

## UTI TEEN KA DUM

## TAX BACHAAYE HAR KADAM



**UTI RETIREMENT BENEFIT PENSION FUND**



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



**UTI UNIT LINKED INSURANCE PLAN**

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

Enjoy the magic of three with UTI Retirement Benefit Pension Fund, UTI Long Term Equity Fund (Tax Saving) and UTI Unit Linked Insurance Plan. These mutual fund schemes together empower you with their tax-saving benefit<sup>#</sup> along with wealth creation, life insurance coverage<sup>@</sup> and personal accidental coverage, and a peaceful life after retirement.

You can also invest in these mutual funds through an SIP.

**Invest today!**

**SMS "SAVE TAX" TO 5676756 | [www.utimf.com](http://www.utimf.com)**

## UTI SMART PLAN

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. <sup>#</sup>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.

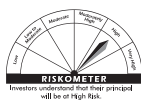
Systematic Investment Plan (SIP) is a feature offered for a disciplined investment of a certain amount on a pre-decided date in a specific mutual fund scheme, regularly over a period of time.



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

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

- Long term capital appreciation
- 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/>

**INSIDE**

• Snapshot  
• Portfolio

• Fund Performance  
• Sectoral Breakdown

• Volatility Measures  
• Credit Profile

• Active Stock Positions  
• Dividend History

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.

## FUNDS CATEGORY

<b>EQUITY</b>	<b>Category Of Scheme</b>	<b>Page No.</b>
• UTI Mastershare Unit Scheme	Large Cap Fund	10
• UTI Core Equity Fund	Large & Mid Cap Fund	11
• UTI Flexi Cap Fund	Flexi Cap Fund	12
• UTI Value Opportunities Fund	Value Fund	13
• UTI Mid Cap Fund	Mid Cap Fund	14
• UTI Small Cap Fund	Small Cap Fund	15
• UTI Focused Equity Fund	Focused Fund	16
• UTI Dividend Yield Fund	Dividend Yield Fund	17
• UTI MNC Fund	Thematic – MNC	18
• UTI India Consumer Fund	Thematic – Consumption	19
• UTI Infrastructure Fund	Thematic – Infrastructure	20
• UTI Banking & Financial Services Fund	Sectoral - Banking & Financial Services	21
• UTI Healthcare Fund	Sectoral – Healthcare	22
• UTI Transportation & Logistics Fund	Sectoral – Transportation & Logistics	23
• UTI Long Term Equity Fund (Tax Saving)	ELSS	24
<b>HYBRID</b>		
• UTI Hybrid Equity Fund	Aggressive Hybrid Fund	29
• UTI Multi Asset Fund	Multi Asset Allocation	30
• UTI Arbitrage Fund	Arbitrage	31
• UTI Regular Savings Fund	Conservative Hybrid Fund	32
• UTI Unit Linked Insurance Plan	Dynamic Asset Allocation*	33
• UTI Equity Savings Fund	Equity Savings	34
<b>SOLUTION</b>		
• UTI Children's Career Fund - Savings Plan	Children's Fund	35
• UTI Retirement Benefit Pension Fund	Retirement Fund	36
• UTI Children's Career Fund - Investment Plan	Children's Fund	37
<b>DEBT</b>		
• UTI Overnight Fund	Overnight Fund	39
• UTI Liquid Cash Plan	Liquid Fund	40
• UTI Money Market Fund	Money Market Fund	41
• UTI Ultra Short Term Fund	Ultra Short Duration Fund	42
• UTI Treasury Advantage Fund	Low Duration Fund	43
• UTI Floater Fund	Floater	44
• UTI Short Term Income Fund	Short Duration Fund	45
• UTI Banking and PSU Debt Fund	Banking and PSU Fund	46
• UTI Corporate Bond Fund	Corporate Bond Fund	47
• UTI Credit Risk Fund	Credit Risk Fund	48
• UTI Medium Term Fund	Medium Duration Fund	49
• UTI Dynamic Bond Fund	Dynamic Bond	50
• UTI Bond Fund	Medium to Long Duration Fund	51
• UTI Gilt Fund	Gilt Fund	52
<b>INDEX</b>		
• UTI Nifty Index Fund	Index Fund	25
• UTI Nifty Next 50 Index Fund	Index Fund	26
• UTI Nifty200 Momentum 30 Index Fund	Index Fund	27
<b>READY RECKONER</b>		
• Equity		09
• Hybrid		28
• Fixed Income		38

***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.

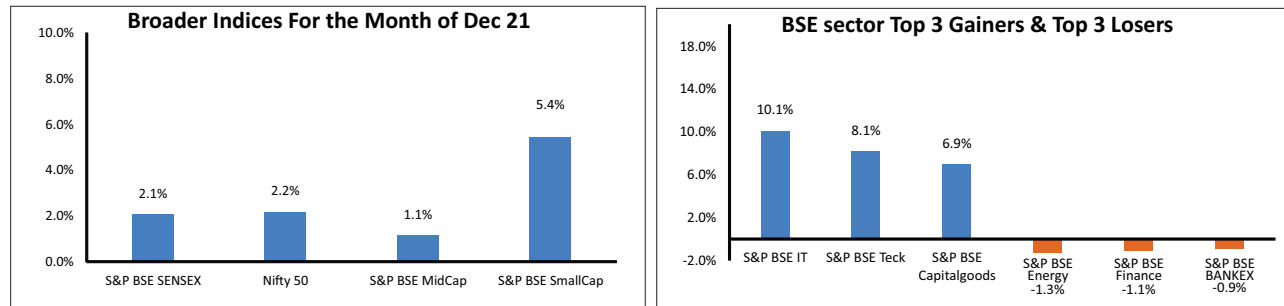
***If you can't describe what you are doing as a process you don't know what you are doing – W. Edwards Deming Professor, Consultant & Quality Guru***

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)

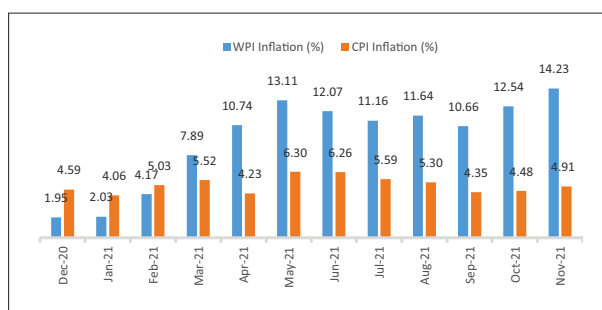
## Debt Market

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

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

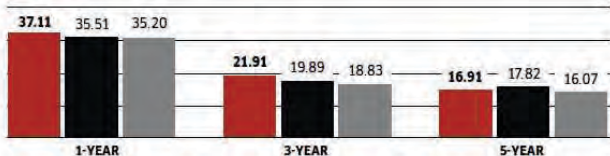
# An impressive turnaround

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

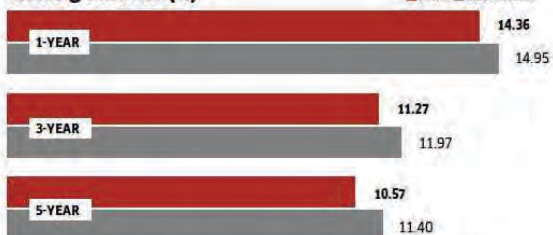


The fund has outperformed index and peers over past 1 & 3 years.

AS ON 7 DECEMBER 2021

### Rolling returns (%)

FUND BENCHMARK



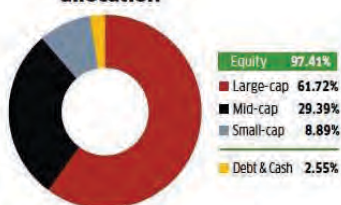
The fund's long-term track record indicates underperformance across time frames.

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

Growth Blend Value



## BASIC FACTS

DATE OF LAUNCH  
15 DECEMBER 1999

CATEGORY  
EQUITY

TYPE  
ELSS

AUM\*

₹ 3,046 crore  
BENCHMARK  
NIFTY 500 TOTAL  
RETURN INDEX

## WHAT IT COSTS

NAV\*\*  
GROWTH OPTION  
₹145.59  
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



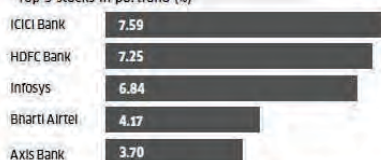
**FUND MANAGER**  
**VETRI SUBRAMANIAM**  
TENURE: 4 YEARS, 2 MONTHS

### Top 5 sectors in portfolio (%)



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

### Top 5 stocks in portfolio (%)



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?

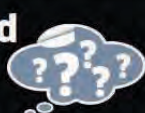
	Fund	Category	Index
Standard Deviation	21.10	21.47	21.92
Sharpe Ratio	0.83	0.70	0.73
Mean Return	21.28	18.76	19.76

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.



# FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

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 IDCW option with Payout and Reinvestment CanServe facility available			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
<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 IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
<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 IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment		
<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 IDCW Option with Payout			Growth option IDCW option with Payout			Growth option			Growth option 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>	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 IDCW option with Payout and Reinvestment Can Serve facility available			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment Can Serve facility available		
<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>	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 Default Plan Growth Plan			10 year Plan / 15 year Plan			(i) Growth Option (ii) IDCW Option with Payout & Reinvestment Facility (iii) Monthly IDCW Option with Payout Facility (iv) Monthly IDCW Option with Reinvestment Facility (v) Quarterly IDCW Option with Payout Facility (vi) Quarterly IDCW Option with Reinvestment Facility			(i) Scholarship Option (ii) Growth Option		
<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>	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		
Fund Category	Retirement Fund			Children's Fund			Overnight Fund			Liquid Fund		
Type of Scheme	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)			An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)			An open ended debt scheme investing in overnight securities			An open ended liquid scheme		
Investment Objective	The investment objective of the scheme is primarily to generate a corpus to provide for pension in the form of periodical income / cash flow to the unit holders to the extent of redemption value of their holding after the age of 58 years by investing in a mix of securities comprising of debt & money market instruments and equity & equity related instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 36			Please refer to pg. 37			Please refer to pg. 39			Please refer to pg. 40		
Plans/Options(Regular/Direct)	Growth Option			Growth option IDCW option Scholarship Option			Growth Option, Periodic Option with payout & reinvestment of IDCW Daily Reinvestment of IDCW Option			Growth option IDCW option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	3584.45 Cr			598.64 Cr			6820.80 Cr			25210.32 Cr		
Expense Ratio@ (%)	Regular: 1.99, Direct : 1.01			Regular: 2.77, Direct : 1.59			Regular: 0.12, Direct : 0.06			Regular: 0.22, Direct : 0.12		
Benchmark Index	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		
Fund Category	Money Market Fund			Ultra Short Duration Fund			Low Duration Fund			Floater		
Type of Scheme	An open ended debt scheme investing in money market instruments			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)		
Investment Objective	The investment objective of the scheme is to generate reasonable income with high level of liquidity by investing in a portfolio of money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective is to generate reasonable income for its investors consistent with high liquidity by investing in a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable returns and reduce interest rate risk by investing in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 41			Please refer to pg. 42			Please refer to pg. 43			Please refer to pg. 44		
Plans/Options(Regular/Direct)	Growth option IDCW option			Growth Option Daily IDCW Reinvestment Option Weekly IDCW Reinvestment Option Flexi IDCW Option Fortnightly/Monthly/Quarterly/Half Yearly/Annual Payout & Reinvestment IDCW Option			(Daily/Weekly/Fortnightly/ Monthly/Quarterly/Half-Yearly/ Annual/Flexi) and Growth Option			Growth Option Quarterly IDCW Option Half Yearly IDCW Option Annual IDCW Option Flexi IDCW Option both payout & reinvestment facilities		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	7927.82 Cr			2450.52 Cr			3947.99 Cr			3137.72 Cr		
Expense Ratio@ (%)	Regular: 0.25, Direct : 0.16			Regular: 0.90, Direct : 0.32			Regular: 0.40, Direct : 0.25			Regular: 0.81, Direct : 0.31		
Benchmark Index	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		
Fund Category	Short Duration Fund			Banking and PSU Fund			Corporate Bond Fund			Credit Risk Fund		
Type of Scheme	UTI Short Term Income Fund is an open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years			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.		
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.			The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate optimal returns by investing predominantly in AA+ and above rated corporate bonds. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable income and capital appreciation by investing minimum of 65% of total assets in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 45			Please refer to pg. 46			Please refer to pg. 47			Please refer to pg. 48		
Plans/Options(Regular/Direct)	Growth Sub-Option IDCW Sub-Option			IDCW option & Growth option Mthly/Qtrly/HalfYearly/Annual/Flexi Payout & Reinvestment IDCW Option			Growth Option Quarterly IDCW Option Half Yearly IDCW Option Annual IDCW Option Flexi IDCW Option both payout & reinvestment facilities			Growth Option IDCW Option (with Payout and Reinvestment Facilities) Default Option - Growth Option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	3845.65 Cr			299.01 Cr			4484.05 Cr			558.59 Cr		
Expense Ratio@ (%)	Regular: 0.90, Direct : 0.30			Regular: 0.30, Direct : 0.16			Regular: 0.55, Direct : 0.20			Regular: 1.52, Direct : 0.76		
Benchmark Index	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		
Fund Category	Medium Duration Fund			Dynamic Bond			Medium to Long Duration Fund			Gilt Fund		
Type of Scheme	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years.			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.		
Investment Objective	The investment objective of the scheme is to generate reasonable income by investing in debt & money market securities such that the Macaulay duration of the portfolio is between 3 to 4 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns			The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and/ora State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 49			Please refer to pg. 50			Please refer to pg. 51			Please refer to pg. 52		
Plans/Options(Regular/Direct)	Options: (a)Growth Option (b) Monthly IDCW Option (c) Quarterly IDCW Option (d) Half Yearly IDCW Option (e) Annual IDCW Option (f) Flexi IDCW Option with both payout and reinvestment facilities			Growth option IDCW option with Payout and Reinvestment Qly/Half Yearly/Annual/Flexi IDCW with Payout and Re-investment			Growth option IDCW option (with Payout & reinvestment Facility) Default Option - Growth Option			Growth Plan - IDCW Plan (with payout & reinvestment facilities)		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<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 checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Fund Size ~	66.42 Cr			336.59 Cr			291.26 Cr			611.02 Cr		
Expense Ratio@ (%)	Regular: 1.50, Direct : 0.87			Regular: 1.45, Direct : 0.99			Regular: 1.45, Direct : 1.16			Regular: 0.85, Direct : 0.57		
Benchmark Index	CRISIL Medium Term Debt Index			CRISIL Composite Bond Fund Index			NIFTY Medium to Long Duration Debt Index			CRISIL Dynamic Gilt Index		
Key Features	UTI FOCUSED EQUITY FUND											
Fund Category	Focused Fund											
Type of Scheme	An open-ended equity scheme investing in maximum 30 stocks across market caps											
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.											
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load									
	Please refer to pg. 16											
Plans/Options(Regular/Direct)	(i) Growth Option (ii) Payout of Income Distribution cum capital withdrawal option In case no option is indicated in the application form, then the default option will be the Growth Option											
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>									
Fund Size ~	2802.32 Cr											
Expense Ratio@ (%)	Regular: 2.10, Direct : 0.28											
Benchmark Index	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	ELSS
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 (%)						
Fund	88	64	65	52	15	61
Mid Cap	5	27	22	34	40	23
Small Cap	4	9	13	14	18	16
Benchmark	1	1	1	1	1	1
Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index (%)						
Fund	92	89	90	87	91	94
C2	7	10	4	12	9	16
C3	1	1	1	1	1	1
Benchmark	1	1	1	1	1	1
Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index (%)						
Fund	60	56	53	57	64	55
R2	32	30	30	30	32	28
R3	14	12	13	13	4	17
Benchmark	1	1	1	1	1	1
Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%)						
Fund	8.30	8.39	6.54	4.29	10.21	8.26
Price to Book (P/B)	9.11	13.75	8.39	9.20	10.72	8.39
Price to Earnings (P/E)	37.83	37.02	37.02	37.45	43.85	37.02
Return on Equity (ROE)	17.29	21.90	16.88	16.99	14.55	16.88
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	5.97	7.92	2.87	8.98	7.08
CEMENT & CEMENT PRODUCTS	1.88	-0.60	1.02	-1.45	1.63	2.02
CHEMICALS	1.48	0.67	-	-1.98	4.52	0.51
CONSTRUCTION	2.50	-0.32	3.93	0.83	5.05	3.06
CONSUMER GOODS	10.21	-1.38	8.41	-3.03	14.09	11.01
CONSUMER SERVICES	4.97	3.43	4.55	2.59	4.07	7.45
FERTILISERS & PESTICIDES	-	-0.73	1.30	0.40	1.07	0.76
FINANCIAL SERVICES	29.32	-3.15	23.56	-5.40	14.87	-1.50
HEALTHCARE SERVICES	1.24	0.68	4.86	3.78	6.50	3.11
INDUSTRIAL MANUFACTURING	2.93	2.50	3.51	1.29	13.07	7.86
IT	17.26	1.23	16.49	-1.40	9.51	13.21
MEDIA, ENTMT. & PUBLICATIONS	-	-0.34	-	-0.48	-	-1.76
METALS	1.23	-2.58	-	-3.83	-	-0.48
OIL & GAS	4.82	-6.96	-	-9.49	2.54	1.70
PHARMA	7.03	3.67	9.51	4.49	2.62	2.19
POWER	-	-2.96	3.79	1.11	-	6.66
SERVICES	0.86	-0.14	0.77	-0.59	-	3.03
TELECOM	4.74	2.68	4.38	2.34	1.07	-1.36
TEXTILES	-	-0.26	1.05	0.55	1.57	4.20
Portfolio Composition						
Top 10 Holdings (%)	48	41	47	34	27	40
Stock Count	48	56	57	67	67	67
Active Share (%)	38	68	67	69	66	65
Fund Manager/s						
Managing Since	Swati Kulkarni	Ajay Tyagi	Vish Subramaniam, Anil Prasad	V Sivatsa	Ankit Agarwal	Vish Subramaniam, Yash Chaudhary
	Dec-06	Jan-16	Feb-17, Feb-18	May-17	Aug-19	Sep-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 5 year average return on assets for banks & NBFCs, and ROCE/Implied ROE Tiers (R1 - 3 Tiers based on the previous 5 year average return on assets for banks & NBFCs). All data as at December 31, 2021.

