

APRIL 2022

UTI FUND WATCH



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- Advantage of disciplined research process and management expertise
- Supplement one's core equity allocation with potential high growth stocks

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UTI MID CAP FUND

UTI Mid Cap Fund is an open ended equity scheme predominantly investing in mid cap stocks.

UTI Mid Cap Fund

This product is suitable for investors who are seeking:*

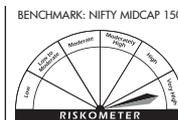
- Long term capital appreciation
- Investment predominantly in mid cap companies

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

Risk-o-meter for the fund is based on the portfolio ending March 31, 2022. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>



Investors understand that their principal will be at very high risk.



Benchmark riskometer is at Very High risk.

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

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

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

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Dealing with probabilities, not certainties

The conflict in Ukraine continues to rage with tragic loss of lives and destruction of cities and towns. The markets have recouped all their losses from the sell off after the outbreak of hostilities in Ukraine. The Nifty 50 Index is in positive territory for the year (as of April 01, 2022). The same is true for the broader index Nifty 500 as well. There is a significant out performance of the MSCI EM Index and also the MSCI All Country World Index which are down to single digits for the year. Even adjusting for the drop in the value of the Indian Rupee YTD India is outperforming the above global and emerging benchmark indices.

The US Federal Reserve has kicked off the normalization process with a 25 bps rate hike and the forecasts suggest another 6-7 hikes in 2022. These forecasts account for the uncomfortably high consumer inflation in the US which scaled a new high at 7.9% in February 2022. In India, the CPI rose to 6.1% Y-o-Y in February 2022, but the number is slightly misleading as the increase in crude oil prices from December are only now being passed through to retail prices. A 10% increase in oil prices has a 30-40 bps impact on inflation.

The concern about likely rate hikes weighs heavily on the minds of equity investors. After all, a rise in the cost of capital would ceteris paribus equal a fall in the present value of the cash flows accruing to the company. That would imply a decline in the value of the share price of the company. But a company may be able to offset that increase in cost of capital by way of price hikes, cost reductions or improving its capital efficiency. Bond instruments (with a fixed coupon) on the other hand enjoy no such flexibility of terms and therefore an increase in rates translates into a fall in the value of the bond. That is why long-term bonds are an extremely unattractive investment when faced with the likelihood of a sharp increase in interest rates. In fact, longer dated bonds are worse placed in the context of rising inflation and rising rate when compared to equities. In the US context, the Bloomberg Aggregate Bond Index is down 6.19% YTD (as of April 01, 2022). The S&P 500 is down 4.28% (total return) during the same period. In India, the CRISIL Composite Bond Fund Index has returned 0.51% as of April 01, 2022 CYTD while the Nifty 50, as mentioned earlier, has delivered +2% CYTD. The relative performance of Indian bonds vs US bonds likely reflects the bigger challenges confronting the US Federal Reserve in managing monetary policy. That is not to say that the RBI does not face challenges, but the overall dashboard of India's macro indicators provides the RBI with greater maneuverability. This is very unlike past instances of US Fed tightening.

While we debate the attempt of the US Federal Reserve to tackle inflation in real time, it is instructive that the past track record of the US Fed in tackling inflation by tightening policy does not inspire confidence in a soft landing. From the ten episodes of Fed's tightening in 60 years, only three episodes (1965, 1984 & 1994) had a soft-landing. The rest ended in recessions (Source: Edelweiss). In other words, orchestrating a recession is the high probability, albeit unhappy outcome based on the Fed's track record. Further, in all three episodes of a soft landing the Fed backtracked mid-way, as things went awry on the macro front. On balance of probabilities, one might have to take the dot plot of the US Federal Reserve governors and the forecast of hikes with a pinch of salt. The yield curve has flattened and is now inverted to a large degree, i.e., the 10-year bond's yield is less than the 2-year bond. A full inversion of the curve has normally been an effective harbinger of an economic downturn. Policy makers are operating with constraints in a difficult situation and the probability of a policy error is high.

There is a lesson for investors in the poor performance of Bonds vs Equities particularly in the US context. Diversification across asset classes such as Equity, Debt, Gold, Real assets is based on the premise that the assets behave differently and reduce the overall portfolio volatility. But choosing to emphasize an asset class solely because it has lower volatility (debt) or for that matter superior returns (equity) is not a sound strategy. The differences in risk and return are to be embraced, not avoided, to improve the risk-return outcomes in the aggregate portfolio. And it is always to be aligned with one's financial goals.

At the worst point of the sell-off, Indian large caps, as indicated by the Nifty 50, were in the fair value zone. With recovery since then, the valuation argument is now muted. Further, the disruption of the commodity supply chains continues, and high prices persists for a large section of the commodity space. A fresh outbreak of Covid-19 in China does not help matters - it adds a new dimension to disruption in the global supply chain, though to the converse it could soften demand and thereby offset commodity price pressures if the outbreaks and lockdowns persist.

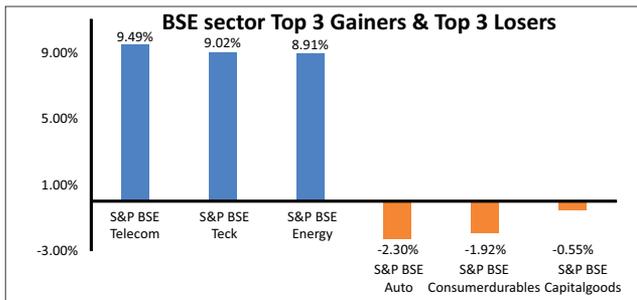
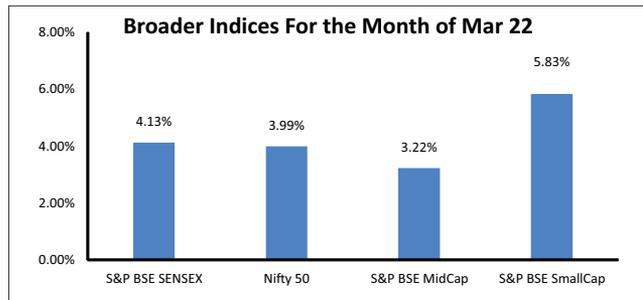
We are dealing with probabilities, not certainties. A staggered investment approach appears to be the most appropriate. We take comfort in India's relatively healthy macroeconomic indicators in dealing with headwinds. The persistence of the headwinds of higher commodity prices and supply chain disruptions pose a risk to earnings estimates for FY23. The Reserve Bank of India (RBI) and Monetary Policy Committee (MPC) are likely to remain supportive of growth but may choose to narrow the policy corridor in their bi-monthly meeting. We expect bond markets to respond more to supply demand dynamics in the near-term, with investors preferring to remain at the short-end of the curve.

Vetri Subramaniam
Chief Investment Officer
UTI Asset Management Company Ltd

Equity Market

In March 2022, stock markets ignored geopolitical concerns for the most part, rising on back of strong support from domestic institutions with FIIs continuing their selling spree in Indian equities for more than 5 consecutive months. The last time we witnessed such prolonged selling from FIIs was during the global credit crisis in 2008 when FIIs remained net sellers for nearly 7 months. The bellwether indices S&P BSE Sensex and Nifty 50 climbed 4.13% and 3.99% respectively, while S&P BSE Mid-Cap and S&P BSE Small-Cap surged by 3.22% and 5.83% respectively.

On the BSE sectorial front, S&P BSE Telecom (up 9.49%), S&P BSE Teck (9.02%) and S&P BSE Energy (8.91%) were the gainers, while S&P BSE Auto (-2.30%), S&P BSE Consumer Durables (-1.92%) and S&P BSE Capital Goods (-0.55%) were the losers.

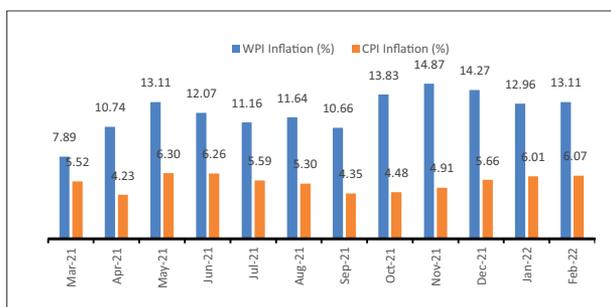


Source for numbers: BSE and NSE and leading business dailies. (March 2022)

Debt Market

Retail inflation (CPI) trended to an eight-month high of 6.07% in February 2022 (6.01% in previous month), piercing the upper tolerance level of the medium-term inflation target of 4%+/-2% set by the RBI. In an enduring trend, hardening of food prices was a driver of overall retail inflation. The Consumer Food Price Index (CFPI) spiked during February to 5.85% from 5.43% in the previous month.

Wholesale price-based inflation (WPI), in February 2022 rose to 13.11% from 12.96% a month earlier. WPI has remained in double digits for the eleventh consecutive month. February WPI remained high owing to (YoY) rise in prices of mineral oils, crude petroleum & natural gas, basic metals, chemicals and chemical products, food articles as also non-food articles.



Industrial output (IIP) expanded 1.3% in January 2022 led by all the sectors, with mining (up 2.8%), manufacturing (1.1%) and electricity (0.9%) in the forefront. Industrial output over the April 2021- January 2022 period has expanded 13.7% vis-à-vis -12.0% contraction in the corresponding period a year ago.

Gross Goods & Services Tax (GST) revenue collections in February 2022 (for sales in January 2022) shot up by 17.6% YoY to Rs 1.33 lakh crore marking the fifth consecutive month of GST collections surpassing Rs 1.2 lakh crore, owing to anti-avoidance measures employed by the authorities and a pickup in economic activity.

India's current account deficit is expected to widen from a sustained rise in oil prices. The balance of payments is also likely to be in deficit. However, the country's significant forex reserves should cushion the impact to some extent. Inflationary

concerns persist due to higher cost-push inflation feeding into price pressures impacting households, business and the government, even as the central bank has assured that the inflationary trend is transitory. Domestic bond markets could see rising yields owing to global and local factors as also fresh supply scheduled over next few weeks.

India's economic growth prospects have been lowered owing to the prolonged pandemic, geopolitical tensions and surging commodity prices. Government's drive to push infrastructure spending and likely increase in private capital expenditure will be key drivers in meeting economic growth forecasts.

With a global war ruled out, equities are set to take a breather. Fed rate hikes and the impact of the fresh Covid outbreak in China have been factored in by markets. However, intermittent volatility and consolidation can be expected over the short term.

Source for numbers: Leading business dailies (March 2022)

DATE	28.02.2022
WEBSITE	https://www.moneycontrol.com/
LINK	https://www.moneycontrol.com/news/business/personal-finance/uti-mutuals-vetri-subramaniam-on-war-market-and-stock-valuation-8165201.html



UTI Mutual's Vetri Subramaniam on war, market and stock valuation

Generating alpha will become more and more *challenging*

The volatility in the market seen over the past five months has worsened in light of the Russia-Ukraine conflict. Investors, especially the new ones may be unnerved at the evolving market dynamics. Elsewhere, several new-age fund houses have come with passively-managed schemes at low costs, which have grabbed the attention of investors. Several international funds are also being rolled out.

In an interaction with Moneycontrol's Jash Kriplani, the chief investment officer of **UTIMF** (assets managed: Rs 2.24 lakh crore), Vetri Subramaniam, elaborates on the impact of the war on the market. He also explains how the house is looking to have a wide range of passive products that are factor-based. He talks about new competition in industry, the upcoming LIC IPO, among other things.

How do you see the Russia-Ukraine crisis impacting stock markets?

Central banks across the world were looking to pull back monetary support that was extended on the back of the COVID-19 pandemic. There was growing concern of rising inflation and supply chain disturbances had also contributed to that inflation spike. The Ukraine issue adds another complication, because it affects the supply chain. When it comes to oil, gas, coal, this belt is a significant supplier. It is a significant supplier of agri-commodities and also metals, when you put Russia and Ukraine together. So, this poses itself to be yet another supply shock to global economy.

If the situation persists it will make it really complicated for central banks, including Reserve Bank of India to normalise policy (hike interest rates) because any further spike in prices has a negative inflationary impact and eats into consumer spending. The best case would be that the humanitarian crisis in Ukraine blows over and central banks being able to focus on variables they understand better. In terms of market valuations, the valuations of Nifty 50 have pulled back to at least fair value zone after being outside of it for many months, but still it is nowhere near their long-term averages. Large-caps have dropped to fair value zone, but it is not true for mid and small-caps.

How should investors approach markets during this correction?

Investors should continue with their investments. If they have been holding onto cash because of pricey valuations, then this is their opportunity to use it. In the large-caps, you can clearly see that valuations have dropped to fair value zone. This was not the first time when we saw valuations go to expensive zone and sometime in future, we will again see valuations go to cheap zone. Valuations fluctuate and the reasons and news flows for this will keep emerging at different points of time. The fact is that valuations mean revert. So, investors should be cautious when valuations are rich.

The mega LIC IPO is likely to get launched next month. How do you see it impacting markets?

It should not impact allocations or investor flows coming into mutual funds per se, but given that it will be an IPO of such a large size, a significant amount of retail money will move there. So, a lot of that liquidity will get soaked up by this IPO. But, overall the LIC IPO will help develop the market. It is just part of the growth of the market.

What sectors are you bullish on?

Valuations look reasonable and companies look well-placed to benefit from growth upside in financials space. In auto sector, the volumes are running 20-30 percent below their peak volumes, which came in at 2018-2019 financial year. This is a bit unusual and at some point of time, there will be a catch up in demand. You don't expect in a growing economy, auto demand running below three-year peak.

Why is UTI MF launching so many passive funds, especially factor-based funds and why no international fund yet?

Investors can combine both strategies intelligently. On the passive side, we are focusing on factor-based investments strategies. Through factor-based strategies, you can take an active strategy and convert it into a passive strategy by extracting essence of it. It is possible that a particular investment strategy may be driven by a few factors, but a simple way of creating an investment strategy is to consider the dominant factor and build a product around it. We have just launched a low volatility index fund, based on S&P BSE Low Volatility Index and have filed for a Nifty Midcap 150 Quality 50 Index Fund. Once the limits on overseas investing are enhanced for mutual funds, we also plan to launch an international fund of fund.

The December-quarter results show that the rush of NFO launches has impacted AMC margins due to distribution costs. Competition is rising as newly-launched passive funds are charging very low TERs

There is the possibility of fresh flows over the next decade or a few decades going towards passive funds. At the same time, we must not forget the huge opportunity to grow the size of the market itself. When it comes to financialisation of savings, there is still a massive opportunity for Indian AMCs.

Do you also expect it to be challenging for active fund managers to generate outperformance?

What we can learn from the rest of the world is that as markets get more and more institutionalised, so will the degree of sophistication among institutional investors, competing with each other for generating alpha (outperformance). So, it will become more and more challenging. Alpha will exist, but it might become a lot more difficult to understand which investment strategy will create alpha. For now, there is room for both the strategies to exist.

Publication: Money Control

Date : 28.02.2022

DATE	07.03.2022
WEBSITE	https://www.dsij.in/
LINK	https://www.dsij.in/dsijarticledetail/stock-picking-strategy-of-uti-amc-fund-manager-swati-kulkarni-23482-1



Stock picking strategy of UTI AMC fund manager Swati Kulkarni

She has been in the capital markets for nearly three decades, of which 26 years have been with the UTI AMC.

Swati Kulkarni is the Executive Vice President at UTI Asset Management Company (AMC). She is also an Equity Fund Manager at the AMC, a position that she has held since 2004.

Before becoming a fund manager, she was part of the Fund Management team that analyzed companies across sectors, while assisting the fund managers. Moreover, as a part of the Research and Planning team at UTI, she has also done mutual fund research, market research, product reviews and quantitative analysis.

So how does Swati Kulkarni pick her stocks?

The fund manager selects companies based on their 'competitive franchise'. According to her, this franchise is built over a long period by fundamentally strong companies with well-managed capital structures. These attributes are reflected in low leverage, consistent revenue growth, focus on profitability as measured in terms of stable EBITDA margins, higher return on capital than cost of capital and consistent operating cash-flow generation.

Apart from these attributes, she also looks at market dominance and the overall opportunity in the marketplace, product penetration levels, consolidation in the industry in which the company operates, brand and distribution strength etc.

In her opinion, these factors provide the company's pricing power which is crucial to sustaining competitive advantages.

Publication: Dalal Street Investment Journal

Date: 07-03-2022

DATE	09.03.2022
WEBSITE	https://hindi.moneycontrol.com/
LINK	https://hindi.moneycontrol.com/news/markets/mutual-funds/investors-standing-outside-the-market-due-to-expensive-valuations-now-there-is-an-opportunity-to-invest-money-vetri-subramaniam-of-uti-mutual-fund-481871.html/amc

महंगे वैल्यूएशन के कारण बाजार के बाहर खड़े निवेशकों के लिए अब है मार्केट में पैसा लगाने का मौका- UTI Mutual Fund के Vetri Subramaniam

म्यूचुअल फंड के लिए विदेशी निवेश की सीमा बढ़ाने के बाद UTI MF एक अंतरराष्ट्रीय फंड भी लॉन्च करेगा



पिछले पांच महीनों में बाजार में देखी गई वोलाटिलिटी रूस-यूक्रेन संघर्ष के कारण और खराब स्तर पर पहुंच गई है। विशेष रूप से नए निवेशक बाजार की ऐसी स्थितियों से परेशान हो सकते हैं। हालांकि नए जमाने के कई फंड हाउस कम लागत पर परोक्ष रूप से प्रबंधित स्कीम्स (passively-managed schemes) ला रहे हैं। इन स्कीमों ने निवेशकों का ध्यान भी खींचा है। इसके अलावा कई अंतरराष्ट्रीय फंड भी शुरू किए जा रहे हैं।

मनीकंट्रोल के जश कृपलानी के साथ बातचीत में UTI MF (जो 2.24 लाख करोड़ के एसेट्स मैनेज करता है) के मुख्य निवेश अधिकारी वेत्री सुब्रमण्यम (Vetri Subramaniam) ने बाजार पर रूस-यूक्रेन युद्ध के प्रभाव पर विस्तार से बात की। Vetri Subramaniam ने फंड हाउस के पैसिव प्रोडक्ट और इंडस्ट्री में नई प्रतिस्पर्धा के बारे में भी विस्तार से बात की।

पेश है उनसे बातचीत के संपादित अंश:

रूस-यूक्रेन संकट को आप शोयर बाजारों को कैसे प्रभावित करते हुए देखते हैं?

दुनिया भर के केंद्रीय बैंक उस मौद्रिक सहायता को वापस लेना चाह रहे थे जो COVID-19 के कारण दी गई थी। मुद्रास्फीति की चिंता बढ़ रही थी और सप्लाय चैन में बाधा पड़ने से भी मुद्रास्फीति बढ़ी। यूक्रेन समस्या से सप्लाय चैन प्रभावित हुई। तेल, गैस, कोयले के लिए ये यह बेल्ट एक अहम सप्लायर है। रूस और यूक्रेन को एक साथ रख कर देखें तो यह एग्री-कमोडिटीज और मेटल्स का एक बड़ा सप्लायर है। इसलिए इस युद्ध से यह वैश्विक अर्थव्यवस्था को सप्लाय का एक और झटका लगा है।

इस करेक्शन के दौरान निवेशकों को बाजारों में क्या अप्रोच रखना चाहिए?

Publication: Money Control

Date: 09-03-2022

Subramaniam ने कहा कि निवेशकों को अपना निवेश जारी रखना चाहिए। यदि वे महंगे वैल्यूएशन के कारण अपना पैसा होल्ड किये हैं तो यह उनके लिए अब उस पैसे को बाजार में लगाने का मौका बन रहा है। लार्ज-कैप में आप साफ तौर पर देख सकते हैं कि वैल्यूएशन में गिरावट आई है। यह पहली बार नहीं था जब हमने देखा कि वैल्यूएशन महंगा हुआ है और भविष्य में हम कभी-कभार फिर से वैल्यूएशन सस्ता होता हुआ देखेंगे। वैल्यूएशन में उतार-चढ़ाव होता रहता है। इसके पीछे के कारण और समाचार अलग-अलग समय पर सामने आते रहते हैं। वास्तव में वैल्यूएशन का मतलब रिवर्ट होता है। इसलिए, जब वैल्यूएशन अधिक हो तो निवेशकों को सतर्क रहना चाहिए।

आप किन सेक्टर पर बुलिश हैं?

इस पर जवाब देते हुए Vetri Subramaniam ने कहा कि फाइनेंशियल सेक्टर में वैल्यूएशन उचित लग रहा है और लाभ के लिए कंपनियों अच्छी तरह से तैयार दिख रही हैं। ऑटो सेक्टर में वॉल्यूम वित्त वर्ष 2018-2019 में आये हुए पीक वॉल्यूम से 20-30 प्रतिशत नीचे चल रहा है। यह थोड़ा असामान्य है लेकिन आगे डिमांड में तेजी आएगी। आप बढ़ती अर्थव्यवस्था में ऑटो डिमांड को तीन साल के शिखर से नीचे बने रहने की उम्मीद नहीं कर सकते हैं।

UTI MF इतने सारे पैसिव फंड क्यों लॉन्च कर रहा है, खासकर फैक्टर-बेस्ड फंड क्यों शुरू कर रहा। अभी तक कोई अंतरराष्ट्रीय फंड क्यों नहीं लॉन्च किया?

निवेशक दोनों रणनीतियों को आपस में मिला सकते हैं। पैसिव साइड पर देखें तो हम फैक्टर-बेस्ड निवेश रणनीतियों पर फोकस कर रहे हैं। फैक्टर-बेस्ड रणनीतियों के जरिये आप एक एक्टिव रणनीति अपना सकते हैं और इसको एक पैसिव रणनीति में बदल सकते हैं। हमने अभी-अभी S&P BSE लो वोलाटिलिटी इंडेक्स पर आधारित एक लो वोलाटिलिटी इंडेक्स फंड लॉन्च किया है। इसके साथ ही निफ्टी मिडकैप 150 क्वालिटी 50 इंडेक्स फंड के लिए फाइल किया है। जब म्यूचुअल फंड के लिए विदेशी निवेश की सीमा बढ़ा दी जायेगी, तब हम एक अंतरराष्ट्रीय फंड भी लॉन्च करेंगे।

Vetri ने आगे कहा कि दिसंबर-तिमाही के नतीजे बताते हैं कि कई एनएफओ लॉन्च होने से डिस्ट्रीब्यूशन कॉस्ट के कारण एएमसी मार्जिन प्रभावित हुई है। इसमें प्रतिस्पर्धा बढ़ रही है क्योंकि नए लॉन्च किए गए पैसिव फंड बहुत कम TERs चार्ज कर रहे हैं।

अगले दशक या कुछ दशकों में पैसिव फंड निवेश का प्रवाह बढ़ने की संभावना है। इसके साथ ही हमें बाजार के आकार को बढ़ाने के अवसर को नहीं भूलना चाहिए। जब बचत के फाइनेंसियलाइजेशन की बात आती है, तब Indian AMCs के लिए एक बड़ा अवसर तैयार होता है।

क्या आप यह भी उम्मीद करते हैं कि एक्टिव फंड मैनेजर्स के लिए आउटपरफॉर्म करना चुनौतीपूर्ण होगा?

Vetri Subramaniam ने फंड मैनेजर्स के आउटपरफॉर्मिंग के बारे में कहा कि हम बाकी दुनिया से जो सीख सकते हैं, वह यह है कि जैसे-जैसे बाजार अधिक से अधिक संस्थागत होते जा रहे हैं, वैसे-वैसे संस्थागत निवेशकों के अल्फा (आउटपरफॉर्मिंग) के लिए एक-दूसरे के साथ प्रतिस्पर्धा बढ़ती जायेगी। इससे यह और अधिक चुनौतीपूर्ण हो जाएगा। आउटपरफॉर्मिंग बना रहेगा, लेकिन यह समझना बहुत मुश्किल हो सकता है कि कौन सी निवेश रणनीति आउटपरफॉर्म करेगी। इसलिए फिलहाल के लिए दोनों रणनीतियों के बने रहने की गुंजाइश है।

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

Key Features	UTI MASTERSHARE UNIT SCHEME			UTI CORE EQUITY FUND			UTI FLEXI CAP FUND			UTI VALUE OPPORTUNITIES FUND		
Fund Category	Large Cap Fund			Large & Mid Cap Fund			UTI Flexi Cap Fund			Value Fund		
Type of Scheme	An open ended equity scheme predominantly investing in large cap stocks			An open ended equity scheme investing in both large cap and mid cap stocks			An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks			An open ended equity scheme following a value investment strategy		
Investment Objective	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap and mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in a flexible manner across the market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 11			Please refer to pg. 12			Please refer to pg. 13			Please refer to pg. 14		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment 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		
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 ~	9425.17 Cr			1230.61 Cr			24141.55 Cr			6397.14 Cr		
Expense Ratio@ (%)	Regular: 2.04, Direct : 1.12			Regular: 2.62, Direct : 1.94			Regular: 1.84, Direct : 0.93			Regular: 1.98, Direct :1.25		
Benchmark Index	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		
Fund Category	Mid Cap			Dividend Yield Fund			Thematic - MNC			Thematic – Consumption		
Type of Scheme	An open ended equity scheme predominantly investing in mid cap stocks			An open ended equity scheme predominantly investing in Dividend Yielding stocks			An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies			An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption		
Investment Objective	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation and income by investing predominantly in Dividend yielding equity and equity related securities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of multinational companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 15			Please refer to pg. 18			Please refer to pg. 19			Please refer to pg. 20		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	6427.18 Cr			2978.42 Cr			2340.16 Cr			366.09 Cr		
Expense Ratio@ (%)	Regular: 2.14, Direct : 0.97			Regular: 2.09, Direct : 1.48			Regular: 2.18, Direct : 1.25			Regular: 2.91, Direct : 2.37		
Benchmark Index TIER I	Nifty Midcap 150			Nifty 500			Nifty MNC			Nifty India Consumption		
Benchmark Index TIER II	-			Nifty Dividend Opportunities 50			-			-		

Key Features	UTI INFRASTRUCTURE FUND			UTI BANKING AND FINANCIAL SERVICES FUND			UTI HEALTHCARE FUND			UTI TRANSPORTATION & LOGISTICS FUND		
Fund Category	Thematic – Infrastructure			Sectoral – Banking & Financial Services			Sectoral – Healthcare			Sectoral – Transportation & Logistics		
Type of Scheme	An open ended equity scheme following the Infrastructure theme			An open ended equity scheme investing in Banking and Financial Services Sector			An open ended equity scheme investing in the Healthcare Services Sector			An open ended equity scheme investing in transportation and logistics sector		
Investment Objective	The investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged either directly or indirectly in the infrastructure areas of the Indian economy. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies/ institutions engaged in the banking and financial services activities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equities and equity related securities of companies/ institutions engaged in the Healthcare Services Sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in the transportation and logistics sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 21			Please refer to pg. 22			Please refer to pg. 23			Please refer to pg. 24		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	1372.13 Cr			704.40 Cr			758.99 Cr			1521.10 Cr		
Expense Ratio@ (%)	Regular: 2.32, Direct : 1.90			Regular: 2.72, Direct : 1.42			Regular: 2.30, Direct : 1.15			Regular: 2.38, Direct : 1.09		
Benchmark Index	Nifty Infrastructure			Nifty Financial Services			S&P BSE Healthcare			UTI Transportation & Logistics Fund Index		

~(Monthly Average as on 31st March 2022)

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		
Fund Category	ELSS			Small Cap Fund			Index Fund			Index Fund		
Type of Scheme	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit			An open-ended equity scheme predominantly investing in small cap stocks			UTI Nifty 200 Momentum 30 Index Fund is an open-ended scheme replicating/tracking the Nifty200 Momentum 30 Index			An open ended scheme replicating/ tracking Nifty 50 index		
Investment Objective	The primary objective of the scheme is to invest predominantly in equity and equity related securities of companies across the market capitalization spectrum. securities shall also include fully/partly convertible debentures/bonds.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of small cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.			The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 index and endeavour to achieve return equivalent to Nifty 50 Index by "passive" investment. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 25			Please refer to pg. 16			Please refer to pg. 28			Please refer to pg. 26		
Plans/Options(Regular/Direct)	Growth option IDCW Option with Payout			Growth option IDCW option with Payout			Growth option			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input 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 ~	2801.61 Cr			1983.87 Cr			1253.10 Cr			6458.22 Cr		
Expense Ratio@ (%)	Regular: 2.25, Direct : 1.21			Regular: 2.26, Direct : 0.36			Regular: 0.92, Direct : 0.40			Regular: 0.31, Direct : 0.21		
Benchmark Index	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		
Fund Category	Index Fund			Aggressive Hybrid Fund			Multi Asset Allocation			Arbitrage		
Type of Scheme	An open ended scheme replicating / tracking Nifty Next 50 Index.			An open ended hybrid scheme investing predominantly in equity and equity related instruments			An open ended scheme investing in equity, debt and Gold ETFs			An open ended scheme investing in arbitrage opportunities		
Investment Objective	The 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.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 27			Please refer to pg. 31			Please refer to pg. 32			Please refer to pg. 33		
Plans/Options(Regular/Direct)	Growth option			Growth option IDCW option with Payout and Reinvestment Can Serve facility available			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment CanServe facility available		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	1571.32 Cr			4181.62 Cr			856.76 Cr			5457.67 Cr		
Expense Ratio@ (%)	Regular: 0.79, Direct : 0.33			Regular: 2.02, Direct : 1.48			Regular: 1.98, Direct : 0.98			Regular: 0.94, Direct : 0.35		
Benchmark Index	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		
Fund Category	Conservative Hybrid Fund			Dynamic Asset Allocation*			Equity Savings			Children's Fund		
Type of Scheme	An open ended hybrid scheme investing predominantly in debt instruments			An open ended tax saving cum insurance scheme.			An open ended scheme investing in equity, arbitrage and debt			An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)		
Investment Objective	The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity/equity related securities with a view to generating income and aim for capital appreciation. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			Investment objective of the scheme is primarily to provide return through growth in the NAV or through dividend distribution (IDCW) and reinvestment thereof. Amounts collected under the scheme shall generally be invested as follows: (a) Not less than 60% of the funds in debt instruments with low to medium risk profile. (b) Not more than 40% of the funds in equities and equity related instruments.			The investment objective of the Scheme is to provide capital appreciation and income distribution to the investors using arbitrage opportunities, investment in equity / equity related instruments and debt / money market instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity & equity related securities with a view to generating income and aim for capital appreciation. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 34			Please refer to pg. 35			Please refer to pg. 36			Please refer to pg. 37		
Plans/Options(Regular/Direct)	Monthly IDCW Option, Flexi IDCW Option, Monthly Payment Plan, Growth Plan Default Plan Growth Plan			10 year Plan / 15 year Plan			(i) Growth Option (ii) IDCW Option with Payout & Reinvestment Facility (iii) Monthly IDCW Option with Payout Facility (iv) Monthly IDCW Option with Reinvestment Facility (v) Quarterly IDCW Option with Payout Facility (vi) Quarterly IDCW Option with Reinvestment Facility			(i) Scholarship Option (ii) Growth Option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Fund Size ~	1595.12 Cr			5229.04 Cr			243.93 Cr			4131.80 Cr		
Expense Ratio@ (%)	Regular: 1.82, Direct : 1.27			Regular: 1.86, Direct : 0.88			Regular: 1.55, Direct : 0.72			Regular: 1.78, Direct : 1.61		
Benchmark Index	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 31st March 2022)
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. Relatively low interest rate risk and Relatively low credit risk.			An open ended liquid scheme. Relatively low interest rate risk and Moderate credit risk.		
Investment Objective	The investment objective of the scheme is primarily to generate a corpus to provide for pension in the form of periodical income / cash flow to the unit holders to the extent of redemption value of their holding after the age of 58 years by investing in a mix of securities comprising of debt & money market instruments and equity & equity related instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.			The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 38			Please refer to pg. 39			Please refer to pg. 41			Please refer to pg. 42		
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 checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	3556.84 Cr			595.23 Cr			7673.75 Cr			29598.96 Cr		
Expense Ratio@ (%)	Regular: 1.75, Direct : 1.02			Regular: 2.78, Direct : 1.60			Regular: 0.12, Direct : 0.06			Regular: 0.24, Direct : 0.14		
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. Relatively low interest rate risk and Moderate credit risk.			An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. Moderate interest rate risk and Moderate credit risk.			An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months. Moderate interest rate risk and Moderate credit risk.			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). Relatively high interest rate risk and Moderate credit risk.		
Investment Objective	The investment objective of the scheme is to generate reasonable income with high level of liquidity 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. 43			Please refer to pg. 44			Please refer to pg. 45			Please refer to pg. 46		
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 ~	8257.36 Cr			2046.87 Cr			3399.92 Cr			2595.01 Cr		
Expense Ratio@ (%)	Regular: 0.28, Direct : 0.19			Regular: 0.95, Direct : 0.37			Regular: 0.43, Direct : 0.28			Regular: 0.86, Direct : 0.36		
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. Relatively high interest rate risk and Moderate credit risk.			An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A Relatively High interest rate risk and Moderate Credit Risk.			UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A Relatively High interest rate risk and Relatively Low Credit Risk.			UTI Credit Risk Fund is an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). 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. 47			Please refer to pg. 48			Please refer to pg. 49			Please refer to pg. 50		
Plans/Options(Regular/Direct)	Growth Option, Monthly IDCW Option, Quarterly IDCW Option, Half Yearly IDCW Option, Annual IDCW Option Flexi IDCW Option			Growth option Mthly/Qty/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 ~	2832.43 Cr			292.69 Cr			3196.94 Cr			526.69 Cr		
Expense Ratio@ (%)	Regular: 0.96, Direct : 0.35			Regular: 0.32, Direct : 0.18			Regular: 0.58, Direct : 0.23			Regular: 1.64, Direct : 0.88		
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 31st March 2022)
Minimum Investment Amount refer page No. 62
Asset Allocation refer page no. 58-61

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

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. A Relatively High interest rate risk and Relatively High Credit Risk.			An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and moderate Credit Risk.			An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. Relatively high interest rate risk and Moderate credit risk.			UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities. Relatively high interest rate risk and Relatively low credit risk.		
Investment Objective	The investment objective of the scheme is to generate reasonable income by investing in debt & money market securities such that the Macaulay duration of the portfolio is between 3 to 4 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns			The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and/ora State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 51			Please refer to pg. 52			Please refer to pg. 53			Please refer to pg. 54		
Plans/Options(Regular/Direct)	Options: (a)Growth Option (b) Monthly IDCW Option (c) Quarterly IDCW Option (d) Half Yearly IDCW Option (e) Annual IDCW Option (f) Flexi IDCW Option with both payout and reinvestment facilities			Growth option IDCW option with Payout and Reinvestment Qtrly/Half Yearly/Annual/Flexi IDCW with Payout and Re-investment			(a) Quarterly IDCW Option (b) Half Yearly IDCW Option (c) Annual IDCW Option (d) Flexi IDCW Option with both payout an reinvestment facilities.			Growth Plan - IDCW (with payout & reinvestment facilities)		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input 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 ~	61.52 Cr			351.02 Cr			288.35 Cr			598.55 Cr		
Expense Ratio@ (%)	Regular: 1.65, Direct : 1.02			Regular: 1.60, Direct : 0.99			Regular: 1.66, Direct : 1.37			Regular: 0.95, Direct : 0.67		
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			UTI SENSEX INDEX FUND								
Fund Category	Focused Fund			Index Fund								
Type of Scheme	An open-ended equity scheme investing in maximum 30 stocks across market caps			An open-ended scheme replicating/tracking the S&P BSE Sensex Index								
Investment Objective	The investment objective of the scheme is to generate long term capital appreciation by investing in equity & equity related instruments of maximum 30 stocks across market caps. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.								
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load						
	Please refer to pg. 17			Please refer to pg. 29								
Plans/Options(Regular/Direct)	(i) Growth Option (ii) Payout of Income Distribution cum capital withdrawal option In case no option is indicated in the application form, then the default option will be the Growth Option			(i) Growth Option (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"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
Fund Size ~	2628.31 Cr			114.05 Cr								
Expense Ratio@ (%)	Regular: 2.10, Direct : 0.30			Regular: 0.30, Direct : 0.20								
Benchmark Index	Nifty 500 Index (TRI)			S&P BSE Sensex (TRI)								

~(Monthly Average as on 31st March 2022)

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 31st March 2022.

