

### 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 : ₹ 2595.01 Crore  
Closing AUM : ₹ 2476.36 Crore

### High/Low NAV in the month

High Growth Option : ₹ 1221.3078  
Low Growth Option : ₹ 1215.9053

### Total Expense Ratio

Regular : 0.86  
Direct : 0.36

### 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

42,660

### Load Structure

Entry Load : Nil  
Exit Load : Nil

### NAV per unit as on 31<sup>st</sup> March, 2022

Regular Growth Option	₹ 1221.3078
Regular IDCW Option	₹ 1116.4922
Direct Growth Option	₹ 1258.4241
Direct IDCW Option	₹ 1185.5332

### Portfolio Parameters

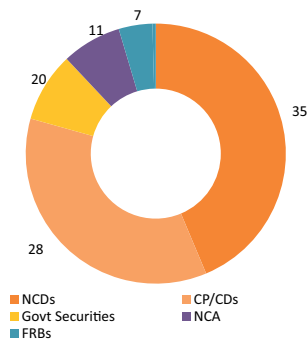
Weighted Average Maturity : 1.35 Yrs  
Yield to Maturity (Refer Page no. 75) : 4.72%  
Modified Duration : 1.02 Yrs  
Macaulay Duration : 1.05 Yrs

### Portfolio as on 31<sup>st</sup> March, 2022

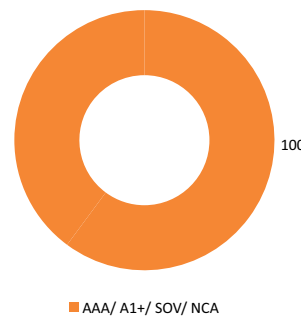
Portfolio	% of Nav	Rating
<b>CP/CDs</b>		
• Canara Bank	9.67	CRISIL A1+
• EXIM Bank	9.66	ICRA A1+
• HDFC Bank Ltd.	4.84	CARE A1+
HDFC Ltd.	1.98	CRISIL A1+
Kotak Mahindra Bank Ltd.	1.95	CRISIL A1+
<b>FRBs</b>		
• Axis Finance Ltd	4.46	CRISIL AAA
Tata Cleantech Capital Ltd.	2.43	CRISIL AAA
<b>Govt Securities</b>		
• 364 D TBILL MAT - 09/03/2023	5.81	SOV
• 364D TBILL MAT 16/03/2023	5.80	SOV
• 6.84% G S MAT - 19/12/2022	3.08	SOV
FRB GOI 07.12.31	2.01	SOV
GOI FRB - MAT 22/09/2033	1.61	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	0.61	SOV
182 D TBILL MAT - 29/09/2022	0.59	SOV
<b>NCDs</b>		
• REC Ltd	6.18	CRISIL AAA
• Indian Oil Corporation Ltd.	6.13	CRISIL AAA
• National Bank For Agriculture & Rural Development	5.06	ICRA AAA
• Bajaj Finance Ltd.	4.03	CRISIL AAA
Kotak Mahindra Prime Ltd.	3.24	CRISIL AAA
Citicorp Finance India Ltd.	3.03	CRISIL AAA
India Grid Trust	2.05	CRISIL AAA
Tata Capital Ltd.	1.21	CRISIL AAA
Reliance Industries Ltd.	1.02	CRISIL AAA
HDFC Ltd.	1.01	CRISIL AAA
Sikka Ports & Terminals Ltd.	0.83	CRISIL AAA
L&T Finance Ltd.	0.82	CRISIL AAA
Net Current assets	10.88	
<b>Total</b>	<b>100.00</b>	

•Top 10 scrips in this portfolio

### Asset Allocation as on 31<sup>st</sup> March, 2022



### Credit Profile of Debt as on 31<sup>st</sup> March, 2022



### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	3.37	4.49	1.08	10,337	10,449	10,108
3 Years	5.64	6.33	6.28	11,791	12,024	12,007
Since inception*	6.02	6.78	7.07	12,213	12,514	12,631

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 65 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> March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,21,863	1,22,819	1,22,470	2.91	4.42	3.87
3 Years	3,60,000	3,85,464	3,90,746	3,85,156	4.50	5.41	4.45
Since inception	4,10,000	4,45,905	4,52,304	4,44,770	4.86	5.70	4.71

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 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	32 17
2	Mrs. Swati Kulkarni, 34	UTI Mastershare Unit Scheme UTI MNC Fund UTI Dividend Yield Fund UTI-Master Equity Plan Unit Scheme	11 17 18
3	Mr. Ajay Tyagi, 18	UTI Unit Linked Insurance Plan (Equity Portion) UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	35 13
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);	12 23 31 36 38
5	Mr Sachin Trivedi, 20	UTI Transportation & Logistic Fund UTI Infrastructure Fund	24 21
6	Mr. Amit Premchandani, 15	UTI Banking and Financial Services Fund UTI Value Opportunities Fund UTI Regular Savings Fund (Equity Portion)	22 14 34
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)	20 37 39 25
8	Mr. Amandeep Chopra, 28	UTI Regular Savings Fund (Debt Portion) UTI Bond Fund UTI Liquid Cash Plan (along with Mr. Amit Sharma)	34 53 42
9	Mr. Sudhir Agrawal, 21	UTI Short Term Income Fund UTI Floater Fund UTI Dynamic Bond Fund UTI Gilt Fund	47 46 52 54
10	Mr. Ritesh Nambiar, 13	UTI Credit Risk Fund UTI Ultra Short Term Fund UTI Medium Term Fund	50 44 51
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)	36 31 32 37 38 35
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	43 33 42 41
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 (Equity/Gold Portion) UTI Sensex Index Fund UTI Nifty Midcap 150 Quality 50 Index Fund UTI S&P BSE Low Volatility Index Fund	33      26 27  28 32 29
14	Mr Ankit Agarwal	UTI Mid Cap Fund (Equity/Gold Portion) UTI SmallCap Fund	15 16
15	Mr. Anurag Mittal	UTI Money Market Fund (Along with Mr. Amit Sharma) UTI Treasury Advantage Fund UTI Banking & PSU Debt Fund UTI Corporate Bond Fund	43 45 48 49