# UTI MASTERSHARE UNIT SCHEME

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

JANUARY 2022

## Investment Objective

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

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

## Date of inception/allotment

15th October, 1986

## Fund Manager

Mrs. Swati Kulkarni, 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

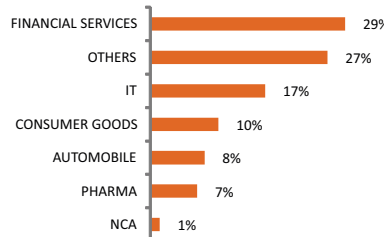
## NAV per unit as on 31<sup>st</sup> December, 2021

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
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

## 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	75,14,337	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.

# UTI CORE EQUITY FUND (Erstwhile UTI Top 100 Fund)

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

JANUARY 2022

## Investment Objective

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

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

## Date of inception/allotment

20th May, 2009

## Fund Manager

Mr. V Srivatsa, B.Com., 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

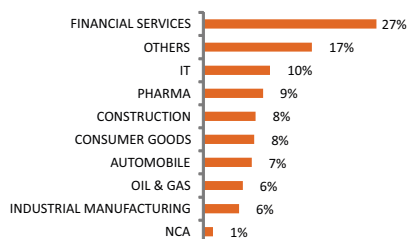
## NAV per unit as on 31<sup>st</sup> December, 2021

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	Obero 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

	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.

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 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

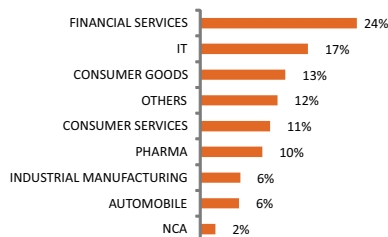
## NAV per unit as on 31<sup>st</sup> December, 2021

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

## 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.



# UTI VALUE OPPORTUNITIES FUND (Erstwhile UTI Opportunities Fund)

An open ended equity scheme following a value investment strategy.

JANUARY 2022

## Investment Objective

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

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

## Date of inception/allotment

20th July, 2005

## Fund Manager

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

## 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

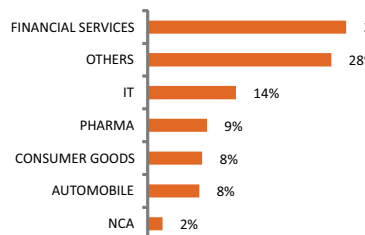
## NAV per unit as on 31<sup>st</sup> December, 2021

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
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.**

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 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

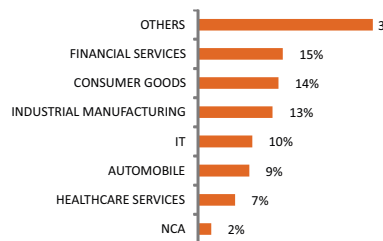
NAV per unit as on 31<sup>st</sup> December, 2021

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
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

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

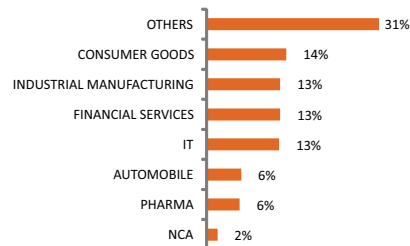
## NAV per unit as on 31<sup>st</sup> December, 2021

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.

# UTI FOCUSED EQUITY FUND

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

JANUARY 2022

## 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

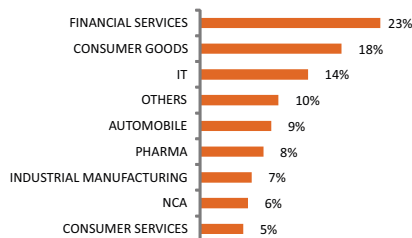
## NAV per unit as on 31<sup>st</sup> December, 2021

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	5.0	Reliance Industries Ltd.	-7.1
Infotech Ltd	4.3	Infosys Ltd.	-6.1
ABB India Ltd.	4.0	HDFC Ltd.	-4.1
Ambuja Cements Ltd.	3.7	Kotak Mahindra Bank Ltd.	-2.3
Cipla Ltd.	3.3	Larsen & Toubro Ltd.	-2.0

## 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.

# UTI DIVIDEND YIELD FUND

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

JANUARY 2022

## 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

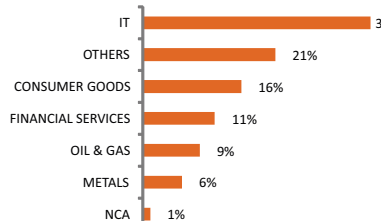
## NAV per unit as on 31<sup>st</sup> December, 2021

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

Indicator	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

## 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.

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.

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



# UTI MNC FUND

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

# JANUARY 2022

## Investment Objective

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

## Date of inception/allotment

29th May, 1998

## Fund Manager

Mrs. Swati Kulkarni, MF (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

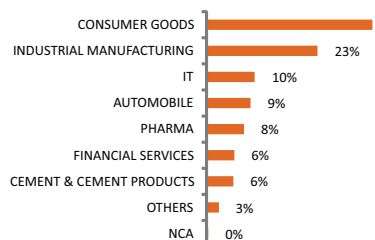
## NAV per unit as on 31<sup>st</sup> December, 2021

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

## 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.

# UTI INDIA CONSUMER FUND (Erstwhile UTI India Lifestyle Fund)

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

## JANUARY 2022

### Investment Objective

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

### Date of inception/allotment

30th July, 2007

### Fund Manager

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

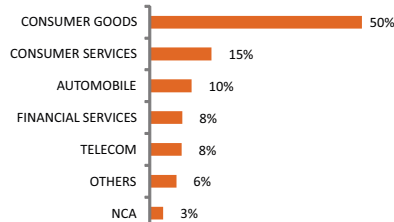
### NAV per unit as on 31<sup>st</sup> December, 2021

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 Supermarts 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 Fund Benchmark

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

### 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.

# UTI INFRASTRUCTURE FUND

An open ended equity scheme following the infrastructure theme.

JANUARY 2022

## Investment Objective

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

## Date of inception/allotment

7th April, 2004

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 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

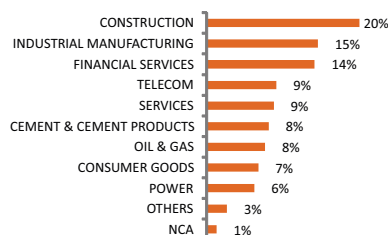
## NAV per unit as on 31<sup>st</sup> December, 2021

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	Obero 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

## 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**

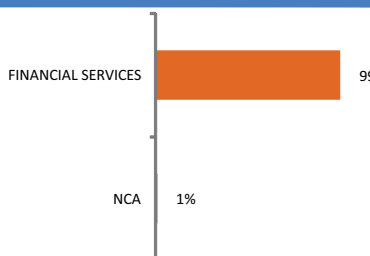
Entry Load : Nil  
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

**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.

# UTI HEALTHCARE FUND (Erstwhile UTI Pharma & Healthcare Fund)

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

JANUARY 2022

## Investment Objective

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

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

## Date of inception/allotment

28th June, 1999

## Fund Manager

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

## 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

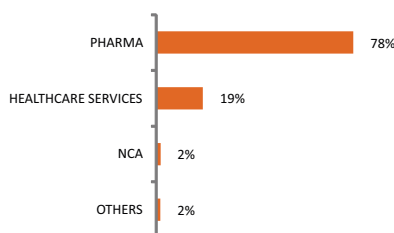
## NAV per unit as on 31<sup>st</sup> December, 2021

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 Biotech 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

## 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.



# UTI TRANSPORTATION & LOGISTICS FUND

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

JANUARY 2022

## Investment Objective

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

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

## Date of inception/allotment

11th April, 2008

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 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

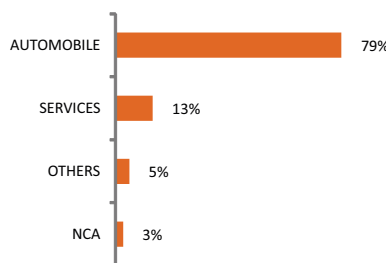
## NAV per unit as on 31<sup>st</sup> December, 2021

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
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.**

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

# UTI LONG TERM EQUITY FUND (TAX SAVING)

(Erstwhile UTI Equity Tax Saving Plan)

JANUARY 2022

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

## Investment Objective

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

## Date of inception/allotment

15th December, 1999

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 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)

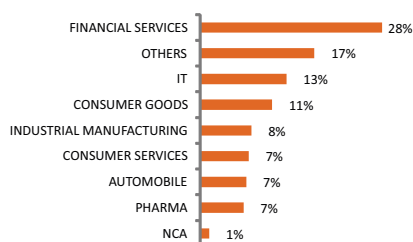
## NAV per unit as on 31<sup>st</sup> December, 2021

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

## 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 Mr. Vishal Chopda, 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.

# UTI NIFTY INDEX FUND

An open ended scheme replicating/ tracking Nifty 50 index.

JANUARY 2022

## Investment Objective

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

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

## Date of inception/allotment

6th March, 2000

## Fund Manager

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

## 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:

## 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

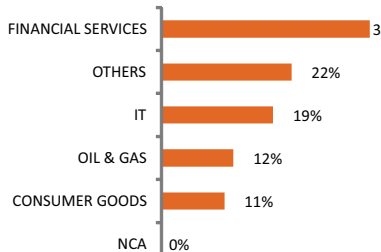
Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0016	0.0257
Over last 3 year	0.0071	0.1117
Over last 5 year	0.0076	0.1194
Since Inception	0.0997	1.5764

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.