Investment Objective

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

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

Date of inception/allotment

15th October, 1986

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 9425.17 Crore
Closing AUM : ₹ 9853.39 Crore

High/Low NAV in the month

High Growth Option : ₹ 193.6732
Low Growth Option : ₹ 175.4886

Total Expense Ratio

Regular : 2.04
Direct : 1.12

Minimum Investment Amount

Growth: ₹ 100/-
IDCW: ₹ 5000/-

No. of Unit Holding Accounts

7,06,274

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

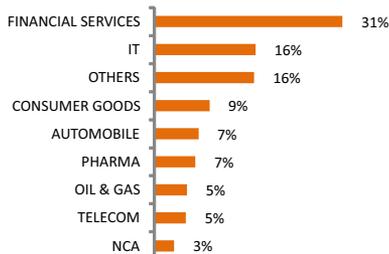
NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 193.6728
Regular IDCW Option : ₹ 42.4710
Direct Growth Option : ₹ 206.2788
Direct IDCW Option : ₹ 48.0713

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	9.46	Kotak Mahindra Bank Ltd.	1.73
ICICI Bank Ltd	8.26	Tata Motors Ltd.	1.72
HDFC Bank Ltd.	7.12	Shree Cement Ltd.	1.65
Bharti Airtel Ltd.	5.15	Aditya Birla Fashion & Retail Ltd.	1.62
Reliance Industries Ltd.	4.60	Eicher Motors Ltd	1.62
Tata Consultancy Services Ltd.	4.14	Pidilite Industries Ltd.	1.46
HDFC Ltd.	3.69	Dr Reddy's Laboratories Ltd.	1.37
Axis Bank Ltd.	2.38	Tata Steel Ltd.	1.36
State Bank Of India	2.30	Divis Laboratories Ltd.	1.33
Larsen & Toubro Ltd.	2.29	Balkrishna Industries Ltd.	1.33
Tech Mahindra Ltd	2.14	Cipla Ltd.	1.30
SKF India Ltd.	2.14	ITC Ltd.	1.27
Bajaj Finance Ltd.	1.92	Jubilant Food Works Ltd	1.23
Titan Company Ltd.	1.89	Others	14.77
Sun Pharmaceuticals Industries Ltd.	1.87	Net Current Assets	3.22
Asian Paints Ltd.	1.87	TOTAL	100.00
Maruti Suzuki India Ltd.	1.80		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Bharti Airtel Ltd.	3.1	Reliance Industries Ltd.	-5.5
ICICI Bank Ltd	2.6	Hindustan Unilever Ltd.	-2.0
SKF India Ltd.	2.1	HCL Technologies Ltd.	-1.4
Infosys Ltd.	1.7	ITC Ltd.	-1.2
Aditya Birla Fashion & Retail Ltd.	1.6	Bajaj Finserv Ltd.	-1.1

Market Capitalisation (%)

	Large	Mid	Small
Fund	88	8	4
Benchmark	95	5	0

Quantitative Indicators

	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	20.73%	22.01%
Sharpe Ratio	0.60%	
Portfolio Turnover Ratio (Annual)	0.32	
P/B	8.17	8.47
P/E	37.83	36.50
ROE	16.20	17.48

As on 31st March, 2022

Portfolio Details

% of Top 10 Stocks	49.38
Median Market Cap (₹ Cr)	3,41,948
Weighted Average Market Cap	4,50,630
Number of Securities	50

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 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	19.73	20.66	19.50	11,973	12,066	11,950
3 Years	16.43	15.91	16.10	15,790	15,579	15,656
5 Years	13.95	14.74	15.94	19,219	19,895	20,958
Since inception*	15.86	14.40	15.15	18,55,674	11,86,858	14,91,985

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 01st Jan 1990. Prior period Sensex returns. *Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 65 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 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	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	1,26,655	1,28,077	1,28,306	10.50	12.79	13.16
3 Years	3,60,000	5,03,429	5,05,557	4,99,043	23.08	23.39	22.45
5 Years	6,00,000	9,14,561	9,22,279	9,32,033	16.90	17.24	17.67
7 Years	8,40,000	14,28,991	14,71,143	14,93,819	14.92	15.74	16.16
10 Years	12,00,000	25,56,558	26,07,890	26,21,997	14.47	14.85	14.95
15 Years	18,00,000	52,66,346	53,21,188	53,26,322	13.18	13.30	13.31
Since inception	20,80,000	73,78,045	75,46,604	75,98,269	13.21	13.43	13.49

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

For Product Label, Refer Page no. 66-69.

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 : ₹ 1230.61 Crore
Closing AUM : ₹ 1282.96 Crore

High/Low NAV in the month

High Growth Option : ₹ 96.0772
Low Growth Option : ₹ 88.4330

Total Expense Ratio

Regular : 2.62
Direct : 1.94

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

1,75,943

Load Structure

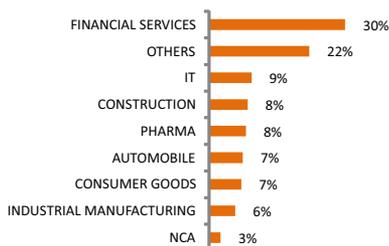
Entry Load	Nil	
Holding Period	< 1 Year	>= 1 Year
Exit Load	1%	Nil

NAV per unit as on 31st March, 2022

Regular Growth Option	₹ 96.0772
Regular IDCW Option	₹ 46.8044
Direct Growth Option	₹ 100.3045
Direct IDCW Option	₹ 49.2904

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	5.32	Aditya Birla Fashion & Retail Ltd.	1.91
ICICI Bank Ltd	5.16	Oracle Financial Services Software Ltd.	1.83
ITC Ltd.	4.05	Mahindra & Mahindra Ltd.	1.82
State Bank Of India	3.84	Oberoi Realty Ltd.	1.81
HDFC Ltd.	3.44	Hindustan Petroleum Corporation Ltd.	1.71
Federal Bank Ltd.	3.21	Bharat Forge Ltd.	1.61
Axis Bank Ltd.	3.13	Aurobindo Pharma Ltd.	1.57
Fortis Healthcare Ltd.	2.96	Lupin Ltd.	1.56
Larsen & Toubro Ltd.	2.58	Bajaj Auto Ltd.	1.43
Bharti Airtel Ltd.	2.56	Reliance Industries Ltd.	1.30
Infosys Ltd.	2.56	Tata Motors Ltd.	1.28
Cummins India Ltd.	2.51	Cipla Ltd.	1.24
Coromandel International Ltd.	2.41	Ashok Leyland Ltd.	1.23
Ajanta Pharma Ltd.	2.39	Others	24.45
HCL Technologies Ltd.	2.35	Net Current Assets	2.54
Emami Ltd.	2.25	TOTAL	100.00
Max Financial Services Ltd.	1.99		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
ITC Ltd.	2.8	Reliance Industries Ltd.	-3.8
State Bank Of India	2.8	Tata Consultancy Services Ltd.	-2.2
Federal Bank Ltd.	2.7	Adani Total Gas Ltd	-1.7
Fortis Healthcare Ltd.	2.5	Kotak Mahindra Bank Ltd.	-1.4
ICICI Bank Ltd	2.3	Infosys Ltd.	-1.4

Market Capitalisation (%)

	Large	Mid	Small
Fund	50	37	13
Benchmark	55	43	2

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.97	1
Standard Deviation (Annual)	20.89%	21.02%
Sharpe Ratio	0.54%	
Portfolio Turnover Ratio (Annual)	0.51	
P/B	4.02	9.17
P/E	24.94	38.48
ROE	13.47	16.91

As on 31st March, 2022**Portfolio Details**

% of Top 10 Stocks	36.24
Median Market Cap (₹ Cr)	55,251
Weighted Average Market Cap	2,19,858
Number of Securities	60

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Large Mid 250 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Large Mid 250 (₹)	Nifty 50 (₹)
1 Year	21.65	22.90	20.26	12,165	12,290	12,026
3 Years	15.20	18.31	15.86	15,294	16,568	15,559
5 Years	11.48	15.11	15.14	17,223	20,218	20,244
Since inception*	12.29	15.55	12.92	44,458	64,258	47,778

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 65 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 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Large Mid 250 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Large Mid 250	Yield (%) Nifty 50
1 Year	1,20,000	1,24,565	1,27,582	1,28,178	7.17	11.99	12.95
3 Years	3,60,000	5,17,829	5,33,578	5,02,998	25.14	27.35	23.02
5 Years	6,00,000	8,93,865	9,58,357	9,26,133	15.96	18.81	17.41
7 Years	8,40,000	13,64,010	15,44,173	14,75,759	13.62	17.09	15.82
10 Years	12,00,000	23,98,823	29,29,120	25,87,688	13.28	17.01	14.70
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,40,000	36,16,779	45,34,233	38,96,527	12.50	15.65	13.54

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

Investment Objective

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

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

Date of inception/allotment

18th May, 1992

Fund Manager

Ajay Tyagi - CFA, MFC

Managing the scheme since Jan-2016

Fund AUM

Fund Size Monthly Average : ₹ 24141.55 Crore
Closing AUM : ₹ 24898.96 Crore

High/Low NAV in the month

High Growth Option : ₹ 245.3162
Low Growth Option : ₹ 228.0032

Total Expense Ratio

Regular : 1.84
Direct : 0.93

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

18,26,193

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

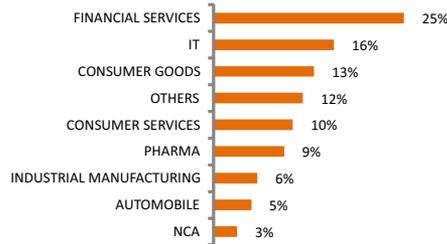
NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 244.9730
Regular IDCW Option : ₹ 166.3926
Direct Growth Option : ₹ 256.4156
Direct IDCW Option : ₹ 175.0564

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
Bajaj Finance Ltd.	5.80	IPCA Laboratories Ltd.	1.68
Larsen & Toubro Infotech Ltd	5.17	Divis Laboratories Ltd.	1.61
HDFC Bank Ltd.	4.88	Suven Pharmaceuticals Ltd	1.61
Infosys Ltd.	4.75	Schaeffler India Ltd	1.46
ICICI Bank Ltd	3.81	Aavas Financiers Ltd	1.44
Kotak Mahindra Bank Ltd.	3.79	Marico Ltd.	1.40
HDFC Ltd.	3.33	P I Industries Ltd.	1.36
Mindtree Ltd.	3.27	Pidilite Industries Ltd.	1.34
Avenue Supermarts Ltd.	3.12	Ajanta Pharma Ltd.	1.34
Info-Edge (India) Ltd.	2.76	Sheela Foam Ltd.	1.34
Coforge Ltd	2.71	Berger Paints India Ltd.	1.27
Astral Ltd.	2.64	Havells India Ltd.	1.26
AU Small Finance Bank Ltd	2.13	Crompton Greaves Consumer Electricals Ltd.	1.25
Maruti Suzuki India Ltd.	1.92	Others	23.09
Titan Company Ltd.	1.83	Net Current Assets	3.15
Shree Cement Ltd.	1.80	TOTAL	100.00
Grindwell Norton Ltd.	1.69		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Larsen & Toubro	4.9	Reliance Industries Ltd.	-7.9
Infotech Ltd	4.1	Tata Consultancy Services Ltd.	-3.4
Bajaj Finance Ltd.	4.1	ITC Ltd.	-1.9
Mindtree Ltd.	3.0	Larsen & Toubro Ltd.	-1.9
Avenue Supermarts Ltd.	2.6	Axis Bank Ltd.	-1.7
Coforge Ltd	2.6		

Market Capitalisation (%)

	Large	Mid	Small
Fund	66	25	9
Benchmark	77	15	8

Quantitative Indicators

	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	19.78%	21.37%
Sharpe Ratio	0.78%	
Portfolio Turnover Ratio (Annual)	0.10	
P/B	12.31	8.36
P/E	50.08	36.74
ROE	21.96	16.94

As on 31st March, 2022

Portfolio Details

% of Top 10 Stocks	40.69
Median Market Cap (₹ Cr)	77,493
Weighted Average Market Cap	2,12,213
Number of Securities	56

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	15.31	22.29	20.26	11,531	12,229	12,026
3 Years	19.35	16.78	15.86	17,009	15,933	15,559
5 Years	16.40	14.55	15.14	21,377	19,730	20,244
Since inception*	12.88	11.92	NA	3,73,766	2,89,567	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 65 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 & 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 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,20,618	1,27,925	1,28,178	0.96	12.54	12.95
3 Years	3,60,000	5,14,378	5,17,008	5,02,998	24.65	25.03	23.02
5 Years	6,00,000	9,67,676	9,32,343	9,26,133	19.21	17.69	17.41
7 Years	8,40,000	15,40,531	14,86,309	14,75,759	17.03	16.02	15.82
10 Years	12,00,000	28,50,647	26,80,451	25,87,688	16.50	15.36	14.70
15 Years	18,00,000	64,39,682	54,52,335	52,28,474	15.50	13.58	13.10
Since inception	20,80,000	92,19,081	76,24,752	74,21,333	15.37	13.53	13.26

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

For Product Label, Refer Page no. 66-69.

An open ended equity scheme following a value investment strategy.

Investment Objective

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

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

Date of inception/allotment

20th July, 2005

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 6397.14 Crore
Closing AUM : ₹ 6615.19 Crore

High/Low NAV in the month

High Growth Option : ₹ 98.8302
Low Growth Option : ₹ 90.2964

Total Expense Ratio

Regular : 1.98
Direct : 1.25

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

4,70,296

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

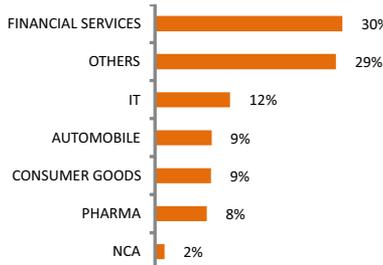
NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 98.8302
Regular IDCW Option : ₹ 28.8018
Direct Growth Option : ₹ 105.6646
Direct IDCW Option : ₹ 34.4610

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	8.79	Coromandel International Ltd.	1.36
HDFC Bank Ltd.	8.22	Jubilant Food Works Ltd	1.36
ICICI Bank Ltd	7.84	Larsen & Toubro Infotech Ltd	1.35
Axis Bank Ltd.	5.06	Phoenix Mills Ltd	1.34
Bharti Airtel Ltd.	4.86	KEC International Ltd.	1.32
State Bank Of India	3.58	Tata Steel Ltd.	1.28
ITC Ltd.	2.61	Fortis Healthcare Ltd.	1.27
Bajaj Auto Ltd.	2.48	Ajanta Pharma Ltd.	1.23
Aditya Birla Fashion & Retail Ltd.	2.10	Oberoi Realty Ltd.	1.21
Tech Mahindra Ltd	2.04	V.I.P.Industries Ltd.	1.21
Cipla Ltd.	1.99	ALA Engineering Ltd.	1.18
Escorts Ltd.	1.79	CESC Ltd	1.15
Eicher Motors Ltd	1.76	ICICI Prudential Life Insurance Company Ltd.	1.14
Sun Pharmaceuticals Industries Ltd.	1.73	Others	22.61
Bharat Forge Ltd.	1.64	Net Current Assets	1.54
Maruti Suzuki India Ltd.	1.59	TOTAL	100.00
Brigade Enterprises Ltd.	1.37		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	3.4	Reliance Industries Ltd.	-7.9
Axis Bank Ltd.	3.3	HDFC Ltd.	-3.8
Bharti Airtel Ltd.	3.3	Tata Consultancy Services Ltd.	-3.4
Infosys Ltd.	2.7	Kotak Mahindra Bank Ltd.	-2.2
HDFC Bank Ltd.	2.6	Larsen & Toubro Ltd.	-1.9

Market Capitalisation (%)

	Large	Mid	Small
Fund	66	20	14
Benchmark	77	15	8

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.95	1
Standard Deviation (Annual)	20.61%	21.37%
Sharpe Ratio	0.63%	
Portfolio Turnover Ratio (Annual)	0.18	
P/B	6.03	8.36
P/E	30.60	36.74
ROE	14.58	16.94

As on 31st March, 2022

Portfolio Details

% of Top 10 Stocks	47.60
Median Market Cap (₹ Cr)	1,07,488
Weighted Average Market Cap	2,69,855
Number of Securities	58

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	19.22	22.29	20.26	11,922	12,229	12,026
3 Years	16.92	16.78	15.86	15,990	15,933	15,557
5 Years	13.89	14.55	15.14	19,168	19,730	20,246
Since inception*	14.70	14.18	14.47	98,882	91,653	95,560

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

The current fund manager is managing the scheme since 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 65 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 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,25,629	1,27,925	1,28,178	8.86	12.54	12.95
3 Years	3,60,000	5,09,276	5,17,008	5,02,998	23.92	25.03	23.02
5 Years	6,00,000	9,22,207	9,32,343	9,26,133	17.24	17.69	17.41
7 Years	8,40,000	14,27,096	14,86,309	14,75,759	14.88	16.02	15.82
10 Years	12,00,000	24,67,893	26,80,451	25,87,688	13.82	15.36	14.70
15 Years	18,00,000	54,76,367	54,52,335	52,28,474	13.63	13.58	13.10
Since inception	20,00,000	70,04,351	68,02,975	65,83,226	13.64	13.34	13.00

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

Investment Objective

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

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

Date of inception/allotment

7th April, 2004

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 6427.18 Crore
Closing AUM : ₹ 6640.99 Crore

High/Low NAV in the month

High Growth Option : ₹ 180.9787
Low Growth Option : ₹ 166.2179

Total Expense Ratio

Regular : 2.14
Direct : 0.97

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

4,16,711

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 31st March, 2022

Regular Growth Option : ₹ 180.9787
Regular IDCW Option : ₹ 85.6408
Direct Growth Option : ₹ 195.5621
Direct IDCW Option : ₹ 96.2366

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
Cholamandalam Investment & Finance Company Ltd	3.86	Polycab India Ltd	1.71
Mphasis Ltd	3.30	Creditaccess Grameen Ltd	1.69
Tube Investments Of India Ltd	3.08	V.I.P.Industries Ltd.	1.69
P I Industries Ltd.	2.91	Jubilant Food Works Ltd	1.65
L&T Technology Services Ltd	2.73	Escorts Ltd.	1.64
Federal Bank Ltd.	2.41	Prestige Estates Projects Ltd	1.62
Volta Ltd.	2.17	City Union Bank Ltd	1.59
Alkem Laboratories Ltd	2.15	Aditya Birla Fashion & Retail Ltd.	1.59
Shriram Transport Finance Co.Ltd.	2.07	Page Industries Ltd	1.58
Astral Ltd.	2.00	Max Financial Services Ltd.	1.56
Bharat Forge Ltd.	1.98	Ashok Leyland Ltd.	1.51
SRF Ltd.	1.91	Narayana Hrudayalaya Ltd	1.51
Schaeffler India Ltd	1.91	Coforge Ltd	1.50
APL Apollo Tubes Ltd	1.87	United Breweries Ltd.	1.45
Crompton Greaves Consumer Electricals Ltd.	1.72	Others	37.15
Praj Industries Ltd.	1.71	Net Current Assets	2.78
		TOTAL	100.00

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cholamandalam Investment & Finance Company Ltd	3.9	Adani Total Gas Ltd	-3.3
P I Industries Ltd.	2.9	Tata Power Company Ltd.	-2.3
Tube Investments Of India Ltd	2.2	Tata Elxsi Ltd.	-1.7
L&T Technology Serv Ltd	1.9	Trent Ltd.	-1.6
SRF Ltd.	1.9	AU Small Finance Bank Ltd	-1.5

Market Capitalisation (%)

	Large	Mid	Small
Fund	12	67	21
Benchmark	13	83	4

Quantitative Indicators

	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	20.15%	21.30%
Sharpe Ratio	0.87%	
Portfolio Turnover Ratio (Annual)	0.21	
P/B	9.66	10.10
P/E	47.43	41.33
ROE	15.25	16.20

As on 31st March, 2022

Portfolio Details

% of Top 10 Stocks	26.68
Median Market Cap (₹ Cr)	30,666
Weighted Average Market Cap	32,546
Number of Securities	71

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Midcap 150 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Midcap 150 (₹)	Nifty 50 (₹)
1 Year	22.63	25.05	20.26	12,263	12,505	12,026
3 Years	21.40	20.77	15.86	17,901	17,624	15,559
5 Years	13.69	15.35	15.14	19,000	20,430	20,244
Since inception*	18.07	17.71	14.77	1,98,573	1,87,994	1,19,239

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 65 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 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Midcap 150 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Midcap 150	Yield (%) Nifty 50
1 Year	1,20,000	1,25,616	1,27,196	1,28,178	8.84	11.37	12.95
3 Years	3,60,000	5,55,559	5,65,721	5,02,998	30.37	31.74	23.02
5 Years	6,00,000	9,73,914	9,98,099	9,26,133	19.48	20.49	17.41
7 Years	8,40,000	15,02,034	16,18,616	14,75,759	16.32	18.42	15.82
10 Years	12,00,000	31,61,529	32,60,088	25,87,688	18.42	18.99	14.70
15 Years	18,00,000	77,97,496	72,76,192	52,28,474	17.69	16.90	13.10
Since inception	20,80,000	1,06,84,013	96,10,053	74,21,333	16.78	16.29	13.26

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

For Product Label, Refer Page no. 66-69.

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 : ₹ 1983.87 Crore
Closing AUM : ₹ 2063.86 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.2121
Low Growth Option : ₹ 14.0964

Total Expense Ratio

Regular : 2.26
Direct : 0.36

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

1,88,001

Load Structure

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

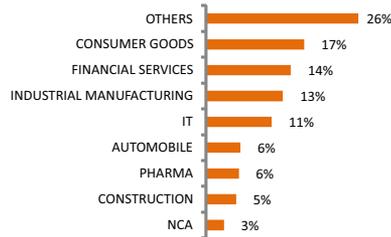
NAV per unit as on 31st March, 2022

Regular Growth Option	₹ 15.2121
Regular IDCW Option	₹ 15.2120
Direct Growth Option	₹ 15.6029
Direct IDCW Option	₹ 15.6025

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
Greenpanel Industries Ltd	2.99	MTAR Technologies Ltd	1.60
Brigade Enterprises Ltd.	2.69	Grindwell Norton Ltd.	1.60
Creditaccess Grameen Ltd	2.45	APL Apollo Tubes Ltd	1.59
V.I.P.Industries Ltd.	2.35	RHI Magnesita India Ltd	1.59
Timken India Ltd.	2.31	Navin Fluorine International Ltd	1.57
Canfin Homes Ltd.	2.05	Affle India Ltd	1.57
Tube Investments Of India Ltd	1.86	Praj Industries Ltd.	1.57
Computer Age Management Services Ltd	1.82	J.B.Chemicals & Pharmaceuticals Ltd	1.52
Chalet Hotels Ltd	1.76	Narayana Hrudayalaya Ltd	1.51
IIFL Wealth Management Ltd	1.74	Prince Pipes And Fittings Ltd	1.47
Persistent Systems Ltd.	1.73	KPIT Technologies Ltd	1.41
Birlasoft Ltd	1.73	Orient Electric Ltd	1.41
Teamlease Services Ltd.	1.69	Cera Sanitaryware Ltd.	1.41
Eclerx Services Ltd.	1.69	Others	43.41
Coforge Ltd	1.68	Net Current Assets	3.01
V-Mart Retail Ltd	1.62	TOTAL	100.00
Aarti Industries Ltd	1.60		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Greenpanel Industries Ltd	3.0	BSE Ltd	-1.5
Creditaccess Grameen Ltd	2.0	Central Depository Services (India) Ltd	-1.5
Brigade Enterprises Ltd.	1.9	Tanla Platforms Ltd	-1.3
Tube Investments Of India Ltd	1.9	UTI Asset Management Company Ltd.	-1.2
Persistent Systems Ltd.	1.7	PVR Ltd.	-1.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	-	18	82
Benchmark	-	2	98

Portfolio Details

% of Top 10 Stocks	22.01
Median Market Cap (₹ Cr)	10,817
Weighted Average Market Cap	12,448
Number of Securities	76

All figures given are provisional and unaudited.
As on 31st March, 2022

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Small Cap 250 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Small Cap 250 (₹)	Nifty 50 (₹)
1 Year	37.15	37.02	20.26	13,715	13,702	12,026
Since inception*	39.10	49.62	24.03	15,213	16,690	13,149

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 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Ankit Agarwal. *Compounded annualized Growth Rate. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Smallcap 250 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Smallcap 250	Yield (%) Nifty 50
1 Year	1,20,000	1,33,156	1,30,412	1,28,178	21.06	16.57	12.95
Since inception	1,50,000	1,77,238	1,74,754	1,65,182	27.93	25.35	15.46

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

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 : ₹ 2628.31 Crore
Closing AUM : ₹ 2715.38 Crore

High/Low NAV in the month

High Growth Option : ₹ 9.6871
Low Growth Option : ₹ 8.9407

Total Expense Ratio

Regular : 2.10
Direct : 0.30

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

1,87,029

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

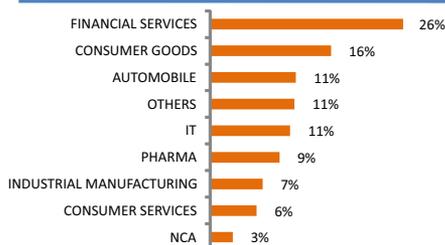
NAV per unit as on 31st March, 2022

Regular Growth Option	₹ 9.6871
Regular IDCW Option	₹ 9.6871
Direct Growth Option	₹ 9.7924
Direct IDCW Option	₹ 9.7921

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	6.07	ICICI Lombard General Insurance Company Ltd	2.75
ICICI Bank Ltd	5.89	IndusInd Bank Ltd.	2.74
Tata Consultancy Services Ltd.	5.87	Dabur India Ltd.	2.71
Cipla Ltd.	5.37	Max Financial Services Ltd.	2.67
Larsen & Toubro Infotech Ltd	4.72	Bajaj Finance Ltd.	2.66
ABB India Ltd.	4.56	United Breweries Ltd.	2.61
Bharti Airtel Ltd.	4.23	Havells India Ltd.	2.58
Marico Ltd.	3.63	Jubilant Food Works Ltd	2.57
Trent Ltd.	3.59	Bharat Forge Ltd.	2.40
Ambuja Cements Ltd.	3.54	Godrej Consumer Products Ltd	2.22
Tata Motors Ltd.	3.41	Bajaj Auto Ltd.	2.17
Phoenix Mills Ltd	3.40	V-Guard Industries Ltd	1.57
Sundram Fasteners Ltd.	2.89	Proctor & Gamble Health Ltd	1.04
Ashok Leyland Ltd.	2.88	3M India Ltd.	0.69
Aavas Financiers Ltd	2.79	Net Current Assets	3.00
Divis Laboratories Ltd.	2.78	TOTAL	100.00

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cipla Ltd.	4.9	Reliance Industries Ltd.	-7.9
Larsen & Toubro Infotech Ltd	4.5	Infosys Ltd.	-6.1
ABB India Ltd.	4.5	HDFC Ltd.	-3.8
Marico Ltd.	3.4	Kotak Mahindra Bank Ltd.	-2.2
Ambuja Cements Ltd.	3.3	ITC Ltd.	-1.9

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	26	6
Benchmark	77	15	8

Portfolio Details

% of Top 10 Stocks	47.47
Median Market Cap (₹ Cr)	75,657
Weighted Average Market Cap	2,42,170
Number of Securities	30

All figures given are provisional and unaudited.
As on 31st March, 2022

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
Since inception*	-3.13	6.24	5.48	9,687	10,624	10,548

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 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Vetri Subramaniam. The performance of the benchmark is calculated using total return index variant of the benchmark index.

Investment Objective

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

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

Date of inception/allotment

3rd May, 2005

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2978.42 Crore
Closing AUM : ₹ 3032.76 Crore

High/Low NAV in the month

High Growth Option : ₹ 105.9067
Low Growth Option : ₹ 100.7093

Total Expense Ratio

Regular : 2.09
Direct : 1.48

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

2,19,830

Load Structure

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

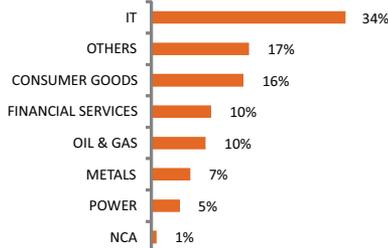
NAV per unit as on 31st March, 2022

Regular Growth Option	₹ 105.8588
Regular IDCW Option	₹ 22.0615
Direct Growth Option	₹ 111.9933
Direct IDCW Option	₹ 25.6190

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	9.85	Sanofi India Ltd.	1.69
Tech Mahindra Ltd	7.65	ICICI Securities Ltd.	1.64
Mphasis Ltd	7.22	Bajaj Auto Ltd.	1.63
ITC Ltd.	6.52	Hindustan Zinc Ltd.	1.61
NTPC Ltd.	4.38	Procter & Gamble Hygiene & Hel Care Ltd.	1.50
Tata Consultancy Services Ltd.	4.16	Coromandel International Ltd.	1.49
Larsen & Toubro Infotech Ltd	3.96	Bharat Electronics Ltd.	1.46
Tata Steel Ltd.	3.57	Oil & Natural Gas Corporation Ltd.	1.41
Hindustan Unilever Ltd.	3.40	ICICI Prudential Life Insurance Company Ltd.	1.16
Marico Ltd.	2.83	Ambuja Cements Ltd.	1.15
ICICI Bank Ltd	2.58	Indian Energy Exchange Ltd	1.11
Bharat Petroleum Corporation Ltd.	2.49	Coal India Ltd.	1.10
Torrent Pharmaceuticals Ltd.	2.49	Indus Towers Ltd.	0.97
GAIL (India) Ltd.	2.31	Others	11.76
Great Eastern Shipping Co. Ltd.	2.05	Net Current Assets	0.92
Hindustan Petroleum Corporation Ltd.	2.01	TOTAL	100.00
Cummins India Ltd.	1.93		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Mphasis Ltd	7.0	Reliance Industries Ltd.	-7.9
Tech Mahindra Ltd	6.8	HDFC Bank Ltd.	-5.1
ITC Ltd.	4.6	HDFC Ltd.	-2.8
NTPC Ltd.	3.8	Kotak Mahindra Bank Ltd.	-2.2
Infosys Ltd.	3.8	Larsen & Toubro Ltd.	-1.9

Market Capitalisation (%)

	Large	Mid	Small
Fund	78	14	8
Benchmark	77	15	8

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.81	1
Standard Deviation (Annual)	18.64%	21.37%
Sharpe Ratio	0.70%	
Portfolio Turnover Ratio (Annual)	0.15	
P/B	8.04	8.36
P/E	30.81	36.74
ROE	24.66	16.94

As on 31st March, 2022

Portfolio Details

% of Top 10 Stocks	53.55
Median Market Cap (₹ Cr)	1,10,503
Weighted Average Market Cap	2,50,993
Number of Securities	47

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 (%)	Nifty Dividend Opportunities 50 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty Dividend Opportunities 50 (₹)
1 Year	25.56	22.29	24.19	20.26	12,556	12,229	12,419
3 Years	17.01	16.78	14.25	15.87	16,027	15,933	14,915
5 Years	13.79	14.55	12.82	15.15	19,084	19,730	18,282
Since inception*	14.96	15.11	17.11	NA	1,05,800	1,08,160	1,44,941

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 65 in 'Fund Manager Summary'.

Schemes Managed by Mrs. Swati Kulkarni.

