ANNUAL IDCW PLAN    | INF789FB1KL1 |
| 83       | UTI MEDIUM TERM FUND                                  | Direct ANNUAL IDCW PLAN    | INF789FB1KM9 |
| 84       | UTI MEDIUM TERM FUND                                  | Direct MONTHLY IDCW PLAN   | INF789FB1KF3 |
| 85       | UTI MEDIUM TERM FUND                                  | Direct MONTHLY IDCW PLAN   | INF789FB1KG1 |
| 86       | UTI MEDIUM TERM FUND                                  | Direct QUARTERLY IDCW PLAN | INF789FB1KH9 |
| 87       | UTI MEDIUM TERM FUND                                  | Direct QUARTERLY IDCW PLAN | INF789FB1K17 |
| 88       | UTI-Nifty Index Fund                                  | Direct IDCW PLAN           | INF789F01WY2 |
| 89       | UTI-Nifty 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   | INF789F01XA8 |
| 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 | INF789F1AD77 |
| 122 | UTI - FLOATER FUND      | DIRECT PLAN | INF789F1ADD5 |
| 123 | UTI - FLOATER FUND      | DIRECT PLAN | INF789F1ADE3 |
| 124 | UTI - FLOATER FUND      | DIRECT PLAN | INF789F1ADF0 |