# UTI NIFTY NEXT 50 INDEX FUND

An open ended scheme replicating / tracking Nifty Next 50 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

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

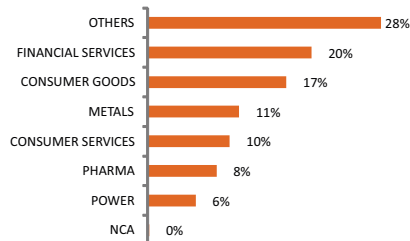
## NAV per unit as on 31<sup>st</sup> December, 2021

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 Supermarts 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

	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

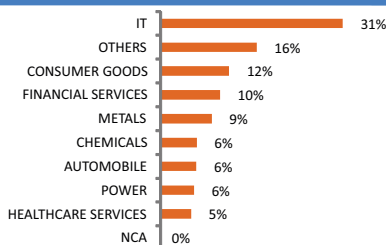
## NAV per unit as on 31<sup>st</sup> December, 2021

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 Balanced Fund)	UTI CCF - Savings Plan (Earlier - UTI CCF Advantage Plan)	UTI Regular Savings Fund (Earlier - UTI MIS Advantage Plan)	UTI Retirement Benefit Pension Fund	UTI Unit Linked Insurance Plan
Product Category	Hybrid - Aggressive	Hybrid - Equity Savings	Hybrid - Multi Asset	Hybrid - Arbitrage	Solution oriented - Children's Fund	Solution oriented - Children's Fund	Hybrid - Conservative	Solution Oriented - Retirement Fund	Hybrid - Dynamic Asset Allocation
Date of Inception/ Allotment	2nd January 1995	30th August 2018	19th November 2008	22nd June 2006	30th January 2008	12th July 1993	16th December 2008	26th December 1994	1st October 1971
AUM (Month end in Crs)	4340	273	876	5790	613	4225	1626	3552	5392
Fund Manager	V Srivatsa (Equity) & Sunil Patel (Debt)	V Srivatsa (Equity) & Sunil Patel (Debt)	Sunil Patel (Debt), Verru Subramaniam & Sharwan Kumar Goyal (Equity/Gold Portfolios)	Sharwan Goyal (Equity) & Amit Sharma (Debt)	Verru Subramaniam & Vihai Chopra	*Sunil Patel (Debt) Verru Subramaniam & Vihai Chopra (Equity)	Amandeep Chopra (Debt) Ajay Tyagi (Equity)	*Sunil Patel (Debt) V Srivatsa (Equity)	*Sunil Patel (Debt) Ajay Tyagi (Equity)
Ideal Investment Horizon	3 yrs. plus	3 yrs. plus	3 yrs. plus	6 months & above	5 yrs. plus	5 yrs. plus	3 yrs. plus	5 yrs. plus	10 year / 15 year
Benchmark	CRSIL Hybrid 35-65 Aggressive Index*	CRSIL Equity Savings Index	Customized benchmark S&P BSE 200, Gold & CRSIL Composite Bond Fund Index	Nifty 50 Arbitrage	Nifty 500	CRSIL Short Term Debt Hybrid 60-40 Fund Index	NIFTY 50 Hybrid Composite Debt 15:85 Index**	CRSIL Short Term Debt Hybrid 60-40 Fund Index	NIFTY 50 Hybrid Composite Debt 50:50 Index*
Investment Purpose	Wealth Creation	Wealth Generation	Wealth Creation	Income Generation	Wealth Creation for Child	Wealth Creation for Child	Income Generation	Retirement Corpus	Insurance, Tax Saving & Wealth Creation
Portfolio by Capitalization & Assets									
Equity (%)	74.01	66.22**	66.24**	72.18**	97.71	39.75	23.23	39.89	39.04
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
Arbitrage/Derivatives (%)	-	31.04	20.09	27.49	-	-	-	-	-
C1	79	80	86	-	94	94	95	78	95
C2	20	20	14	-	5	5	5	20	4
C3	2	-	-	-	1	1	-	2	1
Operating Cash Flow (OCF) - Equity Portion									
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	28.40	22.25	27.98
Short Term Debt (%)	-	3.64	1.70	21.57	-	-	-	-	-
CS-See (%)	13.68	7.31	0.57	1.93	-	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
Securitized Debt (%)	0.54	-	-	-	-	0.35	1.41	-	0.72
Gold ETF	-	-	11.57	-	-	-	-	-	-
Funds Top Sector Holdings (Top 5)									
Fund's Top Sector Holdings (%)	FINANCIAL SERVICES:31.66	FINANCIAL SERVICES:33.21	FINANCIAL SERVICES:27.77	FINANCIAL SERVICES:22.51	FINANCIAL SERVICES:28.22	SOV : 54.75	SOV : 57.33	SOV : 61.58	SOV : 50.56
	IT:13.03	AUTOMOBILES:63	IT:14.49	METALS:14.76	IT:13.47	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	CONS GOODS:11.16	AA+ : 8.39	AA+ : 8.53	AA+ : 6.07	AA+ : 5.74
	CONS GOODS:8.03	IT:8.63	CONS GOODS:7.21	SERVICES:8.88	INDL MFG:7.99	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	BBB : 2.50	AA+ : 1.44	D : 1.50
Key Statistics									
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	0.18	0.94	0.97	0.93	0.97	0.88
Sharpe Ratio (%)	0.73	0.81	0.46	1.09	0.79	0.76	0.82	0.71	0.71
Yield to Maturity (%)	6.04	4.30	4.18	4.68	-	5.29	5.80	5.74	5.65
Average Maturity (Years)	5.58	1.65	2.09	0.42	-	5.28	4.95	5.55	4.90
Modified Duration (Years)	3.52	0.90	0.74	0.41	-	3.63	3.16	3.65	3.31
Expense Ratio (%)	Regular:2.09 Direct:1.42	Regular:1.52 Direct:0.69	Regular:1.96 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\* SQRT(250). Sharpe Ratio = (Return - Risk free rate)/(Standard Deviation) - 3 year. Beta - Computed as "Covariance of NAV returns vs. Index 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 01st Dec 2021 for UTI - CCF - Savings 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) - relaxed values.



**UTI HYBRID EQUITY FUND** (Erstwhile UTI Balanced Fund)

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

**JANUARY 2022****Investment Objective**

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

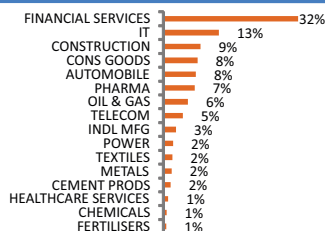
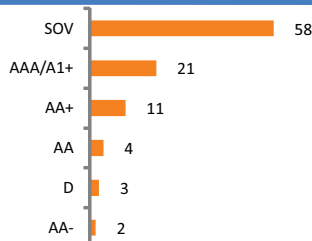
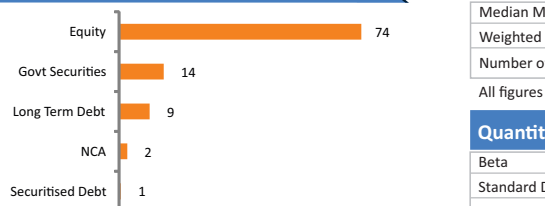
Weighted Average Maturity : 5.38 yrs  
Yield to Maturity : 6.04%  
Modified Duration : 3.52 yrs  
Securitized Debt Average Maturity : 0.75 Yrs.  
First Business Receivable Trust

**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 &amp; Co-Fund Manager managing w.e.f Feb 2018.

\* Compounded annualised 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 &amp; 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.

# UTI MULTI ASSET FUND (Erstwhile UTI Wealth Builder Fund)

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

JANUARY 2022

## Investment Objective

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

## Date of inception/allotment

19th November, 2008

## Fund Manager

Mr. 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

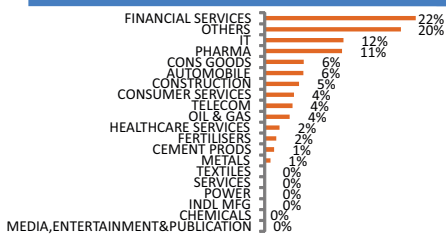
## Portfolio Parameters

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.	0.35		
Bharti Airtel Ltd.	2.35			Pidilite Industries Ltd.	0.32		-0.33
Hero Motocorp Ltd.	2.26		-2.27	Bandhan Bank Ltd.	0.29		-0.29
Tata Motors Ltd.	2.15			Deepak Nitrite Ltd.	0.28		-0.28
HDFC Bank Ltd.	2.05			Chambal Fertilisers & Chemicals Ltd	0.22		-0.22
Zee Entertainment Enterprises Ltd.	2.03		-2.04	ITC Ltd.	0.21		-0.21
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.	1.28			IndusInd Bank Ltd.	0.03		-0.03
Tata Steel Ltd.	1.24		-1.25	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>	1.70	CARE A1+	
PI Industries Ltd.	1.00			HDFC Bank Ltd.	0.72	SOV	
Berger Paints India Ltd.	0.98		-0.98	<b>Govt Securities</b>	5.63%		
Titan Company Ltd.	0.96			<b>Long Term Debt</b>	1.57		
Avenue Supermarts Ltd.	0.93			National Highways Authority Of India	0.72	CRISIL AAA	
Divis Laboratories Ltd.	0.91			Union Bank Of India	1.72	IND AA	
Cofores Ltd	0.85			REC Ltd	1.72	CRISIL AAA	
Sundram Fasteners Ltd.	0.81			LIC Housing Finance Ltd.	0.57	CARE AAA	
Ultratech Cement Ltd.	0.81			HDFC Ltd.	0.46	CRISIL AAA	
Kotak Mahindra Bank Ltd.	0.70		-0.70	UTI MF- Gold Exchange Traded Fund	11.57		
Oil & Natural Gas Corporation Ltd.	0.59		-0.59	Net Current assets	13.73		
SBI Life Insurance Company Ltd.	0.52		-0.52	<b>Total</b>	<b>100.00</b>		
Hindalco Industries Ltd.	0.50						
Crompton Greaves Consumer							

## Sectoral Breakdown



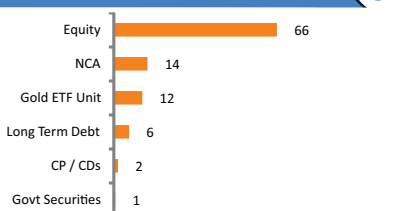
## Active Stock positions

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

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



## 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	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.

# UTI ARBITRAGE FUND (Erstwhile UTI Spread Fund)

An open ended scheme investing in arbitrage opportunities.

JANUARY 2022

## Investment Objective

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

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

## Date of inception/allotment

22nd June, 2006

## Fund Manager

Mr. Sharwan Kumar Goyal (For Equity Portion)  
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

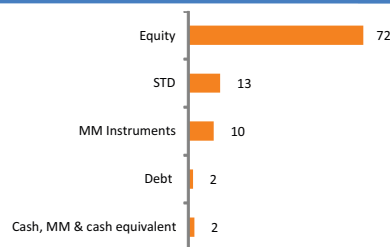
## Portfolio as on 31<sup>st</sup> December, 2021

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

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	6,67,181	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

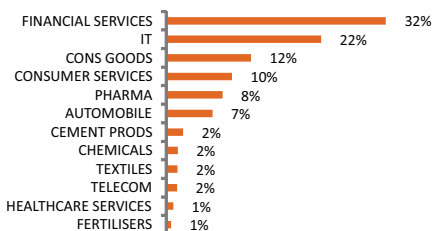
Weighted Average Maturity : 4.95 yrs  
Yield to Maturity : 5.80%  
Modified Duration : 3.16 yrs  
Securitized Debt Average Maturity : 1.75 Yrs.  
First Business Receivable Trust

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

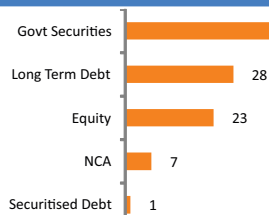
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			<b>Long Term Debt</b>	0.05	SOV
HDFC Bank Ltd.	1.79		Food Corporation Of India	3.08	CRISIL AAA(CE)
Infosys Ltd.	1.79		HDFC Ltd.	2.79	CRISIL AAA
Bajaj Finance Ltd.	1.64		Cholamandalam Investment & Finance Company Ltd	2.24	ICRA AA+
Larsen & Toubro Infotech Ltd	1.19		Yes Bank Ltd.	1.75	CARE BBB
HDFC Ltd.	1.16		National Bank For Agriculture & Rural Development	1.60	ICRA AAA
Tata Consultancy Services Ltd.	1.14		Jamnagar Utilities & Power Pvt Ltd. ^	1.58	CRISIL AAA
Kotak Mahindra Bank Ltd.	1.13		Union Bank Of India	1.55	CRISIL AA+
Mindtree Ltd.	1.10		Shriram Transport Finance Co.Ltd.	1.55	IND AA+
ICICI Bank Ltd.	1.04		Tata Motors Finance Ltd.	1.53	CRISIL AAA
Avenue Supermarts Ltd.	0.99		Hindustan Petroleum Corporation Ltd.	1.53	CRISIL AAA
Others	10.26		India Grid Trust	1.53	CRISIL AAA
<b>Govt Securities</b>			Power Finance Corporation Ltd.	1.37	CRISIL AAA
6.45% GSEC MAT - 07/10/2029	6.15	SOV	Indian Hotels Company Ltd.	1.27	ICRA AA
364 D TBILL MAT - 20/01/22	6.14	SOV	Piramal Capital & Housing Finance Ltd	0.99	CRISIL AAA
7.26% GSEC 14/01/29	5.15	SOV	REC Ltd	0.95	CRISIL AAA
GOI FRB - MAT 22/09/2033	4.62	SOV	L&T Finance Ltd.	0.74	CRISIL AAA(CE)
8.20% G SEC MATURING ON 15.02.2022	3.71	SOV	L&T Metro Rail(Hyderabad)Ltd	0.62	CRISIL AA+
7.12% KA SDL MAT- 29/12/2034	3.08	SOV	Canara Bank	0.20	CARE AA
5.63% GS MAT - 12/04/26	3.05	SOV	Indiabulls Housing Finance Ltd.		
8.21% W B SDL MAT - 24/06/25	2.98	SOV	<b>Securitized Debt</b>		
5.22% GS 15/06/2025	1.52	SOV	First Business Receivable Trust\$	1.41	IND AAA(SO)
6.40% GSEC MAT-12/07/2031.	1.50	SOV	Net Current assets	6.90	
6.77% GS MAT - 03/08/2030	1.48	SOV	<b>Total</b>	<b>100.00</b>	
8.89% AP SDL MAT - 20/09/2022	0.63	SOV			

\*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

## Portfolio Details

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

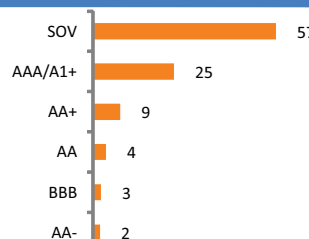
All figures given are provisional and unaudited.