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

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

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,27,771	1,27,925	1,30,088	12.29	12.54	16.04
3 Years	3,60,000	5,19,888	5,17,008	5,10,341	25.44	25.03	24.08
5 Years	6,00,000	9,32,085	9,32,343	9,00,488	17.67	17.69	16.26
7 Years	8,40,000	14,61,785	14,86,309	14,31,226	15.56	16.02	14.96
10 Years	12,00,000	25,28,808	26,80,451	24,23,571	14.27	15.36	13.48
15 Years	18,00,000	53,08,977	54,52,335	54,44,112	13.27	13.58	13.56
Since inception	20,20,000	70,89,925	69,98,185	74,77,702	13.52	13.38	14.05

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

Investment Objective

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

Date of inception/allotment

29th May, 1998

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2340.16 Crore
Closing AUM : ₹ 2388.86 Crore

High/Low NAV in the month

High Growth Option : ₹ 258.5560
Low Growth Option : ₹ 241.9111

Total Expense Ratio

Regular : 2.18
Direct : 1.25

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

1,61,831

Load Structure

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

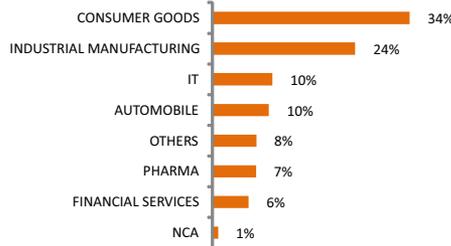
NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 258.0927
Regular IDCW Option : ₹ 133.0686
Direct Growth Option : ₹ 279.4225
Direct IDCW Option : ₹ 144.9457

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
Mphasis Ltd	8.14	Sanofi India Ltd.	2.52
Maruti Suzuki India Ltd.	7.46	Bayer Cropscience Ltd.	2.25
Nestle India Ltd.	6.42	Bosch Ltd.	2.18
Hindustan Unilever Ltd.	5.71	Oracle Financial Services Software Ltd.	2.08
Honeywell Automation India Ltd.	4.95	Gland Pharma Ltd	1.79
United Spirits Ltd.	4.88	3M India Ltd.	1.71
Ambuja Cements Ltd.	4.71	CRISIL Ltd	1.49
Procter & Gamble Hygiene & Hel Care Ltd.	4.02	HDFC Asset Management Company Ltd	1.29
Grindwell Norton Ltd.	3.90	Nippon Life India Asset Management Ltd	1.18
Cummins India Ltd.	3.72	Aavas Financiers Ltd	1.16
Schaeffler India Ltd	3.62	Timken India Ltd.	1.13
United Breweries Ltd.	3.51	ICICI Prudential Life Insurance Company Ltd.	1.04
Britannia Industries Ltd.	3.38	Mahindra CIE Automotive Ltd	0.72
SKF India Ltd.	3.19	Others	2.53
Whirlpool Of India Ltd.	3.13	Net Current Assets	0.96
Abbott India Ltd.	2.68	TOTAL	100.00
Siemens India Ltd.	2.55		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Grindwell Norton Ltd.	3.9	Vedanta Ltd	-8.0
Schaeffler India Ltd	3.6	Hindustan Unilever Ltd.	-4.4
Honeywell Automation India Ltd.	3.4	Nestle India Ltd.	-3.7
Mphasis Ltd	3.2	Colgate Palmolive India Ltd.	-3.6
Bayer Cropscience Ltd.	2.3	Britannia Industries Ltd.	-3.3

Market Capitalisation (%)

	Large	Mid	Small
Fund	48	45	7
Benchmark	65	33	2

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.88	1
Standard Deviation (Annual)	17.41%	19.24%
Sharpe Ratio	0.35%	
Portfolio Turnover Ratio (Annual)	0.02	
P/B	16.65	18.82
P/E	57.21	51.84
ROE	25.53	30.48

As on 31st March, 2022

Portfolio Details

% of Top 10 Stocks	53.91
Median Market Cap (₹ Cr)	47,819
Weighted Average Market Cap	88,777
Number of Securities	37

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty MNC (₹)	Nifty 50 (₹)
1 Year	9.68	13.31	20.26	10,968	11,331	12,026
3 Years	10.02	12.39	15.86	13,321	14,201	15,559
5 Years	9.51	12.37	15.14	15,754	17,922	20,244
Since inception*	15.87	13.30	NA	3,35,749	1,96,627	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 65 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 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty MNC (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty MNC	Yield (%) Nifty 50
1 Year	1,20,000	1,19,548	1,21,726	1,28,178	-0.70	2.69	12.95
3 Years	3,60,000	4,38,037	4,54,867	5,02,998	13.19	15.83	23.02
5 Years	6,00,000	7,66,050	7,99,144	9,26,133	9.72	11.42	17.41
7 Years	8,40,000	11,75,984	12,90,635	14,75,759	9.46	12.07	15.82
10 Years	12,00,000	23,13,086	24,75,803	25,87,688	12.60	13.88	14.70
15 Years	18,00,000	60,13,818	58,38,799	52,28,474	14.71	14.37	13.10
Since inception	20,80,000	86,52,805	84,55,425	74,21,333	14.75	14.53	13.26

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

For Product Label, Refer Page no. 66-69.

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

Investment Objective

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

Date of inception/allotment

30th July, 2007

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 366.09 Crore
Closing AUM : ₹ 379.29 Crore

High/Low NAV in the month

High Growth Option : ₹ 37.3456
Low Growth Option : ₹ 34.3813

Total Expense Ratio

Regular : 2.91
Direct : 2.37

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

48,292

Load Structure

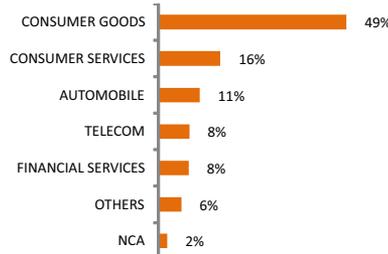
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 37.3150
Regular IDCW Option : ₹ 32.6185
Direct Growth Option : ₹ 39.2730
Direct IDCW Option : ₹ 34.4773

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	8.06	HDFC Bank Ltd.	2.40
Maruti Suzuki India Ltd.	6.58	United Breweries Ltd.	2.36
Asian Paints Ltd.	6.42	FSN E-Commerce Ventures (Nykaa) Ltd	2.16
ITC Ltd.	5.68	Sheela Foam Ltd.	2.16
Hindustan Unilever Ltd.	4.05	Phoenix Mills Ltd	2.03
Nestle India Ltd.	3.80	Bajaj Finance Ltd.	1.91
Avenue Supermarts Ltd.	3.80	Page Industries Ltd	1.71
Godrej Consumer Products Ltd	3.30	Havells India Ltd.	1.67
Metro Brands Ltd	3.23	V-Mart Retail Ltd	1.57
Titan Company Ltd.	3.21	Procter & Gamble Hygiene & Hel Care Ltd.	1.56
Dabur India Ltd.	2.83	Tata Motors Ltd.	1.43
Eicher Motors Ltd	2.72	Barbeque Nation Hospitality Ltd	1.34
Marico Ltd.	2.66	Metropolis Healthcare Ltd	1.34
Aditya Birla Fashion & Retail Ltd.	2.47	Others	7.95
ICICI Bank Ltd	2.46	Net Current Assets	2.28
Jubilant Food Works Ltd	2.44	TOTAL	100.00
Crompton Greaves Consumer Electricals Ltd.	2.42		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Metro Brands Ltd	3.2	Hindustan Unilever Ltd.	-6.2
Aditya Birla Fashion & Retail Ltd.	2.5	Mahindra & Mahindra Ltd.	-4.4
ICICI Bank Ltd	2.5	ITC Ltd.	-3.9
HDFC Bank Ltd.	2.4	Adani Transmission Ltd.	-3.7
United Breweries Ltd.	2.4	Titan Company Ltd.	-2.8

Market Capitalisation (%)

	Large	Mid	Small
Fund	70	14	16
Benchmark	91	9	-

Quantitative Indicators**Fund Benchmark**

Indicator	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	18.68%	19.54%
Sharpe Ratio	0.52%	
Portfolio Turnover Ratio (Annual)	0.27	
P/B	16.23	15.98
P/E	52.55	52.66
ROE	20.55	21.20

As on 31st March, 2022**Portfolio Details**

% of Top 10 Stocks	48.13
Median Market Cap (₹ Cr)	1,51,572
Weighted Average Market Cap	1,91,833
Number of Securities	37

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty India Consumption (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty India Consumption (₹)	Nifty 50 (₹)
1 Year	17.33	16.04	20.26	11,733	11,604	12,026
3 Years	13.61	13.42	15.86	14,669	14,595	15,559
5 Years	10.66	12.64	15.14	16,599	18,139	20,244
Since inception*	9.39	12.64	11.07	37,340	57,388	46,702

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 65 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 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty India Consumption (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption	Yield (%) Nifty 50
1 Year	1,20,000	1,23,113	1,24,394	1,28,178	4.87	6.90	12.95
3 Years	3,60,000	4,66,396	4,64,876	5,02,998	17.59	17.36	23.02
5 Years	6,00,000	8,24,699	8,28,498	9,26,133	12.69	12.88	17.41
7 Years	8,40,000	12,76,295	13,18,126	14,75,759	11.75	12.66	15.82
10 Years	12,00,000	21,90,822	24,21,548	25,87,688	11.58	13.46	14.70
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	17,50,000	43,82,180	53,03,024	49,76,707	11.70	14.00	13.24

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

For Product Label, Refer Page no. 66-69.

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 : ₹ 1372.13 Crore
Closing AUM : ₹ 1413.73 Crore

High/Low NAV in the month

High Growth Option : ₹ 75.1937
Low Growth Option : ₹ 69.1671

Total Expense Ratio

Regular : 2.32
Direct : 1.90

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

2,88,999

Load Structure

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

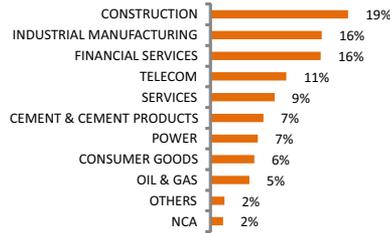
NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 75.1937
Regular IDCW Option : ₹ 39.2995
Direct Growth Option : ₹ 78.0865
Direct IDCW Option : ₹ 40.8628

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	9.67	Blue Star Ltd.	2.08
Larsen & Toubro Ltd.	8.83	Brigade Enterprises Ltd.	1.97
State Bank Of India	5.46	KEC International Ltd.	1.94
ICICI Bank Ltd	5.40	H G Infra Engineering Ltd.	1.91
NTPC Ltd.	4.83	Torrent Power Ltd.	1.84
Axis Bank Ltd.	4.71	PNC Infratech Ltd	1.83
Ultratech Cement Ltd.	4.67	Volta Ltd.	1.75
Adani Ports And Special Economic Zone Ltd	4.35	ABB India Ltd.	1.70
Shree Cement Ltd.	2.81	Mahindra Logistics Ltd	1.68
Container Corporation Of India Ltd	2.76	Indraprastha Gas Ltd	1.57
Gujarat Gas Ltd	2.70	Oberoi Realty Ltd	1.50
Bharat Forge Ltd.	2.28	Crompton Greaves Consumer Electricals Ltd.	1.44
KNR Constructions Ltd	2.25	Indus Towers Ltd	1.04
SKF India Ltd.	2.24	Others	6.53
Cummins India Ltd.	2.22	Net Current Assets	1.75
Bharat Electronics Ltd.	2.16	TOTAL	100.00
Siemens India Ltd.	2.13		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
State Bank Of India	5.5	Reliance Industries Ltd.	-19.8
ICICI Bank Ltd	5.4	Power Grid Corporation Of India Ltd	-4.7
Axis Bank Ltd.	4.7	Larsen & Toubro Ltd.	-4.7
Gujarat Gas Ltd	2.7	Grasim Industries Ltd.	-3.9
Bharat Forge Ltd.	2.3	Oil & Natural Gas Corporation Ltd.	-3.8

Market Capitalisation (%)

	Large	Mid	Small
Fund	57	25	18
Benchmark	92	8	-

Quantitative Indicators

	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	22.42%	22.83%
Sharpe Ratio	0.35%	
Portfolio Turnover Ratio (Annual)	0.09	
P/B	4.83	3.82
P/E	37.50	47.72
ROE	13.42	12.37

As on 31st March, 2022

Portfolio Details

% of Top 10 Stocks	53.49
Median Market Cap (₹ Cr)	1,05,876
Weighted Average Market Cap	1,64,825
Number of Securities	40

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Infrastructure (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Infrastructure (₹)	Nifty 50 (₹)
1 Year	14.27	24.69	20.26	11,427	12,469	12,026
3 Years	11.81	18.13	15.86	13,982	16,492	15,559
5 Years	8.62	12.08	15.14	15,123	17,692	20,244
Since inception*	12.43	9.83	14.77	82,312	54,031	1,19,239

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 65 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 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Infrastructure (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure	Yield (%) Nifty 50
1 Year	1,20,000	1,22,948	1,30,885	1,28,178	4.61	17.34	12.95
3 Years	3,60,000	4,87,786	5,25,834	5,02,998	20.80	26.27	23.02
5 Years	6,00,000	8,31,092	9,23,623	9,26,133	13.01	17.30	17.41
7 Years	8,40,000	12,61,089	13,90,821	14,75,759	11.42	14.16	15.82
10 Years	12,00,000	21,79,261	22,00,559	25,87,688	11.48	11.67	14.70
15 Years	18,00,000	36,51,602	33,00,793	52,28,474	8.87	7.65	13.10
Since inception	20,80,000	48,81,342	42,00,109	74,21,333	9.11	7.58	13.26

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

For Product Label, Refer Page no. 66-69.

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

Investment Objective

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

Date of inception/allotment

7th April, 2004

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 704.40 Crore
Closing AUM : ₹ 729.46 Crore

High/Low NAV in the month

High Growth Option : ₹ 112.2105
Low Growth Option : ₹ 101.2827

Total Expense Ratio

Regular : 2.72
Direct : 1.42

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

61,150

Load Structure

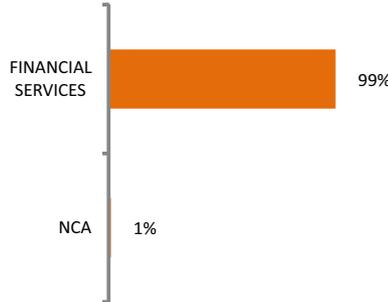
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 112.2105
Regular IDCW Option : ₹ 43.6716
Direct Growth Option : ₹ 123.4387
Direct IDCW Option : ₹ 48.3117

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	20.96	Bajaj Finance Ltd.	1.74
ICICI Bank Ltd	17.52	Federal Bank Ltd.	1.60
Axis Bank Ltd.	10.02	Karur Vysya Bank Ltd.	1.52
State Bank Of India	9.47	DCB Bank Ltd	1.43
HDFC Ltd.	5.57	City Union Bank Ltd	1.41
Kotak Mahindra Bank Ltd.	4.69	PB Fintech Ltd	1.28
SBI Life Insurance Company Ltd.	3.07	Canfin Homes Ltd.	1.08
ICICI Prudential Life Insurance Company Ltd.	2.58	Equitas Holdings Ltd	1.02
IndusInd Bank Ltd.	2.44	Mahindra & Mahindra Fin.Ser.Ltd.	0.87
ICICI Lombard General Insurance Company Ltd	2.28	ICICI Securities Ltd.	0.85
Cholamandalam Investment & Finance Company Ltd	2.17	Aditya Birla Sun Life AMC Ltd	0.73
Bajaj Finserv Ltd.	2.10	Computer Age Management Services Ltd	0.71
RBL Bank Ltd.	1.78	Net Current Assets	1.11
		TOTAL	100.00

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Axis Bank Ltd.	2.9	HDFC Ltd.	-9.7
State Bank Of India	2.8	Bajaj Finance Ltd.	-5.1
IndusInd Bank Ltd.	2.4	Kotak Mahindra Bank Ltd.	-4.4
ICICI Prudential Life Insurance Company Ltd.	1.9	HDFC Life Insurance Company Ltd.	-1.8
RBL Bank Ltd.	1.8	HDFC Bank Ltd.	-1.7

Market Capitalisation (%)

	Large	Mid	Small
Fund	85	6	9
Benchmark	97	3	-

Quantitative Indicators

	Fund	Benchmark
Beta	0.98	1
Standard Deviation (Annual)	29.59%	29.57%
Sharpe Ratio	-0.02%	
Portfolio Turnover Ratio (Annual)	0.19	
P/B	3.52	4.20
P/E	25.37	31.39
ROE	13.87	14.37

As on 31st March, 2022**Portfolio Details**

% of Top 10 Stocks	78.59
Median Market Cap (₹ Cr)	4,39,667
Weighted Average Market Cap	3,94,658
Number of Securities	25

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Financial Services (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Financial Services (₹)	Nifty 50 (₹)
1 Year	8.72	9.71	20.26	10,872	10,971	12,026
3 Years	3.17	11.47	15.86	10,982	13,855	15,559
5 Years	6.31	15.08	15.14	13,581	20,191	20,244
Since inception*	14.38	17.96	14.77	1,12,156	1,95,270	1,19,239

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

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

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 65 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 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Financial Services (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Financial Services	Yield (%) Nifty 50
1 Year	1,20,000	1,19,515	1,20,337	1,28,178	-0.75	0.52	12.95
3 Years	3,60,000	4,35,877	4,53,996	5,02,998	12.85	15.69	23.02
5 Years	6,00,000	7,23,984	8,53,664	9,26,133	7.45	14.09	17.41
7 Years	8,40,000	11,29,255	14,38,098	14,75,759	8.32	15.10	15.82
10 Years	12,00,000	20,06,556	27,42,140	25,87,688	9.93	15.78	14.70
15 Years	18,00,000	43,70,247	64,44,449	52,28,474	11.00	15.51	13.10
Since inception	20,80,000	64,62,902	1,00,22,522	74,21,333	11.91	16.17	13.26

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

For Product Label, Refer Page no. 66-69.

UTI HEALTHCARE FUND (Erstwhile UTI Pharma & Healthcare Fund)

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

APRIL 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 : ₹ 758.99 Crore
Closing AUM : ₹ 776.23 Crore

High/Low NAV in the month

High Growth Option : ₹ 158.4568
Low Growth Option : ₹ 146.0626

Total Expense Ratio

Regular : 2.30
Direct : 1.15

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

50,718

Load Structure

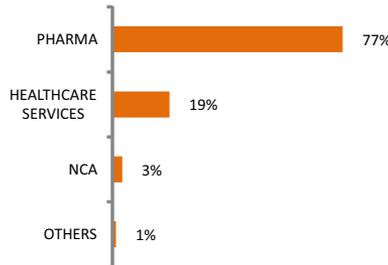
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 157.0027
Regular IDCW Option : ₹ 121.3412
Direct Growth Option : ₹ 171.1902
Direct IDCW Option : ₹ 132.3186

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
Sun Pharmaceuticals Industries Ltd.	9.96	Narayana Hrudayalaya Ltd	2.06
Cipla Ltd.	9.05	J.B.Chemicals & Pharmaceuticals Ltd	1.88
Dr Reddy's Laboratories Ltd.	7.58	Poly Medicure Ltd.	1.83
Aurobindo Pharma Ltd.	6.38	Torrent Pharmaceuticals Ltd.	1.67
Fortis Healthcare Ltd.	5.69	Metropolis Healthcare Ltd	1.63
Divis Laboratories Ltd.	5.13	AMI Organics Ltd	1.45
Lupin Ltd.	4.77	Gland Pharma Ltd	1.43
Krishna Institute Of Medical Science Ltd	4.47	Proctor & Gamble Health Ltd	1.37
IPCA Laboratories Ltd.	3.85	Alkem Laboratories Ltd	1.34
Apollo Hospitals Enterprise Ltd.	3.25	Pfizer Ltd	1.25
Eris Lifesciences Ltd	3.07	Advanced Enzyme Technologies Ltd	1.23
Ajanta Pharma Ltd	3.07	Sequent Scientific Ltd	1.07
Biocon Ltd.	2.93	FDC Ltd	0.68
Zydus Lifesciences Ltd	2.84	Windlas Biotec Ltd	0.49
Alembic Pharmaceuticals Ltd.	2.69	Net Current Assets	3.27
Suven Pharmaceuticals Ltd	2.62	TOTAL	100.00

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Krishna Institute Of Medical Science Ltd	4.2	Sun Pharmaceuticals Industries Ltd.	-5.7
Aurobindo Pharma Ltd.	3.4	Apollo Hospitals Enterprise Ltd.	-4.0
Fortis Healthcare Ltd.	3.3	Divis Laboratories Ltd.	-3.8
Eris Lifesciences Ltd	2.8	Laurus Labs Ltd.	-3.7
Ajanta Pharma Ltd.	2.3	Max Healthcare Institute Ltd	-2.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	42	30	28
Benchmark	54	30	16

Quantitative Indicators

	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	18.46%	20.12%
Sharpe Ratio	0.99%	
Portfolio Turnover Ratio (Annual)	0.44	
P/B	5.94	7.10
P/E	39.54	45.13
ROE	14.99	15.60

As on 31st March, 2022**Portfolio Details**

% of Top 10 Stocks	60.14
Median Market Cap (₹ Cr)	39,236
Weighted Average Market Cap	58,928
Number of Securities	30

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Healthcare (%)	Nifty 50 (%)	NAV Growth (₹)	S&P BSE Healthcare (₹)	Nifty 50 (₹)
1 Year	12.65	14.59	20.26	11,265	11,459	12,026
3 Years	22.14	19.88	15.86	18,231	17,237	15,559
5 Years	11.87	10.41	15.14	17,527	16,412	20,244
Since inception*	14.25	14.50	NA	2,07,748	2,18,350	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 65 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 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE Healthcare (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) S&P BSE Healthcare	Yield (%) Nifty 50
1 Year	1,20,000	1,17,381	1,17,905	1,28,178	-4.04	-3.24	12.95
3 Years	3,60,000	5,07,464	5,05,734	5,02,998	23.66	23.41	23.02
5 Years	6,00,000	9,48,143	9,28,150	9,26,133	18.37	17.50	17.41
7 Years	8,40,000	13,54,358	13,01,371	14,75,759	13.42	12.30	15.82
10 Years	12,00,000	23,87,203	22,89,335	25,87,688	13.19	12.41	14.70
15 Years	18,00,000	59,05,954	59,27,907	52,28,474	14.51	14.55	13.10
Since inception	20,80,000	81,98,338	83,66,524	74,21,333	14.23	14.43	13.26

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

For Product Label, Refer Page no. 66-69.

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 : ₹ 1521.10 Crore
Closing AUM : ₹ 1581.95 Crore

High/Low NAV in the month

High Growth Option : ₹ 128.6227
Low Growth Option : ₹ 114.0505

Total Expense Ratio

Regular : 2.38
Direct : 1.09

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

1,26,543

Load Structure

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

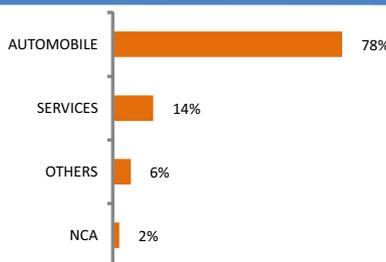
NAV per unit as on 31st March, 2022

Regular Growth Option	₹ 127.1504
Regular IDCW Option	₹ 58.6303
Direct Growth Option	₹ 140.3214
Direct IDCW Option	₹ 64.8982

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	17.23	Jamna Auto Industries Ltd.	1.21
Tata Motors Ltd.	11.90	Mahindra & Mahindra Fin.Ser.Ltd.	1.14
Mahindra & Mahindra Ltd.	10.59	Sundram Fasteners Ltd.	1.11
Bajaj Auto Ltd.	9.64	Motherson Sumi System Ltd.	1.09
Adani Ports And Special Economic Zone Ltd	7.50	Interglobe Aviation Ltd	0.96
Eicher Motors Ltd	7.16	Motherson Sumi Wiring India Ltd	0.95
Ashok Leyland Ltd.	5.20	Subros Ltd.	0.89
Hero Motocorp Ltd.	3.02	TVS Motor Company Ltd	0.88
Bosch Ltd.	2.44	Mahindra CIE Automotive Ltd	0.52
Container Corporation Of India Ltd	2.07	MRF Ltd.	0.42
Apollo Tyres Ltd.	1.92	Sandhar Technologies Ltd	0.40
Bharat Forge Ltd.	1.82	Zomato Ltd	0.24
VRL Logistics Ltd	1.67	Rane Holdings Ltd.	0.20
Minda Corporation Ltd	1.45	Others	0.21
Mahindra Logistics Ltd	1.37	Net Current Assets	2.26
Escorts Ltd.	1.30	TOTAL	100.00
Schaeffler India Ltd	1.24		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Ashok Leyland Ltd.	2.2	Mahindra & Mahindra Ltd.	-3.3
VRL Logistics Ltd	1.7	Interglobe Aviation Ltd	-2.5
Minda Corporation Ltd	1.5	Adani Ports And Special Economic Zone Ltd	-2.5
Mahindra Logistics Ltd	1.4	Hero Motocorp Ltd.	-2.3
Schaeffler India Ltd	1.2	Tata Motors Ltd.	-2.1

Market Capitalisation (%)

	Large	Mid	Small
Fund	70	18	12
Benchmark	79	16	4

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	26.21%	27.87%
Sharpe Ratio	0.23%	
Portfolio Turnover Ratio (Annual)	0.17	
P/B	4.08	3.74
P/E	36.76	31.50
ROE	5.90	5.78

As on 31st March, 2022

Portfolio Details

% of Top 10 Stocks	76.74
Median Market Cap (₹ Cr)	1,03,987
Weighted Average Market Cap	1,06,211
Number of Securities	33

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	UTI Transportation & Logistics Index (%)	Nifty 50 (%)	NAV Growth (₹)	UTI Transportation & Logistics Index (₹)	Nifty 50 (₹)
1 Year	10.33	8.49	20.26	11,033	10,849	12,026
3 Years	9.90	11.26	15.86	13,277	13,777	15,559
5 Years	4.27	4.46	15.14	12,327	12,439	20,244
Since inception*	16.83	13.40	11.03	87,959	57,994	43,169

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 65 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 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	UTI Transportation & Logistics Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) UTI Transportation & Logistics Index	Yield (%) Nifty 50
1 Year	1,20,000	1,22,444	1,21,525	1,28,178	3.82	2.38	12.95
3 Years	3,60,000	4,74,618	4,77,942	5,02,998	18.84	19.34	23.02
5 Years	6,00,000	7,46,821	7,55,899	9,26,133	8.70	9.18	17.41
7 Years	8,40,000	10,87,579	11,00,769	14,75,759	7.27	7.61	15.82
10 Years	12,00,000	22,84,543	19,48,791	25,87,688	12.37	9.38	14.70
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	16,70,000	55,11,635	42,69,530	46,61,339	15.79	12.56	13.67

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

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

Investment Objective

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

Date of inception/allotment

15th December, 1999

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2801.61 Crore
Closing AUM : ₹ 2904.32 Crore

High/Low NAV in the month

High Growth Option : ₹ 140.7455
Low Growth Option : ₹ 130.3499

Total Expense Ratio

Regular : 2.25
Direct : 1.21

Minimum Investment Amount

Growth: ₹ 500/-
IDCW:

No. of Unit Holding Accounts

2,63,363

Load Structure

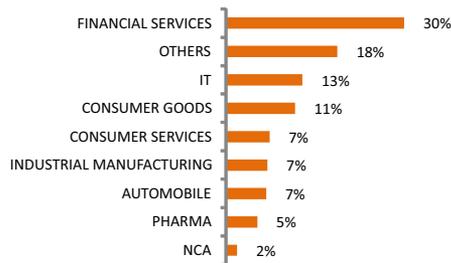
Entry Load : Nil
Exit Load : Nil (Lock-in-Period of 3 years for each investment)

NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 140.7455
Regular IDCW Option : ₹ 26.8882
Direct Growth Option : ₹ 152.3839
Direct IDCW Option : ₹ 35.9113

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	7.99	Eicher Motors Ltd	1.50
HDFC Bank Ltd.	7.22	Carborandum Universal Ltd.	1.42
ICICI Bank Ltd	7.15	Sheela Foam Ltd.	1.33
Axis Bank Ltd.	4.01	Avenue Supermarts Ltd.	1.29
Bharti Airtel Ltd.	3.96	Jubilant Food Works Ltd	1.28
State Bank Of India	2.24	Canfin Homes Ltd.	1.26
Bajaj Finance Ltd.	2.08	Dr Reddy's Laboratories Ltd.	1.23
ITC Ltd.	2.07	Divis Laboratories Ltd.	1.21
Aditya Birla Fashion & Retail Ltd.	2.05	Godrej Consumer Products Ltd	1.20
Larsen & Toubro Infotech Ltd	2.02	Tube Investments Of India Ltd	1.11
Phoenix Mills Ltd	1.85	Barbeque Nation Hospitality Ltd	1.10
Tech Mahindra Ltd	1.82	Gujarat Gas Ltd	1.10
Crompton Greaves Consumer Electricals Ltd.	1.73	Ajanta Pharma Ltd	1.07
Cholamandalam Investment & Finance Company Ltd	1.71	ABB India Ltd.	1.03
Hindalco Industries Ltd.	1.68	Others	29.87
Maruti Suzuki India Ltd.	1.55	Net Current Assets	1.87
		TOTAL	100.00

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	2.7	Reliance Industries Ltd.	-7.9
Bharti Airtel Ltd.	2.4	HDFC Ltd.	-3.8
Axis Bank Ltd.	2.3	Tata Consultancy Services Ltd.	-3.4
Aditya Birla Fashion & Retail Ltd.	2.0	Kotak Mahindra Bank Ltd.	-2.2
Infosys Ltd.	1.9	Larsen & Toubro Ltd.	-1.9

Market Capitalisation (%)

	Large	Mid	Small
Fund	61	21	18
Benchmark	77	15	8

Quantitative Indicators

	Fund	Benchmark
Beta	0.95	1
Standard Deviation (Annual)	20.59%	21.37%
Sharpe Ratio	0.64%	
Portfolio Turnover Ratio (Annual)	0.24	
P/B	7.59	8.36
P/E	33.96	36.74
ROE	16.95	16.94

As on 31st March, 2022**Portfolio Details**

% of Top 10 Stocks	40.80
Median Market Cap (₹ Cr)	80,203
Weighted Average Market Cap	2,48,720

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	18.92	22.29	20.26	11,892	12,229	12,026
3 Years	17.03	16.78	15.86	16,035	15,933	15,559
5 Years	13.16	14.55	15.14	18,561	19,730	20,244
Since inception*	14.89	14.08	13.51	2,21,160	1,88,870	1,68,903

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

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

*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 65 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 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,24,222	1,27,925	1,28,178	6.63	12.54	12.95
3 Years	3,60,000	5,07,222	5,17,008	5,02,998	23.63	25.03	23.02
5 Years	6,00,000	9,12,293	9,32,343	9,26,133	16.80	17.69	17.41
7 Years	8,40,000	14,23,644	14,86,309	14,75,759	14.81	16.02	15.82
10 Years	12,00,000	25,50,734	26,80,451	25,87,688	14.43	15.36	14.70
15 Years	18,00,000	50,94,168	54,52,335	52,28,474	12.79	13.58	13.10
Since inception	20,80,000	67,65,674	76,24,752	74,21,333	12.36	13.53	13.26

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

For Product Label, Refer Page no. 66-69.

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 : ₹ 6458.22 Crore
Closing AUM : ₹ 6881.56 Crore

High/Low NAV in the month

High Growth Option : ₹ 116.5995
Low Growth Option : ₹ 105.7383

Total Expense Ratio

Regular : 0.31
Direct : 0.21

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

3,20,159

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 116.3753
Regular IDCW Option : ₹ 58.6297
Direct Growth Option : ₹ 117.5625
Direct IDCW Option : ₹ 59.2296

Tracking error as on 31st March, 2022

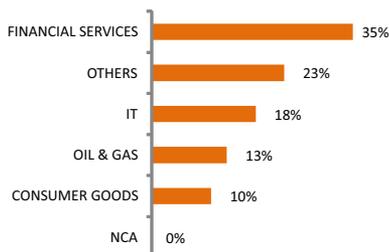
Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0016	0.0256
Over last 3 year	0.0071	0.1119
Over last 5 year	0.0073	0.1159
Since Inception	0.0991	1.5675

Past performance may or may not be sustained in future.

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	11.91	Tata Steel Ltd.	1.38
Infosys Ltd.	9.15	Bajaj Finserv Ltd.	1.35
HDFC Bank Ltd.	8.44	Maruti Suzuki India Ltd.	1.32
ICICI Bank Ltd	6.65	Sun Pharmaceuticals Industries Ltd.	1.29
HDFC Ltd.	5.67	Tech Mahindra Ltd	1.22
Tata Consultancy Services Ltd.	5.08	Wipro Ltd.	1.15
Kotak Mahindra Bank Ltd.	3.37	Hindalco Industries Ltd.	1.09
ITC Ltd.	2.87	Tata Motors Ltd.	1.02
Larsen & Toubro Ltd.	2.80	Mahindra & Mahindra Ltd.	1.01
Axis Bank Ltd.	2.63	Ultratech Cement Ltd.	1.00
Bajaj Finance Ltd.	2.53	Power Grid Corporation Of India Ltd	0.97
State Bank Of India	2.48	JSW Steel Ltd.	0.93
Hindustan Unilever Ltd.	2.40	NTPC Ltd.	0.84
Bharti Airtel Ltd.	2.34	Others	12.45
Asian Paints Ltd.	1.82	Net Current Assets	-0.16
HCL Technologies Ltd.	1.61	TOTAL	100.00
Titan Company Ltd.	1.39		

Sectoral Breakdown



Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

Portfolio Details

% of Top 10 Stocks	58.57
Median Market Cap (₹ Cr)	4,37,968
Weighted Average Market Cap	6,13,306

All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	1.00	1
Standard Deviation (Annual)	22.32%	22.32%
Sharpe Ratio	0.52%	
Portfolio Turnover Ratio (Annual)	0.06	

As on 31st March, 2022

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

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 (%)	S&P BSE Sensex (%)	NAV Growth (₹)	Nifty 50 (₹)	S&P BSE Sensex (₹)
1 Year	19.83	20.26	19.50	11,983	12,026	11,950
3 Years	15.43	15.86	16.10	15,386	15,559	15,656
5 Years	14.74	15.14	15.94	19,895	20,244	20,958
Since inception*	11.76	12.70	13.00	1,16,485	1,40,150	1,48,624

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 65 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 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 (₹)	S&P BSE Sensex (₹)	Yield (%) Fund	Yield (%) Nifty 50	Yield (%) S&P BSE Sensex
1 Year	1,20,000	1,27,919	1,28,178	1,28,306	12.53	12.95	13.16
3 Years	3,60,000	4,99,950	5,02,998	4,99,043	22.58	23.02	22.45
5 Years	6,00,000	9,17,082	9,26,133	9,32,033	17.01	17.41	17.67
7 Years	8,40,000	14,54,482	14,75,759	14,93,819	15.42	15.82	16.16
10 Years	12,00,000	25,23,675	25,87,688	26,21,997	14.23	14.70	14.95
15 Years	18,00,000	49,29,916	52,28,474	53,26,322	12.41	13.10	13.31
Since inception	20,80,000	68,19,744	74,21,333	75,98,269	12.44	13.26	13.49

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

For Product Label, Refer Page no. 66-69.