| Ser. No. | SCHEMEDISC                                  | 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 Contra Fund                             | Regular IDCW Plan           | INF789F01414 |
| 10       | UTI Contra Fund                             | Regular IDCW Plan           | INF789F01422 |
| 11       | UTI Credit Risk Fund                        | Regular Quarterly IDCW Plan | INF789F01RA2 |
| 12       | UTI Credit Risk Fund                        | Regular Quarterly IDCW Plan | INF789F01RB0 |
| 13       | UTI Dynamic Bond Fund                       | Regular Quarterly IDCW Plan | INF789F01J00 |
| 14       | UTI Dynamic Bond Fund                       | Regular Quarterly IDCW Plan | INF789F01JP7 |
| 15       | UTI DIVIDEND YIELD FUND                     | Regular IDCW Plan           | INF789F01448 |
| 16       | UTI DIVIDEND YIELD FUND                     | Regular IDCW Plan           | INF789F01455 |
| 17       | UTI Energy Fund                             | Regular IDCW Plan           | INF789F01471 |
| 18       | UTI Energy Fund                             | Regular IDCW Plan           | INF789F01489 |
| 19       | UTI FLEXI CAP FUND                          | Regular IDCW Plan           | INF189A01053 |
| 20       | UTI FLEXI CAP FUND                          | Regular IDCW Plan           | INF789F01505 |
| 21       | UTI Long Term Equity Fund (Tax Saving)      | Regular IDCW Plan           | INF789F01521 |
| 22       | UTI ULTRA SHORT TERM FUND                   | REGULAR - DAILY IDCW PLAN   | INF789F01554 |
| 23       | UTI - GSEC-INVESTMENT PLAN                  | IDCW PLAN                   | INF789F01612 |
| 24       | UTI - GSEC-INVESTMENT PLAN                  | IDCW PLAN                   | INF789F01620 |
| 25       | UTI GILT FUND                               | REGULAR IDCW PLAN           | INF789F01646 |
| 26       | UTI GILT FUND                               | REGULAR IDCW PLAN           | INF789F01653 |
| 27       | UTI HEALTHCARE FUND                         | REGULAR IDCW PLAN           | INF789F01679 |
| 28       | UTI HEALTHCARE FUND                         | REGULAR IDCW PLAN           | INF789F01687 |
| 29       | UTI-Services Industries Fund                | IDCW PLAN                   | INF789F01703 |
| 30       | UTI-Services Industries Fund                | IDCW PLAN                   | INF789F01711 |
| 31       | UTI-Infrastructure Fund                     | IDCW PLAN                   | INF789F01737 |
| 32       | UTI-Infrastructure Fund                     | IDCW PLAN                   | INF789F01745 |
| 33       | UTI - LONG TERM ADVANTAGE FUND - SERIES III | REGULAR PLAN - IDCW         | INF789F01677 |
| 34       | UTI LONG TERM ADVANTAGE FUND - SERIES IV    | REGULAR PLAN - IDCW         | INF789F01F81 |
| 35       | UTI LONG TERM ADVANTAGE FUND - SERIES V     | REGULAR PLAN - IDCW         | INF789F01H05 |
| 36       | UTI LONG TERM ADVANTAGE FUND - SERIES VI    | REGULAR PLAN - IDCW         | INF789F01V58 |
| 37       | UTI LONG TERM ADVANTAGE FUND - SERIES VII   | REGULAR PLAN - IDCW         | INF789F01508 |
| 38       | UTI-BLUECHIP FLEXICAP FUND                  | IDCW PLAN                   | INF789F01760 |
| 39       | UTI-BLUECHIP FLEXICAP FUND                  | IDCW PLAN                   | INF789F01778 |
| 40       | UTI-India Lifestyle Fund                    | IDCW PLAN                   | INF789F01CF3 |
| 41       | UTI-India Lifestyle Fund                    | IDCW PLAN                   | INF789F01CG1 |
| 42       | UTI-Mid Cap Fund                            | IDCW                        | INF789F01794 |
| 43       | UTI-Mid Cap Fund                            | IDCW                        | INF789F01802 |
| 44       | UTI-MNC Fund                                | IDCW PLAN                   | INF789F01828 |
| 45       | UTI-MNC Fund                                | IDCW PLAN                   | INF789F01836 |
| 46       | UTI CORE EQUITY FUND                        | REGULAR IDCW PLAN           | INF189A01046 |
| 47       | UTI CORE EQUITY FUND                        | REGULAR IDCW PLAN           | INF789F01851 |
| 48       | UTI-Mastershare Unit Scheme                 | IDCW PLAN                   | INF189A01038 |
| 49       | UTI-Mastershare Unit Scheme                 | IDCW PLAN                   | INF789F01950 |
| 50       | UTI-Nifty Index Fund                        | IDCW PLAN                   | INF789F01JL6 |
| 51       | UTI-Nifty Index Fund                        | IDCW PLAN                   | INF789F01JM4 |
| 52       | UTI VALUE OPPORTUNITIES FUND                | REGULAR IDCW PLAN           | INF789F01AE0 |
| 53       | UTI VALUE OPPORTUNITIES FUND                | REGULAR IDCW PLAN           | INF789F01AF7 |
| 54       | UTI-Rajiv Gandhi Equity Saving Scheme       | RETAIL IDCW PLAN            | INF789F01YQ4 |
| 55       | UTI ARBITRAGE FUND                          | REGULAR IDCW PLAN           | INF789F01RH4 |
| 56       | UTI ARBITRAGE FUND                          | REGULAR IDCW PLAN           | INF789F01R12 |
| 57       | UTI Multi Asset Fund                        | Regular IDCW Plan           | INF789F01AN1 |
| 58       | UTI Multi Asset Fund                        | Regular IDCW Plan           | INF789F01A09 |
| 59       | UTI CORPORATE BOND FUND                     | Regular Plan                | INF789F1A447 |
| 60       | UTI CORPORATE BOND FUND                     | Regular Plan -              | INF789F1A454 |
| 61       | UTI CORPORATE BOND FUND                     | Regular Plan                | INF789F1A462 |
| 62       | UTI CORPORATE BOND FUND                     | Regular Plan                | INF789F1A470 |
| 63       | UTI CORPORATE BOND FUND                     | Regular Plan                | INF789F1A488 |
| 64       | UTI CORPORATE BOND FUND                     | Regular Plan                | INF789F1A496 |
| 65       | UTI CORPORATE BOND FUND                     | Regular Plan                | INF789F1A504 |
| 66       | UTI CORPORATE BOND FUND                     | Regular Plan                | INF789F1A512 |
| 67       | UTI EQUITY SAVINGS FUND                     | Regular Plan                | INF789F1A728 |
| 68       | UTI EQUITY SAVINGS FUND                     | Regular Plan                | INF789F1A736 |
| 69       | UTI EQUITY SAVINGS FUND                     | Regular Plan                | INF789F1A785 |
| 70       | UTI EQUITY SAVINGS FUND                     | Regular Plan                | INF789F1A793 |
| 71       | UTI EQUITY SAVINGS FUND                     | Regular Plan                | INF789F1A827 |
| 72       | UTI EQUITY SAVINGS FUND                     | Regular Plan                | INF789F1A835 |
| 73       | UTI - FLOATER FUND                          | REGULAR PLAN                | INF789F1AC71 |
| 74       | UTI - FLOATER FUND                          | REGULAR PLAN                | INF789F1AC09 |
| 75       | UTI - FLOATER FUND                          | REGULAR PLAN                | INF789F1AC77 |
| 76       | UTI - FLOATER FUND                          | REGULAR PLAN                | INF789F1AC55 |
| 77       | UTI - FLOATER FUND                          | REGULAR PLAN                | INF789F1ACT3 |
| 78       | UTI - FLOATER FUND                          | REGULAR PLAN                | INF789F1ACU1 |
| 79       | UTI - FLOATER FUND                          | REGULAR PLAN                | INF789F1ACV9 |
| 80       | UTI - FLOATER FUND                          | REGULAR PLAN                | INF789F1ACW7 |