## Quantitative Indicators Fund Benchmark

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%	

## 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.



# 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

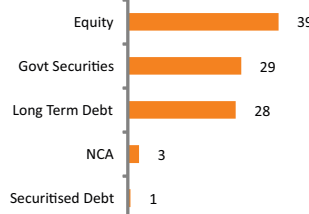
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			• 364 D TBILL MAT - 13/01/22	3.71	SOV
• Bajaj Finance Ltd.	2.61		• GOI FRB - MAT 22/09/2033	2.69	SOV
• HDFC Bank Ltd.	2.18		6.58% GUJARAT SDL MAT - 31/03/2027	1.87	SOV
• Larsen & Toubro Infotech Ltd	1.94		5.22% GS 15/06/2025	1.84	SOV
• 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

## Portfolio Details

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

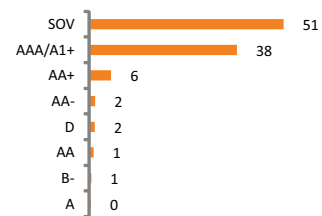
All figures given are provisional and unaudited.

## 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

## 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.

# UTI EQUITY SAVINGS FUND

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

JANUARY 2022

## Investment Objective

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

## Date of inception/allotment

30th August, 2018

## Fund Manager

Mr. V Srivatsa (Equity Portion) - B.Com., ACA, CWA, PGDM (IIM-I)  
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

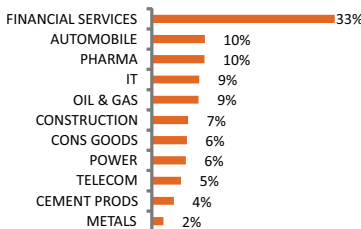
## Portfolio as on 31<sup>st</sup> December, 2021

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

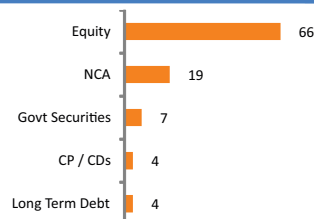
Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	2.8	JSW Steel Ltd.	0.0
ICICI Bank Ltd.	2.5	SBI Life Insurance	0.0
State Bank Of India	2.3	Company Ltd.	0.0
Larsen & Toubro Ltd.	2.3	Ambuja Cements Ltd.	0.3
HDFC Ltd.	2.3	Tata Steel Ltd.	0.3
		Hindalco Industries Ltd.	0.4

## Market Capitalisation (%)

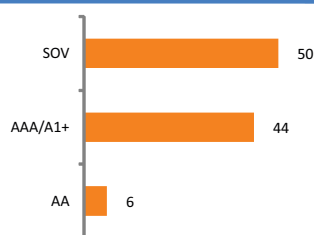
	Large	Mid	Small
Fund	94	3	3

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

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



## Credit 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).

## JANUARY 2022

### Investment Objective

The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity & equity related securities with a view to generating income and aim for capital appreciation.

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

### Date of inception/allotment

12th July, 1993

### Fund Manager

Mr. Vishal Chopda, CFA, BE, PGDM (Equity Portfolio)  
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 : 3.01 Yrs.  
First Business Receivable Trust

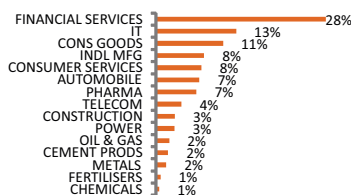
### Portfolio as on 31<sup>st</sup> December, 2021

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			• 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 Corp	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>	

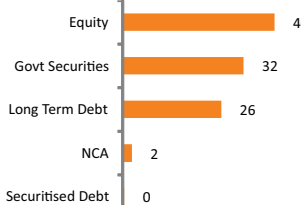
• Top 10 scrips in the portfolio

\$ Underlying customer - Reliance Group Company

### Sectoral Breakdown (%)



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



### Market Capitalisation (%)

	Large	Mid	Small
Fund	60	23	17

### Portfolio Details

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

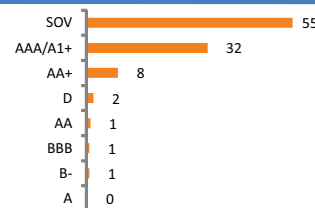
All figures given are provisional and unaudited.

### Quantitative Indicators 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

### 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.

# UTI RETIREMENT BENEFIT PENSION FUND

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

JANUARY 2022

## 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

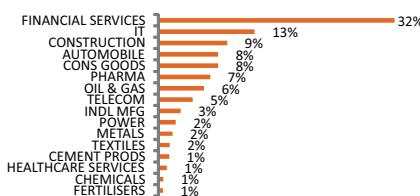
Weighted Average Maturity : 5.35 yrs  
Yield to Maturity : 5.74%  
Modified Duration : 3.65 yrs

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

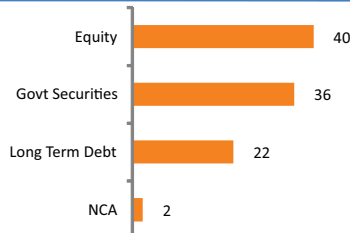
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			8.20% G SEC MATURING ON 15.02.2022	2.80	SOV
• IICI Bank Ltd	2.95		• 7.12% KA SDL MAT- 29/12/2034	2.79	SOV
• HDFC Bank Ltd.	2.76		• 364 D TBILL MAT - 13/01/22	2.78	SOV
• Larsen & Toubro Ltd.	2.21		• 5.22% GS 15/06/2025	2.75	SOV
Infosys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

• Top 10 scrips in the portfolio

## Sectoral Breakdown (%)



## 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.

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

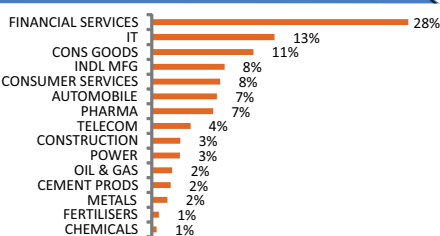
Weighted Average Maturity :-  
Yield to Maturity :-  
Modified Duration :-

## 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 (%)



## 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

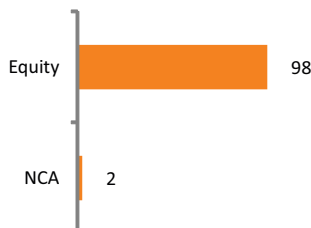
Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	19.80%	20.64%
Sharpe Ratio	0.79%	
Portfolio Turnover Ratio (Annual)	0.23	

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

## Market Capitalisation (%)

	Large	Mid	Small
Fund	60	23	17

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



## 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	Ananddeep 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 Fund Index	Rs 500/- (Growth)	\$\$	341	4.65%	5.45 Yrs	3.10 Yrs	2.99 Yrs	0.99%	1.45%
UTI Bond Fund	Ananddeep 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 0.0055% (v) within 5 days from the date of allotment; applicable exit load 0.0050% (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 : -

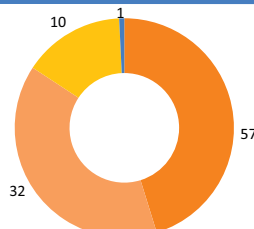
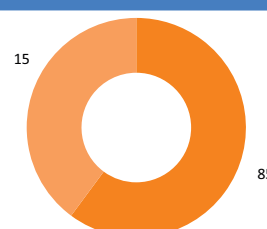
Portfolio as on 31<sup>st</sup> December, 2021

## Portfolio

## CP / Cds

	% 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

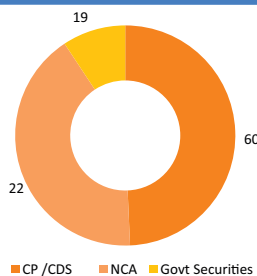
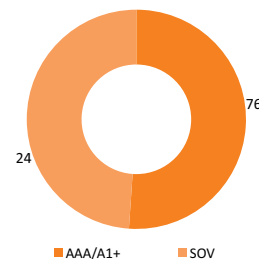
Weighted Average Maturity : 79 Days  
Yield to Maturity (Refer Page no. 73) : 3.96%  
Modified Duration : 0.21 Yrs  
Macaulay Duration : -  
PMAT : 79 Days  
PYLD : 3.96%  
PMD : 0.21 Yrs  
PMCD : -

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

## Portfolio

CP / Cds	% of Nav	Rating
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+
Nxta 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, 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 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.

JANUARY 2022

## Investment Objective

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

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

## Date of inception/allotment

29th August, 2003

## Fund Manager

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

## 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

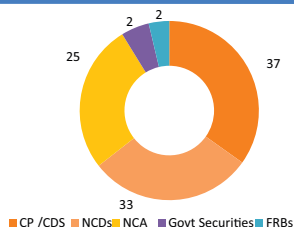
## Portfolio as on 31<sup>st</sup> December, 2021

### Portfolio

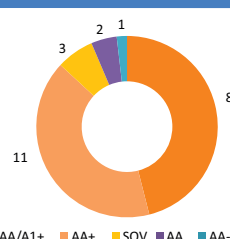
	% of Nav	Rating
<b>CP / Cds</b>		
HDFC Bank Ltd.	6.89	CARE A1+
EXIM Bank	5.74	CRISIL A1+
ICICI Securities Ltd.	5.70	CRISIL A1+
Reliance Jio Infocomm Ltd	4.62	CRISIL A1+
Reliance Retail Ventures Ltd	3.46	CRISIL A1+
Vedanta Ltd	2.31	CRISIL A1+
Bajaj Finance Ltd.	2.30	CRISIL A1+
KEC International Ltd.	1.16	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 AA
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 &amp; 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.

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

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.

JANUARY 2022

## Investment Objective

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

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

## Date of inception/allotment

12th July, 1999

## Fund Manager

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

## 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

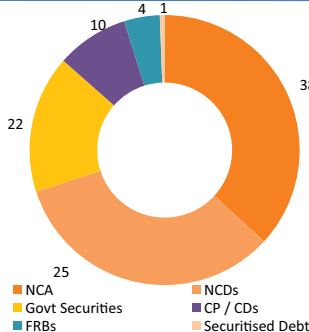
## Portfolio as on 31<sup>st</sup> December, 2021

### Portfolio

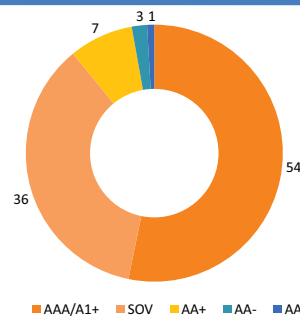
CP / Cds	% of Nav	Rating
National Bank For Agriculture & Rural Development	3.22	ICRA A1+
IDFC First Bank Ltd	2.56	CRISIL A1+
JM Financial Products Ltd.	1.28	CRISIL A1+
Motilal Oswal Financial Services Ltd.	1.26	CRISIL A1+
Hero Fincorp Ltd.	0.64	CRISIL A1+
HDFC Bank Ltd.	0.64	CARE A1+
JM Financial Services Ltd.	0.38	CRISIL A1+
<b>FRBs</b>		
Axis Finance Ltd	2.97	CRISIL AAA
Shriram Transport Finance Co.Ltd.	1.30	IND AA+
<b>Govt Securities</b>		
182 D TBILL MAT - 03/02/2022	6.43	SOV
5.63% GS MAT - 12/04/26	4.23	SOV
8.20% G SEC MATURING ON 15.02.2022	2.83	SOV
05.15 GS 09/11/2025	2.66	SOV
6.79% NI GSEC MAT 15/05/2027	2.66	SOV
8.15% GSEC 11.06.2022	1.97	SOV
8.24% G-SEC 15/02/2027	1.41	SOV
<b>NCDs</b>		
Reliance Industries Ltd.	3.92	CRISIL AAA
HDFC Ltd.	3.89	CRISIL AAA
Power Finance Corporation Ltd.	2.62	CRISIL AAA
National Bank For Agriculture & Rural Development	2.62	CRISIL AAA
Mahindra Rural Housing Finance Ltd	2.05	CRISIL AA+
REC Ltd	1.98	CRISIL AAA
Tata Motors Finance Ltd.	1.67	CRISIL AA-
Mahindra & Mahindra Fin.Ser.Ltd.	1.43	IND AAA
HDB Financial Services Ltd.	1.29	CRISIL AAA
Muthoot Finance Ltd	0.92	CRISIL AA+
Indian Hotels Company Ltd.	0.77	CARE AA
Housing And Urban Development Corp	0.66	ICRA AAA
Axis Finance Ltd	0.64	CRISIL AAA
LIC Housing Finance Ltd.	0.27	CRISIL AAA
<b>Securitized Debt</b>		
Shining Metal Trust II	1.25	CRISIL AAA(SO)
Net Current assets	37.56	
<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 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

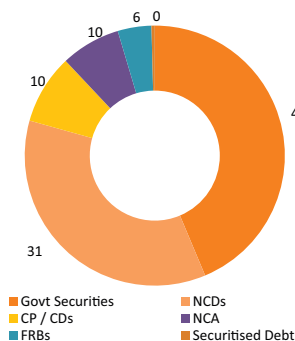
### Portfolio

	% 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 22/09/2023	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>	

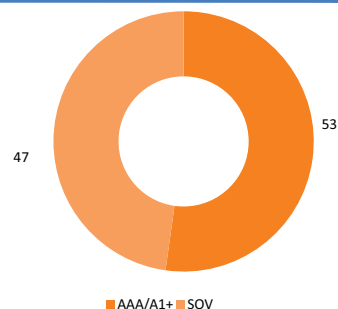
\*Top 10 scrips in this portfolio

\$ 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

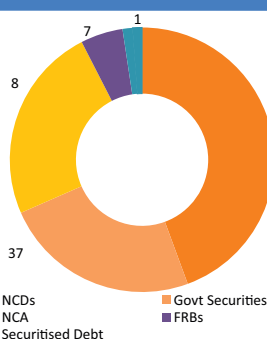
## Portfolio as on 31<sup>st</sup> December, 2021

### Portfolio

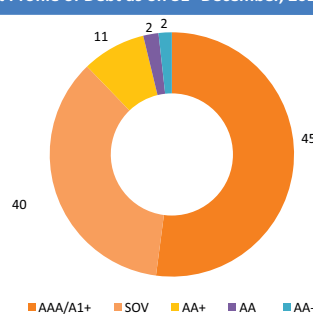
	% of Nav	Rating
<b>FRBs</b>		
Axis Finance Ltd	4.31	CRISIL AAA
Shriram Transport Finance Co.Ltd.	1.36	IND AA+
REC Ltd	1.35	CRISIL AAA
<b>Govt Securities</b>		
GOI FRB - MAT 22/09/2033	7.82	SOV
6.10% GSEC MAT-12/07/2031.	7.48	SOV
91 D TBILL MAT - 20/01/2022	6.72	SOV
5.63% GS MAT - 12/04/26	3.35	SOV
8.24% 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	CARE 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 Agrawal.