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 : ₹ 1571.32 Crore
Closing AUM : ₹ 1630.95 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.6537
Low Growth Option : ₹ 13.5239

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

86,924

Load Structure

Entry Load : Nil
Exit Load : Nil

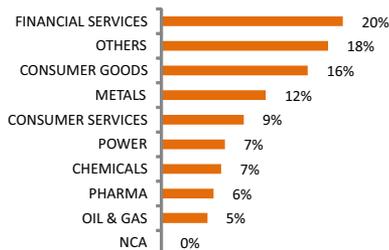
NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 14.6537
Direct Growth Option : ₹ 14.9635

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
Adani Enterprises Ltd.	4.80	Larsen & Toubro Infotech Ltd	2.43
Vedanta Ltd	3.90	Mindtree Ltd.	2.41
Adani Green Energy Ltd	3.54	United Spirits Ltd.	2.30
Adani Transmission Ltd.	3.50	Marico Ltd.	2.26
SRF Ltd.	3.38	DLF Ltd.	2.04
Pidilite Industries Ltd.	3.25	P I Industries Ltd.	1.97
Avenue Supermarkets Ltd.	3.20	Ambuja Cements Ltd.	1.91
Info-Edge (India) Ltd.	3.02	SBI Cards And Payment Services Pvt Ltd.	1.88
ICICI Lombard General Insurance Company Ltd	2.94	Siemens India Ltd.	1.83
Dabur India Ltd.	2.71	Bandhan Bank Ltd.	1.80
Indian Oil Corporation Ltd.	2.63	Bank Of Baroda	1.80
Piramal Enterprises Ltd.	2.54	Colgate Palmolive India Ltd.	1.78
Havells India Ltd.	2.50	Jubilant Food Works Ltd	1.75
GAIL (India) Ltd.	2.46	ICICI Prudential Life Insurance Company Ltd.	1.69
Cholamandalam Investment & Finance Company Ltd	2.46	Others	22.85
Godrej Consumer Products Ltd	2.45	Net Current Assets	0.02
		TOTAL	100.00

Sectoral Breakdown



Market Capitalisation (%)

	Large	Mid	Small
Fund	81	19	-

Portfolio Details

% of Top 10 Stocks	34.25
Median Market Cap (₹ Cr)	71,087
Weighted Average Market Cap	98,931

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	20.86%	20.89%
Sharpe Ratio	0.46%	
Portfolio Turnover Ratio (Annual)	0.45	

As on 31st March, 2022

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Next 50 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Next 50 (₹)	Nifty 50 (₹)
1 Year	20.42	21.58	20.26	12,042	12,158	12,026
3 Years	13.43	14.41	15.86	14,599	14,981	15,559
Since inception*	10.70	12.19	15.57	14,654	15,409	17,228

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 65 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 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Next 50 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Next 50	Yield (%) Nifty 50
1 Year	1,20,000	1,24,414	1,25,098	1,28,178	6.93	8.02	12.95
3 Years	3,60,000	4,85,765	4,93,391	5,02,998	20.50	21.62	23.02
Since inception	4,50,000	6,18,572	6,30,294	6,52,406	17.20	18.25	20.19

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

Investment Objective

The 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 : ₹ 1253.10 Crore
Closing AUM : ₹ 1372.06 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.6895
Low Growth Option : ₹ 12.4237

Total Expense Ratio

Regular : 0.92
Direct : 0.40

Minimum Investment Amount

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

No. of Unit Holding Accounts

36,174

Load Structure

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

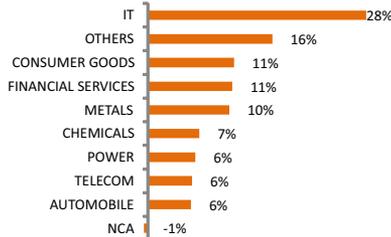
NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 13.6357
Direct Growth Option : ₹ 13.7098

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
Adani Enterprises Ltd.	5.87	Mphasis Ltd	2.95
Bharti Airtel Ltd.	5.66	Indian Railway Catering & Tourism Ltd	2.62
Tata Power Company Ltd.	5.49	United Spirits Ltd.	2.42
State Bank Of India	5.46	L&T Technology Services Ltd	2.17
Titan Company Ltd.	5.43	Havells India Ltd.	2.03
Bajaj Finserv Ltd.	5.40	Bharat Electronics Ltd.	2.00
Infosys Ltd.	5.15	Deepak Nitrite Ltd.	1.31
Grasim Industries Ltd.	4.89	Coforge Ltd	1.30
Apollo Hospitals Enterprise Ltd.	4.75	Dixon Technologies (India) Ltd	1.22
Mindtree Ltd.	4.70	Tata Chemicals Ltd.	1.16
Vedanta Ltd	4.63	Polycab India Ltd	1.12
Tata Motors Ltd.	4.61	Escorts Ltd.	0.66
Wipro Ltd.	4.28	Gujarat Gas Ltd	0.62
Tech Mahindra Ltd	4.23	Torrent Power Ltd.	0.61
SRF Ltd.	4.16	Net Current Assets	-0.25
Larsen & Toubro Infotech Ltd	3.35	TOTAL	100.00

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	52.82
Median Market Cap (₹ Cr)	1,46,193
Weighted Average Market Cap	1,96,660

All figures given are provisional and unaudited.
As on 31st March, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	90	10	-
Benchmark	90	10	-

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty200 Momentum 30 Index (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty200 Momentum 30 Index (₹)	Nifty 50 (₹)
1 Year	35.31	37.73	20.26	13,531	13,773	12,026
Since inception*	34.08	36.50	15.51	13,636	13,897	11,647

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 65 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.

Investment Objective

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

Date of inception/allotment

24th Jan, 2022

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 114.05 Crore
Closing AUM : ₹ 115.65 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.1309
Low Growth Option : ₹ 9.1177

Total Expense Ratio

Regular : 0.30
Direct : 0.20

Minimum Investment Amount

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

No. of Unit Holding Accounts

15,497

Load Structure

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

NAV per unit as on 31st March, 2022

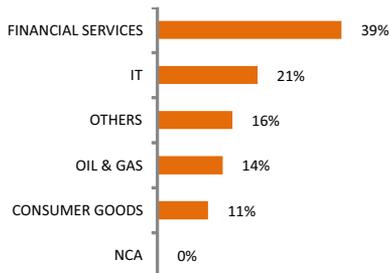
Regular Growth Option : ₹ 10.1095
Direct Growth Option : ₹ 10.1111

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

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	13.71	Titan Company Ltd.	1.60
Infosys Ltd.	10.53	Bajaj Finserv Ltd.	1.56
HDFC Bank Ltd.	9.71	Tata Steel Ltd.	1.56
ICICI Bank Ltd	7.65	Maruti Suzuki India Ltd.	1.52
HDFC Ltd.	6.53	Sun Pharmaceuticals Industries Ltd.	1.49
Tata Consultancy Services Ltd.	5.84	Tech Mahindra Ltd	1.41
Kotak Mahindra Bank Ltd.	3.47	Wipro Ltd.	1.32
ITC Ltd.	3.31	Mahindra & Mahindra Ltd.	1.16
Larsen & Toubro Ltd.	3.22	Ultratech Cement Ltd.	1.15
Axis Bank Ltd.	3.13	Power Grid Corporation Of India Ltd	1.12
Bajaj Finance Ltd.	2.91	NTPC Ltd.	0.97
State Bank Of India	2.86	Nestle India Ltd.	0.94
Hindustan Unilever Ltd.	2.76	IndusInd Bank Ltd.	0.85
Bharti Airtel Ltd.	2.75	Dr Reddy's Laboratories Ltd.	0.79
Asian Paints Ltd.	2.10	Net Current Assets	0.17
HCL Technologies Ltd.	1.91	TOTAL	100.00

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	67.12
Median Market Cap (₹ Cr)	4,84,169
Weighted Average Market Cap	6,90,024

All figures given are provisional and unaudited.
As on 31st March, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

HYBRID READY RECKONER APRIL 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 CCP Advantage Fund)	UTI CCF - Savings Plan (Earlier - UTI CCP Balanced 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 AUM (Month end in Cr\$)	2nd January 1995 4279	30th January 2018 248	19th November 2008 874	22nd June 2006 5380	30th January 2008 617	12th July 1993 4177	16th December 2003 1612	26th December 1994 3609	1st October 1971 5299
Fund Manager	V Srivatsa (Equity) & Sunil Patil (Debt)	V Srivatsa (Equity) & Sunil Patil (Debt)	Sunil Patil (Debt), Veeri Subramaniam & Sharwan Kumar Goyal (Equity/Gold Portfolios)	Sharwan Goyal (Equity) & Amit Sharma (Debt)	Vishal Chopda	*Sunil Patil (Debt) & Vishal Chopda (Equity)	Amandeep Chopra (Debt) & *Amit Premchandani (Equity)	*Sunil Patil (Debt) & V Srivatsa (Equity)	*Sunil Patil (Debt) & Ajay Tyagi (Equity)
Ideal Investment Horizon	3 yrs. plus	3 yrs. plus	3 yrs. plus	6 months & above	5 yr. plus	5 yr. plus	3 yrs. plus	5 yr. plus	10 year / 15 year
Benchmark	CRISIL Hybrid 35+65 Aggressive Index*	CRISIL Equity Savings Index	Customised benchmark S&P BSE 200, Gold & Crisil Composite Bond Fund Index	Nifty 50 Arbitrage	Nifty 500	CRISIL Short Term Debt Hybrid 60+40 Fund Index	NIFTY 50 Hybrid Composite Debt 15:85 Index*	CRISIL Short Term Debt Hybrid 60+40 Fund Index	NIFTY 50 Hybrid Composite Debt 50:50 Index*
Investment Purpose	Wealth Creation	Wealth Creation & Income generation	Wealth Creation	Income Generation	Wealth Creation for Child	Wealth Creation for Child	Income Generation	Retirement Corpus	Insurance, Tax Saving & Wealth Creation
Equity (%)	73.98	72.27**	66.29**	72.79**	98.24	39.84	24.71	39.53	38.31
Large Cap (%)	73	98	75	73	61	60	66	74	68
Mid Cap (%)	16	2	23	21	21	22	20	16	24
Small Cap (%)	11	-	2	6	18	18	14	10	8
Arbitrage/Derivatives (%)	-	34.25	13.97	73.14	-	-	-	-	-
CI	79	83	88	94	94	94	89	78	95
C2	19	17	12	-	5	5	9	20	4
C3	2	-	-	1	1	1	2	2	1
R1	44	38	38	56	56	56	53	43	87
R2	37	39	32	28	28	28	25	37	12
R3	19	23	30	16	16	16	22	19	1
Long Term Debt (%)	11.61	3.94	-	2.17	25.81	25.81	34.33	26.37	25.59
Short Term Debt (%)	3.36	9.20	5.67	22.44	6.30	6.30	8.02	5.42	5.42
G-Sec (%)	8.60	8.16	5.78	-	0.15	25.55	28.69	24.86	28.29
NCA (%)\$	2.18	6.41	9.93	2.60	1.61	2.15	2.81	2.60	1.64
Securitized Debt (%)	0.28	-	-	-	-	0.36	1.44	-	0.75
Gold ETF	-	-	12.33	-	-	-	-	-	-
Funds: Top Sector Holdings (Top 5)									
FINANCIAL SERVICES:34.78	FINANCIAL SERVICES:34.22	FINANCIAL SERVICES:26.06	FINANCIAL SERVICES:27.07	FINANCIAL SERVICES:30.16	AAA/A1+ : 44.03	AAA/A1+ : 44.03	AAA/A1+ : 41.63	AAA/A1+ : 45.29	SOV : 47.11
IT:12.30	AUTOMOBILE:9.67	PHARMA:15.18	METALS:15.49	IT:12.91	SOV : 44.03	SOV : 44.03	SOV : 39.57	SOV : 42.97	AAA/A1+ : 41.22
CONSTRUCTION:8.92	IT:9.27	IT:12.58	OIL & GAS:9.68	CONS GOODS:11.68	AA+ : 8.47	AA+ : 8.47	AA+ : 10.48	AA+ : 7.22	AA+ : 7.23
AUTOMOBILE:8.25	OIL & GAS:7.91	CONS GOODS:9.83	PHARMA:9.18	CONSUMER SERVICES:7.36	AA : 0.83	AA : 0.83	AA : 3.85	AA : 1.05	AA : 1.08
CONS GOODS:7.33	PHARMA:7.01	CONSTRUCTION:8.44	SERVICES:7.18	INDUS. MANUF:7.02	BBB : 0.75	BBB : 0.75	AA : 2.13	AA : 1.43	AA : 1.56
Key Statistics									
Standard Deviation (Annual %)	15.92	7.45	13.26	1.09	20.49	8.67	6.27	8.74	8.38
Beta	1.11	0.70	0.83	0.18	0.94	0.96	1.17	0.97	0.68
Sharpe Ratio (%)	0.59	0.69	0.40	0.60	0.58	0.63	0.60	0.59	0.48
Yield to Maturity (%)	6.22	4.02	4.06	4.70	-	5.93	6.16	5.87	5.94
Average Maturity (Years)	4.31	0.92	1.36	0.42	-	4.72	4.56	4.20	4.44
Modified Duration (Years)	2.92	0.49	0.97	0.40	-	3.07	2.97	2.91	3.05
Expense Ratio (%)	Regular:2.01 Direct:1.47	Regular:1.53 Direct:0.70	Regular:1.93 Direct:0.93	Regular:0.93 Direct:0.34	Regular:2.78 Direct:1.60	Regular:1.78 Direct:1.61	Regular:1.82 Direct:1.27	Regular:1.75 Direct:1.02	Regular:1.86 Direct:0.88
<p>Data as of March 31, 2022. Std. Deviation = S.D. of daily returns* $\sqrt{252}$; Sharpe Ratio = (Return - Risk free rate)/(Standard Deviation) - 3 year. Beta - Computed as 'covariance of NAV returns' divided by variance of index returns* based on daily returns for past three years.</p> <p>*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. *Change of Fund Manager effective from 08th Jan 2022 for UTI Regular Savings Fund* * Benchmark changed with effect from 01st Dec 2021. ** Gross Equity(Cash Equity + Arbitrage). OCF & ROCE are calculated on Net Equity Exposure for Multi Asset Fund & Equity Savings Fund. SNCA includes Non current Assets, Money Market Pool, Repo and Reverse Repo.</p> <p># Average Equity holding is 68.78% for the past 12 months against the requirement of minimum 65%. Top five allocation (Sector) - rebased values.</p>									

UTI HYBRID EQUITY FUND (Erstwhile UTI Balanced Fund)

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

Investment Objective

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

Date of inception/allotment

2nd January, 1995

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 4181.62 Crore
Closing AUM : ₹ 4278.62 Crore

High/Low NAV in the month

High Growth Option : ₹ 246.9586
Low Growth Option : ₹ 231.5624

Total Expense Ratio

Regular : 2.02
Direct : 1.48

Minimum Investment Amount

Growth: ₹ 1000/-
IDCW: ₹ 5000/-

No. of Unit Holding Accounts

7,52,544

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 31st March, 2022

Regular Growth Option : ₹ 246.9586
Regular IDCW Option : ₹ 32.8564
Direct Growth Option : ₹ 260.1517
Direct IDCW Option : ₹ 35.2842

Portfolio Parameters

Weighted Average Maturity : 4.31 Yrs
Yield to Maturity : 6.22%
Modified Duration : 2.92 Yrs
Securitized Debt Average Maturity : 0.25 Yrs.
First Business Receivable Trust

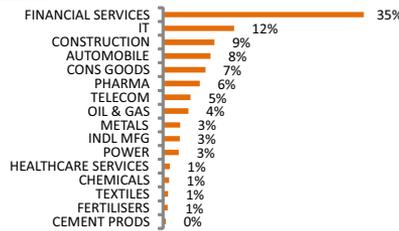
Portfolio as on 31st March, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP/CDs			7.26% GSEC 14/01/29	1.93	SOV
HDFC Bank Ltd.	1.12	CARE A1+	6.45% GSEC MAT - 07/10/2029	1.72	SOV
Canara Bank	1.12	CRISIL A1+	GOI FRB - MAT 22/09/2033	1.28	SOV
EXIM Bank	1.12	ICRA A1+	182 D TBILL MAT - 29/09/2022	0.92	SOV
Equity			8.1% West Bengal SDL 28.01.2025	0.86	SOV
• ICICI Bank Ltd	5.75		Long Term Debt		
• HDFC Bank Ltd.	5.74		National Bank For Agriculture & Rural Development	1.19	ICRA AAA
• Infosys Ltd.	4.33		Jamnagar Utilities & Power Pvt Ltd. ^	1.15	CRISIL AAA
• ITC Ltd.	4.12		Canara Bank	0.94	CRISIL AA+
• State Bank Of India	4.09		Indiabulls Housing Finance Ltd.	0.91	CARE AA
• HDFC Ltd.	3.88		Jorabat Shillong Expressway Ltd. ~	0.72	IND D
• Larsen & Toubro Ltd.	3.52		Summit Digital Infrastructure Pvt Ltd	0.70	CRISIL AAA
• Axis Bank Ltd.	2.75		Power Finance Corporation Ltd.	0.61	CRISIL AAA
• Bharti Airtel Ltd.	2.71		Shriram Transport Finance Co.Ltd.	0.60	IND AA+
• HCL Technologies Ltd.	2.08		Union Bank Of India	0.59	CRISIL AA+
Mahindra & Mahindra Ltd.	1.68		Sundaram Home Finance Ltd.	0.59	CRISIL AA+
Reliance Industries Ltd.	1.50		Others	3.61	
Power Grid Corporation Of India Ltd	1.36		Securitized Debt		
Bajaj Auto Ltd.	1.35		Net Business Receivable Trust\$	0.28	IND AAA(SO)
Tata Steel Ltd.	1.12		Net Current assets	2.18	
Others	28.01		Total	100.00	
Govt Securities					
Others	1.89				

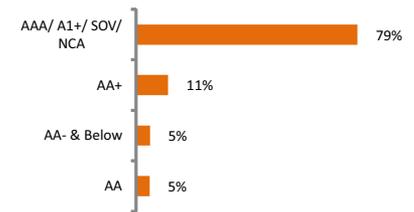
* Top 10 scrips in the portfolio

~ Backed by Annuity from National Highway Authority of India - NHAI \$ Underlying customer - Reliance Group Company ^ Mukesh Ambani promoter Group company

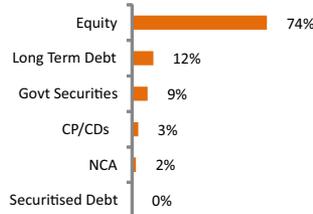
Sectoral Breakdown



Credit Profile of Debt as on 31st March, 2022



Asset Allocation of Debt as on 31st Mar, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	71	16	13

Portfolio Details

Median Market Cap (₹ Cr)	2,72,413
Weighted Average Market Cap	3,19,146
Number of Securities	60

All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

	Fund	Benchmark
Beta	1.11	1
Standard Deviation (Annual)	15.92%	13.95%
Sharpe Ratio	0.59%	
Portfolio Turnover Ratio (Annual)	0.39	

As on 31st March, 2022

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 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	19.89	15.29	20.26	11,989	11,529	12,026
3 Years	13.25	14.54	15.86	14,530	15,033	15,559
5 Years	10.23	12.79	15.14	16,279	18,260	20,244
Since inception*	14.64	NA	NA	4,14,496	NA	NA

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

* Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 65 in 'Fund Manager Summary'.

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

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

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	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	1,26,039	1,26,013	1,28,178	9.52	9.48	12.95
3 Years	3,60,000	4,88,444	4,70,855	5,02,998	20.90	18.27	23.02
5 Years	6,00,000	8,47,760	8,65,379	9,26,133	13.81	14.65	17.41
7 Years	8,40,000	12,99,881	13,66,205	14,75,759	12.27	13.66	15.82
10 Years	12,00,000	22,61,864	24,00,616	25,87,688	12.18	13.30	14.70
15 Years	18,00,000	45,54,683	48,32,714	52,28,474	11.48	12.18	13.10
Since inception	20,80,000	61,36,311	66,24,641	74,21,333	11.40	12.15	13.26

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

For Product Label, Refer Page no. 66-69.

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 : ₹ 856.76 Crore
Closing AUM : ₹ 873.65 Crore

High/Low NAV in the month

High Growth Option : ₹ 44.0424
Low Growth Option : ₹ 41.7869

Total Expense Ratio

Regular : 1.98
Direct : 0.98

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

No. of Unit Holding Accounts

49,176

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 31st March, 2022

Regular Growth Option : ₹ 43.9935
Regular IDCW Option : ₹ 19.8590
Direct Growth Option : ₹ 47.2752
Direct IDCW Option : ₹ 21.9012

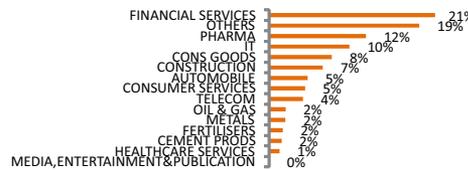
Portfolio Parameters

Weighted Average Maturity : 1.36 Yrs
Yield to Maturity : 4.06%
Modified Duration : 0.97 Yrs

Portfolio as on 31st March, 2022

Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
Equity				Avenue Supermarts Ltd.	1.08		
ICICI Bank Ltd	4.61			Brigade Enterprises Ltd.	1.08		
Infosys Ltd.	4.37			Dr Reddy's Laboratories Ltd.	1.07		
Hindustan Unilever Ltd.	4.28		-4.29	Divis Laboratories Ltd.	1.04		
Cipla Ltd.	3.09			Ultratech Cement Ltd.	1.03		
State Bank Of India	2.91			Reliance Industries Ltd.	0.98		-0.99
Bharti Airtel Ltd.	2.79			Tata Steel Ltd.	0.94		-0.95
Tata Motors Ltd.	2.31			Berger Paints India Ltd.	0.87		-0.87
United Spirits Ltd.	2.17			Dr. Lal Pathlabs Ltd.	0.86		
Oberoi Realty Ltd.	2.11			Sundram Fasteners Ltd.	0.85		
HDFC Bank Ltd.	2.02			Oil & Natural Gas Corporation Ltd.	0.68		-0.68
Tata Consultancy Services Ltd.	1.90		-1.91	Coforge Ltd	0.61		
Aditya Birla Fashion & Retail Ltd.	1.87			SBI Life Insurance Company Ltd.	0.49		-0.49
Dabur India Ltd.	1.85		-1.86	Ruchi Soya Industries Ltd.	0.34		
Axis Bank Ltd.	1.68			Zee Entertainment Enterprises Ltd.	0.29		-0.29
Tech Mahindra Ltd	1.61			HDFC Ltd.	0.26		-0.06
Hero Motocorp Ltd.	1.58		-1.59	CP/CDs			
Lupin Ltd.	1.45			EXIM Bank	2.04	CRISIL A1+	
Titan Company Ltd.	1.45			Canara Bank	1.10	CRISIL A1+	
Gujarat Gas Ltd	1.36			Govt Securities			
Hindalco Industries Ltd.	1.35			6.54% GSEC MAT - 17/01/2032	2.80	SOV	
Sun Pharmaceuticals Industries Ltd.	1.28			8.15% GSEC 11.06.2022	1.15	SOV	
Larsen & Toubro Ltd.	1.23			6.67% GS MAT - 15/12/2035	1.10	SOV	
ICICI Lombard General Insurance Company Ltd	1.22			5.63% GS MAT - 12/04/26	0.56	SOV	
Crompton Greaves Consumer Electricals Ltd.	1.21			182D T BILL MAT 21/07/2022	0.16	SOV	
Bajaj Finance Ltd.	1.21			UTI MF- GOLD ETF	12.33		
P I Industries Ltd.	1.12			Net Current assets	12.26		
				Total	100.00		

Sectoral Breakdown



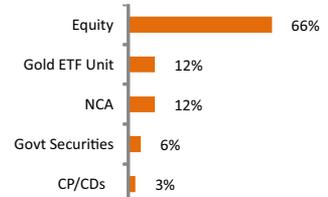
Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cipla Ltd.	2.8	Reliance Industries Ltd.	-5.8
UTI MF - Gold Exchange Traded Fund	2.3	HDFC Ltd.	-2.8
United Spirits Ltd.	2.2	Tata Consultancy Services Ltd.	-2.5
Oberoi Realty Ltd.	2.0	HDFC Bank Ltd.	-2.1
Aditya Birla Fashion & Retail Ltd.	1.8	Kotak Mahindra Bank Ltd.	-1.5

Market Capitalisation (%)

	Large	Mid	Small
Fund	75	23	2
Benchmark	87	13	0

Asset Allocation of Debt as on 31st Mar, 2022



Portfolio Details

% of Top 10 Stocks	28.24
Median Market Cap (₹ Cr)	1,58,284
Weighted Average Market Cap	2,68,167

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.83	1
Standard Deviation (Annual)	13.26%	14.43%
Sharpe Ratio	0.40%	
Portfolio Turnover Ratio (Annual)	3.32	

As on 31st March, 2022

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 (₹)
1 Year	9.99	16.83	20.26	10,999	11,683	12,026
3 Years	9.14	15.33	15.86	13,003	15,346	15,559
5 Years	7.30	13.17	15.14	14,226	18,570	20,244
Since inception*	11.72	14.96	16.57	44,005	64,491	77,671

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

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 65 in 'Fund Manager Summary'.
N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil, Mr. Vetri Subramaniam & Mr. Sharwan Kumar Goyal.
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50
1 Year	1,20,000	1,23,811	1,27,409	1,28,178	5.97	11.71	12.95
3 Years	3,60,000	4,29,015	4,71,446	5,02,998	11.75	18.36	23.02
5 Years	6,00,000	7,49,140	8,72,705	9,26,133	8.82	14.99	17.41
7 Years	8,40,000	11,24,415	13,77,891	14,75,759	8.20	13.90	15.82
10 Years	12,00,000	17,99,873	23,94,907	25,87,688	7.87	13.25	14.70
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,90,000	28,30,077	38,95,239	42,36,398	8.29	12.65	13.78

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

For Product Label, Refer Page no. 66-69.

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 : ₹ 5457.67 Crore
Closing AUM : ₹ 5380.45 Crore

High/Low NAV in the month

High Growth Option : ₹ 28.4295
Low Growth Option : ₹ 28.3786

Total Expense Ratio

Regular : 0.94
Direct : 0.35

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

No. of Unit Holding Accounts

12,624

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 31st March, 2022

Regular Growth Option : ₹ 28.4212
Regular IDCW Option : ₹ 16.0559
Direct Growth Option : ₹ 29.7214
Direct IDCW Option : ₹ 17.3858

Portfolio Parameters

Weighted Average Maturity : 0.42 Yrs
Yield to Maturity : 4.70%
Modified Duration : 0.40 Yrs

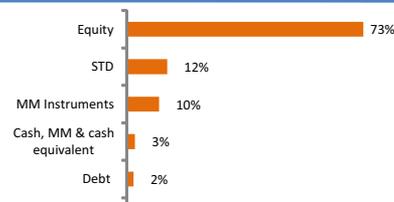
Portfolio as on 31st March, 2022

Portfolio	% to NAV	Hedged	Portfolio	% to NAV	Hedged
Equity	72.79*		Cash, MM & cash equivalent	2.60	
STD	12.48		Debt	2.17	
MM Instruments	9.96		Total	100.00	

All figures given are provisional and unaudited.

*Average Equity Holding is 68.78% 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 31st Mar, 2022



Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.18	1
Standard Deviation (Annual)	1.09%	2.77%
Sharpe Ratio	0.60%	
Portfolio Turnover Ratio (Annual)	11.42	

As on 31st March, 2022

Portfolio Details

Median Market Cap (₹ Cr)	1,14,285
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All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 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	3.84	3.82	3.76	10,384	10,382	10,376
3 Years	4.55	4.07	5.28	11,429	11,273	11,671
5 Years	5.14	4.38	5.82	12,850	12,392	13,271
Since inception*	6.84	6.17	6.19	28,413	25,728	25,804

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 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Sharwan Kumar Goyal & Mr. Amit Sharma. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	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	1,22,229	1,22,314	1,22,477	3.48	3.61	3.87
3 Years	3,60,000	3,82,342	3,80,354	3,85,169	3.96	3.61	4.45
5 Years	6,00,000	6,74,245	6,65,828	6,86,814	4.62	4.12	5.35
7 Years	8,40,000	10,02,895	9,81,667	10,29,322	4.99	4.39	5.72
10 Years	12,00,000	15,96,386	15,56,978	16,49,624	5.57	5.09	6.20
15 Years	18,00,000	29,28,441	20,19,497	29,58,085	6.19	5.46	6.32
Since inception	18,80,000	31,49,878	20,19,497	31,60,343	6.27	5.46	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.

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 : ₹ 1595.12 Crore
Closing AUM : ₹ 1612.21 Crore

High/Low NAV in the month

High Growth Option : ₹ 51.9075
Low Growth Option : ₹ 50.5530

Total Expense Ratio

Regular : 1.82
Direct : 1.27

Minimum Investment Amount

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

No. of Unit Holding Accounts

53,303

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 31st March, 2022

Regular Growth Option : ₹ 51.8969
Regular IDCW Option : ₹ 15.9657
Direct Growth Option : ₹ 55.0611
Direct IDCW Option : ₹ 17.2928

Portfolio Parameters

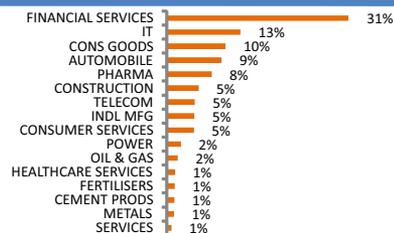
Weighted Average Maturity : 4.57 Yrs
Yield to Maturity : 6.16%
Modified Duration : 2.96 Yrs
Securitized Debt Average Maturity : 0.63 Yrs.
First Business Receivable Trust

Portfolio as on 31st March, 2022 (Main Portfolio)

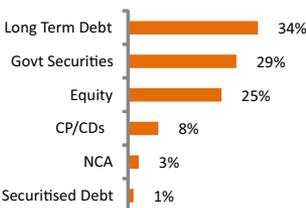
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP/CDs			182D T BILL MAT 21/07/2022	0.16	SOV
• Canara Bank	3.56	CRISIL A1+	7.17% GSEC 08/01/2028	0.05	SOV
• HDFC Bank Ltd.	2.98	CARE A1+	Long Term Debt		
• EXIM Bank	1.48	ICRA A1+	• Power Finance Corporation Ltd.	4.70	CRISIL AAA
Equity			• LIC Housing Finance Ltd.	3.16	CRISIL AAA
Intosys Ltd.	2.22		• Jamnagar Utilities & Power Pvt Ltd. ^	3.12	CRISIL AAA
HDFC Bank Ltd.	2.10		Cholamandiam Investment & Finance Company Ltd	2.26	ICRA AA+
ICICI Bank Ltd.	1.99		Summit Digital Infrastructure Pvt Ltd	1.85	CRISIL AAA
Axis Bank Ltd.	1.52		Yes Bank Ltd.	1.70	CARE BBB
Bharti Airtel Ltd.	1.17		Shriram Transport Finance Co.Ltd.	1.29	IND AA+
State Bank Of India	0.92		National Bank For Agriculture & Rural Development	1.57	ICRA AAA
Bajaj Auto Ltd.	0.66		Union Bank Of India	1.57	CRISIL AA+
ITC Ltd.	0.61		Canfin Homes Ltd.	1.55	ICRA AA+
Aditya Birla Fashion & Retail Ltd.	0.53		Bajaj Finance Ltd.	1.55	CRISIL AAA
Tech Mahindra Ltd	0.51		India Grid Trust	1.55	CRISIL AAA
Others	12.67		Tata Motors Finance Ltd.	1.54	CRISIL AA-
Govt Securities			Indian Hotels Company Ltd.	1.26	CARE AA
6.45% GSEC MAT - 07/10/2029	6.08	SOV	HDFC Ltd.	1.26	ICRA AA
7.26% GSEC 14/01/29	5.11	SOV	REC Ltd	1.26	CRISIL AAA
GOI FRB - MAT 22/08/2033	4.64	SOV	Piramal Capital & Housing Finance Ltd	1.26	ICRA AA
7.12% KA SDL MAT- 29/12/2034	3.08	SOV	L&T Finance Ltd.	0.95	CRISIL AAA
5.63% GS MAT - 12/04/26	3.06	SOV	Canara Bank	0.62	CRISIL AA+
182 D TBILL MAT - 25/09/2022	2.43	SOV	Indiabulls Housing Finance Ltd.	0.18	CARE AA
5.22% GS 15/06/2025	1.53	SOV	Securitized Debt		
8.77% GS MAT - 03/08/2030	1.45	SOV	First Business Receivable Trust\$	1.44	IND AAA(SO)
8.21% W B SDL MAT - 24/06/25	0.60	SOV	Net Current assets	2.81	
7.29% GUJARAT SDL MAT - 30/03/2032	0.43	SOV	Total	100.00	

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

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 31st Mar, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	66	20	14

Segregated AUM & NAV

Segregated Fund Size Monthly Average : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated NAV per unit as on 31st March, 2022 Growth : ₹ 0.0

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 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	12.15	7.37	1.08	11,215	10,737	10,108
3 Years	7.68	9.98	6.28	12,488	13,306	12,007
5 Years	7.38	8.85	5.02	14,279	15,284	12,777
Since inception*	9.41	8.57	5.59	51,856	45,034	27,060

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 65 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 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 15:85 Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 15:85 Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,25,485	1,23,523	1,19,499	8.65	5.53	-0.78
3 Years	3,60,000	4,26,202	4,13,140	3,76,842	11.30	9.17	3.00
5 Years	6,00,000	7,45,647	7,58,949	6,81,438	8.64	9.35	5.04
7 Years	8,40,000	11,25,150	11,64,018	10,23,155	8.22	9.17	5.56
10 Years	12,00,000	18,88,594	19,41,838	16,57,191	8.78	9.31	6.29
15 Years	18,00,000	36,75,460	37,36,032	29,72,602	8.94	9.14	6.38
Since inception	20,80,000	48,56,790	48,64,451	37,37,720	9.06	9.08	6.38

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future. For Product Label, Refer Page no. 66-69.