Schemes ISIN - more Plan/options wise available in UTIMF web site as per link

[https://docs.utimf.com/v1/AUTH\\_5b9dd00b-8132-4a21-a800-](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

[711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

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## ATTENTION

### UTI SCUP Outstanding Unit holding Accounts

Due to closure of the UTI Senior Citizens Unit Plan (UTI-SCUP) as of 18/02/2008 SCUP unitholders who have still not submitted their Membership Certificate for redeeming/switching the outstanding units, may submit the same alongwith the duly filled in Forms to our Registrar & Transfer Agent for UTI-SCUP UTI Infrastructure Technology And Services Limited, Plot No.3, Sector 11, CBD Belapur, Navi Mumbai 400614 or to our nearest UTI Financial Centre.

Members are requested to get their signature attested by their Banker where they are having their Bank account (under their official seal mentioning Name, Designation and Employee no. of the Attesting Authority), as over a period of time the Member's signature might have undergone changes.

For any assistance in this regard you may also directly contact Mr. Kishor Paunikar, Associate Vice President, Department of Operations at UTI Corporate Office over phone at 022-66786253 or mail him at [kishor.paunikar@uti.co.in](mailto:kishor.paunikar@uti.co.in)

**Fund Manager :** An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

**Application Amount for Fresh Subscription :** This is the minimum investment amount for a new investor in a mutual fund scheme.

**Minimum Additional Amount :** This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Yield to Maturity :** The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

**SIP :** SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15<sup>th</sup> of the month in an equity fund for a period of three years.

**NAV :** The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Benchmark :** A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

**Entry Load :** A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load

**Exit Load :** Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ₹ 100 and the exit load is 1%, the investor will receive ₹ 99.

**Modified Duration :** Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

**Standard Deviation :** Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

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

**Beta :** Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

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

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

**Nature of Scheme :** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

**Rating Profile :** Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

The Potential Risk class position of the debt schemes of UTI Mutual Fund are as under:

| Serial No.                  | Scheme Name                 | Potential Risk Class Matrix |                          |                   |                           |
|-----------------------------|-----------------------------|-----------------------------|--------------------------|-------------------|---------------------------|
| 1                           | UTI Overnight Fund          | Potential Risk Class        |                          |                   |                           |
|                             |                             | Credit Risk →               | 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) |                             |                             |                          |                   |                           |
| 2                           | UTI Gilt Fund               | Potential Risk Class        |                          |                   |                           |
| 3                           | UTI Corporate Bond Fund     | 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                       |                             |                          |                   |                           |
| 4                           | UTI Liquid Cash Plan        | Potential Risk Class        |                          |                   |                           |
| 5                           | UTI Money Market Fund       | 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) |                             |                             |                          |                   |                           |
| 6                           | UTI Ultra Short Term Fund   | 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) |                             |                             |                          |                   |                           |
| 7                           | UTI Treasury Advantage Fund | Potential Risk Class        |                          |                   |                           |
| 8                           | UTI Bond Fund               | Potential Risk Class        |                          |                   |                           |
| 9                           | UTI Short Term Income Fund  | 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                       |                          |                   |                           |
| 10                          | UTI Floater Fund            | Potential Risk Class        |                          |                   |                           |
| 11                          | UTI Dynamic Bond Fund       | Potential Risk Class        |                          |                   |                           |
| 12                          | UTI Banking & PSU Debt Fund | 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) |                             |                             |                          |                   |                           |
| 13                          | UTI Medium Term Fund        | Potential Risk Class        |                          |                   |                           |
| 14                          | UTI Credit Risk Fund        | Potential Risk Class        |                          |                   |                           |
|                             |                             | Credit Risk →               | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|                             |                             | Interest Rate Risk ↓        |                          |                   |                           |
|                             |                             | Relatively Low (Class I)    |                          |                   |                           |
|                             |                             | Moderate (Class II)         |                          |                   |                           |
| Relatively High (Class III) |                             |                             | C-III                    |                   |                           |