## 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	NA	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.

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

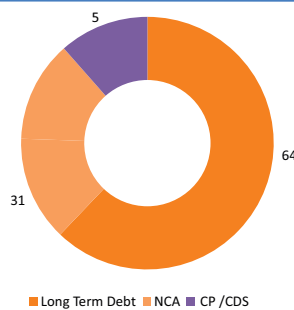
## Portfolio as on 31<sup>st</sup> December, 2021

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 Corp	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>	

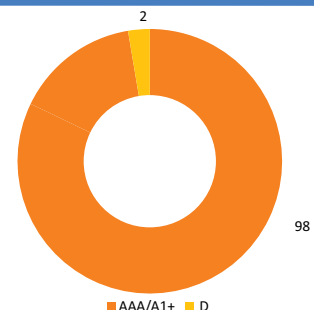
• Top 10 scrips in this portfolio

~ 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.

# UTI CORPORATE BOND FUND

UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds.

JANUARY 2022

## Investment Objective

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

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

## Date of inception/allotment

8th August, 2018

## Fund Manager

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

## 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 Digital 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

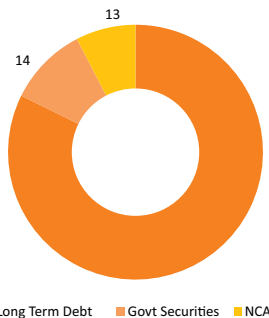
% of Nav

Rating

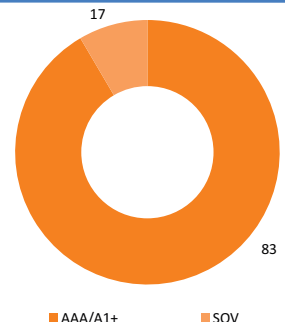
4.04	SOV
3.01	SOV
1.23	SOV
1.17	SOV
1.16	SOV
1.16	SOV
1.12	SOV
1.11	SOV
0.23	SOV
0.23	SOV
0.02	SOV
9.01	ICRA AAA
8.48	CRISIL AAA
7.30	CRISIL AAA
6.60	CRISIL AAA
5.50	CRISIL AAA
5.48	CRISIL AAA
3.42	CRISIL AAA
3.28	ICRA AAA
3.00	CRISIL AAA
2.58	CRISIL AAA
2.31	ICRA AAA
2.28	CRISIL AAA
2.25	CRISIL AAA
2.25	CRISIL AAA
1.97	CRISIL AAA
1.70	CRISIL AAA
1.15	CRISIL AAA
1.15	CRISIL AAA
1.12	CRISIL AAA
0.57	CRISIL AAA(CE)
0.56	CRISIL AAA
0.55	CRISIL AAA
0.26	ICRA AAA
0.07	CRISIL AAA
12.70	
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 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.

JANUARY 2022

## Investment Objective

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

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

## Date of inception/allotment

19th November, 2012

## Fund Manager

Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance]), BMS (Fin)  
Managing the scheme since 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/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 : ₹ 13.7245  
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 14/01/24	1.89	SOV
<b>Long Term Debt</b>		
Piramal Capital & Housing Finance Ltd	7.26	ICRA AA
Manappuram Finance Ltd.	4.60	CRISIL 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

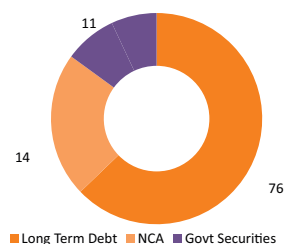
Zee Learn Ltd. NAV per unit (Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
06/07/2020	12.0646	NA
06/07/2020	10.9593	0.5579
Reduction in NAV(%)	-9.16%	

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)		
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)

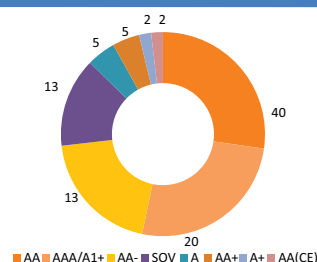
## Segregated AUM & NAV

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)		
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.

JANUARY 2022

## 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%	

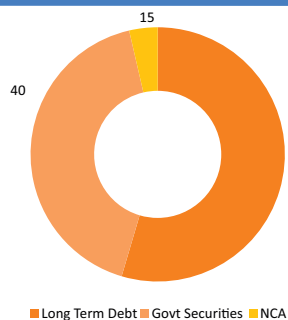
Zee Learn Ltd. NAV per unit (Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
06/07/2020	14.0932	NA
06/07/2020	13.6592	0.2211
Reduction in NAV(%)	-3.08%	

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.

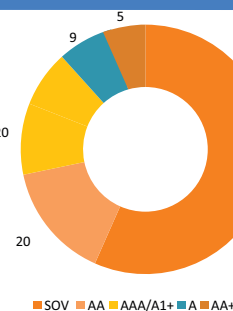
## Segregated AUM & NAV

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 & 07<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	% of Nav	Rating
<b>Govt Securities</b>		
• 6.10% GSEC MAT-12/07/2031.	25.69	SOV
• 364 D TBILL MAT- 06/01/2022	14.64	SOV
• GOI FRB - MAT 22/09/2033	11.73	SOV
• 5.63% GS MAT - 12/04/26	8.73	SOV
<b>NCDs</b>		
• Jorabat Shillong Expressway Ltd. ~	13.03	IND D
• National Bank For Agriculture & Rural Development	7.32	ICRA AAA
• Piramal Capital & Housing Finance Ltd	3.02	ICRA AA
• Punjab National Bank	2.95	CRISIL AA+
• Food Corporation Of India	2.93	CRISIL AAA(CE)
• L&T Metro Rail(Hyderabad)Ltd	1.05	CRISIL AAA(CE)
• U P Power Corporation Ltd	0.01	IND AA(CE)
• Net Current assets	8.89	
<b>Total</b>	<b>100.00</b>	

\*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>	

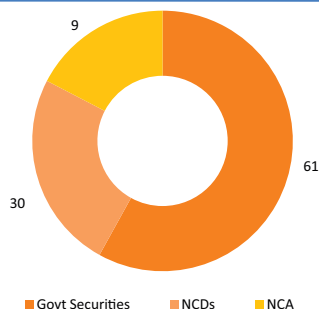
## NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020

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

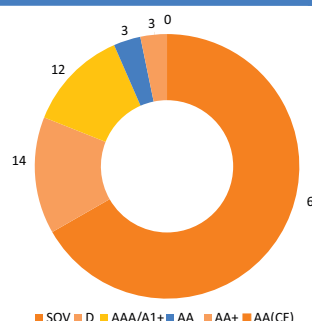
## Segregated AUM & NAV

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.

JANUARY 2022

## Investment Objective

The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

## Date of inception/allotment

4th May, 1998

## Fund Manager

Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])  
Managing the scheme since 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) 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>	

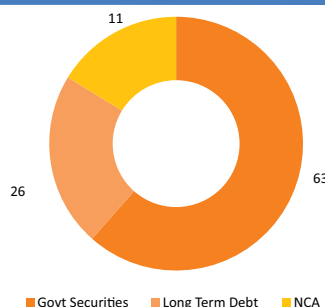
## NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020

Date	Main Portfolio	Segregated Portfolio
14/02/2020	48.8351	NA
17/02/2020	46.9540	1.9120
Reduction in NAV(%)	-3.85%	

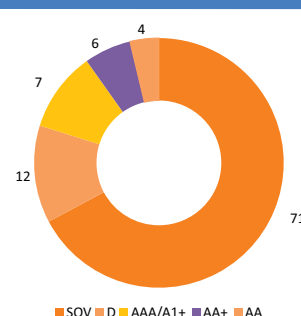
## Segregated AUM & NAV

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

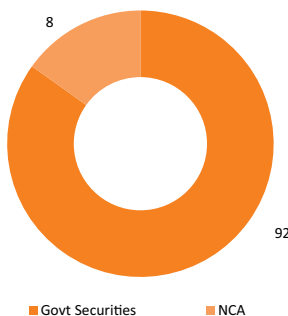
**Weighted Average Maturity** : 7.73 Yrs  
**Yield to Maturity** (Refer Page no. 73) : 5.20%  
**Modified Duration** : 3.31 Yrs  
**Macaulay Duration** : 3.42 Yrs  
PMAT : 7.73 Yrs  
PYLD : 5.20%  
PMD : 3.31 Yrs  
PMCD : 3.42 Yrs

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

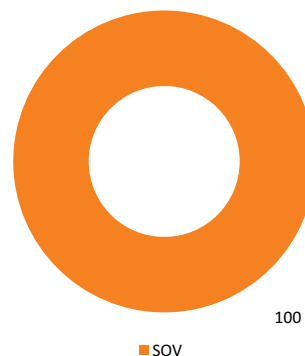
Portfolio	% of Nav	Rating
<b>Govt Securities</b>		
6.10% GSEC MAT-12/07/2031.	26.36	SOV
GOI FRB - MAT 22/09/2033	26.25	SOV
364 D TBILL MAT - 13/01/22	12.28	SOV
6.79% GS 26/12/2029	10.05	SOV
5.63% GS MAT - 12/04/26	8.96	SOV
364 D TBILL MAT- 06/01/2022	4.09	SOV
8.13% GSEC 22.06.45	2.77	SOV
7.08% U P MAT 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 Flexi Cap Fund (Earlier Known as UTI EQUITY FUND) - IDCW Declared

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

\*Not Available

## UTI Core Equity Fund (Formerly known as UTI Top 100 Fund) IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2013	15.00%	1.5	23.77	10	18-09-2013	25-09-2013
2015	30%	3	36.8854	10	19-03-2015	26-03-2015
2016	21.00%	2.1	29.773	10	09-03-2016	16-03-2016
2017	25.00%	2.5	33.8504	10	20-03-2017	27-03-2017
2018	27.00%	2.7	36.235	10	14-03-2018	21-03-2018
2021	35%	3.5	42.1175	10	01-03-2021	08-03-2021

## UTI MNC Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	50%	5.00	29.43	10.00	12-12-2005	19-12-2005
2007	30%	3.00	30.54	10.00	25-05-2007	01-06-2007
2008	25%	2.50	24.34	10.00	28-07-2008	04-08-2008
2010	15%	1.50	37.68	10.00	31-08-2010	07-09-2010
2012	22%	2.20	44.55	10.00	26-09-2012	03-10-2012
2014	25%	2.50	80.13	10.00	18-11-2014	25-11-2014
2015	35%	3.50	91.8144	10.00	19-10-2015	26-10-2015
2016	35%	3.50	91.4860	10.00	13-10-2016	20-10-2016
2017	36%	3.60	105.5565	10.00	29-11-2017	06-12-2017
2020	35%	3.50	106.5713	10.00	30-01-2020	06-02-2020

## UTI Infrastructure Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	30.00%	3	17.88	10	03-07-2006	10-07-2006
2007	35%	3.5	22.62	10	22-06-2007	29-06-2007
2009	15.00%	1.5	19.6	10	31-07-2009	06-08-2009
2016	9.00%	0.9	20.32	10	09-03-2016	16-03-2016
2017	10.00%	1	26.0469	10	20-03-2017	27-03-2017

## UTI Dividend Yield Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	5%	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

# 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%	40.000	1448.7274	1000.00	18-03-2019	25-03-2019
2020	4.00%	40.000	1483.9871	1000.00	19-03-2020	26-03-2020

## 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
2020	1.00%	0.100	11.3820	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.4756	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.5779	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	11.4186	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	11.4837	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4779	10.00	16-12-2021	23-12-2021



# 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%	0.0850	17.7898	10.00	18-08-2020	25-08-2020
2020	0.85%	0.0850	17.7579	10.00	16-09-2020	23-09-2020
2020	0.85%	0.0850	17.7479	10.00	19-10-2020	26-10-2020
2020	0.85%	0.0850	18.3413	10.00	18-11-2020	25-11-2020
2020	0.85%	0.0850	18.6632	10.00	16-12-2020	23-12-2020
2021	0.85%	0.0850	18.9348	10.00	18-01-2021	25-01-2021
2021	0.85%	0.0850	19.2624	10.00	17-02-2021	24-02-2021
2021	0.85%	0.0850	19.0502	10.00	15-03-2021	22-03-2021
2021	0.85%	0.0850	18.7674	10.00	19-04-2021	26-04-2021
2021	0.85%	0.0850	19.5092	10.00	16-06-2021	23-06-2021
2021	0.85%	0.0850	19.6211	10.00	15-07-2021	22-07-2021
2021	0.85%	0.0850	19.8140	10.00	16-08-2021	23-08-2021
2021	0.85%	0.0850	20.3691	10.00	15-09-2021	22-09-2021