Portfolio Details

Median Market Cap (₹ Cr)	1,07,750
Weighted Average Market Cap	2,71,920
Number of Securities	56

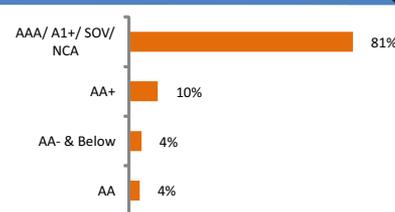
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	1.17	1
Standard Deviation (Annual)	6.27%	4.31%
Sharpe Ratio	0.60%	
Portfolio Turnover Ratio (Annual)	0.79	

As on 31st March, 2022

Credit Profile of Debt as on 31st March, 2022



Excluding Net Current Assets

UTI Regular Savings Fund (Segregated - 17022020) Segregated Portfolio as on 31st March, 2022

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

* Percentage to NAV Less Than 0.01

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

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

UTI UNIT LINKED INSURANCE PLAN

An open ended tax saving cum insurance scheme.

APRIL 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 : ₹ 5229.04 Crore
Closing AUM : ₹ 5299.27 Crore

High/Low NAV in the month

High Growth Option : ₹ 32.5148
Low Growth Option : ₹ 31.4730

Total Expense Ratio

Existing : 1.86
Direct : 0.88

Minimum Investment Amount

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

No. of Unit Holding Accounts

2,47,820

Load Structure

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

NAV per unit as on 31st March, 2022

Existing Growth Option : ₹ 32.4996
Direct Growth Option : ₹ 34.3373

Portfolio Parameters

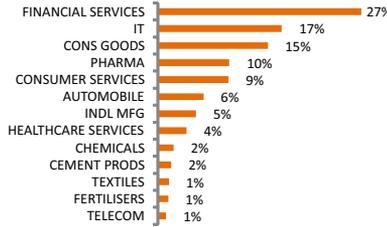
Weighted Average Maturity : 4.44 Yrs
Yield to Maturity : 5.94%
Modified Duration : 3.05 Yrs
Securitized Debt Average Maturity : 1.76 Yrs.
First Business Receivable Trust

Portfolio as on 31st March, 2022

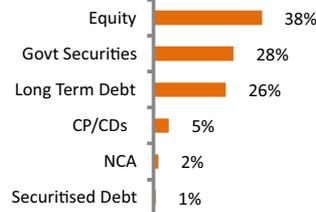
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP/CDs			Others	14.11	
• Canara Bank	3.16	CRISIL A1+	• 6.45% GSEC MAT - 07/10/2029	4.72	SOV
National Bank For Agriculture & Rural Development	1.81	IND A1+	• 5.63% GS MAT - 12/04/26	2.79	SOV
EXIM Bank	0.45	ICRA A1+	• GOI FRB - MAT 22/09/2033	2.73	SOV
Equity			• 182 D TBILL MAT - 29/09/2022	2.03	SOV
• Bajaj Finance Ltd.	2.40		6.58% GUJARAT SDL MAT - 31/03/2027	1.90	SOV
• HDFC Bank Ltd.	2.15		Long Term Debt		
• Infosys Ltd.	1.99		• HDFC Ltd.	3.67	CRISIL AAA
Larsen & Toubro Infotech Ltd	1.87		• Larsen & Toubro Ltd.	2.41	CRISIL AAA
Kotak Mahindra Bank Ltd.	1.60		State Bank Of India	1.96	CRISIL AA+
ICICI Bank Ltd	1.54		Bajaj Finance Ltd.	1.90	CRISIL AAA
HDFC Ltd.	1.39		National Bank For Agriculture & Rural Development	1.89	ICRA AAA
Mindtree Ltd.	1.34		Sikka Ports & Terminals Ltd.	1.44	CRISIL AAA
Avenue Supermarts Ltd.	1.25		Jamnagar Utilities & Power Pvt Ltd. ^	1.39	CRISIL AAA
Coforge Ltd	1.11		National Housing Bank	1.27	CRISIL AAA
Info-Edge (India) Ltd.	1.09		REC Ltd	1.27	CRISIL AAA
Astral Ltd.	1.00		L&T Finance Ltd.	0.97	CRISIL AAA
AU Small Finance Bank Ltd	0.90		Others	7.41	
Maruti Suzuki India Ltd.	0.81		Securitized Debt		
Titan Company Ltd.	0.75		First Business Receivable Trust\$	0.75	IND AAA(SO)
Others	17.10		Net Current assets	1.64	
Govt Securities			Total	100.00	

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

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 31st Mar, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	67	25	8

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 Index (%)	Nifty 50 (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 (₹)
1 Year	10.79	12.66	20.26	11,079	11,266	12,026
3 Years	7.93	12.99	15.86	12,575	14,430	15,559
5 Years	7.66	11.84	15.14	14,466	17,503	20,244
Since inception*	10.58	NA	NA	16,10,808	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 65 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi.

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	Yield (%) Nifty 50
1 Year	1,20,000	1,23,430	1,25,464	1,28,178	5.37	8.60	12.95
3 Years	3,60,000	4,30,883	4,50,222	5,02,998	12.05	15.11	23.02
5 Years	6,00,000	7,50,363	8,32,886	9,26,133	8.89	13.09	17.41
7 Years	8,40,000	11,35,666	13,02,050	14,75,759	8.48	12.31	15.82
10 Years	12,00,000	19,01,592	22,24,954	25,87,688	8.91	11.87	14.70
15 Years	18,00,000	37,86,238	44,17,298	52,28,474	9.30	11.12	13.10
Since inception	20,80,000	50,99,819	60,07,342	74,21,333	9.55	11.19	13.26

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

For Product Label, Refer Page no. 66-69.

Portfolio Details

Median Market Cap (₹ Cr)	88,049
Weighted Average Market Cap	2,23,158
Number of Securities	57

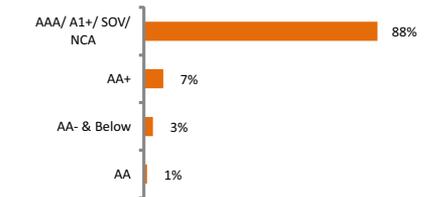
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	0.68	1
Standard Deviation (Annual)	8.38%	11.02%
Sharpe Ratio	0.48%	
Portfolio Turnover Ratio (Annual)	0.23	

As on 31st March, 2022

Credit Profile of Debt as on 31st March, 2022



Excluding Net Current Assets

Investment Objective

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

Date of inception/allotment

30th August, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 243.93 Crore
Closing AUM : ₹ 247.57 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.2033
Low Growth Option : ₹ 12.7834

Total Expense Ratio

Regular : 1.55
Direct : 0.72

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

No. of Unit Holding Accounts

14,175

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 31st March, 2022

Regular Growth Option : ₹ 13.1931
Regular IDCW Option : ₹ 13.1932
Direct Growth Option : ₹ 13.6344
Direct IDCW Option : ₹ 13.6352

Portfolio Parameters

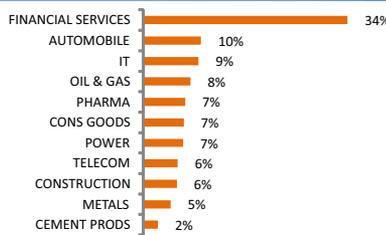
Weighted Average Maturity : 0.92 Yrs
Yield to Maturity : 4.02%
Modified Duration : 0.49 Yrs
Portfolio Turnover Ratio (Annual) : 4.18

Portfolio as on 31st March, 2022

Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
Equity				Oil & Natural Gas Corporation Ltd.	1.27		-0.46
Infosys Ltd.	7.91		-6.21	NTPC Ltd.	1.21		
HDFC Ltd.	7.26		-5.07	Bajaj Auto Ltd.	1.05		
Grasim Industries Ltd.	6.06		-5.14	GAIL (India) Ltd.	1.03		
Reliance Industries Ltd.	5.10		-3.93	Maruti Suzuki India Ltd.	0.85		
Axis Bank Ltd.	4.22		-2.15	Indus Towers Ltd.	0.64		
HDFC Bank Ltd.	3.44			Tata Motors Ltd.	0.50		
JSW Steel Ltd.	2.92		-2.93	Dr Reddy's Laboratories Ltd.	0.35		
ICICI Bank Ltd.	2.75			Dabur India Ltd.	0.24		-0.24
Tata Steel Ltd.	2.69		-1.76	CP/CDs			
ITC Ltd.	2.59			EXIM Bank	1.98	CRISIL A1+	
State Bank Of India	2.56			Canara Bank	1.93	CRISIL A1+	
Hindalco Industries Ltd.	2.50		-1.67	Govt Securities			
SBI Life Insurance Company Ltd.	2.24		-2.25	5.63% GS MAT - 12/04/26	5.98	SOV	
Larsen & Toubro Ltd.	2.14			GOI FRB - MAT 22/09/2033	2.02	SOV	
Aurobindo Pharma Ltd.	2.05		-1.10	182D T BILL MAT 21/07/2022	0.16	SOV	
HCL Technologies Ltd.	1.83			Long Term Debt			
Bharti Airtel Ltd.	1.56			NTPC Ltd.	2.19	CRISIL AAA	
Cipla Ltd.	1.37			Indian Hotels Company Ltd.	0.93	CARE AA	
Hindustan Unilever Ltd.	1.34		-1.34	Jamnagar Utilities & Power Pvt Ltd.	0.82	CRISIL AAA	
Power Grid Corporation Of India Ltd	1.32			Net Current assets	11.72		
Mahindra & Mahindra Ltd.	1.28			Total	100.00		

¹Top 10 scrips in the portfolio
²Mukesh Ambani promoter Group company

Sectoral Breakdown



Active Stock positions

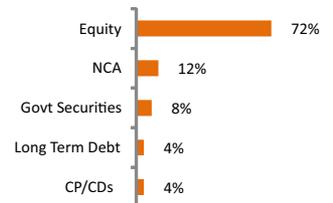
Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	3.4	JSW Steel Ltd.	0.0
ICICI Bank Ltd	2.8	SBI Life Insurance	0.0
ITC Ltd.	2.6	Company Ltd.	0.0
State Bank Of India	2.6	Dr Reddy's Laboratories Ltd.	0.4
HDFC Ltd.	2.2	Tata Motors Ltd.	0.5
		Indus Towers Ltd.	0.6

Market Capitalisation (%)

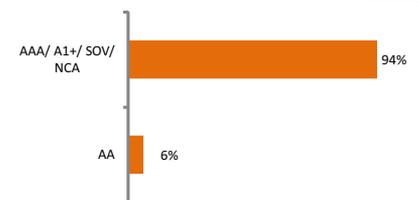
Fund	Large	Mid	Small
	96	2	2

As on 31st March, 2022

Asset Allocation of Debt as on 31st Mar, 2022



Credit Profile of Debt as on 31st March, 2022



Excluding Net Current Assets

Portfolio Details

% of Top 10 Stocks	22.83
Median Market Cap (₹ Cr)	3,10,444
Weighted Average Market Cap	3,76,196
Number of Securities	26

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Equity Savings Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	10.66	10.57	1.08	11,066	11,057	10,108
3 Years	9.07	10.83	6.28	12,978	13,617	12,007
Since inception*	8.03	9.89	7.30	13,192	14,025	12,875

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

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

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Equity Savings Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,24,535	1,24,932	1,19,526	7.12	7.75	-0.74
3 Years	3,60,000	4,29,903	4,32,812	3,76,812	11.89	12.36	2.99
Since inception	4,30,000	5,22,923	5,31,937	4,64,033	10.94	11.92	4.20

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.

For Product Label, Refer Page no. 66-69.

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

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

Investment Objective

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

Date of inception/allotment

12th July, 1993

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 4131.80 Crore
Closing AUM : ₹ 4177.17 Crore

High/Low NAV in the month

High Growth Option : ₹ 30.2185
Low Growth Option : ₹ 29.2037

Total Expense Ratio

Regular : 1.78
Direct : 1.61

Minimum Investment Amount

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

No. of Unit Holding Accounts

23,58,829

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 31st March, 2022

Regular Growth Option : ₹ 30.2185
Direct Growth Option : ₹ 30.6883

Portfolio Parameters

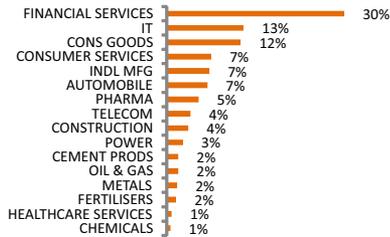
Weighted Average Maturity : 4.72 Yrs
Yield to Maturity : 5.93%
Modified Duration : 3.07 Yrs
Securitized Debt Average Maturity :
First Business Receivable Trust : 2.76 Yrs.

Portfolio as on 31st March, 2022

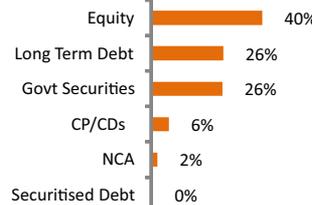
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP/CDs			Govt Securities		
• Canara Bank	2.86	CRISIL A1+	Others	10.04	
National Bank For Agriculture & Rural Development	1.15	IND A1+	• 6.45% GSEC MAT - 07/10/2029	5.87	SOV
EXIM Bank	1.15	ICRA A1+	• GOI FRB - MAT 22/09/2033	4.06	SOV
IndusInd Bank Ltd.	1.14	CRISIL A1+	• 7.89% GJ SDL MAT - 15/05/2025	2.53	SOV
Equity			5.22% GS 15/06/2025	1.77	SOV
• Infosys Ltd.	3.20		8.24% T N SDL MAT-10/06/2025	1.28	SOV
• HDFC Bank Ltd.	2.86		Long Term Debt		
• ICICI Bank Ltd	2.83		• HDFC Ltd.	4.80	CRISIL AAA
Axis Bank Ltd.	1.60		• State Bank Of India	2.48	CRISIL AA+
Bharti Airtel Ltd.	1.58		• REC Ltd	2.20	CRISIL AAA
State Bank Of India	0.90		Bajaj Finance Ltd.	1.92	CRISIL AAA
Aditya Birla Fashion & Retail Ltd.	0.85		NTPC Ltd.	1.23	CRISIL AAA
Bajaj Finance Ltd.	0.83		Shriram Transport Finance Co.Ltd.	1.23	IND AA+
ITC Ltd.	0.83		Larsen & Toubro Ltd.	1.22	CRISIL AAA
Larsen & Toubro Infotech Ltd	0.82		LIC Housing Finance Ltd.	1.22	CRISIL AAA
Phoenix Mills Ltd	0.74		National Bank For Agriculture & Rural Development	1.22	ICRA AAA
Tech Mahindra Ltd	0.74		Kotak Mahindra Prime Ltd.	1.20	CRISIL AAA
Crompton Greaves Consumer Electricals Ltd.	0.72		Others	7.09	
Cholamandalam Investment & Finance Company Ltd	0.69		Securitized Debt		
Hindalco Industries Ltd.	0.68		First Business Receivable Trust\$	0.36	IND AAA(SO)
Others	19.97		Net Current assets	2.15	
			Total	100.00	

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

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 31st Mar, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	60	22	18

Portfolio Details

Median Market Cap (₹ Cr)	77,877
Weighted Average Market Cap	2,44,780

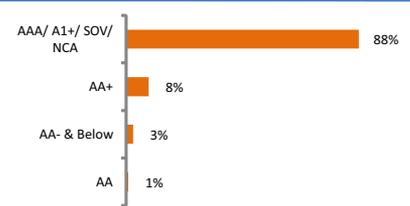
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	8.67%	8.56%
Sharpe Ratio	0.63%	
Portfolio Turnover Ratio (Annual)	0.34	

As on 31st March, 2022

Credit Profile of Debt as on 31st March, 2022



Excluding Net Current Assets

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 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	12.71	11.54	20.26	11,271	11,154	12,026
3 Years	9.33	11.98	15.86	13,071	14,046	15,559
5 Years	7.53	10.86	15.14	14,379	16,749	20,244
Since inception*	11.02	NA	NA	2,01,695	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 65 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr Vishal Chopda

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	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	1,25,122	1,24,989	1,28,178	8.05	7.84	12.95
3 Years	3,60,000	4,37,131	4,41,980	5,02,998	13.05	13.81	23.02
5 Years	6,00,000	7,60,774	8,09,701	9,26,133	9.44	11.95	17.41
7 Years	8,40,000	11,51,891	12,60,432	14,75,759	8.88	11.40	15.82
10 Years	12,00,000	19,90,819	21,57,761	25,87,688	9.78	11.30	14.70
15 Years	18,00,000	40,16,058	42,65,045	52,28,474	10.00	10.71	13.10
Since inception	20,80,000	53,19,962	57,31,293	74,21,333	9.98	10.72	13.26

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

For Product Label, Refer Page no. 66-69.

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 : ₹ 3556.84 Crore
Closing AUM : ₹ 3608.88 Crore

High/Low NAV in the month

High Growth Option : ₹ 34.3437
Low Growth Option : ₹ 33.0761

Total Expense Ratio

Regular : 1.75
Direct : 1.02

Minimum Investment Amount

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

No. of Unit Holding Accounts

21,02,046

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 31st March, 2022

Regular Growth Option : ₹ 34.3437
Direct Growth Option : ₹ 36.2717

Portfolio Parameters

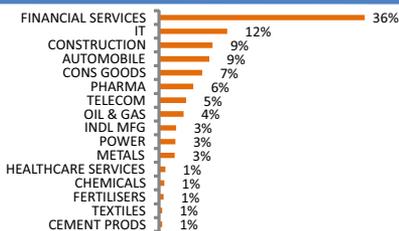
Weighted Average Maturity : 4.20 Yrs
Yield to Maturity : 5.87%
Modified Duration : 2.91 Yrs

Portfolio as on 31st March, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP/CDs			Govt Securities	9.55	
• Canara Bank	2.66	CRISIL A1+	Others	6.11	SOV
• National Bank For Agriculture & Rural Development	1.33	IND A1+	• 6.45% GSEC MAT - 07/10/2029	2.73	SOV
• EXIM Bank	1.33	ICRA A1+	• 5.22% GS 15/06/2025	2.63	SOV
• IndusInd Bank Ltd.	1.32	CRISIL A1+	• GOI FRB - MAT 22/09/2033	2.21	SOV
Equity			• 8.25% MH SDL- 13/05/2025	1.63	SOV
• IICI Bank Ltd	3.29		• 182 D TBILL MAT - 29/09/2022		
• HDFC Bank Ltd.	3.19		Long Term Debt		
• ITC Ltd.	2.13		• Bajaj Finance Ltd.	2.79	CRISIL AAA
• HDFC Ltd.	2.07		• EXIM Bank	2.44	CRISIL AAA
• State Bank Of India	2.04		• LIC Housing Finance Ltd.	2.21	CRISIL AAA
• Infosys Ltd.	2.00		• Larsen & Toubro Ltd.	2.12	CRISIL AAA
• Larsen & Toubro Ltd.	1.94		• HDFC Ltd.	2.06	CRISIL AAA
• Axis Bank Ltd.	1.74		• National Bank For Agriculture & Rural Development	1.41	ICRA AAA
• Bharti Airtel Ltd.	1.43		• Union Bank Of India	1.40	CRISIL AA+
• HCL Technologies Ltd.	1.15		• Kotak Mahindra Prime Ltd.	1.39	CRISIL AAA
• Mahindra & Mahindra Ltd.	1.14		• State Bank Of India	1.39	CRISIL AA+
• Reliance Industries Ltd.	0.94		• Power Finance Corporation Ltd.	1.38	CRISIL AAA
• Bajaj Auto Ltd.	0.69		• Others	7.78	
• Power Grid Corporation Of India Ltd	0.68		• Net Current assets	2.60	
• Tata Steel Ltd.	0.56		Total	100.00	
• Others	14.54				

• Top 10 scrips in the portfolio

Sectoral Breakdown (%)



Portfolio Details

Median Market Cap (₹ Cr)	2,72,582
Weighted Average Market Cap	3,23,950
Number of Securities	61

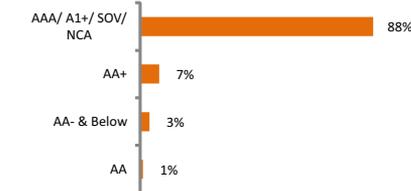
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	0.97	1
Standard Deviation (Annual)	8.74%	8.56%
Sharpe Ratio	0.59%	
Portfolio Turnover Ratio (Annual)	0.50	

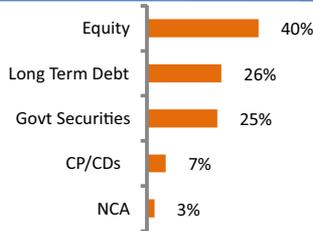
As on 31st March, 2022

Credit Profile of Debt as on 31st March, 2022



Excluding Net Current Assets

Asset Allocation (% to NAV) as on 31st Mar, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	72	16	12

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 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	14.16	11.54	20.26	11,416	11,154	12,026
3 Years	9.08	11.98	15.86	12,982	14,046	15,559
5 Years	7.68	10.86	15.14	14,480	16,749	20,244
Since inception*	10.51	NA	NA	1,52,747	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 65 in 'Fund Manager Summary'.
N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	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	1,25,380	1,24,989	1,28,178	8.47	7.84	12.95
3 Years	3,60,000	4,44,335	4,41,980	5,02,998	14.19	13.81	23.02
5 Years	6,00,000	7,67,643	8,09,701	9,26,133	9.80	11.95	17.41
7 Years	8,40,000	11,61,661	12,60,432	14,75,759	9.12	11.40	15.82
10 Years	12,00,000	19,49,460	21,57,761	25,87,688	9.38	11.30	14.70
15 Years	18,00,000	37,68,341	42,65,045	52,28,474	9.24	10.71	13.10
Since inception	20,80,000	49,43,889	57,31,293	74,21,333	9.24	10.72	13.26

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

For Product Label, Refer Page no. 66-69.

UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

APRIL 2022

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

Investment Objective

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

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

Date of inception/allotment

30th January, 2008

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 595.23 Crore
Closing AUM : ₹ 617.30 Crore

High/Low NAV in the month

High Growth Option : ₹ 58.5879
Low Growth Option : ₹ 54.2866

Total Expense Ratio

Regular : 2.78
Direct : 1.60

Minimum Investment Amount

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

No. of Unit Holding Accounts

52,877

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 31st March, 2022

Regular Growth Option : ₹ 58.5879
Regular IDCW Option : ₹ 58.5912
Direct Growth Option : ₹ 62.8021
Direct IDCW Option : ₹ 62.9087

Portfolio Parameters

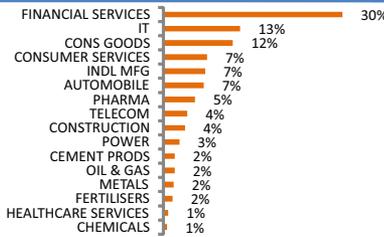
Weighted Average Maturity :-
Yield to Maturity :-
Modified Duration :-

Portfolio as on 31st March, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Electricals Ltd.	1.73	
• Infosys Ltd.	8.00		Cholamandalam Investment & Finance Company Ltd	1.73	
• HDFC Bank Ltd.	7.24		Hindalco Industries Ltd.	1.69	
• ICICI Bank Ltd	7.17		Maruti Suzuki India Ltd.	1.56	
• Axis Bank Ltd.	4.03		Eicher Motors Ltd	1.50	
• Bharti Airtel Ltd.	3.95		Carborandum Universal Ltd.	1.43	
• State Bank Of India	2.26		Sheela Foam Ltd.	1.33	
• Bajaj Finance Ltd.	2.09		Jubilant Food Works Ltd	1.29	
• ITC Ltd.	2.09		Others	41.42	
• Aditya Birla Fashion & Retail Ltd.	2.05		Govt Securities		
• Larsen & Toubro Infotech Ltd	2.01		182D T BILL MAT 21/07/2022	0.15	SOV
Phoenix Mills Ltd	1.86		Net Current assets	1.61	
Tech Mahindra Ltd	1.81		Total	100.00	
Crompton Greaves Consumer					

• Top 10 scrips in the portfolio

Sectoral Breakdown (%)



Portfolio Details

Median Market Cap (₹ Cr)	80,668
Weighted Average Market Cap	2,49,032

All figures given are provisional and unaudited.

Quantitative Indicators

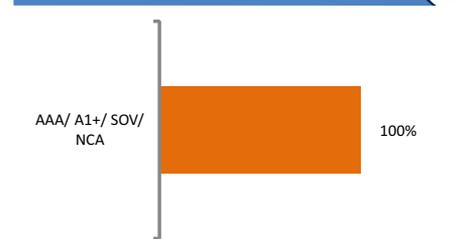
Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.49%	21.37%
Sharpe Ratio	0.58%	
Portfolio Turnover Ratio (Annual)	0.23	

As on 31st March, 2022

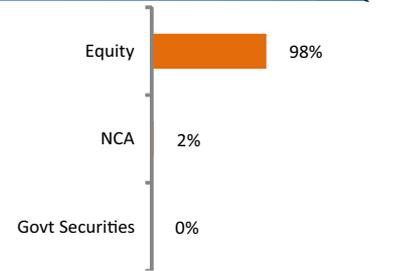
Market Capitalisation (%)

	Large	Mid	Small
Fund	61	21	18

Credit Profile of Debt as on 31st March, 2022



Asset Allocation (% to NAV) as on 31st Mar, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	18.56	22.29	20.26	11,856	12,229	12,026
3 Years	15.75	16.78	15.86	15,514	15,933	15,559
5 Years	13.02	14.55	15.14	18,447	19,730	20,244
Since inception*	11.95	10.28	10.27	49,537	40,032	39,980

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 65 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 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,23,931	1,27,925	1,28,178	6.17	12.54	12.95
3 Years	3,60,000	5,03,501	5,17,008	5,02,998	23.09	25.03	23.02
5 Years	6,00,000	8,93,919	9,32,343	9,26,133	15.97	17.69	17.41
7 Years	8,40,000	14,15,111	14,86,309	14,75,759	14.65	16.02	15.82
10 Years	12,00,000	25,53,777	26,80,451	25,87,688	14.45	15.36	14.70
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	17,00,000	47,16,245	50,01,792	47,85,400	13.34	14.07	13.52

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 APRIL 2022

Fund Name	Fund Manager	Category	Benchmark*	Min Invest Amount	Exit Load	AUM (in Rs Crs)	Portfolio Parameters					
							YTM	Average Maturity	Macaulay Duration	Modified Duration	Direct TER	Regular TER
UTI Overnight Fund	Mr. Amit Sharma	Overnight Fund	CRISIL Overnight Fund AI Index	Rs 500/- (Growth)	Nil	4,530	3.51%	1 Day	NA	NA	0.06%	0.12%
UTI Liquid Cash Plan	Mr. Amandeep Chopra & Mr. Amit Sharma	Liquid Fund	CRISIL Liquid Fund AI Index	Rs 500/- (Growth)	\$\$\$	27,779	3.90%	58 Days	NA	0.16 Yrs	0.14%	0.24%
UTI Money Market Fund	Mr. Anurag Mittal & Mr. Amit Sharma	Money Market	CRISIL Money Market Fund AI Index	Rs 500/- (Growth)	Nil	8,340	4.59%	198 Days	NA	0.54 Yrs	0.19%	0.28%
UTI Ultra Short Term Fund	Mr. Ritesh Nambiar	Ultra Short Duration Fund	CRISIL Ultra Short Duration Fund BI Index	Rs 500/- (Growth)	Nil	1,842	4.68%	176 Days	174 Days	169 Days	0.37%	0.95%
UTI Treasury Advantage Fund	Mr. Anurag Mittal	Low Duration Fund	CRISIL Low Duration Fund AI Index	Rs 500/- (Growth)	Nil	3,122	4.83%	0.88 Yrs	0.79 Yrs	0.76 Yrs	0.28%	0.43%
UTI Banking & PSU Debt Fund	Mr. Anurag Mittal	Banking and PSU Fund	CRISIL Banking and PSU Debt Index	Rs 500/- (Growth)	Nil	290	4.91%	1.74 Yrs	1.54 Yrs	1.45 Yrs	0.18%	0.32%
UTI Short Term Income Fund	Mr. Sudhir Agrawal	Short Duration Fund	CRISIL Short Duration Fund All Index	Rs 500/- (Growth)	Nil	2,522	5.27%	2.28 Yrs	1.73 Yrs	1.64 Yrs	0.35%	0.95%
UTI Corporate Bond Fund	Mr. Anurag Mittal	Corporate Bond	CRISIL Corporate Bond Fund BI Index	Rs 500/- (Growth)	Nil	3,127	4.90%	1.96 Yrs	1.70 Yrs	1.63 Yrs	0.23%	0.58%
UTI Floater Fund	Mr. Sudhir Agrawal	Floater Fund	CRISIL Low Duration Debt Index	Rs 500/- (Growth)	Nil	2,476	4.72%	1.35 Yrs	1.05 Yrs	1.02 Yrs	0.36%	0.86%
UTI Dynamic Bond Fund	Mr. Sudhir Agrawal	Dynamic Bond	CRISIL Dynamic Bond Fund All Index	Rs 500/- (Growth)	\$\$	355	3.93%	2.57 Yrs	1.66 Yrs	1.60 Yrs	0.99%	1.60%
UTI Bond Fund	Mr. Amandeep Chopra	Medium to Long Duration Fund	CRISIL Medium to Long Duration Fund All Index	Rs 500/- (Growth)	\$\$	287	5.66%	6.99 Yrs	4.00 Yrs	3.85 Yrs	1.36%	1.65%
UTI Gilt Fund	Mr. Sudhir Agrawal	Gilt Fund	CRISIL Dynamic Gilt Index	Rs 500/- (Growth)	Nil	664	4.35%	3.13 Yrs	1.62 Yrs	1.57 Yrs	0.66%	0.94%
UTI Credit Risk Fund	Mr. Ritesh Nambiar	Credit Risk Fund	CRISIL Credit Risk Fund CII Index	Rs 500/- (Growth)	\$	524	6.41%	2.42 Yrs	1.84 Yrs	1.76 Yrs	0.88%	1.64%
UTI Medium Term Fund	Mr. Ritesh Nambiar	Medium Duration Fund	CRISIL Medium Duration Fund BII Index	Rs 500/- (Growth)	\$	62	6.43%	3.70 Yrs	3.06 Yrs	2.95 Yrs	1.00%	1.63%

***TER as on March 31, 2022**
 \$ Exit load is applicable if investor exits within 12 months from the date of allotment; (i) upto 10% of the allotted Units - 1.00% (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

Fund Manager details w.e.f. December 01, 2021.
Scheme Benchmarks w.e.f. April 01, 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 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 : ₹ 7673.75 Crore
Closing AUM : ₹ 4529.73 Crore

High/Low NAV in the month

High Growth Option : ₹ 2883.4690
Low Growth Option : ₹ 2875.7415

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

8,292

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 2883.4690
Regular IDCW Option : ₹ 1370.8617
Direct Growth Option : ₹ 2909.9524
Direct IDCW Option : ₹ 1371.6621

Portfolio Parameters

Weighted Average Maturity : 1 Day
Yield to Maturity (Refer Page no. 75) : 3.51%
Modified Duration : --
Macaulay Duration : --

Portfolio as on 31st March, 2022

Portfolio	% of Nav	Rating
TREP	100.00	
Total	100.00	

Asset Allocation as on 31st March, 2022**Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 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	3.21	3.36	3.76	10,321	10,336	10,376
3 Years	3.79	3.90	5.28	11,182	11,217	11,671
5 Years	4.54	4.79	5.82	12,487	12,637	13,271
Since inception*	5.94	5.87	5.92	28,850	28,502	28,750

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

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	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	1,22,096	1,22,181	1,22,477	3.26	3.40	3.86
3 Years	3,60,000	3,78,830	3,79,503	3,85,169	3.34	3.46	4.44
5 Years	6,00,000	6,63,588	6,66,264	6,86,805	3.98	4.14	5.35
7 Years	8,40,000	9,87,988	9,89,980	10,29,283	4.57	4.63	5.72
10 Years	12,00,000	15,84,351	15,77,746	16,49,546	5.43	5.34	6.20
15 Years	18,00,000	28,75,719	28,50,987	29,57,967	5.97	5.86	6.31
Since inception	20,80,000	36,12,693	35,73,407	36,94,961	6.03	5.91	6.26

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

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 : ₹ 29598.96 Crore
Closing AUM : ₹ 27778.69 Crore