## UTI TRUSTEE CO. (P) LTD.

### Directors

1. Mr. A Ramesh Kumar
2. Mr. Suhail Nathani
3. Mr. Shiva Kumar
4. Mr. Sudesh Kumar Kapahi
5. Ms. Muketa Pramit Jhaveri

## UTI ASSET MANAGEMENT CO. LTD.

### Directors

1. Mr. Dinesh Kumar Mehrotra
2. Mr. Flemming Madsen
3. Mr. Deepak Kumar Chatterjee
4. Mr. N Seshadri
5. Mr. Edward Cage Bernard
6. Mr. Imtaiyazur Rahman
7. Mr. Rajeev Kakar
8. Mrs. Jayashree Vaidhyathanan
9. Mrs. Dipali H Sheth
10. Mr. Sanjay Varshneya

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## GLOSSARY

**Fund Manager:** An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

**Application Amount for Fresh Subscription:** This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Minimum Addition Amount:** This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Yield to Maturity:** The Yield to maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate and time to maturity.

**SIP:** SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance and investor may opt for a SIP that invests Rs. 500 every 15th of the month in an equity fund for a period of three years.

**NAV:** The NAV or the net asset value is the total assets value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund

**Benchmark:** A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

**Entry Load:** A Mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

**Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1% the investor will enter the fund at Rs. 101**

**Exit Load:** Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption 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 intrinsic volatility of a Fund or portfolio. More generally, a measure of the extent to which numbers are spread around their average. Lower the measure, lesser the volatility of the returns of the Fund, The Standard Deviation has been computed by taking Daily returns of the Fund over the past three years.

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

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

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

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

**Nature of Scheme:** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have subcategories.

**Rating Profile:** Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

**Overweight/Underweight:** Indicates the Fund Managers' active decision to hold an overweight/underweight position relative to the Benchmark. Fund Managers seek to overweight certain positions they expect to outperform their Benchmark and underweight those they believe will underperform.

**Macaulay Duration:** The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. The Macaulay duration calculation equals the weighted average time before a bondholder would receive the bond's cash flows.

**Macaulay Duration of the portfolio:** The Macaulay duration of the portfolio is essentially an average of the duration of bonds within the portfolio, accounting for what percentage of the total portfolio each bond represents. The Macaulay duration of a zero-coupon bond would be equal to the bond's maturity.

**Market Capitalizations:** As per the SEBI circular SEBI/HO/IMD/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows.

- a) Large Cap: 1st -100th company in terms of full market capitalization
- b) Mid Cap: 101st - 250th company in terms of full market capitalization
- c) Small Cap: 251st company onwards in terms of full market capitalization.

**Median Market Cap vs Weighted Average Market Cap**

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

**P/B:** Price to Book | **P/E:** Price to Earnings | **ROE:** Return on Equity

## Equity & Debt Commentary data source credits:

### Equity write-up

Source for numbers: BSE and NSE and leading business dailies

### Debt write-up

Source for numbers: Leading business dailies

## REGISTRAR & TRANSFER AGENCY

### M/s. KFin Technologies Private Limited

UTIMF Unit | KFin Technologies Private Limited, 7th Floor, Karvy Selenium Tower| Plot Nos. 31 & 32 | Survey No. 116/22, 115/24 & 115/25  
Financial District, Nanakramguda, Selingampally Mandal, Hyderabad - 500032  
Tel: +91 40 6716 1801, Email: uti@kfintech.com

Designation of MF Central as Official Point of Acceptance for Schemes of UTI Mutual Fund (UTIMF)

Registrar and Transfer Agents, Kfin Technologies Private Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed a digital platform for Mutual Fund investors named "MFCentral".

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### UTI NIFTY INDEX FUND

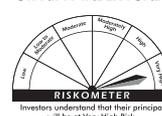
This product is suitable for investors who are seeking:\*

- Capital growth in tune with index returns
- Passive investment in equity instruments comprised in Nifty 50 index

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

Risk-o-meter for the fund is based on the portfolio ending December 31, 2021. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>

### UTI NIFTY INDEX FUND



### BENCHMARK: NIFTY 50 INDEX