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%	0.005	10.8456	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4600	10.00	16-06-2021	23-06-2021
2021	2.00%	0.200	11.2677	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	11.9368	10.00	16-12-2021	23-12-2021

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



# List of the UTI MF schemes where merger has been effected since March 2003

Merged Schemes	Merged Into	Month & Year
MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97	UTI MEPUS	March 03
UTI Growing Corpus Growing Income Plan (GCGIP)	UTI Unit Scheme 95	May 04
UTI Grihalakshmi Unit Plan (GUP)	UTI Smart Woman Savings Plan (Name Change)	Nov 04
UTI Grandmaster Unit Scheme, UTI Primary Equity Fund, UTI Unit Scheme 92, UTI Master Equity Plan 98, UTI Master Equity Plan 99	UTI Value Opportunities Fund (New Scheme)	July 05
UTI PSU Fund, UTI Large Cap Fund	UTI Index Select Fund	April 07
UTI GSF- Brand Value Fund	UTI-MNC Fund	April 07
UTI Growth & Value Fund, UTI Dynamic Equity Fund, UTI India Advantage Fund	UTI Mid Cap Fund	April 07
UTI Petro Fund (Sector Fund)	UTI Energy Fund (Thematic Fund, Name Change)	Oct 07
UTI Auto Sector Fund (Sector Fund)	UTI Trans. & Logistics Fund (Thematic Fund, Name Change)	April 08
UTI Software Fund	UTI Service Industries Fund	Sept 08
UTI Index Select Fund, UTI Master Growth Fund	UTI Core Equity Fund	May 09
UTI Infrastructure Advantage Fund Series 1	UTI Infrastructure Fund	Feb 11
UTI Variable Income Scheme - Index Linked Plan	UTI Hybrid Equity Fund	Mar 11
UTI Wealth Builder Fund (Close Ended)	UTI Value Opportunities Fund	Oct 11
UTI Master Index Fund, Sunder	UTI Nifty 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 securitised debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

## UTI India Consumer Fund

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

## UTI Infrastructure Fund

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

## UTI MNC Fund

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

## UTI Healthcare Fund

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

## UTI Transportation & Logistics Fund

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

## UTI Banking and Financial Services Fund

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

## UTI Nifty Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Securities covered by the Nifty 50 Index	95	100	Medium to high
Money Market instruments	0	5	Low to medium

## UTI Overnight Fund

Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Overnight securities (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

## UTI Money Market Fund

Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

## UTI Liquid Cash Plan

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

## UTI Ultra Short Term Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

## UTI Treasury Advantage Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

## UTI Short Term Income Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Securities (including securitised debt)*	0	100	Low to Medium
Money Market Instruments (Including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low

## UTI Medium Term Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 3 year to 4 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low
Units issued by REITs & InvITs	0	10	Medium to High

Asset allocation in light of anticipated adverse situation :

The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low
Units issued by REITs & InvITs	0	10	Medium to High

## UTI Bond Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 4 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

Asset allocation in light of anticipated adverse situation :

The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

## UTI Dynamic Bond Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money Market Instruments, Debentures and Securitised Debt	0	100	Low to Medium
Debt Instruments including Securitised Debt*	0	100	Medium
Units issued by REITs & InvITs	0	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 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

\* The fund may invest up to 50% of its debt portfolio in securitized debt.

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 Floater Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Floating Rate Debt Securities (including Securitised Debt & Fixed Rate Debt Instruments swapped for floating rate returns)	65%	100%	Low to Medium
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo)	0%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

\* Investments in securitized debt, if undertaken, shall not exceed 50% of the net assets of the Scheme.

## 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% UNCD BOB (SR-24) 15/01/2035	Basel III Tier 2 Bond
INE040A08393	HDFC BANK LTD.	8.44% UNCD 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 BANK PERP-28/12/2023	Basel III Tier 1 bond
INE238A08344	AXIS BANK LTD.	9.15% UNCD AXIS BANK-31.12.22	Basel II Lower Tier 2 Bond
INE428A08101	ALLAHABAD BANK	9.53% UNCD ALL BK SR4--27/12/29	Basel III Tier 2 Bond
INE434A08075	UNION BANK OF INDIA	7.98% UNCD BONDS-24/10/2027	Basel III Tier 2 Bond
INE528G08345	YES BANK LTD.	8% UNCD 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 – (i) upto 10% of the allotted Units – NIL (ii) beyond 10% of the allotted Units - 1.00 % (B) Redemption / Switch out after 12 months from the date of allotment – NIL

## UTI Credit Risk Fund

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

## UTI Regular Savings Fund

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

## UTI Mastershare Unit Scheme

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

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

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

## UTI Value Opportunities Fund

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

## UTI Liquid Cash Plan









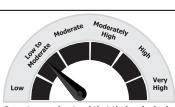






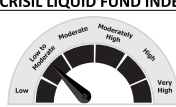






Entry Load	Investor exit upon subscription / switch-in	Load as a % of redemption proceeds
Nil	Day 1	0.0070%
	Day 2	0.0065%
	Day 3	0.0060%
	Day 4	0.0055%
	Day 5	0.0050%
	Day 6	0.0045%
	Day 7 onwards	Nil

## UTI Multi Asset Fund

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

## For performance details of other Schemes managed by the Fund Manager Summary

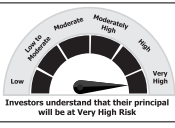







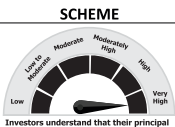






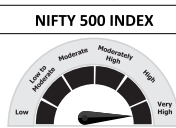

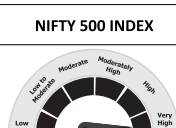




Sr. No	Name of the Fund Manager and Overall Experiences in number of year	Funds Managed	Performance data refer page no.
1	Mr. Vetri Subramaniam, 27	UTI Multi Asset Fund UTI Focused Equity Fund	30 16
2	Mrs. Swati Kulkarni, 34	UTI Mastershare Unit Scheme UTI MNC Fund UTI Dividend Yield Fund UTI-Master Equity Plan Unit Scheme	10 16 17
3	Mr. Ajay Tyagi, 18	UTI Unit Linked Insurance Plan (Equity Portion) UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	33 12
4	Mr. V Srivatsa, 19	UTI Core Equity Fund UTI Healthcare Fund UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil) UTI Equity Savings Fund (Equity Portfolio) UTI Retirement Benefit Pension Fund (Equity Portion) UTI Capital Protection Oriented Schemes (Equity Portion); UTI Dual Advantage Fixed Term Funds (Equity Portion);	11 22 29 34 36
5	Mr Sachin Trivedi, 20	UTI Transportation & Logistic Fund UTI Infrastructure Fund	23 20
6	Mr. Amit Premchandani, 15	UTI Banking and Financial Services Fund UTI Value Opportunities Fund UTI Regular Savings Fund (Equity Portion)	21 13 32
7	Mr. Vishal Chopda, 12	UTI India Consumer Fund UTI Children's Career Fund-Savings Plan (Equity Portion) UTI Children's Career Fund - Investment Plan UTI Long Term Equity Fund (tax Saving)	19 35 37 26
8	Mr. Amandeep Chopra, 28	UTI Regular Savings Fund (Debt Portion) UTI Bond Fund UTI Liquid Cash Plan (along with Mr. Amit Sharma)	32 51 40
9	Mr. Sudhir Agrawal, 21	UTI Short Term Income Fund UTI Floater Fund UTI Dynamic Bond Fund UTI Gilt Fund	45 44 50 52
10	Mr. Ritesh Nambiar, 13	UTI Credit Risk Fund UTI Ultra Short Term Fund UTI Medium Term Fund	48 42 49
11	Mr. Sunil Madhukar Patil, 31	UTI Fixed Maturity Plan, UTI Fixed Term Income Funds, UTI Fixed Income Interval Fund & UTI Fixed Income Interval Fund Series II, UTI Capital Protection Oriented Schemes (Debt Portion), UTI Dual Advantage Fixed Term Funds (Debt Portion), UTI Equity Savings Fund (Debt Portion), UTI Hybrid Equity Fund (Debt Portion), UTI Multi Asset Fund (Debt Portion) UTI Children's Career Fund - Savings Plan (Debt Portion) UTI Retirement Benefit Pension Fund (Debt Portion) UTI Unit Linked Insurance Plan (Debt Portion)	34 29 30 35 36 33
12	Mr. Amit Sharma, 10	UTI Money Market Fund (along with Mr. Anurag Mittal) UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal) UTI Liquid Cash Plan (along with Mr.Amandeep Chopra) UTI Overnight Fund	41 31 40 39
13	Mr Sharwan Kumar Goyal, 12	UTI Arbitrage Fund (along with Mr. Amit Sharma) UTI Gold Exchange Traded Fund UTI-Nifty Exchange Traded Fund (UTI-Nifty ETF) UTI-Sensex Exchange Traded Fund (UTI-Sensex ETF) UTI Nifty Next 50 ETF UTI S&P BSE Sensex Next 50 ETF UTI Nifty Index Fund UTI Nifty Next 50 Index Fund UTI Bank ETF UTI Nifty200 Momentum 30 Index Fund UTI Multi Asset Fund	31         27 30
14	Mr Ankit Agarwal	UTI Mid Cap Fund UTI SmallCap Fund	14 25
15	Mr. Anurag Mittal	UTI Money Market Fund UTI Treasury Advantage Fund UTI Banking & PSU Debt Fund UTI Corporate Bond Fund	41 43 46 47



















*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 ARBITRAGE FUND</b> 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>  <p>Investors understand that their principal will be at Low Risk</p>	<b>NIFTY 50 ARBITRAGE INDEX</b>  <p>Investors understand that their principal will be at Low Risk</p>
<b>UTI OVERNIGHT FUND</b> 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>  <p>Investors understand that their principal will be at Low to Moderate Risk</p>	<b>CRISIL OVERNIGHT INDEX</b>  <p>Investors understand that their principal will be at Low Risk</p>
<b>UTI FLOATER FUND</b> 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>  <p>Investors understand that their principal will be at Low to Moderate Risk</p>	<b>CRISIL LOW DURATION DEBT INDEX</b>  <p>Investors understand that their principal will be at Moderate Risk</p>
<b>UTI TREASURY ADVANTAGE FUND</b> 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>  <p>Investors understand that their principal will be at Low to Moderate Risk</p>	<b>CRISIL LOW DURATION DEBT INDEX</b>  <p>Investors understand that their principal will be at Moderate Risk</p>
<b>UTI SHORT TERM INCOME FUND</b> 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>  <p>Investors understand that their principal will be at Low to Moderate Risk</p>	<b>CRISIL SHORT TERM BOND FUND INDEX</b>  <p>Investors understand that their principal will be at Moderate Risk</p>
<b>UTI ULTRA SHORT TERM FUND</b> 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>  <p>Investors understand that their principal will be at Low to Moderate Risk</p>	<b>CRISIL ULTRA SHORT TERM DEBT INDEX</b>  <p>Investors understand that their principal will be at Moderate Risk</p>
<b>UTI CORPORATE BOND FUND</b> 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>  <p>Investors understand that their principal will be at Low to Moderate Risk</p>	<b>CRISIL CORPORATE BOND COMPOSITE INDEX</b>  <p>Investors understand that their principal will be at Moderate Risk</p>
<b>UTI LIQUID CASH PLAN</b> 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>  <p>Investors understand that their principal will be at Low to Moderate Risk</p>	<b>CRISIL LIQUID FUND INDEX</b>  <p>Investors understand that their principal will be at Low to Moderate Risk</p>
<b>UTI GILT FUND</b> 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>  <p>Investors understand that their principal will be at Moderate Risk</p>	<b>CRISIL DYNAMIC GILT INDEX</b>  <p>Investors understand that their principal will be at Moderate Risk</p>
<b>UTI MONEY MARKET FUND</b> 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>  <p>Investors understand that their principal will be at Moderate Risk</p>	<b>CRISIL MONEY MARKET INDEX</b>  <p>Investors understand that their principal will be at Moderately High Risk</p>
<b>UTI BANKING AND PSU DEBT FUND</b> 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>  <p>Investors understand that their principal will be at Moderate Risk</p>	<b>CRISIL BANKING AND PSU DEBT INDEX</b>  <p>Investors understand that their principal will be at Moderate Risk</p>
*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> 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>  <p>Investors understand that their principal will be at Moderate Risk</p>	<b>CRISIL MEDIUM TERM DEBT INDEX</b>  <p>Investors understand that their principal will be at Moderate Risk</p>
<b>UTI EQUITY SAVINGS FUND</b> 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>  <p>Investors understand that their principal will be at Moderate Risk</p>	<b>CRISIL EQUITY SAVINGS INDEX</b>  <p>Investors understand that their principal will be at Moderate Risk</p>
<b>UTI CREDIT RISK FUND</b> 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>  <p>Investors understand that their principal will be at Moderately High Risk</p>	<b>CRISIL SHORT TERM CREDIT RISK INDEX</b>  <p>Investors understand that their principal will be at Moderately High Risk</p>
<b>UTI BOND FUND</b> 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>  <p>Investors understand that their principal will be at Moderately High Risk</p>	<b>NIFTY MEDIUM TO LONG DURATION DEBT INDEX</b>  <p>Investors understand that their principal will be at Moderate Risk</p>
<b>UTI REGULAR SAVINGS FUND</b> 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>  <p>Investors understand that their principal will be at Moderately High Risk</p>	<b>NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX</b>  <p>Investors understand that their principal will be at Moderate Risk</p>
<b>UTI DYNAMIC BOND FUND</b> 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>  <p>Investors understand that their principal will be at Moderately High Risk</p>	<b>CRISIL COMPOSITE BOND FUND INDEX</b>  <p>Investors understand that their principal will be at Moderate Risk</p>
<b>UTI MULTI ASSET FUND</b> 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>  <p>Investors understand that their principal will be at High Risk</p>	<b>S&amp;P BSE 200, CRISIL COMPOSITE BOND FUND INDEX &amp; PRICE OF GOLD</b>  <p>Investors understand that their principal will be at Moderately High Risk</p>
<b>UTI UNIT LINKED INSURANCE PLAN</b> 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>  <p>Investors understand that their principal will be at High Risk</p>	<b>NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX</b>  <p>Investors understand that their principal will be at Moderately High Risk</p>
<b>UTI CHILDREN'S CAREER FUND - SAVINGS PLAN</b> 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>  <p>Investors understand that their principal will be at High Risk</p>	<b>CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX</b>  <p>Investors understand that their principal will be at Moderately High Risk</p>
<b>UTI RETIREMENT BENEFIT PENSION FUND</b> 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>  <p>Investors understand that their principal will be at High Risk</p>	<b>CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX</b>  <p>Investors understand that their principal will be at Moderately High Risk</p>