High/Low NAV in the month

High Growth Option : ₹ 3466.7447
Low Growth Option : ₹ 3456.2318

Total Expense Ratio

Regular : 0.24
Direct : 0.14

Minimum Investment Amount

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

No. of Unit Holding Accounts

33,226

Load Structure

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

NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 3466.7447
Regular IDCW Option : ₹ 1033.2178
Direct Growth Option : ₹ 3488.0423
Direct IDCW Option : ₹ 1038.9536

Portfolio Parameters

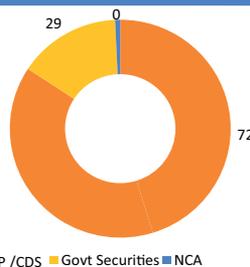
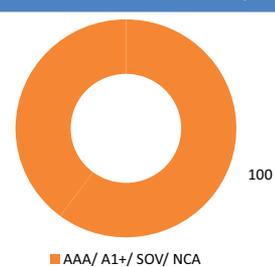
Weighted Average Maturity : 58 Days
Yield to Maturity (Refer Page no. 75) : 3.90%
Modified Duration : 0.16 Yrs
Macaulay Duration :-

Portfolio as on 31st March, 2022

Portfolio

Portfolio	% of Nav	Rating
CP/CDS		
• Indian Bank	9.75	CRISIL A1+
• National Bank For Agriculture & Rural Development	7.42	ICRA A1+
• Canara Bank	5.55	CRISIL A1+
• Reliance Jio Infocomm Ltd	4.65	CRISIL A1+
• Indian Oil Corporation Ltd.	4.13	ICRA A1+
• Bharti Airtel Ltd.	3.58	CRISIL A1+
• Reliance Retail Ventures Ltd.	3.31	CRISIL A1+
• HDFC Bank Ltd.	2.68	CARE A1+
• ICICI Securities Ltd.	2.50	CRISIL A1+
• HDFC Securities Ltd	2.50	CRISIL A1+
• Indus Towers Ltd.	1.80	ICRA A1+
• Tata Steel Ltd.	1.79	ICRA A1+
• IndusInd Bank Ltd.	1.79	CRISIL A1+
• Tata Power Company Ltd.	1.79	CRISIL A1+
• HDFC Ltd.	1.78	CRISIL A1+
• Sikka Ports & Terminals Ltd.	1.43	CRISIL A1+
• Hero Fincorp Ltd.	1.07	CRISIL A1+
• IDFC First Bank Ltd	0.98	CRISIL A1+
• Barclays Bank	0.90	ICRA A1+
• Kotak Securities Ltd.	0.89	CRISIL A1+
• Godrej & Boyce Manufacture Ltd.	0.72	CRISIL A1+
• Birla Group Holdings Private Ltd.	0.72	CRISIL A1+
• Barclays Investments & Loans (India) Pvt Ltd.	0.66	CRISIL A1+
• Standard Chartered Capital Ltd.	0.63	CRISIL A1+
• L&T Finance Ltd.	0.63	CRISIL A1+
• Godrej Agrovet Ltd	0.63	CRISIL A1+
• Canfin Homes Ltd.	0.54	ICRA A1+
• Deutsche Invst I P Ltd	0.54	CRISIL A1+
• Bharat Oman Refineries Ltd	0.54	CRISIL A1+
• TVS Credit Services Ltd	0.53	CRISIL A1+
• Godrej Industries Ltd.	0.47	CRISIL A1+
• Kirloskar Ferrous Industries Ltd.	0.45	ICRA A1+
• Infina Finance Pvt Ltd.	0.45	CRISIL A1+
• Motilal Oswal Financial Services Ltd.	0.36	CRISIL A1+
• Julius Baer Capital (India) Pvt Ltd	0.36	CRISIL A1+
• ONGC Petro-Additions Ltd.	0.36	ICRA A1+
• LIC Housing Finance Ltd.	0.36	CRISIL A1+
• Network 18 Media & Investments Ltd.	0.36	CARE A1+
• GIC Housing Finance Ltd.	0.36	CRISIL A1+
• Alembic Pharmaceuticals Ltd.	0.36	CRISIL A1+
• Axis Securities Ltd	0.36	ICRA A1+
• Tata Motors Finance Ltd.	0.36	CRISIL A1+
• HSBC Investdirect Financial Services (I) Ltd.	0.21	CRISIL A1+
• Bahadur Chand Investments Pvt Ltd	0.18	ICRA A1+
• Piramal Enterprises Ltd.	0.18	CRISIL A1+
• Astec Lifesciences Ltd	0.09	ICRA A1+
Govt Securities		
• 91 D TBILL MAT - 30/06/2022	5.35	SOV
• 364 D TBILL MAT - 02/06/22	3.58	SOV
• 8.15% GSEC 11.06.2022	2.56	SOV
• 91 D TBILL MAT 09/06/2022	2.47	SOV
• 8.35% GOI 14/05/2022	2.14	SOV
• 91 D TBILL MAT - 02/06/22	1.97	SOV
• 91D TBILL MAT 28/04/2022	1.80	SOV
• 91 D TBILL MAT 26/05/2022	1.79	SOV
• 4.54% MH SDL MAT - 03/06/2022	1.31	SOV
• 4.45% MH SDL MAT - 10/06/2022	1.08	SOV
• 364 D TBILL MAT - 07/04//2022	1.04	SOV
• 364 D TBILL MAT - 16/06/22	0.71	SOV
• 364 D TBILL MAT- 21/04/2022	0.57	SOV
• 8.89% TN SDL MAT - 20/06/2022	0.53	SOV
• 8.92% UP SDL 20/06/2022	0.49	SOV
• 4.52% TN SDL MAT - 03/06/2022.	0.37	SOV
• 7.42% MH SDL 11/05/2022	0.33	SOV
• 4.75% HR SDL MAT - 06/05/2022	0.20	SOV
• 4.68% HR SDL MAT 20/05/2022	0.19	SOV
• 91D TBILL MAT - 23/06/2022	0.15	SOV
• Net Current assets	-0.27	
Total	100.00	

• Top 10 scrips in this portfolio

Asset Allocation as on 31st March, 2022Credit Profile of Debt as on 31st March, 2022Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 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	3.39	3.68	3.76	10,339	10,368	10,376
3 Years	4.36	4.70	5.28	11,367	11,479	11,671
5 Years	5.46	5.71	5.82	13,047	13,202	13,271
Since inception*	7.02	6.63	5.92	34,652	32,411	28,678

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 7th 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 65 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 : ₹ 8257.36 Crore
Closing AUM : ₹ 8340.41 Crore

High/Low NAV in the month

High Growth Option : ₹ 2467.3688
Low Growth Option : ₹ 2457.2837

Total Expense Ratio

Regular : 0.28
Direct : 0.19

Minimum Investment Amount

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

No. of Unit Holding Accounts

24,561

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 2467.3688
Regular IDCW Option : ₹ 1041.1481
Direct Growth Option : ₹ 2490.7737
Direct IDCW Option : ₹ 1219.2357

Portfolio Parameters

Weighted Average Maturity : 198 Days
Yield to Maturity (Refer Page no. 75) : 4.59%
Modified Duration : 0.54 Yrs
Macaulay Duration :-

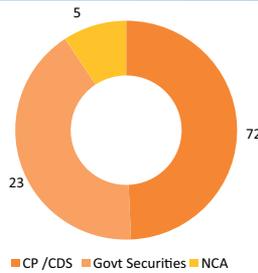
Portfolio as on 31st March, 2022

Portfolio

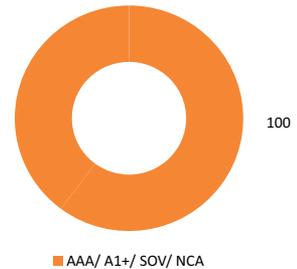
CP/CDs	% of Nav	Rating
HDFC Bank Ltd.	7.02	CRISIL A1+
National Bank For Agriculture & Rural Development	6.96	IND A1+
EXIM Bank	5.26	ICRA A1+
HDFC Ltd.	4.93	CRISIL A1+
IDFC First Bank Ltd	4.64	CRISIL A1+
IndusInd Bank Ltd.	4.59	CRISIL A1+
Canara Bank	3.44	CRISIL A1+
Tata Motors Finance Ltd.	3.42	ICRA A1+
Canfin Homes Ltd.	3.28	ICRA A1+
Reliance Retail Ventures Ltd.	2.94	CRISIL A1+
Vedanta Ltd	2.65	IND A1+
Sikka Ports & Terminals Ltd.	2.38	CRISIL A1+
ICICI Securities Ltd.	2.35	CRISIL A1+
Hero Fincorp Ltd.	2.28	CRISIL A1+
Reliance Jio Infocomm Ltd	1.76	CRISIL A1+
IIFL Wealth Management Ltd	1.59	ICRA A1+
JM Financial Credit Solutions Limited	1.52	ICRA A1+
Credit Suisse Finance (India) Pvt Ltd	1.48	CRISIL A1+
Network 18 Media & Investments Ltd.	1.47	CARE A1+
Crompton Greaves Consumer Electricals Ltd.	1.27	CRISIL A1+
Motilal Oswal Financial Services Ltd.	1.19	CRISIL A1+
Piramal Enterprises Ltd.	1.17	CRISIL A1+
Bajaj Housing Finance Ltd	1.15	CRISIL A1+
AU Small Finance Bank Ltd	1.14	IND A1+
Standard Chartered Capital Ltd.	0.66	CRISIL A1+
KEC International Ltd.	0.59	IND A1+
Fedbank Financial Services Ltd.	0.57	CRISIL A1+
HSBC Investdirect Financial Services (I) Ltd.	0.29	CRISIL A1+
Govt Securities		
182 D TBILL MAT - 29/09/2022	8.22	SOV
182 D TBILL MAT - 22/09/2022	3.53	SOV
182 D TBILL MAT - 08/09/2022	2.94	SOV
182D TBILL MAT - 23/06/2022	2.68	SOV
8.35% GOI 14/05/2022	1.45	SOV
182 D TBILL MAT - 04/08/2022	1.30	SOV
182 D TBILL MAT - 01/09/2022	0.88	SOV
8.90% TN SDL 20/09/2022	0.61	SOV
7.02% MH SDL-27/09/2022	0.61	SOV
182 D TBILL MAT- 16/06/2022	0.54	SOV
8.62 MH SDL 2023	0.43	SOV
Net Current assets	4.82	
Total	100.00	

• Top 10 scrips in this portfolio

Asset Allocation as on 31st March, 2022



Credit Profile of Debt as on 31st March, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 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	3.90	4.19	3.76	10,390	10,419	10,376
3 Years	5.52	5.37	5.28	11,751	11,701	11,671
5 Years	6.31	6.21	5.82	13,581	13,518	13,271
Since inception*	7.35	7.21	6.16	24,669	24,263	21,405

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Oct 2013 & Co- Fund Manager managing w.e.f 7th 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 65 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Anurag Mittal & Mr. Amit Sharma. **The Institution plan (Growth Option) launch on 10th July 2009.

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	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	1,22,563	1,22,696	1,22,470	4.01	4.22	3.87
3 Years	3,60,000	3,86,420	3,86,431	3,85,156	4.66	4.67	4.45
5 Years	6,00,000	6,92,098	6,90,537	6,86,801	5.66	5.57	5.35
7 Years	8,40,000	10,43,568	10,40,733	10,29,309	6.11	6.03	5.72
10 Years	12,00,000	16,94,523	16,89,992	16,49,610	6.71	6.66	6.20
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,20,000	24,27,915	24,16,588	23,08,655	7.10	7.03	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 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. Moderate interest rate risk and Moderate Credit Risk.

Investment Objective

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

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

Date of inception/allotment

29th August, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2046.87 Crore
Closing AUM : ₹ 1841.64 Crore

High/Low NAV in the month

High Growth Option : ₹ 3460.7536
Low Growth Option : ₹ 3448.0676

Total Expense Ratio

Regular : 0.95
Direct : 0.37

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

58,091

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 3460.7536
Regular IDCW Option : ₹ 1037.8328
Direct Growth Option : ₹ 3646.2094
Direct IDCW Option : ₹ 1106.1089

Portfolio Parameters

Weighted Average Maturity : 176 Days
Yield to Maturity (Refer Page no. 75) : 4.68%
Modified Duration : 169 Days
Macaulay Duration : 174 Days

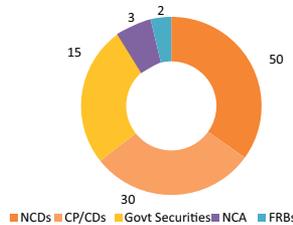
Portfolio as on 31st March, 2022

Portfolio

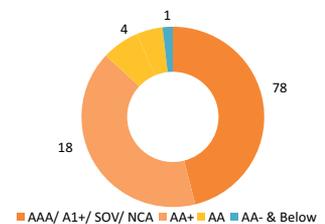
	% of Nav	Rating
CP/CDs		
Indian Oil Corporation Ltd.	4.07	ICRA A1+
National Bank For Agriculture & Rural Development	3.91	IND A1+
IndusInd Bank Ltd.	3.91	CRISIL A1+
KEC International Ltd.	2.69	CRISIL A1+
Indostar Capital Finance Ltd.	2.68	CRISIL A1+
HDFC Securities Ltd	2.68	CRISIL A1+
Vedanta Ltd	2.67	IND A1+
Crompton Greaves Consumer Electricals Ltd.	1.57	CRISIL A1+
Kirloskar Ferrous Industries Ltd.	1.39	ICRA A1+
Astec Lifesciences Ltd	1.35	ICRA A1+
IDFC First Bank Ltd	1.31	CRISIL A1+
ICICI Securities Ltd.	0.81	CRISIL A1+
Network 18 Media & Investments Ltd.	0.54	CRISIL A1+
FRBs		
Shriram Transport Finance Co.Ltd.	2.33	CRISIL AA+
Govt Securities		
8.15% GSEC 11.06.2022	6.30	SOV
182 D TBILL MAT - 14/07/2022	5.37	SOV
182 D TBILL MAT - 04/08/2022	2.68	SOV
8.91% MH SDL -05/09/2022	1.11	SOV
NCDs		
REC Ltd	6.26	CRISIL AAA
Tata Steel Ltd.	5.51	BWR AA+
Cholamandalam Investment & Finance Company Ltd	5.44	ICRA AA+
LIC Housing Finance Ltd.	5.21	CRISIL AAA
HDFC Ltd.	4.90	CRISIL AAA
Tata Power Company Ltd.	3.87	CARE AA
National Bank For Agriculture & Rural Development	3.80	ICRA AAA
Power Finance Corporation Ltd.	3.03	CRISIL AAA
Hindustan Petroleum Corporation Ltd.	1.38	CRISIL AAA
Reliance Industries Ltd.	1.38	CRISIL AAA
Mahindra Rural Housing Finance Ltd	1.37	IND AA+
Ramco Cements Ltd.	1.37	ICRA AA+
India Grid Trust	1.09	CRISIL AAA
Torrent Power Ltd.	1.09	CRISIL AA+
EXIM Bank	0.79	CRISIL AAA
Bajaj Finance Ltd.	0.74	CRISIL AAA
Canfin Homes Ltd.	0.70	ICRA AA+
Power Grid Corporation Of India Ltd	0.61	CRISIL AAA
Housing And Urban Development Corpn	0.55	ICRA AA+
JM Financial Asset Reconstruction Co Ltd	0.55	ICRA AA-
Bhopal Dhule Transmission Company Ltd	0.27	CRISIL AAA
Net Current assets	2.71	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 31st March, 2022



Credit Profile of Debt as on 31st March, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 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	6.19	4.32	3.76	10,619	10,432	10,376
3 Years	4.52	5.70	5.28	11,420	11,811	11,671
5 Years	5.44	6.46	5.82	13,034	13,678	13,271
Since inception*	6.90	7.32	5.91	34,593	37,210	29,096

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar.

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	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	1,23,878	1,22,757	1,22,470	6.09	4.32	3.87
3 Years	3,60,000	3,90,850	3,87,996	3,85,156	5.43	4.94	4.45
5 Years	6,00,000	6,85,399	6,95,319	6,86,791	5.27	5.84	5.35
7 Years	8,40,000	10,25,996	10,50,131	10,29,270	5.63	6.29	5.72
10 Years	12,00,000	16,60,074	17,10,618	16,49,533	6.32	6.90	6.20
15 Years	18,00,000	31,01,855	32,30,518	29,58,068	6.90	7.39	6.32
Since inception	20,80,000	39,58,975	41,52,116	36,95,079	6.98	7.47	6.26

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

For Product Label, Refer Page no. 66-69.

Potential Risk Class Matrix Refer page no.74

UTI TREASURY ADVANTAGE FUND

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

Investment Objective

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

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

Date of inception/allotment

12th July, 1999

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3399.92 Crore
Closing AUM : ₹ 3122.02 Crore

High/Low NAV in the month

High Growth Option : ₹ 2856.2610
Low Growth Option : ₹ 2843.1810

Total Expense Ratio

Regular : 0.43
Direct : 0.28

Minimum Investment Amount

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

No. of Unit Holding Accounts

9,069

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 2856.2610
Regular IDCW Option : ₹ 1122.9072
Direct Growth Option : ₹ 2892.2413
Direct IDCW Option : ₹ 1129.2129

Portfolio Parameters

Weighted Average Maturity : 0.88 Yrs
Yield to Maturity (Refer Page no. 75) : 4.83%
Modified Duration : 0.76 Yrs
Macaulay Duration : 0.79 Yrs
Securitized Debt
Shining Metal Trust II : 0.88 Years

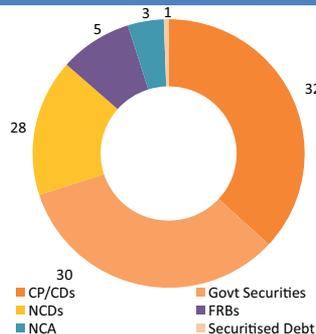
Portfolio as on 31st March, 2022

Portfolio

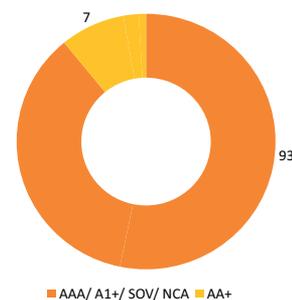
	% of Nav	Rating
CP/CDs		
• Canara Bank	6.13	CRISIL A1+
• HDFC Bank Ltd.	5.40	CARE A1+
• IndusInd Bank Ltd.	4.61	CRISIL A1+
• Reliance Jio Infocomm Ltd	3.18	CRISIL A1+
• Reliance Retail Ventures Ltd	3.14	CRISIL A1+
Vedanta Ltd	2.36	IND A1+
AU Small Finance Bank Ltd	2.35	CRISIL A1+
Motilal Oswal Financial Services Ltd.	1.59	CRISIL A1+
National Bank For Agriculture & Rural Development	1.54	CRISIL A1+
IIFL Wealth Management Ltd	0.94	ICRA A1+
JM Financial Credit Solutions Limited	0.78	ICRA A1+
FRBs		
• Axis Finance Ltd	3.70	CRISIL AAA
Shriram Transport Finance Co.Ltd.	1.64	IND AA+
Govt Securities		
• 182 D TBILL MAT - 29/09/2022	10.98	SOV
• 182 D TBILL MAT - 08/09/2022	7.86	SOV
• 7.02% MH SDL-27/09/2022	3.24	SOV
182 D TBILL MAT - 22/09/2022	3.14	SOV
8.15% GSEC 11.06.2022	2.42	SOV
364 D TBILL MAT- 23/06/2022	1.59	SOV
05.15 GS 09/11/2025	0.94	SOV
NCDs		
• Bajaj Finance Ltd.	3.20	CRISIL AAA
Mahindra Rural Housing Finance Ltd	2.57	CRISIL AA+
Tata Capital Housing Finance Ltd	2.45	CRISIL AAA
REC Ltd	2.45	CRISIL AAA
Larsen & Toubro Ltd.	2.44	CRISIL AAA
Tata Capital Ltd.	2.41	CRISIL AAA
Power Finance Corporation Ltd.	2.11	CRISIL AAA
Mahindra & Mahindra Fin.Ser.Ltd.	1.78	IND AAA
Canfin Homes Ltd.	1.60	ICRA AA+
Oil & Natural Gas Corporation Ltd.	1.59	ICRA AAA
Kotak Mahindra Prime Ltd.	1.58	CRISIL AAA
Muthoot Finance Ltd	1.13	CRISIL AA+
Indian Railways Fin Corpn Ltd.	0.81	CRISIL AAA
Housing And Urban Development Corpn	0.81	ICRA AAA
Indian Oil Corporation Ltd.	0.80	CRISIL AAA
LIC Housing Finance Ltd.	0.33	CRISIL AAA
Securitized Debt		
Shining Metal Trust II	1.13	CRISIL AAA(SO)
Net Current assets	3.26	
Total	100.00	

• Top 10 scrips in this portfolio

Asset Allocation as on 31st March, 2022



Credit Profile of Debt as on 31st March, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 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	9.20	4.49	3.76	10,920	10,449	10,376
3 Years	3.46	6.33	5.28	11,075	12,024	11,671
5 Years	4.96	6.79	5.82	12,740	13,891	13,271
Since inception*	7.27	7.54	6.25	28,543	29,636	24,745

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 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	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	1,25,586	1,22,819	1,22,470	8.81	4.42	3.87
3 Years	3,60,000	4,00,658	3,90,746	3,85,156	7.09	5.41	4.45
5 Years	6,00,000	6,87,675	7,03,671	6,86,791	5.40	6.32	5.35
7 Years	8,40,000	10,21,085	10,67,256	10,29,270	5.50	6.74	5.72
10 Years	12,00,000	16,44,931	17,50,823	16,49,533	6.15	7.34	6.20
Since inception	17,90,000	30,56,261	32,34,327	29,32,998	6.82	7.51	6.32

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. 66-69.

Potential Risk Class Matrix Refer page no.74

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 31st March, 2022

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

Portfolio Parameters

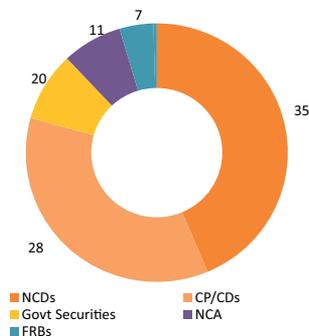
Weighted Average Maturity : 1.35 Yrs
Yield to Maturity (Refer Page no. 75) : 4.72%
Modified Duration : 1.02 Yrs
Macaulay Duration : 1.05 Yrs

Portfolio as on 31st March, 2022

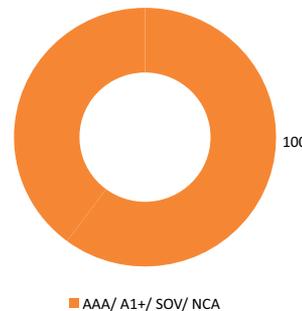
Portfolio	% of Nav	Rating
CP/CDs		
• Canara Bank	9.67	CRISIL A1+
• EXIM Bank	9.66	ICRA A1+
• HDFC Bank Ltd.	4.84	CARE A1+
HDFC Ltd.	1.98	CRISIL A1+
Kotak Mahindra Bank Ltd.	1.95	CRISIL A1+
FRBs		
• Axis Finance Ltd	4.46	CRISIL AAA
Tata Cleantech Capital Ltd.	2.43	CRISIL AAA
Govt Securities		
• 364 D 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
NCDs		
• 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	
Total	100.00	

• Top 10 scrips in this portfolio

Asset Allocation as on 31st March, 2022



Credit Profile of Debt as on 31st March, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st 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 31st 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.

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). 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 : ₹ 2832.43 Crore
Closing AUM : ₹ 2521.71 Crore

High/Low NAV in the month

High Growth Option : ₹ 25.5982
Low Growth Option : ₹ 25.4663

Total Expense Ratio

Regular : 0.96
Direct : 0.35

Minimum Investment Amount

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

No. of Unit Holding Accounts

10,821

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 36.3518
Regular IDCW Option : ₹ 11.5326
Direct Growth Option : ₹ 26.7571
Direct IDCW Option : ₹ 10.6705

Portfolio Parameters

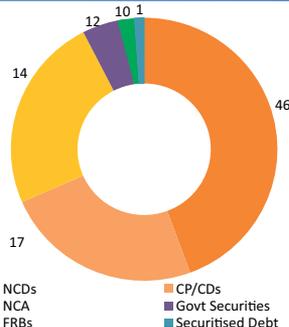
Weighted Average Maturity : 2.28 Yrs
Yield to Maturity (Refer Page no. 75) : 5.27%
Modified Duration : 1.64 Yrs
Macaulay Duration : 1.73 Yrs
Securitized Debt
Shining Metal Trust II : 0.88 Years

Portfolio as on 31st March, 2022

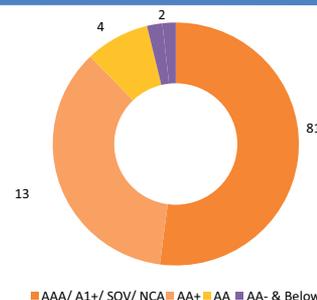
Portfolio	% of Nav	Rating
CP/CDs		
• EXIM Bank	7.59	ICRA A1+
• Canara Bank	5.70	CRISIL A1+
• IDFC First Bank Ltd	3.83	CRISIL A1+
FRBs		
• Axis Finance Ltd	6.37	CRISIL AAA
• Shriram Transport Finance Co.Ltd.	2.03	IND AA+
• REC Ltd	1.98	CRISIL AAA
Govt Securities		
• GOI FRB - MAT 22/09/2033	4.15	SOV
• 7.68% G S 15/12/23	2.07	SOV
• 7.16% G-Sec-mat 20.05.2023	2.04	SOV
• 7.68% M P SPL SDL- 22/03/2023	1.22	SOV
• 5.39% GUJARAT SDL MAT - 31/03/2024	0.99	SOV
• 182 D TBILL MAT - 29/09/2022	0.97	SOV
• 05.15 GS 09/11/2025	0.11	SOV
• 8.19% RAJASTHAN SPL SDL -23/06/2026	0.00	SOV
NCDs		
• National Bank For Agriculture & Rural Development	7.92	ICRA AAA
• Indian Railways Fin Corpn Ltd.	3.79	CRISIL AAA
• REC Ltd	3.74	CRISIL AAA
• Power Finance Corporation Ltd.	3.03	CRISIL AAA
• India Grid Trust	3.02	CRISIL AAA
• Mahindra Rural Housing Finance Ltd	2.79	CRISIL AA+
• Canfin Homes Ltd.	2.57	ICRA AA+
• Sikka Ports & Terminals Ltd.	2.46	CRISIL AAA
• Tata Motors Finance Ltd.	2.37	CRISIL AA-
• ICI Bank Ltd	2.06	ICRA AA+
• Punjab National Bank	2.01	CRISIL AA+
• Kirloskar Ferrous Industries Ltd.	1.99	ICRA AA
• Kotak Mahindra Prime Ltd.	1.79	CRISIL AAA
• Piramal Capital & Housing Finance Ltd	1.73	ICRA AA
• Tata Capital Ltd.	1.59	CRISIL AAA
• Sundaram Home Finance Ltd.	1.00	CRISIL AA+
• L&T Metro Rail(Hyderabad)Ltd	0.72	CRISIL AAA(CE)
• EXIM Bank	0.47	CRISIL AAA
• State Bank Of India	0.40	CRISIL AA+
• Cholamandalam Investment & Finance Company Ltd	0.40	ICRA AA+
• Larsen & Toubro Ltd.	0.11	CRISIL AAA
• Housing And Urban Development Corpn	0.10	ICRA AAA
Securitized Debt		
• Shining Metal Trust II	1.32	CRISIL AAA(SO)
• Net Current assets	13.58	
Total	100.00	

• Top 10 scrips in this portfolio

Asset Allocation as on 31st March, 2022



Credit Profile of Debt as on 31st March, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 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	9.14	5.19	1.08	10,914	10,519	10,108
3 Years	4.36	7.58	6.28	11,367	12,453	12,007
5 Years	5.12	7.29	5.02	12,838	14,219	12,777
Since inception*	7.58	7.71	5.79	25,601	26,001	20,630

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 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	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	1,25,249	1,22,949	1,22,470	8.27	4.62	3.87
3 Years	3,60,000	4,04,024	3,96,209	3,85,156	7.66	6.34	4.45
5 Years	6,00,000	6,95,726	7,18,838	6,86,791	5.87	7.17	5.35
7 Years	8,40,000	10,33,420	10,91,575	10,29,270	5.84	7.37	5.72
10 Years	12,00,000	16,70,837	17,92,232	16,49,533	6.45	7.79	6.20
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	16,00,000	26,11,906	27,98,115	24,94,468	6.97	7.91	6.34

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. 66-69.

Potential Risk Class Matrix Refer page no.74

UTI BANKING AND PSU DEBT FUND

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

APRIL 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 : ₹ 292.69 Crore
Closing AUM : ₹ 289.83 Crore

High/Low NAV in the month

High Growth Option : ₹ 16.7150
Low Growth Option : ₹ 16.6522

Total Expense Ratio

Regular : 0.32
Direct : 0.18

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

3,669

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st March, 2022

Regular Growth Option	₹ 16.7150
Regular IDCW Option	₹ 11.7812
Direct Growth Option	₹ 16.8502
Direct IDCW Option	₹ 11.8526

Portfolio Parameters

Weighted Average Maturity : 1.74 Yrs
Yield to Maturity (Refer Page no. 75) : 4.91%
Modified Duration : 1.45 Yrs
Macaulay Duration : 1.54 Yrs

Portfolio as on 31st March, 2022

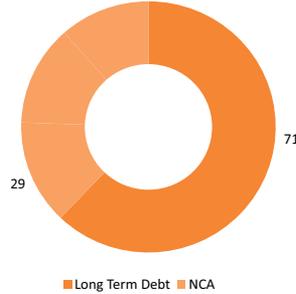
Portfolio

Long Term Debt

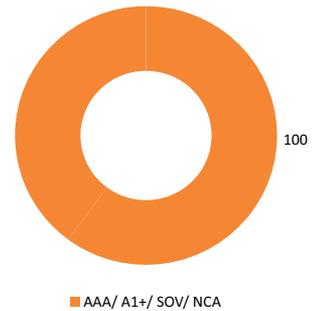
• HDFC Bank Ltd.	9.15	CARE AAA
• EXIM Bank	9.10	CRISIL AAA
• Power Finance Corporation Ltd.	8.70	CRISIL AAA
• National Bank For Agriculture & Rural Development	8.62	ICRA AAA
• Axis Bank Ltd.	7.20	CRISIL AAA
• Indian Railways Fin Corpn Ltd.	6.99	CRISIL AAA
• Small Indst. Dev. Bank Of India	5.21	ICRA AAA
• Oil & Natural Gas Corporation Ltd.	5.11	ICRA AAA
• Housing And Urban Development Corpn	4.36	ICRA AAA
• Hindustan Petroleum Corporation Ltd.	3.50	CRISIL AAA
National Housing Bank	1.74	CRISIL AAA
Indian Oil Corporation Ltd.	1.73	CRISIL AAA
Net Current assets	28.59	
Total	100.00	

• Top 10 scrips in this portfolio

Asset Allocation as on 31st March, 2022



Credit Profile of Debt as on 31st March, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Banking and PSU Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	3.57	5.14	1.08	10,357	10,514	10,108
3 Years	3.69	7.73	6.28	11,149	12,505	12,007
5 Years	4.59	7.52	5.02	12,517	14,373	12,777
Since inception*	6.50	8.61	7.36	16,716	19,618	17,850

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 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Banking and PSU Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,189	1,23,023	1,22,470	3.43	4.74	3.87
3 Years	3,60,000	3,86,434	3,95,837	3,85,156	4.67	6.28	4.45
5 Years	6,00,000	6,69,934	7,20,311	6,86,791	4.36	7.25	5.35
7 Years	8,40,000	10,02,038	10,98,308	10,29,270	4.97	7.54	5.72
Since inception	9,70,000	12,08,146	13,36,249	12,38,632	5.34	7.77	5.94

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. Relatively High interest rate risk and Relatively Low Credit Risk.