**\*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
UTI HYBRID EQUITY FUND 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>	UTI HYBRID EQUITY FUND	CRISIL HYBRID 35+65 AGGRESSIVE INDEX
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk
UTI NIFTY INDEX FUND 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>	UTI NIFTY INDEX FUND	NIFTY 50 INDEX
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk
UTI NIFTY NEXT 50 INDEX FUND 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>	UTI NIFTY NEXT 50 INDEX FUND	NIFTY NEXT 50 INDEX
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk
UTI BANKING AND FINANCIAL SERVICES FUND 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>	UTI BANKING AND FINANCIAL SERVICES FUND	NIFTY FINANCIAL SERVICES INDEX
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk
UTI MASTERSHARE UNIT SCHEME 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>	UTI MASTERSHARE UNIT SCHEME	S&P BSE 100 INDEX
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk
UTI HEALTHCARE FUND 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>	UTI HEALTHCARE FUND	S&P BSE HEALTHCARE INDEX
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk
UTI TRANSPORTATION & LOGISTICS FUND 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>	UTI TRANSPORTATION & LOGISTICS FUND	UTI TRANSPORTATION AND LOGISTICS FUND INDEX
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk
UTI FLEXI CAP FUND 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>	UTI FLEXI CAP FUND	NIFTY 500 INDEX
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk
UTI VALUE OPPORTUNITIES FUND 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>	UTI VALUE OPPORTUNITIES FUND	NIFTY 500 INDEX
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk
UTI INDIA CONSUMER FUND 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>	UTI INDIA CONSUMER FUND	NIFTY INDIA CONSUMPTION INDEX
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk
UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN 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>	UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN	NIFTY 500 INDEX
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very 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
UTI LONG TERM EQUITY FUND (TAX SAVING) 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>	UTI LONG TERM EQUITY FUND	NIFTY 500 INDEX
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk
UTI DIVIDEND YIELD FUND 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>	UTI DIVIDEND YIELD FUND	NIFTY DIVIDEND OPPORTUNITIES 50 INDEX*
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk
UTI CORE EQUITY FUND 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>	UTI CORE EQUITY FUND	NIFTY LARGEMIDCAP 250 INDEX
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk
UTI INFRASTRUCTURE FUND 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>	UTI INFRASTRUCTURE FUND	NIFTY INFRASTRUCTURE INDEX
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk
UTI MNC FUND 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>	UTI MNC FUND	NIFTY MNC INDEX
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk
UTI MID CAP FUND 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>	UTI MID CAP FUND	NIFTY MIDCAP 150 INDEX
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk
UTI SMALLCAP FUND 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>	UTI SMALLCAP FUND	NIFTY SMALLCAP 250 INDEX
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk
UTI NIFTY200 MOMENTUM 30 INDEX FUND 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 Nift y200 Momentum 30 Index</li></ul>	UTI NIFTY200 MOMENTUM 30 INDEX FUND	NIFTY 200 MOMENTUM 30 INDEX
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk
UTI FOCUSED EQUITY FUND 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>	UTI FOCUSED EQUITY FUND	Nifty 500 Index
		 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk
*Investors should consult their Mutual Fund Distributor - Investment Advisor if in doubt about whether the product is suitable for them.			

Ser. No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XF9
2	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XG7
3	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XJ1
4	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XK9
5	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XL7
6	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XM5
7	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SL7
8	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SM5
9	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SO1
10	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SP8
11	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T80
12	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T98
13	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F016Z4
14	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F017Z2
15	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V03
16	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V11
17	UTI Contra Fund	Direct IDCW Plan	INF789F01SR4
18	UTI Contra Fund	Direct IDCW Plan	INF789F01SS2
19	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YC4
20	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YD2
21	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789F81U28
22	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789F81U36
23	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789F81U02
24	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789F81U10
25	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01XR4
26	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01XS2
27	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K22
28	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K30
29	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K63
30	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K71
31	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01X88
32	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01XC6
33	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S65
34	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S73
35	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SU8
36	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SV6
37	UTI Energy Fund	Direct IDCW Plan	INF789F01SQ2
38	UTI Energy Fund	Direct IDCW Plan	INF789F01SY0
39	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TA8
40	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TB6
41	UTI Long Term Equity Fund (Tax Saving)	Direct IDCW Plan	INF789F01TD2
42	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P84
43	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P92
44	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q00
45	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q18
46	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q42
47	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q59
48	UTI GILT FUND	DIRECT IDCW PLAN	INF789F01T9
49	UTI GILT FUND	DIRECT IDCW PLAN	INF789F01TK7
50	UTI HEALTHCARE FUND	DIRECT IDCW PLAN	INF789F01TM3
51	UTI HEALTHCARE FUND	DIRECT IDCW PLAN	INF789F01TN1
52	UTI-Services Industries Fund	DIRECT IDCW PLAN	INF789F01TP6
53	UTI-Services Industries Fund	DIRECT IDCW PLAN	INF789F01TQ4
54	UTI-Infrastructure Fund	DIRECT IDCW PLAN	INF789F01TS0
55	UTI-Infrastructure Fund	DIRECT IDCW PLAN	INF789F01TT8
56	UTI - LONG TERM ADVANTAGE FUND - SERIES III	DIRECT PLAN - IDCW	INF789F818N3
57	UTI LONG TERM ADVANTAGE FUND - SERIES IV	DIRECT PLAN - IDCW	INF789FC1FD7
58	UTI LONG TERM ADVANTAGE FUND - SERIES V	DIRECT PLAN - IDCW	INF789FC1HS1
59	UTI LONG TERM ADVANTAGE FUND - SERIES VI	DIRECT PLAN - IDCW	INF789FC1V74
60	UTI LONG TERM ADVANTAGE FUND - SERIES VII	DIRECT PLAN - IDCW	INF789FC1T04
61	UTI-BLUECHIP FLEXICAP FUND	DIRECT IDCW PLAN	INF789F01TV4
62	UTI-BLUECHIP FLEXICAP FUND	DIRECT IDCW PLAN	INF789F01TW2
63	UTI-India Lifestyle Fund	DIRECT IDCW PLAN	INF789F01VG1
64	UTI-India Lifestyle Fund	DIRECT IDCW PLAN	INF789F01VH9
65	UTI-Mid Cap Fund	DIRECT IDCW PLAN	INF789F01TY8
66	UTI-MID CAP FUND	DIRECT IDCW PLAN	INF789F01TZ5
67	UTI-MNC Fund	DIRECT IDCW PLAN	INF789F01UB4
68	UTI-MNC Fund	DIRECT IDCW PLAN	INF789F01UC2
69	UTI CORE EQUITY FUND	DIRECT IDCW PLAN	INF789F01UE8
70	UTI CORE EQUITY FUND	DIRECT IDCW PLAN	INF789F01UF5
71	UTI REGULAR SAVINGS FUND	DIRECT MONTHLY IDCW PLAN	INF789F01UK5
72	UTI REGULAR SAVINGS FUND	DIRECT MONTHLY IDCW PLAN	INF789F01UL3
73	UTI REGULAR SAVINGS FUND	DIRECT PLAN	INF789F01UM1
74	UTI-Money Market Fund -Institutional Plan	DIRECT MONTHLY IDCW PLAN	INF789FA1M46
75	UTI-Money Market Fund -Institutional Plan	DIRECT MONTHLY IDCW PLAN	INF789FA1M53
76	UTI-Money Market Fund -Institutional Plan	DIRECT QUARTERLY IDCW PLAN	INF789FA1M61
77	UTI-Money Market Fund -Institutional Plan	DIRECT QUARTERLY IDCW PLAN	INF789FA1M79
78	UTI-Money Market Fund -Institutional Plan	DIRECT ANNUAL IDCW PLAN	INF789FA1N03
79	UTI-Money Market Fund -Institutional Plan	DIRECT ANNUAL IDCW PLAN	INF789FA1N11
80	UTI-Mastershare Unit Scheme	DIRECT IDCW PLAN	INF789F01UQ2
81	UTI-Mastershare Unit Scheme	DIRECT IDCW PLAN	INF789F01UR0
82	UTI MEDIUM TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FB1KL1
83	UTI MEDIUM TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FB1KM9
84	UTI MEDIUM TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FB1KF3
85	UTI MEDIUM TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FB1KG1
86	UTI MEDIUM TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FB1KH9
87	UTI MEDIUM TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FB1K17
88	UTI-Nifty 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	INF789F01YA8
99	UTI-Short Term Income Fund- Institutional Option	DIRECT ANNUAL IDCW PLAN	INF789FA1R33
100	UTI-Short Term Income Fund- Institutional Option	DIRECT ANNUAL IDCW PLAN	INF789FA1R41
101	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VC0
102	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VD8
103	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A546
104	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A553

105	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A561
106	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A579
107	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A587
108	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A595
109	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A603
110	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A611
111	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A751
112	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A769
113	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A801
114	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A819
115	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A843
116	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A850
117	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ACV3
118	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ACV0
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADA1
120	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADB9
121	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADC7
122	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADD5
123	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADE3
124	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADF0

Ser. No.	SCHEMEDISC	PLANDISC	ISIN
1	UTI Transportation & Logistics Fund	Regular IDCW Plan	INF789F01281
2	UTI Hybrid Equity Fund	Regular IDCW Plan	INF789F01315
3	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01356
4	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01364
5	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01380
6	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01398
7	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01223
8	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01321
9	UTI Contra Fund	Regular IDCW Plan	INF789F01414
10	UTI Contra Fund	Regular IDCW Plan	INF789F01422
11	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RA2
12	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RB0
13	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01J00
14	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01JP7
15	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01448
16	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01455
17	UTI Energy Fund	Regular IDCW Plan	INF789F01471
18	UTI Energy Fund	Regular IDCW Plan	INF789F01489
19	UTI FLEXI CAP FUND	Regular IDCW Plan	INF189A01053
20	UTI FLEXI CAP FUND	Regular IDCW Plan	INF789F01505
21	UTI Long Term Equity Fund (Tax Saving)	Regular IDCW Plan	INF789F01521
22	UTI ULTRA SHORT TERM FUND	REGULAR - DAILY IDCW PLAN	INF789F01554
23	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01612
24	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01620
25	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01646
26	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01653
27	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01679
28	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01687
29	UTI-Services Industries Fund	IDCW PLAN	INF789F01703
30	UTI-Services Industries Fund	IDCW PLAN	INF789F01711
31	UTI-Infrastructure Fund	IDCW PLAN	INF789F01737
32	UTI-Infrastructure Fund	IDCW PLAN	INF789F01745
33	UTI - LONG TERM ADVANTAGE FUND - SERIES III	REGULAR PLAN - IDCW	INF789F016N7
34	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - IDCW	INF789F01CF1
35	UTI LONG TERM ADVANTAGE FUND - SERIES V	REGULAR PLAN - IDCW	INF789F01HQ5
36	UTI LONG TERM ADVANTAGE FUND - SERIES VI	REGULAR PLAN - IDCW	INF789F01V58
37	UTI LONG TERM ADVANTAGE FUND - SERIES VII	REGULAR PLAN - IDCW	INF789F01508
38	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01760
39	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01778
40	UTI-India Lifestyle Fund	IDCW PLAN	INF789F01CF3
41	UTI-India Lifestyle Fund	IDCW PLAN	INF789F01CG1
42	UTI-Mid Cap Fund	IDCW	INF789F01794
43	UTI-Mid Cap Fund	IDCW	INF789F01802
44	UTI-MNC Fund	IDCW PLAN	INF789F01828
45	UTI-MNC Fund	IDCW PLAN	INF789F01836
46	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF189A01046
47	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF789F01851
48	UTI-Mastershare Unit Scheme	IDCW PLAN	INF189A01038
49	UTI-Mastershare Unit Scheme	IDCW PLAN	INF789F01950
50	UTI-Nifty Index Fund	IDCW PLAN	INF789F01JL6
51	UTI-Nifty Index Fund	IDCW PLAN	INF789F01JM4
52	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AE0
53	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AF7
54	UTI-Rajiv Gandhi Equity Saving Scheme	RETAIL IDCW PLAN	INF789F01YQ4
55	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01RH4
56	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01RI2
57	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01AN1
58	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01A09
59	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A447
60	UTI CORPORATE BOND FUND	Regular Plan -	INF789F1A454
61	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A462
62	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A470
63	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A488
64	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A496
65	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A504
66	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A512
67	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A728
68	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A736
69	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A785
70	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A793
71	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A827
72	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A835
73	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACP1
74	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC09
75	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACR7
76	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACS5
77	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACT3
78	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACU1
79	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACV9
80	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACW7

Schemes ISIN - more Plan/options wise available in UTIMF web site as per link

[https://docs.utimf.com/v1/AUTH\\_5b9dd00b-8132-4a21-a800-](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

[711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

The information on this document is provided for information purpose only. It does not constitute any offer, recommendation or solicitation to any person to enter into any transaction or adopt any hedging, trading or investment strategy, nor does it constitute any prediction of likely future movement in rates or prices or any representation that any such future movements will not exceed those shown in any illustration. Users of this document should seek advice regarding the appropriateness of investing in any securities, financial instruments or investment strategies referred to on this document and should understand that statements regarding future prospects may not be realised. Opinion, Projections and estimates are subject to change without notice.