APRIL 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 : ₹ 3196.94 Crore
Closing AUM : ₹ 3126.87 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.2491
Low Growth Option : ₹ 13.1847

Total Expense Ratio

Regular : 0.58
Direct : 0.23

Minimum Investment Amount

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

No. of Unit Holding Accounts

12,980

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 13.2491
Regular IDCW Option : ₹ 11.6665
Direct Growth Option : ₹ 13.4029
Direct IDCW Option : ₹ 11.8131

Portfolio Parameters

Weighted Average Maturity : 1.96 Yrs
Yield to Maturity (Refer Page no. 75) : 4.90%
Modified Duration : 1.63 Yrs
Macaulay Duration : 1.70 Yrs

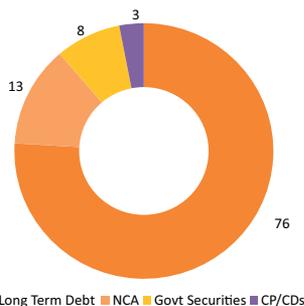
Portfolio as on 31st March, 2022

Portfolio

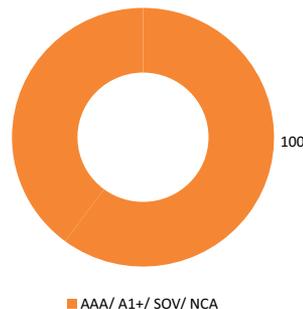
	% of Nav	Rating
CP/CDs		
National Bank For Agriculture & Rural Development	3.06	CRISIL A1+
Govt Securities		
5.63% GS MAT - 12/04/26	2.52	SOV
5.22% GS 15/06/2025	2.37	SOV
8.24% G-SEC 15/02/2027	1.73	SOV
05.15 GS 09/11/2025	1.56	SOV
GOI FRB - MAT 22/09/2033	0.02	SOV
Long Term Debt		
• National Housing Bank	9.39	CRISIL AAA
• EXIM Bank	7.12	CRISIL AAA
• National Bank For Agriculture & Rural Development	6.37	ICRA AAA
• Reliance Industries Ltd.	5.67	CRISIL AAA
• HDFC Ltd.	5.60	CRISIL AAA
• HDB Financial Services Ltd.	4.02	CRISIL AAA
• Kotak Mahindra Prime Ltd.	4.00	CRISIL AAA
• Power Finance Corporation Ltd.	3.74	CRISIL AAA
• NTPC Ltd.	3.64	CRISIL AAA
• LIC Housing Finance Ltd.	3.22	CRISIL AAA
REC Ltd	3.21	CRISIL AAA
Summit Digital Infrastructure Pvt Ltd	3.18	CRISIL AAA
Larsen & Toubro Ltd.	2.78	CRISIL AAA
India Grid Trust	2.41	CRISIL AAA
HDFC Bank Ltd.	2.34	CRISIL AAA
Small Indst. Dev. Bank Of India	2.23	CARE AAA
Housing And Urban Development Corpn	1.62	ICRA AAA
Indian Railways Fin Corpn Ltd.	1.62	CRISIL AAA
Hindustan Petroleum Corporation Ltd.	1.59	CRISIL AAA
Axis Finance Ltd	1.59	CRISIL AAA
NHPC Ltd.	0.37	ICRA AAA
Axis Bank Ltd.	0.17	CRISIL AAA
Britannia Industries Ltd.	0.10	CRISIL AAA
Net Current assets	12.78	
Total	100.00	

• Top 10 scrips in this portfolio

Asset Allocation as on 31st March, 2022



Credit Profile of Debt as on 31st March, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 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	4.31	5.47	1.08	10,431	10,547	10,108
3 Years	7.89	8.70	6.28	12,561	12,847	12,007
Since inception*	8.02	8.57	7.02	13,249	13,496	12,807

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 65 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 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	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	1,22,411	1,23,154	1,19,499	3.77	4.95	-0.78
3 Years	3,60,000	3,94,477	4,01,548	3,76,842	6.04	7.24	3.00
Since inception	4,20,000	4,72,517	4,81,368	4,51,140	6.69	7.76	4.04

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

UTI CREDIT RISK FUND (Erstwhile UTI Income Opportunities Fund)

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

Investment Objective

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

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

Date of inception/allotment

19th November, 2012

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 526.69 Crore
Closing AUM : ₹ 523.94 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.8687
Low Growth Option : ₹ 13.7990

Total Expense Ratio

Regular : 1.64
Direct : 0.88

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

12,163

Load Structure

Entry Load : Nil

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

NAV per unit as on 31st March, 2022

Regular Growth Option	₹ 13.8646
Regular IDCW Option	₹ 8.3259
Direct Growth Option	₹ 15.2984
Direct IDCW Option	₹ 9.1314

Portfolio Parameters

Weighted Average Maturity : 2.42 Yrs
Yield to Maturity (Refer Page no. 75) : 6.41%
Modified Duration : 1.76 Yrs
Macaulay Duration : 1.84 Yrs

Portfolio as on 31st March, 2022 (Main Portfolio)

Portfolio

Portfolio	% of Nav	Rating
Govt Securities		
182 D TBILL MAT - 29/09/2022	4.67	SOV
7.59% NI GS - 20/03/2029	2.50	SOV
7.26% GSEC 14/01/29	1.97	SOV
5.63% GS MAT - 12/04/26	0.47	SOV
Long Term Debt		
Piramal Capital & Housing Finance Ltd	7.46	ICRA AA
Tata Power Company Ltd.	5.88	IND AA
National Bank For Agriculture & Rural Development	4.83	CRISIL AAA
Summit Digital Infrastructure Pvt Ltd	4.74	CRISIL AAA
Dilip Buildcon Ltd	4.73	CRISIL A
Kirloskar Ferrrous Industries Ltd.	4.40	ICRA AA
India Grid Trust	4.00	CRISIL AAA
Torrent Power Ltd.	3.82	CRISIL AA+
Aadhar Housing Finance Ltd.	3.82	CARE AA
Tata Projects Ltd	3.79	IND AA
Aditya Birla Fashion & Retail Ltd.	3.77	CRISIL AA
Tata Steel Ltd.	3.52	BWR AA+
Manappuram Finance Ltd.	2.93	CRISIL AA
TMC Holdings Ltd	2.91	CRISIL AA-
JM Financial Asset Reconstruction Co Ltd	2.89	ICRA AA-
Godrej Industries Ltd.	2.87	CRISIL AA
Avanse Financial Services Ltd.	2.87	CARE A+
Steel Authority Of India Ltd.	2.87	IND AA
Steel Authority Of India Ltd.	2.02	IND AA
Axis Bank Ltd.	2.00	CARE AA
Coastal Gujarat Power Ltd	1.96	CRISIL AAA
Power Finance Corporation Ltd.	1.92	CARE AA(CE)
Tata Motors Ltd.	1.92	CRISIL AAA
Shriram Transport Finance Co.Ltd.	1.03	ICRA AA-
Vedanta Ltd	0.98	CRISIL AA+
Net Current assets	0.96	CRISIL AA
Total	100.00	

*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%	

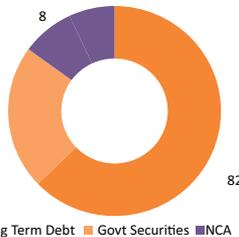
Impact on NAV is negative on account of segregation of portfolio. (Zee Learn Ltd.) Full amount (Rs. 40.8 Crores) recovered and accordingly distributed to investors

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 st March, 2022		
Portfolio	% of NAV	Rating
Vodafone Idea Ltd	0*	CARE-B-
Vodafone Idea Ltd	0*	CARE-B-
Net Current Assets	0*	

* Percentage to NAV Less Than 0.01

Asset Allocation as on 31st March, 2022



NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020		
Date	Main Portfolio	Segregated Portfolio
14/02/2020	14.0426	NA
17/02/2020	12.6557	1.3979
Reduction in NAV(%)	-9.88%	

Impact on NAV (Vodafone idea Ltd) is negative on account of segregation of portfolio. Partial amount (Rs. 12.33 lakhs) recovered and accordingly distributed to investors

Yes Bank Segregated (06032020) NAV per unit (Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
05/03/2020	12.3694	NA
06/03/2020	11.7384	0
Reduction in NAV(%)	-5.10%	

Impact on NAV is negative on account of segregation of portfolio. (Yes Bank Ltd)

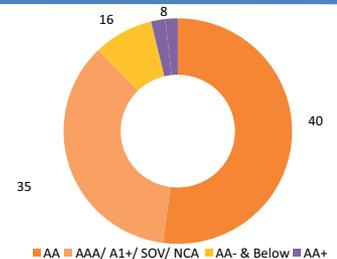
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
31st March, 2022 Growth :

UTI Credit Risk Fund (Segregated - 06032020) Segregated Portfolio as on 31 st March, 2022		
Portfolio	% of NAV	Rating
Yes Bank Ltd.	0*	ICRA-D

* Percentage to NAV Less Than 0.01

Credit Profile of Debt as on 31st March, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 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	21.86	6.94	1.08	12,186	10,694	10,108
3 Years	-6.07	8.87	6.28	8,286	12,907	12,007
5 Years	-1.38	8.28	5.02	9,328	14,888	12,777
Since inception*	3.55	9.19	6.66	13,865	22,786	18,293

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 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Altico Capital India Ltd, Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 13th Sep, 2019 17th Feb, 2020 6th March, 2020 and 07th July, 2020 Respectively

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	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	1,32,953	1,24,254	1,22,470	20.77	6.69	3.87
3 Years	3,60,000	3,85,608	4,07,152	3,85,156	4.52	8.18	4.45
5 Years	6,00,000	5,97,186	7,43,871	6,86,791	-0.19	8.54	5.35
7 Years	8,40,000	8,43,551	11,38,518	10,29,270	0.12	8.55	5.72
Since inception	11,20,000	11,95,764	17,11,219	15,00,482	1.39	8.83	6.12

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

UTI MEDIUM TERM FUND (Number of Segregated portfolio in the scheme 3)

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

Investment Objective

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

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

Date of inception/allotment

25th March, 2015

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 61.52 Crore
Closing AUM : ₹ 61.69 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.0242
Low Growth Option : ₹ 14.9374

Total Expense Ratio

Regular : 1.65
Direct : 1.02

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

1,318

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 31st March, 2022

Regular Growth Option	₹ 15.0150
Regular IDCW Option	₹ 10.8283
Direct Growth Option	₹ 15.7734
Direct IDCW Option	₹ 10.5168

Portfolio Parameters

Weighted Average Maturity : 3.70 Yrs
Yield to Maturity (Refer Page no. 75) : 6.43%
Modified Duration : 2.95 Yrs
Macaulay Duration : 3.06 Yrs

Portfolio as on 31st March, 2022 (Main Portfolio)

Portfolio

Govt Securities

- 05.15 GS 09/11/2025
- 7.59% NI GS - 20/03/2029
- 7.26% GSEC 14/01/29
- 5.79% GS MAT - 11/05/2030
- 5.63% GS MAT - 12/04/26

Long Term Debt

- Reliance Industries Ltd.
- Indian Hotels Company Ltd.
- Dilip Buildcon Ltd
- India Grid Trust
- Shriram Transport Finance Co.Ltd.
- Kirloskar Ferrous Industries Ltd.
- Canfin Homes Ltd.
- Power Finance Corporation Ltd.
- Piramal Capital & Housing Finance Ltd
- HDFC Ltd.
- EXIM Bank
- Net Current assets

Total

*Top 10 scrips in this portfolio

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 31st March, 2022

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

* Percentage to NAV Less Than 0.01

UTI Medium Term Fund (Segregated - 06032020) Segregated Portfolio as on 31st March, 2022

Portfolio	% of NAV	Rating
Yes Bank Ltd.	0*	ICRA-D

* Percentage to NAV Less Than 0.01

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

Date	Main Portfolio	Segregated Portfolio
14/02/2020	14.1531	NA
17/02/2020	14.0635	0.0980
Reduction in NAV(%)	-0.63%	

Zee Learn Ltd. NAV per unit (Regular Plan - Growth Option)

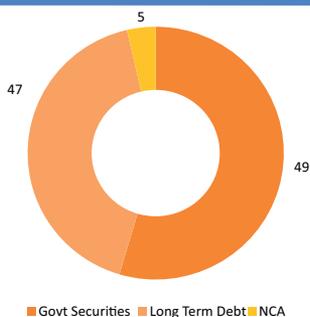
Date	Main Portfolio	Segregated Portfolio
06/07/2020	14.0932	NA
06/07/2020	13.6592	0.2211
Reduction in NAV(%)	-3.08%	

Impact on NAV is negative on account of segregation of portfolio. (Zee Learn Ltd.) Full amount (Rs. 3.4 Crores) recovered and accordingly distributed to investors.

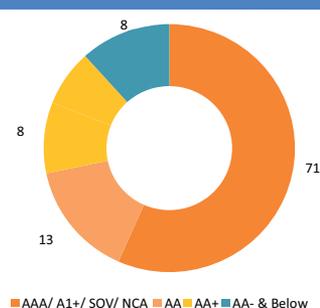
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
31st March, 2022 Growth :

Asset Allocation as on 31st March, 2022



Credit Profile of Debt as on 31st March, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 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	7.15	5.93	1.08	10,715	10,593	10,108
3 Years	3.55	8.85	6.28	11,104	12,900	12,007
5 Years	4.66	7.91	5.02	12,559	14,635	12,777
Since inception*	5.97	8.42	6.39	15,011	17,618	15,433

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 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020 6th March, 2020 and 07th July, 2020 Respectively

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	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	1,23,926	1,23,105	1,22,470	6.17	4.87	3.87
3 Years	3,60,000	3,84,027	4,01,910	3,85,156	4.25	7.30	4.45
5 Years	6,00,000	6,68,151	7,34,211	6,86,791	4.26	8.02	5.35
Since inception	8,30,000	9,85,150	11,04,095	10,13,956	4.89	8.13	5.71

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.

UTI DYNAMIC BOND FUND

An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and Moderate Credit Risk.

APRIL 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 : ₹ 351.02 Crore
Closing AUM : ₹ 354.89 Crore

High/Low NAV in the month

High Growth Option : ₹ 23.3357
Low Growth Option : ₹ 23.2478

Total Expense Ratio

Regular : 1.60
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

5,948

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 31st March, 2022

Regular Growth Option	₹ 23.3293
Regular IDCW Option	₹ 12.3652
Direct Growth Option	₹ 24.7039
Direct IDCW Option	₹ 12.3970

Portfolio Parameters

Weighted Average Maturity : 2.57 Yrs
Yield to Maturity (Refer Page no. 75) : 3.93%
Modified Duration : 1.60 Yrs
Macaulay Duration : 1.66 Yrs

Portfolio as on 31st March, 2022 (Main Portfolio)

Portfolio	% of Nav	Rating
CP/CDs	6.75	CARE A1+
HDFC Bank Ltd.	17.94	SOV
Govt Securities	11.25	SOV
182 D TBILL MAT - 29/09/2022	6.95	SOV
GOI FRB - MAT 22/09/2023	5.53	SOV
5.22% GS 15/06/2025	4.18	SOV
182D T BILL MAT 15/09/2022	12.54	IND D
182 D TBILL MAT - 07/07/2022	7.04	ICRA AAA
NCDs	2.85	CRISIL AA+
Jorabat Shillong Expressway Ltd.~	2.83	ICRA AA
National Bank For Agriculture & Rural Development	2.81	ICRA AA+
Punjab National Bank	1.41	CRISIL AAA
Piramal Capital & Housing Finance Ltd	1.02	CRISIL AAA(CE)
Canfin Homes Ltd.	16.89	
Tata Capital Ltd.	100.00	
L&T Metro Rail(Hyderabad)Ltd		
Net Current assets		
Total		

*Top 10 scrips in this portfolio
** Backed by Annuity from National Highway Authority of India - NHAI

UTI Dynamic Bond Fund (Segregated - 17022020) Segregated Portfolio as on 31st March, 2022

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

* Percentage to NAV Less Than 0.01

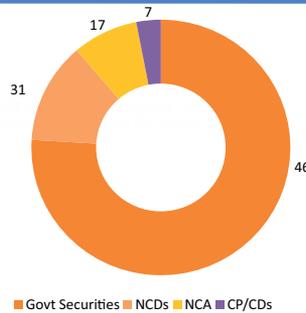
NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020

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

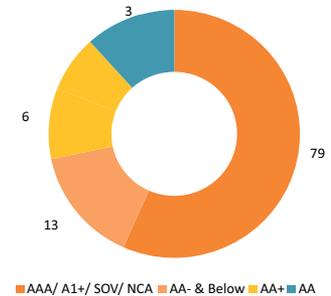
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
31st March, 2022 Growth :

Asset Allocation as on 31st March, 2022



Credit Profile of Debt as on 31st March, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 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	11.06	4.48	1.08	11,106	10,448	10,108
3 Years	4.08	8.21	6.28	11,276	12,673	12,007
5 Years	3.98	7.29	5.02	12,156	14,219	12,777
Since inception*	7.44	8.05	6.35	23,317	24,928	20,674

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 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agarwal.*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	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	1,26,043	1,22,340	1,19,499	9.54	3.66	-0.78
3 Years	3,60,000	4,01,877	3,94,476	3,76,842	7.30	6.04	3.00
5 Years	6,00,000	6,82,362	7,20,417	6,81,438	5.09	7.26	5.04
7 Years	8,40,000	10,10,676	10,97,486	10,23,155	5.21	7.52	5.56
10 Years	12,00,000	16,44,288	18,16,703	16,57,191	6.14	8.04	6.29
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	14,10,000	21,05,398	23,17,843	20,81,954	6.59	8.13	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 BOND FUND (Number of Segregated portfolio in the scheme 1)

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. Relatively High interest rate risk and Moderate Credit Risk.

Investment Objective

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

Date of inception/allotment

4th May, 1998

Fund Manager

Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
Managing the scheme since October-2003

Fund AUM

Fund Size Monthly Average : ₹ 288.35 Crore
Closing AUM : ₹ 287.01 Crore

High/Low NAV in the month

High Growth Option : ₹ 55.3688
Low Growth Option : ₹ 55.0368

Total Expense Ratio

Regular : 1.66
Direct : 1.37

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

17,578

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 31st March, 2022

Regular Growth Option	₹ 55.3580
Regular IDCW Option	₹ 14.2650
Direct Growth Option	₹ 59.5963
Direct IDCW Option	₹ 18.8077

Portfolio Parameters

Weighted Average Maturity : 6.99 Yrs
Yield to Maturity (Refer Page no. 75) : 5.66%
Modified Duration : 3.85 Yrs
Macaulay Duration : 4.00 Yrs

Portfolio as on 31st March, 2022 (Main Portfolio)

Portfolio	% of Nav	Rating
Govt Securities		
5.22% GS 15/06/2025	20.63	SOV
6.10% GSEC MAT-12/07/2031	16.54	SOV
GOI FRB - MAT 22/09/2033	15.65	SOV
6.54% GSEC MAT - 17/01/2032	5.12	SOV
6.67% GS MAT - 15/12/2035	5.02	SOV
182 D TBILL MAT - 29/09/2022	3.41	SOV
8.0% ARUNACHAL PR SDL 08/04/2030	1.83	SOV
Long Term Debt		
Jorabat Shillong Expressway Ltd.~	8.61	IND D
Punjab National Bank	5.29	CRISIL AA+
Food Corporation Of India	5.18	CRISIL AAA(CE)
Piramal Capital & Housing Finance Ltd	3.49	ICRA AA
L&T Metro Rail(Hyderabad)Ltd	0.84	CRISIL AAA(CE)
Net Current assets	8.38	
Total	100.00	

*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 31st March, 2022

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

* Percentage to NAV Less Than 0.01

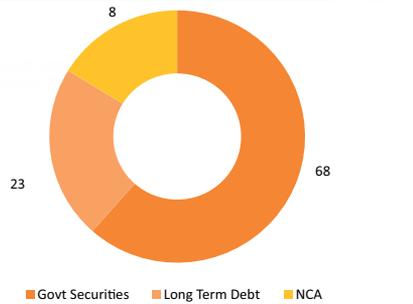
NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020

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

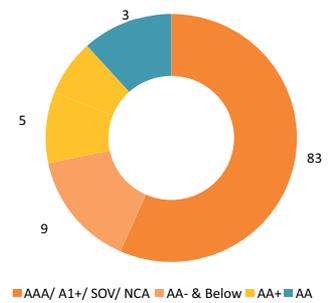
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
31st March, 2022 Growth :

Asset Allocation as on 31st March, 2022



Credit Profile of Debt as on 31st March, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 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	9.82	5.23	1.08	10,982	10,523	10,108
3 Years	1.46	8.70	6.28	10,445	12,847	12,007
5 Years	2.08	7.31	5.02	11,085	14,233	12,777
Since inception*	7.42	NA	NA	55,419	NA	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 65 in 'Fund Manager Summary'.

N.A. - Not Available. Schemes Managed by Mr. Amandeep S. Chopra.

*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	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	1,25,252	1,22,660	1,19,499	8.28	4.17	-0.78
3 Years	3,60,000	3,91,519	3,98,140	3,76,842	5.54	6.67	3.00
5 Years	6,00,000	6,48,623	7,26,791	6,81,438	3.08	7.61	5.04
7 Years	8,40,000	9,44,769	11,02,927	10,23,155	3.31	7.66	5.56
10 Years	12,00,000	15,04,926	18,16,354	16,57,191	4.43	8.04	6.29
15 Years	18,00,000	27,96,307	34,17,564	29,72,359	5.62	8.07	6.37
Since inception	20,80,000	35,57,611	43,51,082	37,37,674	5.87	7.95	6.38

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

UTI GILT FUND (Erstwhile UTI Gilt Advantage Fund LTP)

UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities. Relatively High interest rate risk and Relatively Low Credit Risk.

APRIL 2022

Investment Objective

The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest.

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

Date of inception/allotment

21st January, 2002

Fund Manager

Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA)

Fund AUM

Fund Size Monthly Average : ₹ 598.55 Crore
Closing AUM : ₹ 664.19 Crore

High/Low NAV in the month

High Growth Option : ₹ 50.3804
Low Growth Option : ₹ 50.0796

Total Expense Ratio

Regular : 0.95
Direct : 0.67

Minimum Investment Amount

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

No. of Unit Holding Accounts

6,703

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st March, 2022

Regular Growth Option	₹ 50.3804
Regular IDCW Option	₹ 31.2509
Direct Growth Option	₹ 51.7113
Direct IDCW Option	₹ 25.2338

Portfolio Parameters

Weighted Average Maturity : 3.13 Yrs
Yield to Maturity (Refer Page no. 75) : 4.35%
Modified Duration : 1.57 Yrs
Macaulay Duration : 1.62 Yrs

Portfolio as on 31st March, 2022

Portfolio

Govt Securities

- 5.22% GS 15/06/2025
- GOI FRB - MAT 22/09/2033
- 182D T BILL MAT 15/09/2022
- 182 D TBILL MAT - 22/09/2022
- 182 D TBILL MAT - 04/08/2022
- 182 D TBILL MAT - 29/09/2022
- 91 D TBILL MAT - 02/06/22
- 8.13% GSEC 22.06.45
- 182 D TBILL MAT - 07/07/2022
- 7.08% U P MAT 17/02/2031.
- 6.87% ANDHRA SDL-21/10/2035
- 7.24% ASSAM SDL 2030-29/01/30

Net Current assets

Total

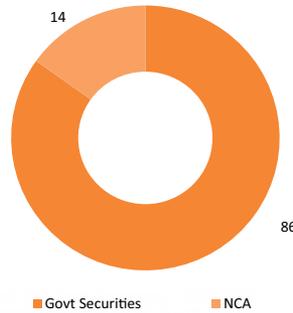
% of Nav

Rating

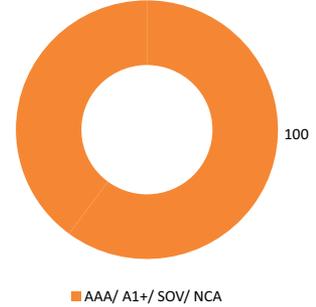
5.22% GS 15/06/2025	16.35	SOV
GOI FRB - MAT 22/09/2033	14.27	SOV
182D T BILL MAT 15/09/2022	13.30	SOV
182 D TBILL MAT - 22/09/2022	11.07	SOV
182 D TBILL MAT - 04/08/2022	9.65	SOV
182 D TBILL MAT - 29/09/2022	8.85	SOV
91 D TBILL MAT - 02/06/22	7.48	SOV
8.13% GSEC 22.06.45	2.50	SOV
182 D TBILL MAT - 07/07/2022	1.49	SOV
7.08% U P MAT 17/02/2031.	0.72	SOV
6.87% ANDHRA SDL-21/10/2035	0.46	SOV
7.24% ASSAM SDL 2030-29/01/30	0.27	SOV
Net Current assets	13.60	
Total	100.00	

*Top 10 scrips in this portfolio

Asset Allocation as on 31st March, 2022



Credit Profile of Debt as on 31st March, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Dynamic Gilt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	2.71	4.17	1.08	10,271	10,417	10,108
3 Years	7.19	7.73	6.28	12,318	12,505	12,007
5 Years	6.39	6.78	5.02	13,633	13,884	12,777
Since inception*	8.33	7.68	6.57	50,352	44,588	36,166

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 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agarwal.

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Gilt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,20,881	1,34,046	1,19,499	1.37	22.57	-0.78
3 Years	3,60,000	3,84,067	4,02,421	3,76,842	4.26	7.39	3.00
5 Years	6,00,000	6,99,697	7,24,494	6,81,438	6.09	7.48	5.04
7 Years	8,40,000	10,72,178	10,92,402	10,23,155	6.87	7.39	5.56
10 Years	12,00,000	17,98,775	17,96,269	16,57,138	7.86	7.83	6.29
15 Years	18,00,000	34,49,020	33,58,499	29,72,306	8.18	7.86	6.37
Since inception	20,80,000	44,29,108	42,82,193	37,37,621	8.13	7.78	6.38

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

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
	18.00%	1.8	36	10	28-06-1991	28-06-1991
1992	1:2 bonus	42.09		10	30-07-1991	30-07-1991
	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
1994	18.00%	1.8	57.6	10	24-11-1993	24-11-1993
	20.00%	2	37.97	10	27-07-1994	27-07-1994
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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	30.00%	3	109.9267	10	18-08-2020	25-08-2020
2021	45.00%	4.5	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
	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
	27.00%	2.7	33.8504	10	20-03-2017	27-03-2017
2018	27.00%	2.7	36.235	10	14-03-2018	21-03-2018
	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%	5.0	29.43	10.00	12-12-2005	19-12-2005
	30%	3.0	30.54	10.00	25-05-2007	01-06-2007
2008	25%	2.5	24.34	10.00	28-07-2008	04-08-2008
	15%	1.5	37.68	10.00	31-08-2010	07-09-2010
2012	22%	2.2	44.55	10.00	26-09-2012	03-10-2012
	24%	2.4	50.13	10.00	18-11-2014	25-11-2014
2015	35%	3.5	91.8144	10.00	19-10-2015	26-10-2015
	35%	3.5	91.4860	10.00	13-10-2016	20-10-2016
2017	36%	3.6	105.5565	10.00	29-11-2017	06-12-2017
	35%	3.5	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
	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
	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
	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
	5.00%	0.5	14.92	10	21-07-2010	27-07-2010
2011	7%	0.7	16.13	10	21-12-2010	28-12-2010
	5.00%	0.5	14.33	10	30-05-2011	06-06-2011
2012	4.00%	0.4	12.71	10	23-11-2011	29-11-2011
	4%	0.4	12.9	10	19-06-2012	26-06-2012
2013	5.00%	0.5	14.19	10	17-12-2012	24-12-2012
	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
	6%	0.6	15.6948	10	04-06-2014	11-06-2014
2015	8.00%	0.8	17.4039	10	22-12-2014	29-12-2014
	5.50%	0.55	15.9054	10	17-06-2015	24-06-2015
2016	5.50%	0.55	15.2092	10	21-12-2015	28-12-2015
	5.50%	0.55	15.3682	10	30-06-2016	01-07-2016
2017	5.50%	0.55	14.875	10	22-12-2016	29-12-2016
	7.50%	0.75	16.9767	10	13-06-2017	20-06-2017
2018	7.50%	0.75	17.8696	10	21-12-2017	28-12-2017
	7.50%	0.75	17.1894	10	14-03-2018	21-03-2018
2019	7.50%	0.75	16.2769	10	13-12-2018	20-12-2018
	6.00%	0.6	16.072	10	20-06-2019	27-06-2019
2020	7.00%	0.7	15.3871	10	16-12-2019	23-12-2019
	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
	7.00%	0.7	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
	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
	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
	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
	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
	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
	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%	2.5	21.34	10.00	10-01-2006	17-01-2006
	15%	1.5	20.91	10.00	26-08-2008	02-09-2008
2010	17%	1.7	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%	2.5	15.62	10.00	22-09-2005	29-09-2005
	35%	3.5	19.02	10.00	23-05-2007	30-05-2007
2007	22%	2.2	19.04	10.00	04-09-2009	11-09-2009
	10%	1.0	22.78	10.00	24-06-2010	01-07-2010
2011	25%	2.5	24.20	10.00	27-01-2011	03-02-2011
	25%	2.5	21.82	10.00	04-05-2011	09-05-2011
2015	25%	2.5	31.8833	10.00	16-07-2015	23-07-2015
	25%	2.5	30.6179	10.00	03-08-2016	10-08-2016

UTI Long Term Equity Fund (Tax Saving) (Formerly known as UTI Equity Tax Saving Plan) IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2004	40%					

DIVIDEND/BONUS HISTORY

UTI Retirement Benefit Pension Fund - Bonus Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		19.3365	10.00	30-03-2007	05-04-2007
2009	1:10		21.1539	10.00	19-05-2009	26-05-2009
2010	1:05		22.1851	10.00	31-03-2010	07-04-2010
2011	1:10		19.8899	10.00	25-04-2011	02-05-2011
2012	1:10		18.0822	10.00	13-06-2012	20-06-2012
2013	1:10		18.4373	10.00	23-05-2013	30-05-2013
2014	1:10		19.9371	10.00	25-08-2014	01-09-2014

UTI Regular Saving Fund (Formerly known as UTI MIS Advantage Plan) - IDCW - Regular Plan declared - Last 10 Months IDCW (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2021	0.80%	0.080	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
2022	0.80%	0.080	16.0356	10.00	24-01-22	01-02-22
2022	0.80%	0.080	15.9497	10.00	23-02-22	02-03-22
2022	0.80%	0.080	15.9006	10.00	28-03-22	04-04-22

@ NAV of Monthly IDCW Option - Regular Plan
The scheme IDCW details under regular plan.

UTI Short Term Income Fund - IDCW Declared - Last 10 Quarterly IDCW						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	12.3826	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	12.3556	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	12.3207	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	12.4819	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	12.6444	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.7240	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.5178	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.6397	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.7588	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	12.6723	10.00	16-06-2021	23-06-2021
2021	1.25%	0.125	12.7771	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.3287	10.00	16-12-2021	23-12-2021
2022	1.00%	0.100	13.3034	10.00	15-03-2022	22-03-2022

UTI Bond Fund - IDCW Declared - Last 10 Quarterly IDCW						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	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
2022	1.75%	0.175	14.3915	10.00	15-03-2022	22-03-2022

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
2007	2.50%	0.250	10.7471	10.00	3-30-2007	4-6-2007
2007	2.75%	0.275	10.8159	10.00	9-28-2007	10-5-2007
2008	2.25%	0.225	10.8738	10.00	9-30-2008	10-7-2008
2009	3.00%	0.300	11.2318	10.00	3-30-2009	4-6-2009
2009	0.05%	0.050	10.9160	10.00	9-30-2009	10-7-2009
2012	6.00%	0.600	11.9718	10.00	3-28-2012	4-4-2012
2013	3.00%	0.300	12.0232	10.00	3-18-2013	3-25-2013
2013	2.00%	0.200	12.2042	10.00	9-19-2013	9-26-2013
2014	2.00%	0.200	12.5067	10.00	3-19-2014	3-26-2014
2015	4.00%	0.400	13.0042	10.00	3-19-2015	3-26-2015
2016	6.00%	0.600	13.7856	10.00	21-03-2016	28-03-2016
2017	7.00%	0.700	13.9920	10.00	15-03-2017	22-03-2017
2018	4.00%	0.400	14.0709	10.00	19-03-2018	26-03-2018
2019	4.00%	40.000	1448.7274	1000.00	18-03-2019	25-03-2019
2020	4.00%	40.000	1483.9871	1000.00	19-03-2020	26-03-2020
2022	3.00%	30.000	1513.2932	1000.00	15-03-2022	22-03-2022

UTI Dynamic Bond Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	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
2022	3.00%	0.300	13.0243	10.00	15-03-2022	22-03-2022

UTI Treasury Advantage Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.50%	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
2022	0.50%	5.00	1205.8885	1000.00	15-03-2022	22-03-2022

UTI Unit Linked Insurance Plan - Bonus declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	2:15		17.1209	10.00	30-03-2006	06-04-2006
2007	1:10		15.4634	10.00	30-03-2007	06-04-2007
2008	1:10		15.3404	10.00	30-09-2008	07-10-2008
2010	1:10		18.2637	10.00	23-02-2010	02-03-2010
2011	1:10		18.8819	10.00	25-04-2011	02-05-2011
2012	1:10		17.6937	10.00	13-06-2012	20-06-2012
2013	1:10		18.1324	10.00	23-05-2013	30-05-2013
2014	1:10		19.2033	10.00	25-08-2014	01-09-2014

UTI Banking & PSU Debt Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
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

UTI Mid Cap Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	16.24	10.00	15-06-2009	23-06-2009
2010	22%	2.20	26.03	10.00	14-09-2010	21-09-2010
2014	40%	4.00	49.7962	10.00	26-11-2014	03-12-2014
2015	45%	4.50	50.5602	10.00	02-12-2015	09-12-2015
2017	25%	2.50	52.0223	10.00	20-02-2017	27-02-2017
2018	50%	5.00	63.2793	10.00	18-01-2018	25-01-2018
2021	40%	4.00	74.1048	10.00	08-03-2021	15-03-2021

UTI Transportation & Logistics Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	12.37	10.00	15-06-2009	22-06-2009
2009	15%	1.50	15.45	10.00	29-12-2009	05-01-2010
2010	20%	2.00	19.11	10.00	06-10-2010	13-10-2010
2011	12%	1.20	13.96	10.00	21-06-2011	27-06-2011
2016	30%	3.00	39.1639	10.00	08-02-2016	15-02-2016

UTI Nifty Index Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	3.50%	0.350	33.4502	10.00	13-11-2017	20-11-2017

UTI Corporate Bond Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.50%	0.050	10.8026	10.00	19-03-2019	26-03-2020
2020	1.00%	0.100	11.3735	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.5203	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.6996	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4847	10.00	16-06-2021	23-06-2021
2021	1.50%	0.150	11.5750	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4923	10.00	16-12-2021	23-12-2021
2022	2.50%	0.250	11.4110	10.00	15-03-2022	22-03-2022

UTI Credit Risk Fund (Formerly known as UTI Income Opportunities Fund) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	1.50%	0.150	10.9267	10.00	22-12-2014	29-12-2014
2015	2.00%	0.200	11.0319	10.00	19-03-2015	26-03-2015
2015	1.25%	0.125	11.0580	10.00	18-06-2015	25-06-2015
2015	1.25%	0.125	11.1633	10.00	21-09-2015	28-09-2015
2015	1.25%	0.125	11.2764	10.00	21-12-2015	28-12-2015
2016	3.25%	0.325	11.3754	10.00	21-03-2016	28-03-2016
2016	1.50%	0.150	11.6493	10.00	20-06-2016	27-06-2016
2016	1.50%	0.150	11.5104	10.00	19-09-2016	26-09-2016
2016	1.50%	0.150	11.6442	10.00	19-12-2016	26-12-2016
2017	2.50%	0.250	11.6698	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	12.3492	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	11.7604	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	11.7444	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	11.7434	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	11.6753	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	11.7932	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	11.9678	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.0368	10.00	18-03-2019	25-03-2019