UTI AMC Ltd is not an investment adviser, and is not purporting to provide you with investment, legal or tax advice. UTI AMC Ltd or UTI Mutual Fund (acting through UTI Trustee Co. Pvt. Ltd) accepts no liability and will not be liable for any loss or damage arising directly or indirectly (including special, incidental or consequential loss or damage) from your use of this document, howsoever arising, and including any loss, damage or expense arising from, but not limited to, any defect, error, imperfection, fault, mistake or inaccuracy with this document, its contents or associated services, or due to any unavailability of the document or any part thereof or due to any contents or associated services.

## ATTENTION

### UTI SCUP Outstanding Unit holding Accounts

Due to closure of the UTI Senior Citizens Unit Plan (UTI-SCUP) as of 18/02/2008 SCUP unit holders who have still not submitted their Membership Certificate for redeeming/switching the outstanding units, may submit the same along with the duly filled in Forms to our Registrar & Transfer Agent for UTI-SCUP UTI Infrastructure Technology And Services Limited, Plot No.3, Sector 11, CBD Belapur, Navi Mumbai 400614 or to our nearest UTI Financial Centre.

Members are requested to get their signature attested by their Banker where they are having their Bank account (under their official seal mentioning Name, Designation and Employee no. of the Attesting Authority), as over a period of time the Member's signature might have undergone changes.

For any assistance in this regard you may also directly contact Mr. Kishor 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	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	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			
7	UTI Treasury Advantage Fund	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)			
8	UTI Bond Fund	Potential Risk Class			
9	UTI Short Term Income Fund	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	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)			
12	UTI Banking & PSU Debt Fund	Potential Risk Class			
13	UTI Medium Term Fund	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
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)			

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. Mrs. Mukeeta Prami 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 Vaidhyananthan
- 9. Mrs. Dipali H Sheth
- 10. Mr. Sanjay Varshneya

REGISTERED OFFICE

UTI Towers, ‘Gn’ Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051. Tel : 6678 6666 (Board), Fax : 2652 4921.

UTI FINANCIAL CENTRES

Ahmedabad • (079) 26424008/26462905/2180 • 2 • Anand • (02692) 245943 /944/245030 • 3 • Baroda • (0265) 2336962/963/964/965 • 4 • Bharuch • (02642) 227331/225460 • 5 • Bhavnagar • (0278) 2519961/2513231 • 6 • Bhuj • (02832) 220031/220030 • 7 • Gandhinagar • 079-23240462 • 8 • Junagadh • 0285-2672678 • 9 • Jamnagar • (0288) 2662767/68 • 10 • Navsari • (02637) 233087 • 11 • Rajkot • 0281-2440701 / 0281-2433525 • 12 • Surat • (0261) 2474550/2473161/2476499 • 13 • Vapi • (0260) 2421315/6533907 • 14 • Valsad • Tel. No. 02632-222012 • 15 • Mehsana • 02762-230180 • 16 • Bandra Kurla Complex • (022) 66786354/6101 • 17 • Borivali • (022) 28980521, 28988596, 28996372, 28988115, 28985749, 28990715, • 18 • Ghatkopar • (022) 25010812/2256/0715/0833 • 19 • Goregaon • (022) 26850848/849/850 • 20 • JVPD • (022) 66786045 • 21 • Kalyan • (0251) 2317191/6063 • 22 • Marol • (022) 28365138 • 23 • Mumbai (Main) • (022) 66786134/6135/66786180/181 • 24 • Powai • (022) 67536797/98 • 25 • Thane • (022) 25332409/15 • 26 • Vashi • (022) 27820171/172/174/177 • 27 • Virar • 0250-251 5848 • 28 • Amrav • (0721) 2553126/28 • 29 • Bhiilai • (0788) 2292777/111 • 30 • Bhopal • (0755) 2558308/2578408/2558294 • 31 • Gwalior • (0751) 2234072 • 32 • Indore • (0731) 2534958/2533869/2535607 • 33 • Jabalpur • (0761) 2480004/5 • 34 • Nagpur • (0712) 2536893/2529135 • 35 • Raipur • (0771) 2881410/12 • 36 • Ratlam • (07412) 227717/72 • 37 • Bilaspur • • 38 • Aurangabad • (0240) 2345219 • 39 • Chinchwad • 7276077240/7276077243 • 40 • Jalgaon • (0257) 2240480/2440486 • 41 • Kolhapur • (0231) 2657315/25, 2666603 • 42 • Margao • (0832) 2711132/2711133 • 43 • Nasik • (0253) 2570251/52 • 44 • Panaji • (0832) 2222472/45 • 45 • Pune • (020) 25521052/53/54/55/63, 25521060 • 46 • Solapur • (0217) 2311767 • 47 • Ambala • (0171) 4004367/7518801904 • 48 • Amritsar • (0183) 2505841 • 49 • Bathinda • (0164) 2236500, 5007147 • 50 • Chandigarh • (0172) 2703683/5087663/2709405/2700509 • 51 • Jalandhar • (0181) 2232475/476 • 52 • Jammu • (0191) 247 0627 • 53 • Ludhiana • (0161) 2441264/2441388 • 54 • Panipat • (0180) 2631941/26319142 • 55 • P ala • 0175 5004661/2/3; 5017984 • 56 • Shimla • (0177) 2657803 • 57 • Dehradun • (0135) 2749854 • 58 • Delhi (Main) • (011) 66178861/8862/8866/66178867 • 59 • Faridabad • (0129) 2424771/2419156/2410010 • 60 • Ghaziabad • (0120) 2820921/922/923 • 61 • Gurgaon • (0124) 2425200/4362538 • 62 • Haridwar • (01334) 221177 • 63 • Janak Puri • (011) 25523247/48 • 64 • Meerut • (0121) 2648031 • 65 • Moradabad • (0591) 2411220 • 66 • Nehru Place • (011) 28898128/129/130, 26482148/49 • 67 • Noida • • 0120-2512311/12/13/14 • 68 • Pitam Pura • (011) 27351001/03 • 69 • Laxmi Nagar • (011) 22529398/74 • 70 • Rohtak • 01262-254021 /012620254022 • 71 • Ajmer • (0145) 2423948/2423974 • 72 • Alwar • (0144) 2700303/4 • 73 • Bhiilwara • (01482) 2422221/242220 • 74 • Bikaner • (0151) 2524755 • 75 • Jaipur • (0141) 4004941/43/44/45/46 • 76 • Jodhpur • (0291) 5135100/2645261 • 77 • Kota • (0744) 2502242/2502207/513882 • 78 • Sikar • (01572) 271044/43 • 79 • Sriranganagar • (0154) 2481601 • 80 • Udaipur • (0294) 2423065/66/67 • 81 • Agra • (0562) 2858046/47/2857789/8859/2850512 • 82 • Aligarh • (0571) 2741511/2743277 • 83 • Allahabad • (0532) 2561037/28/57/16/2561428/2427583 • 84 • Bareilly • (0581) 2303014/15 • 85 • Gorakhpur • (0551) 2204996 • 86 • Haldwani • (0594) 6222433 • 87 • Kanpur • (0512) 2304278/2305279 • 88 • Lucknow • (0522) 2236628/598/622/537/598/599/236525 • 89 • Varanasi • (0542) 2226881/562 • 90 • Jhansi • (0510) 2441877 • 91 • Bhagalpur • (0641) 2300040 • 92 • Darbhanga • (06272) 250033 • 93 • Gaya • (0631) 2221623 • 94 • Muzaffarpur • (0621) 2265091 • 95 • Patna • (0612) 2200047 • 96 • Agartala • (0381) 2917123/2387812 • 97 • Guwah • (0361) 2545870/2519911 • 98 • Shillong • (0364) 2500910 • 99 • Silchar • (03842) 230082 • 100 • Tinsukia • (0374) 2341026 • 101 • Jorhat • ( 0376 ) 2300024/25 • 102 • Balasore • (06782) 241894 / 211283 / 241947 • 103 • Berhampur(Orris) • (0680) 2225094/95 • 104 • Bhubaneswar • (0674) 2369995/2394997/2391023/2396164 • 105 • Bokaro • (06542) 233348 • 106 • Cu • (0671) 2315350/351/352 • 107 • Dhanbad • (0326) 2300519/2304676 • 108 • Jamshedpur • (0657) 2321446 • 109 • Ranchi • (0651) 2460706 • 110 • Rourkela • (0661) 2401116 • 111 • Sambalpur • (0663) 2520214/2520213 • 112 • Asansol • (0341) 2970089, 2221818 • 113 • Barasat • (033) 25844623, 25844583 • 114 • Bardhaman • (0342) 2647722 • 115 • Berhampore (WB) • (03482) 277163 • 116 • Durgapur • (0343) 2546831/32 • 117 • Kalyani • (033) 25025136/25025135 • 118 • Kharagpur • (03222) 228518/20 • 119 • Kolkata (Main) • (033) 22436571/22134832 • 120 • Malda • (03512) 223724/223728 • 121 • Rash Behari • (033) 24639811/13/15 • 122 • Salt Lake • (033) 23371985/82 • 123 • Serampore • (033) 26529153/26529154 • 124 • Siliguri • (0353) 2535199/2536671 • 125 • Cudappa • (08562) 222121/131 • 126 • Guntur • (0863) 2333818/2333819 • 127 • Hyderabad (Main) • (040) 24750381/382/281 • 128 • Nellore • (0861) 2335818/2335819 • 129 • Punjagut • (040) 23417246/426 • 130 • Rajamahendravaram • (0883) 2440454 / 2425202 • 131 • Secunderabad • (040) 27711524/534 • 132 • Tirup • (0877) 221307/2970306 • 133 • Vijayawada • (0866) 2578819 / 2578129 • 134 • Visakhapatnam • (0891) 2550275/2748121/22 • 135 • Warangal • (0870) 2440755/2440766 / 2441099 • 136 • Bangalore (Main) • (080) 25592125 • 137 • Belgum • (0831) 2423637 • 138 • Bellary • (08392) 255634 / 255635 • 139 • Davangere • (08192) 231731 • 140 • Gulbarga • (08472) 273864 • 141 • Hubli • (0836) 2363963/2362061/2363188 • 142 • Jayanagar • (080) 22440837, 26630837 • 143 • Malleswaram • (080) 23340672/23340671 • 144 • Mangalore • (0824) 2426258/290/325 • 145 • Mysore • (0821) 2344425 • 146 • Shimoga • • 147 • Anna Nagar • (044) 65720030 • 148 • Chennai (Main) • (044) 28511727/4466 • 149 • Cochin • (0484) 2380259/2868743/2382163 • 150 • Coimbatore • (0422) 2220874/2221875 • 151 • K • (0481) 2560734 • 152 • Kozhikode • (0495) 2367284 • 153 • Madurai • Tel. No. (0452) 2338186 / 2333317 • 154 • Salem • (0427) 2336163/4040273 • 155 • T Nagar • (044) 48608780 /8781 • 156 • Thiruvananthapuram • (0471) 2723674/2721415 • 157 • Tiruchirappalli • (0431) 2770712/13/2770700 • 158 • Tirunelveli • (0462) 2500186 • 159 • Tirupur • (0421) 2236339 • 160 • Trichur • (0487) 2331259/495 • 161 • Vellore • (0416) 2235357 /39 • 162 • Pondicherry • 0413-2203369 • Akola • (0724) 2410711 • Ragnunathganj, West Bengal (03483)-266720 • Whitefield, Bangalore. • (080)-42012786

Dubai Representative Office

UTI International (Singapore) Private Limited. Office 19, Floor 3, Gate Village 08, Dubai International Financial Center. P.O. Box 29288, Dubai, UAE. Tel: +97143857707 Fax: +97143857702

GLOSSARY

**Fund Manager:** An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

**Application Amount for Fresh Subscription:** This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Minimum Addition Amount:** This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Yield to Maturity:** The Yield to maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate and time to maturity.

**SIP:** SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance and investor may opt for a SIP that invests Rs. 500 every 15th of the month in an equity fund for a period of three years.

**NAV:** The NAV or the net asset value is the total assets value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund

**Benchmark:** A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

**Entry Load:** A Mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1% the investor will enter the fund at Rs. 101

**Exit Load:** Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit Load. For instance if the NAV is Rs. 100 and the exit load is 1%, the investor will receive Rs. 99.

**\*Note:** SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Modified Duration:** Modified duration is the price sensitivity and the percentage change in price for a unit change yield

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

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

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

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

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

**Nature of Scheme:** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have subcategories.

**Rating Profile:** Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

**Overweight/Underweight:** Indicates the Fund Managers' active decision to hold an overweight/underweight position relative to the Benchmark. Fund Managers seek to overweight certain positions they expect to outperform their Benchmark and underweight those they believe will underperform.

**Macaulay Duration:** The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. The Macaulay duration calculates the weighted average time before a bondholder would receive the bond's cash flows. The Macaulay duration of the portfolio is essentially an average of the duration of bonds within the portfolio, accounting for what percentage of the total portfolio each bond represents. The Macaulay duration of a zero-coupon bond would be equal to the bond's maturity.

**Market Capitalizations:** As per the SEBI circular SEBI/HO/MD/D3/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows.

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

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

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

**Median Market Cap vs Weighted Average Market Cap**

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

P/B : Price to Book | P/E : Price to Earnings | R/E : Return on Equity

Equity & Debt Commentary data source credits:

Equity write-up

Source for numbers: BSE and NSE and leading business dailies

Debt write-up

Source for numbers: Leading business dailies

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".

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

# BENEFIT FROM INVESTING IN INDIA'S TOP 50 COMPANIES.

INVEST IN

## UTI NIFTY INDEX FUND.

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

Invest in a fund where your portfolio matches the constituents of one of India's leading and popular stock market index – Nifty 50. As the country's recent growth trajectory reflects in the Nifty index, it can indeed reflect in your wealth creation journey as well!

### Key Features

- Lower expense ratio
  - Lower un-systematic risk
  - Systematic Investment Plan (SIP)\* mode of investment available
- Choose Nifty 50, Invest in UTI Nifty Index Fund.

SMS "UTINIF" to 5676756 | [www.utmif.com](http://www.utmif.com)

## UTI NIFTY INDEX FUND

UTI Nifty Index Fund is an open ended scheme replicating/tracking Nifty 50 index. \*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 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://utmif.com/forms-and-downloads/>

### UTI NIFTY INDEX FUND



### BENCHMARK: NIFTY 50 INDEX