UTI Ultra Short Term Fund (Formerly known as UTI Floating Rate Fund STP) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.50%	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
2022	1.50%	15.00	1129.0981	1000.00	15-03-2022	22-03-2022

UTI Multi Asset Fund (Formerly known as UTI Wealth Builder Fund) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2019	0.85%	0.85	17.1552	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	23-03-2020
2020	0.85%	0.085	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.085	16.8188	10.00	15-07-2020	22-07-2020
2020	0.80%	0.080	17.7898	10.00	18-08-2020	25-08-2020
2020	0.85%	0.085	17.7579	10.00	16-09-2020	23-09-2020
2020	0.85%	0.085	17.7479	10.00	19-10-2020	26-10-2020
2020	0.85%	0.085	18.3413	10.00	18-11-2020	25-11-2020
2020	0.85%	0.085	18.6632	10.00	16-12-2020	23-12-2020
2021	0.85%	0.085	18.9348	10.00	18-01-2021	25-01-2021
2021	0.85%	0.085	19.2624	10.00	17-02-2021	24-02-2021
2021	0.85%	0.085	19.0502	10.00	15-03-2021	22-03-2021
2021	0.85%	0.085	18.7674	10.00	19-04-2021	26-04-2021
2021	0.85%	0.085	19.5092	10.00	16-06-2021	23-06-2021
2021	0.85%	0.085	19.6211	10.00	15-07-2021	22-07-2021
2021	0.85%	0.085	19.8140	10.00	16-08-2021	23-08-2021
2021	0.85%	0.085	20.3691	10.00	15-09-2021	22-09-2021
2022	2.55%	0.2550	20.5080	10.00	17-01-2022	24-01-2022

UTI India Consumer Fund (Formerly known as UTI India Lifestyle Fund)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2015	12.00%	1.20	19.1601	10.00	16-09-2015	24-09-2015
2021	20.00%	2.00	29.4591	10.00	01-03-2021	08-03-2021

UTI Medium Term Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	10.7072	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	10.8140	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	10.9814	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	11.0308	10.00	18-03-2019	25-03-2019
2019	2.00%	0.200	11.2024	10.00	18-09-2019	25-09-2019
2019	1.50%	0.150	11.0929	10.00	19-12-2019	26-12-2019
2020	1.00%	0.100	10.8977	10.00	17-06-2020	24-06-2020
2020	0.50%	0.005	10.8456	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4600	10.00	16-06-2021	23-06-2021
2021	2.00%	0.200	11.2677	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	11.9368	10.00	16-12-2021	23-12-2021
2022	4.00%	0.400	11.5102	10.00	15-03-2022	22-03-2022

UTI Long Term Advantage Fund Series - II						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	15.00%	1.500	19.9212	10.00	25-02-2016	3-03-2016

UTI Floater Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	1.00%	10	1105.1390	1000.00	16-09-2020	23-09-2020
2020	1.00%	10	1110.3125	1000.00	14-12-2020	21-12-2020
2021	0.50%	5	1096.8314	1000.00	16-06-2021	23-06-2021
2021	1.00%	10	1106.1437	1000.00	15-09-2021	22-09-2021
2021	0.50%	5	1101.5639	1000.00	16-12-2021	23-12-2021
2022	2.00%	20	1095.5515	1000.00	15-03-2022	22-03-2022

UTI Hybrid Equity Fund (Formerly known as UTI Balanced Fund) - IDCW History* (Recent IDCW)						
Year	IDCW	NAV	Face Value	Record Date		
2017	2.70%	30.67	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		
2022	6.00%	33.65	10	22-02-2022		

PLANS/OPTIONS

UTI Liquid Cash Plan

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



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Merged Schemes	Merged Into	Month & Year
MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97	UTI MEPUS	March 03
UTI Growing Corpus Growing Income Plan (GCGIP)	UTI Unit Scheme 95	May 04
UTI Grihalakshmi Unit Plan (GUP)	UTI Smart Woman Savings Plan (Name Change)	Nov 04
UTI Grandmaster Unit Scheme, UTI Primary Equity Fund, UTI Unit Scheme 92, UTI Master Equity Plan 98, UTI Master Equity Plan 99	UTI Value Opportunities Fund (New Scheme)	July 05
UTI PSU Fund, UTI Large Cap Fund	UTI Index Select Fund	April 07
UTI GSF- Brand Value Fund	UTI-MNC Fund	April 07
UTI Growth & Value Fund, UTI Dynamic Equity Fund, UTI India Advantage Fund	UTI Mid Cap Fund	April 07
UTI Petro Fund (Sector Fund)	UTI Energy Fund (Thematic Fund, Name Change)	Oct 07
UTI Auto Sector Fund (Sector Fund)	UTI Trans. & Logistics Fund (Thematic Fund, Name Change)	April 08
UTI Software Fund	UTI Service Industries Fund	Sept 08
UTI Index Select Fund, UTI Master Growth Fund	UTI Core Equity Fund	May 09
UTI Infrastructure Advantage Fund Series 1	UTI Infrastructure Fund	Feb 11
UTI Variable Income Scheme - Index Linked Plan	UTI Hybrid Equity Fund	Mar 11
UTI Wealth Builder Fund (Close Ended)	UTI Value Opportunities Fund	Oct 11
UTI Master Index Fund, Sunder	UTI Nifty Index Fund	March 12
UTI G-Sec Fund - Investment Plan	UTI Gilt Advantage Fund-LTP	Aug 12
UTI Master Value Fund	UTI Mid Cap Fund	Mar 14
UTI Masterplus Unit Scheme	UTI Bluechip Flexicap Fund	July 14
UTI Contra Fund & UTI Services Industries Fund	UTI Multi Cap Fund (New scheme)	August 14
UTI Energy Fund	UTI Infrastructure Fund	March 16
UTI Monthly Income Scheme, UTI Smart Woman Savings Plan, UTI Unit Scheme for Charitable & Religious Trusts & Registered Societies	UTI Regular Savings Fund	May 18
UTI Multi Cap Fund	UTI Value Opportunities Fund	May 18
UTI Bluechip Flexicap Fund	UTI Flexi Cap Fund	May 18
UTI Long Term Advantage Fund - Series III, IV, V, VI and VII	UTI Long Term Equity Fund (Tax Saving)	Aug 21

Sr. No.	Old Scheme Name	New Scheme Name	W. E. F
1	UTI Master Gain - 1992(UTI EQUITY FUND)	UTI Flexi Cap Fund	Feb-21
2	UTI Equity Tax Saving Plan	UTI Long Term Equity Fund (Tax Saving)	Dec-15
3	UTI Wealth Builder Fund Series- II	UTI Wealth Builder Fund	Jun-16
4	UTI Wealth Builder Fund	UTI Multi Asset Fund	May-18
5	UTI Mahila Unit Scheme	UTI Smart Woman Saving Plan	Mar-17
6	UTI Credit Opportunities Fund	UTI Income Opportunities Fund	Sep-13
7	UTI Income Opportunities Fund	UTI Credit Risk Fund	May-18
8	UTI MIS Advantage Plan	UTI Regular Savings Fund	May-18
9	UTI Top 100 Fund	UTI Core Equity Fund	May-18
10	UTI Pharma & Healthcare Fund	UTI Healthcare Fund	May-18
11	UTI Banking Sector Fund	UTI Banking and Financial Services Fund	May-18
12	UTI G-SEC STP	UTI Overnight Fund	May-18
13	UTI Floating Rate Fund Stp	UTI Ultra Short Term Fund	May-18
14	UTI Spread Fund	UTI Arbitrage Fund	May-18
15	UTI Opportunities Fund	UTI Value Opportunities Fund	May-18
16	UTI Gilt Advantage Fund	UTI Gilt Fund	May-18
17	UTI Balanced Fund	UTI Hybrid Equity Fund	May-18
18	UTI Children's Career Balanced Plan	UTI Children's Career Fund-Saving Plan	May-18
19	UTI CCP Advantage Fund	UTI Children's Career Fund-Investment Plan	May-18
20	UTI India Lifestyle Fund	UTI India Consumer Fund	May-19
21	UTI Leadership Equity Fund	UTI Bluechip Flexicap Fund	Dec-15

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

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Mastershare Unit Scheme

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

UTI Core Equity Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and Equity related instruments (Minimum 35% of the total assets would be in equity and equity related instruments of large cap companies and minimum 35% of the total assets would be in equity and equity related instruments of mid cap companies)	70	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	30	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Mid Cap Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of mid cap companies).	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Dividend Yield Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of Dividend Yielding companies).	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Value Opportunities Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI India Consumer Fund

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

UTI Infrastructure Fund

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

UTI MNC Fund

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

UTI Healthcare Fund

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

UTI Transportation & Logistics Fund

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

UTI Banking and Financial Services Fund

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

UTI Nifty Index Fund

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

UTI Overnight Fund

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

UTI Money Market Fund

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

UTI Liquid Cash Plan

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

UTI Ultra Short Term Fund

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

UTI Treasury Advantage Fund

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

UTI Short Term Income Fund

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

UTI Medium Term Fund

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

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

Asset allocation in light of anticipated adverse situation :

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

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

UTI Bond Fund

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

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

Asset allocation in light of anticipated adverse situation :

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

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

UTI Dynamic Bond Fund

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

UTI Credit Risk Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt instruments (including securitised debt)*	65	100	Low to Medium
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	35	Low
Units issued by REITs & InvITs	0	10	Medium to High

UTI Banking & PSU Debt Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	80	100	Low to Medium
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo) issued by entities other than Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	0	20	Low to Medium

UTI Gilt Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities issued by the Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government	80	100	Sovereign
Triparty Repo on Government Securities or treasury bill, Repo, Reverse Repo & instruments of such nature	0	20	Low

UTI Regular Savings Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitized debt)*	75%	90%	Low to Medium
Equity & equity related instruments	10%	25%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Hybrid Equity Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments (including securitised debt)*	20%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Multi Asset Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments (including securitised debt)*	10%	25%	Low to Medium
Gold ETFs	10%	25%	High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Focused Equity Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments (Maximum 30 stocks)	65%	100%	High
Debt and Money Market instruments (including securitised debt)*	0%	25%	Low to Medium
Units issued by REITs & InvITs	0%	10%	

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 Small Cap Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of small cap companies).	65	100	Medium to High
Debt and Money Market instruments including securitized debt	0	35	Low to Medium
Units issued by REITs & InvITs	0	10	Medium to High

UTI Long Term Equity Fund (Tax Saving)			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & Equity related instruments	80%	100%	Medium to High
Debt and Money Market instruments	0%	20%	Low to Medium

UTI Nifty Next 50 Index Fund			
Type of Instruments	Asset Allocation (% of Net Assets)		Risk profile
	Min	Max	
Securities covered by underlying index	95%	100%	Medium to High
Cash/Money Market Instruments including Triparty Repo on Government Securities or treasury bill & Repo and Units of Liquid Mutual Fund	0%	5%	Low

UTI Equity Savings Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments Of Which Cash future arbitrage opportunities Net long equity position	65%	90%	Medium to High
	20%	75%	Low to Medium
	20%	50%	Medium to High
Debt and Money Market Securities (including securitized debt & margin for derivatives)*	10%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

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

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

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

UTI Sensex Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities covered by S&P BSE Sensex Index	100%	95%	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	5%	0%	Low

The net assets of the scheme will be invested in stocks constituting the underlying index. This would be done by investing in the stocks comprising the index. The scheme shall endeavour to maintain the same weightage they represent in the index. The scheme may take exposure in derivative instruments upto 20% of the net assets of the scheme.

Enclosed debt exposure for identifying Perpetual Bonds/AT1 Bonds/Tier II Bonds

ISIN	Bank	Security	Type
INE028A08083	BANK OF BARODA	8.5% UNCD BOB (T-1) PERP SR-VI.	Basel III Additional Tier I Bond
INE028A08117	BANK OF BARODA	8.65% UNCD BOB (T-1) PERP SR-IX	Basel III Additional Tier I Bond
INE028A08190	BANK OF BARODA	7.44% UNCD BOB (SR-23) 03/01/2030	Basel III Tier 2 Bond
INE028A08208	BANK OF BARODA	7.84% UNNCD BOB (SR-24) 15/01/2035	Basel III Tier 2 Bond
INE040A08393	HDFC BANK LTD.	8.44% URNCD HDFC BANK SR-1-28/12/28	Infrastructure Bond
INE062A08157	STATE BANK OF INDIA	8.15% UNCD SBI-(PERP)TR-I-SR-IV	Basel III Tier 1 bond
INE090A08UC2	ICICI BANK LTD	9.90%UNCD ICICI BANKPERP-28/12/2023	Basel III Tier 1 bond
INE238A08344	AXIS BANK LTD.	9.15% URNCD AXIS BANK-31.12.22	Basel II Lower Tier 2 Bond
INE428A08101	ALLAHABAD BANK	9.53% URNCD ALL BK SR4--27/12/29	Basel III Tier 2 Bond
INE434A08075	UNION BANK OF INDIA	7.98%UNCR BONDS-24/10/2027	Basel III Tier 2 Bond
INE528G08345	YES BANK LTD.	8% URNCD YESBANK LTD 30/09/2026	Infrastructure Bond
INE528G08352	YES BANK LTD.	9.5% UNCD YES BANK(PERP)-23/12/2021	Basel III Additional Tier I Bond
INE528G08394	YES BANK LTD.	9% UNCD YES BANK(PERP)-18/10/2022	Basel III Additional Tier I Bond
INE667A08104	CANARA BANK	9.8%UNCD SYND BK(V)PERP25/07/2022.	Basel III Tier 1 bond
INE692A08086	UNION BANK OF INDIA	9.08% UNCD UNION BANK(PERP)XXIV	Basel III Additional Tier I Bond

UTI Bond Fund

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

UTI Treasury Advantage Fund

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

UTI Gilt Fund

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

UTI Multi Asset Fund

Minimum initial investment is ₹ 5,000/-.

UTI Liquid Cash Plan (UTI LCP)

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

UTI - Money Market Fund

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

UTI Short Term Income Fund

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

UTI Ultra Short Term Fund

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

UTI Medium Term Fund

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

UTI Banking & PSU Debt Fund

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

UTI Retirement Benefit Pension Fund

(a) Minimum amount for purchase:
(I) Minimum amount to each investment is Rs.500/ (purchase value). There is no upper limit.

Benchmark Index

UTI Multi Asset Fund

S&P BSE 200 (65%) is the benchmark index for the Equity part of the Portfolio, CRISIL Composite Bond Fund Index (25%) is the benchmark for that part of the Portfolio relating to investments in Debt and Money Market Instruments and the Price of Gold (10%) as per SEBI Regulations for Gold ETFs in India is the benchmark in so far it pertains to investments in Gold ETFs).

Load Structure

UTI Hybrid Equity Fund

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

UTI Credit Risk Fund

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

UTI Regular Savings Fund

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

UTI Mastershare Unit Scheme

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

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

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

UTI Value Opportunities Fund

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

UTI Liquid Cash Plan

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

UTI Multi Asset Fund

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

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

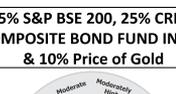
Sr. No	Name of the Fund Manager and Overall Experiences in number of year	Funds Managed	Performance data refer page no.
1	Mr. Vetri Subramaniam, 27	UTI Multi Asset Fund UTI Focused Equity Fund	32 17
2	Mrs. Swati Kulkarni, 34	UTI Mastershare Unit Scheme UTI MNC Fund UTI Dividend Yield Fund UTI-Master 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

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI ARBITRAGE FUND Refer Page no 33	<ul style="list-style-type: none"> Capital appreciation over medium to long term Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments 	UTI ARBITRAGE FUND  Investors understand that their principal will be at Low Risk.	NIFTY 50 ARBITRAGE INDEX  Benchmark Riskometer is at Low Risk.
UTI OVERNIGHT FUND Refer Page no 41	<ul style="list-style-type: none"> Reasonable income over one day with capital preservation Investment in overnight securities. 	UTI OVERNIGHT FUND  Investors understand that their principal will be at Low Risk.	CRISIL OVERNIGHT INDEX  Benchmark Riskometer is at Low Risk.
UTI FLOATER FUND Refer Page no 46	<ul style="list-style-type: none"> To generate reasonable returns. To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). 	UTI FLOATER FUND  Investors understand that their principal will be at Low to Moderate Risk.	CRISIL LOW DURATION DEBT INDEX  Benchmark Riskometer is at Moderate Risk.
UTI TREASURY ADVANTAGE FUND Refer Page no 45	<ul style="list-style-type: none"> Reasonable income consistent with high liquidity over short term. Investment in Debt & Money Market instruments. 	UTI TREASURY ADVANTAGE FUND  Investors understand that their principal will be at Low to Moderate Risk.	CRISIL LOW DURATION DEBT INDEX  Benchmark Riskometer is at Moderate Risk.
UTI CORPORATE BOND FUND Refer Page no 49	<ul style="list-style-type: none"> Optimal returns over the medium to long term. To invest predominantly in AA+ and above rated corporate debt. 	UTI CORPORATE BOND FUND  Investors understand that their principal will be at Low to Moderate Risk.	CRISIL CORPORATE BOND COMPOSITE INDEX  Benchmark Riskometer is at Moderate Risk.
UTI GILT FUND Refer Page no 54	<ul style="list-style-type: none"> Credit risk free return over the medium to long term Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government. 	UTI GILT FUND  Investors understand that their principal will be at Low to Moderate Risk.	CRISIL DYNAMIC GILT INDEX  Benchmark Riskometer is at Moderate Risk.
UTI SHORT TERM INCOME FUND Refer Page no 47	<ul style="list-style-type: none"> Reasonable Income with low risk and high level of liquidity over short-term. Investment in Debt & Money Market instruments. 	UTI SHORT TERM INCOME FUND  Investors understand that their principal will be at Moderate Risk.	CRISIL SHORT TERM BOND FUND INDEX  Benchmark Riskometer is at Moderate Risk.
UTI LIQUID CASH PLAN Refer Page no 42	<ul style="list-style-type: none"> Steady and reasonable Income over short-term with capital preservation. Investment in money market securities & high quality debt. 	UTI LIQUID CASH PLAN  Investors understand that their principal will be at Moderate Risk.	CRISIL LIQUID FUND INDEX  Benchmark Riskometer is at Low to Moderate Risk.
UTI MONEY MARKET FUND Refer Page no 43	<ul style="list-style-type: none"> Reasonable Income with high level of liquidity over short-term. Investment in money market securities. 	UTI MONEY MARKET FUND  Investors understand that their principal will be at Moderate Risk.	CRISIL MONEY MARKET INDEX  Benchmark Riskometer is at Moderate Risk.
UTI ULTRA SHORT TERM FUND Refer Page no 44	<ul style="list-style-type: none"> Reasonable Income with low volatility over short term. Investment in debt & money market instruments. 	UTI ULTRA SHORT TERM FUND  Investors understand that their principal will be at Moderate Risk.	CRISIL ULTRA SHORT TERM DEBT INDEX  Benchmark Riskometer is at Moderately High Risk.
UTI BANKING AND PSU DEBT FUND Refer Page no 48	<ul style="list-style-type: none"> Reasonable income, with low risk and high level of liquidity over short to medium term. Investment predominantly in Debt & Money Market Securities issued by Bank, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. 	UTI BANKING AND PSU DEBT FUND  Investors understand that their principal will be at Moderate Risk.	CRISIL BANKING AND PSU DEBT INDEX  Benchmark Riskometer is at Moderate Risk.

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI MEDIUM TERM FUND Refer Page no 51	<ul style="list-style-type: none"> Reasonable income over the medium to long term. Investment in Debt and Money Market instruments. 	UTI MEDIUM TERM FUND  Investors understand that their principal will be at Moderate Risk	CRISIL MEDIUM TERM DEBT INDEX  Benchmark Riskometer is at Moderate Risk.
UTI EQUITY SAVINGS FUND Refer Page no 36	<ul style="list-style-type: none"> Long-term capital appreciation and income Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt money market opportunities. 	UTI EQUITY SAVINGS FUND  Investors understand that their principal will be at Moderately High Risk	CRISIL EQUITY SAVINGS INDEX  Benchmark Riskometer is at Moderately High Risk.
UTI CREDIT RISK FUND Refer Page no 50	<ul style="list-style-type: none"> Reasonable income and capital appreciation over medium to long term Investment in Debt and Money Market instruments 	UTI CREDIT RISK FUND  Investors understand that their principal will be at Moderately High Risk	CRISIL SHORT TERM CREDIT RISK INDEX  Benchmark Riskometer is at Moderately High Risk.
UTI BOND FUND Refer Page no 53	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & money market instruments 	UTI BOND FUND  Investors understand that their principal will be at Moderately High Risk	NIFTY MEDIUM TO LONG DURATION DEBT INDEX  Benchmark Riskometer is at Moderate Risk.
UTI REGULAR SAVINGS FUND Refer Page no 34	<ul style="list-style-type: none"> Long-term capital appreciation and regular income over medium-term Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities) 	UTI REGULAR SAVINGS FUND  Investors understand that their principal will be at Moderately High Risk	NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX  Benchmark Riskometer is at Moderately High Risk.
UTI DYNAMIC BOND FUND Refer Page no 52	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & Money Market Instruments 	UTI DYNAMIC BOND FUND  Investors understand that their principal will be at Moderately High Risk	CRISIL COMPOSITE BOND FUND INDEX  Benchmark Riskometer is at Moderate Risk.
UTI UNIT LINKED INSURANCE PLAN Refer Page no 35	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	UTI UNIT LINKED INSURANCE PLAN  Investors understand that their principal will be at High Risk	NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX  Benchmark Riskometer is at High Risk.
UTI RETIREMENT BENEFIT PENSION FUND Refer Page no 38	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt/ Money market Instruments 	UTI RETIREMENT BENEFIT PENSION FUND  Investors understand that their principal will be at High Risk	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX  Benchmark Riskometer is at High Risk.
UTI CHILDREN'S CAREER FUND - SAVINGS PLAN Refer Page no 37	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	UTI CHILDREN'S CAREER FUND - SAVINGS PLAN  Investors understand that their principal will be at High Risk	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX  Benchmark Riskometer is at High Risk.

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI HYBRID EQUITY FUND Refer Page no 31	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities) 	UTI HYBRID EQUITY FUND  <p>Investors understand that their principal will be at Very High Risk</p>	CRISIL HYBRID 35+65 AGGRESSIVE INDEX  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI NIFTY INDEX FUND Refer Page no 26	<ul style="list-style-type: none"> Capital growth in tune with index returns Passive investment in equity instruments comprised in Nifty 50 index 	UTI NIFTY INDEX FUND  <p>Investors understand that their principal will be at Very High Risk</p>	NIFTY 50 INDEX  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI NIFTY NEXT 50 INDEX FUND Refer Page no 27	<ul style="list-style-type: none"> Capital growth in tune with index returns Passive investment in equity instruments comprised in Nifty Next 50 index 	UTI NIFTY NEXT 50 INDEX FUND  <p>Investors understand that their principal will be at Very High Risk</p>	NIFTY NEXT 50 INDEX  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI BANKING AND FINANCIAL SERVICES FUND Refer Page no 22	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities. 	UTI BANKING AND FINANCIAL SERVICES FUND  <p>Investors understand that their principal will be at Very High Risk</p>	NIFTY FINANCIAL SERVICES INDEX  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI MASTERSHARE UNIT SCHEME Refer Page no 11	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity instruments of large cap companies. 	UTI MASTERSHARE UNIT SCHEME  <p>Investors understand that their principal will be at Very High Risk</p>	S&P BSE 100 INDEX  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI HEALTHCARE FUND Refer Page no 23	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities in the Healthcare Service sector. 	UTI HEALTHCARE FUND  <p>Investors understand that their principal will be at Very High Risk</p>	S&P BSE HEALTHCARE INDEX  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI TRANSPORTATION & LOGISTICS FUND Refer Page no 24	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector. 	UTI TRANSPORTATION & LOGISTICS FUND  <p>Investors understand that their principal will be at Very High Risk</p>	UTI TRANSPORTATION AND LOGISTICS FUND INDEX  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI FLEXI CAP FUND Refer Page no 13	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum. 	UTI FLEXI CAP FUND  <p>Investors understand that their principal will be at Very High Risk</p>	NIFTY 500 INDEX  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI VALUE OPPORTUNITIES FUND Refer Page no 14	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments following a value investment strategy across the market capitalization spectrum. 	UTI VALUE OPPORTUNITIES FUND  <p>Investors understand that their principal will be at Very High Risk</p>	NIFTY 500 INDEX  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI MULTI ASSET FUND Refer Page no 32	<ul style="list-style-type: none"> Long-term capital appreciation Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class 	UTI MULTI ASSET FUND  <p>Investors understand that their principal will be at Very High Risk</p>	65% S&P BSE 200, 25% CRISIL COMPOSITE BOND FUND INDEX & 10% Price of Gold  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI INDIA CONSUMER FUND Refer Page no 20	<ul style="list-style-type: none"> Long term capital growth Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption 	UTI INDIA CONSUMER FUND  <p>Investors understand that their principal will be at Very High Risk</p>	NIFTY INDIA CONSUMPTION INDEX  <p>Benchmark Riskometer is at Very High Risk.</p>

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN Refer Page no 39	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (above 70%) and debt instruments. 	UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN  Investors understand that their principal will be at Very High Risk	NIFTY 500 INDEX  Benchmark Riskometer is at Very High Risk.
UTI LONG TERM EQUITY FUND (TAX SAVING) Refer Page no 25	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies that are believed to have growth potential. 	UTI LONG TERM EQUITY FUND  Investors understand that their principal will be at Very High Risk	NIFTY 500 INDEX  Benchmark Riskometer is at Very High Risk.
UTI DIVIDEND YIELD FUND Refer Page no 18	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in Dividend Yielding equity and equity related securities 	UTI DIVIDEND YIELD FUND  Investors understand that their principal will be at Very High Risk	NIFTY 500  Benchmark Riskometer is at Very High Risk.
UTI CORE EQUITY FUND Refer Page no 12	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of both large cap and mid cap companies 	UTI CORE EQUITY FUND  Investors understand that their principal will be at Very High Risk	NIFTY LARGEMIDCAP 250 INDEX  Benchmark Riskometer is at Very High Risk.
UTI INFRASTRUCTURE FUND Refer Page no 21	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector. 	UTI INFRASTRUCTURE FUND  Investors understand that their principal will be at Very High Risk	NIFTY INFRASTRUCTURE INDEX  Benchmark Riskometer is at Very High Risk.
UTI MNC FUND Refer Page no 19	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of Multi-National companies 	UTI MNC FUND  Investors understand that their principal will be at Very High Risk	NIFTY MNC INDEX  Benchmark Riskometer is at Very High Risk.
UTI MID CAP FUND Refer Page no 15	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in mid cap companies 	UTI MID CAP FUND  Investors understand that their principal will be at Very High Risk	NIFTY MIDCAP 150 INDEX  Benchmark Riskometer is at Very High Risk.
UTI SMALLCAP FUND Refer Page no 16	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly equity and equity related securities of small cap companies 	UTI SMALLCAP FUND  Investors understand that their principal will be at Very High Risk	NIFTY SMALLCAP 250 INDEX  Benchmark Riskometer is at Very High Risk.
UTI NIFTY200 MOMENTUM 30 INDEX FUND Refer Page no 28	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty 200 Momentum 30 Index 	UTI NIFTY200 MOMENTUM 30 INDEX FUND  Investors understand that their principal will be at Very High Risk	NIFTY 200 MOMENTUM 30 INDEX  Benchmark Riskometer is at Very High Risk.
UTI FOCUSED EQUITY FUND Refer Page no 17	<ul style="list-style-type: none"> Long term capital Growth Investment in equity & equity related securities across market capitalization in maximum 30 stocks 	UTI FOCUSED EQUITY FUND  Investors understand that their principal will be at Very High Risk	Nifty 500 Index  Benchmark Riskometer is at Very High Risk.
UTI SENSEX INDEX FUND Refer Page no 29	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in S&P BSE Sensex Index 	UTI SENSEX INDEX FUND  Investors understand that their principal will be at Very High Risk	S&P BSE Sensex  Benchmark Riskometer is at Very High Risk.
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Ser. No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XF9
2	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XG7
3	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XJ1
4	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XK9
5	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XL7
6	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XM5
7	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SL7
8	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SM5
9	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SO1
10	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SP8
11	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T80
12	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T98
13	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01624
14	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01722
15	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V03
16	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V11
17	UTI Contra Fund	Direct IDCW Plan	INF789F015R4
18	UTI Contra Fund	Direct IDCW Plan	INF789F015S2
19	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YC4
20	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YD2
21	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U28
22	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U36
23	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U02
24	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U10
25	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01R44
26	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01XS2
27	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K22
28	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K30
29	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K63
30	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K71
31	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01X88
32	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01XC6
33	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S65
34	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S73
35	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SU8
36	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SV6
37	UTI Energy Fund	Direct IDCW Plan	INF789F01SX2
38	UTI Energy Fund	Direct IDCW Plan	INF789F01SY0
39	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TA8
40	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TB6
41	UTI Long Term Equity Fund (Tax Saving)	Direct IDCW Plan	INF789F01TD2
42	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P84
43	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P92
44	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q00
45	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q18
46	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q42
47	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q59
48	UTI GILT FUND	Direct IDCW PLAN	INF789F01T9
49	UTI GILT FUND	Direct IDCW PLAN	INF789F01TK7
50	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TM3
51	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TN1
52	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TP6
53	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TQ4
54	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TS0
55	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TT8
56	UTI - LONG TERM ADVANTAGE FUND - SERIES III	DIRECT PLAN - IDCW	INF789FB18N3
57	UTI LONG TERM ADVANTAGE FUND - SERIES IV	DIRECT PLAN - IDCW	INF789FC1FD7
58	UTI LONG TERM ADVANTAGE FUND - SERIES V	DIRECT PLAN - IDCW	INF789FC1H51
59	UTI LONG TERM ADVANTAGE FUND - SERIES VI	DIRECT PLAN - IDCW	INF789FC1V74
60	UTI LONG TERM ADVANTAGE FUND - SERIES VII	DIRECT PLAN - IDCW	INF789FC1T74
61	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TV4
62	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TW2
63	UTI-India Lifestyle Fund	Direct IDCW PLAN	INF789F01VG1
64	UTI-India Lifestyle Fund	Direct IDCW PLAN	INF789F01VH9
65	UTI-Mid Cap Fund	Direct IDCW PLAN	INF789F01VY8
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	INF789F1AC73
118	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC70
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD01
120	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADB9
121	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD77
122	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADD5
123	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADE3
124	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADF0

Ser. No.	SCHEMEDESC	PLANEDESC	ISIN
1	UTI Transportation & Logistics Fund	Regular IDCW Plan	INF789F01281
2	UTI Hybrid Equity Fund	Regular IDCW Plan	INF789F01315
3	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01356
4	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01364
5	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01380
6	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01398
7	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01223
8	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01321
9	UTI 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	INF789F016M7
34	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - IDCW	INF789F01F81
35	UTI LONG TERM ADVANTAGE FUND - SERIES V	REGULAR PLAN - IDCW	INF789F01H05
36	UTI LONG TERM ADVANTAGE FUND - SERIES VI	REGULAR PLAN - IDCW	INF789F01V58
37	UTI LONG TERM ADVANTAGE FUND - SERIES VII	REGULAR PLAN - IDCW	INF789F01508
38	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01760
39	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01778
40	UTI-India Lifestyle Fund	IDCW PLAN	INF789F01CF3
41	UTI-India Lifestyle Fund	IDCW PLAN	INF789F01CG1
42	UTI-Mid Cap Fund	IDCW	INF789F01794
43	UTI-Mid Cap Fund	IDCW	INF789F01802
44	UTI-MNC Fund	IDCW PLAN	INF789F01828
45	UTI-MNC Fund	IDCW PLAN	INF789F01836
46	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF189A01046
47	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF789F01851
48	UTI-Mastershare Unit Scheme	IDCW PLAN	INF189A01038
49	UTI-Mastershare Unit Scheme	IDCW PLAN	INF789F01950
50	UTI-Nifty Index Fund	IDCW PLAN	INF789F01JL6
51	UTI-Nifty Index Fund	IDCW PLAN	INF789F01JM4
52	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AE0
53	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AF7
54	UTI-Rajiv Gandhi Equity Saving Scheme	RETAIL IDCW PLAN	INF789F01Y04
55	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01RH4
56	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01R12
57	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01AN1
58	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01A09
59	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A447
60	UTI CORPORATE BOND FUND	Regular Plan -	INF789F1A454
61	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A462
62	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A470
63	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A488
64	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A496
65	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A504
66	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A512
67	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A728
68	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A736
69	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A785
70	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A793
71	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A827
72	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A835
73	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC71
74	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC09
75	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC77
76	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC55
77	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACT3
78	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACU1
79	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACV9
80	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACW7

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

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

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

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ATTENTION

UTI SCUP Outstanding Unit holding Accounts

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

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

For any assistance in this regard you may also directly contact Mr. Kishor Paunikar, Associate Vice President, Department of Operations at UTI Corporate Office over phone at 022-66786253 or mail him at kishor.paunikar@uti.co.in

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

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

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

Yield to Maturity : The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

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

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

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

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

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

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load

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

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

Standard Deviation : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

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

Beta : Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

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

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

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

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

The Potential Risk class position of the debt schemes of UTI Mutual Fund are as under:

Serial No.	Scheme Name	Potential Risk Class Matrix			
1	UTI Overnight Fund Relatively Low interest rate risk and Relatively Low Credit Risk.	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 Relatively High interest rate risk and Relatively Low Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)					
3	UTI Corporate Bond Fund Relatively High interest rate risk and Relatively Low Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)	A-III				
4	UTI Liquid Cash Plan Relatively Low interest rate risk and Relatively Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)					
5	UTI Money Market Fund Relatively Low interest rate risk and Relatively Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)		B-I	
		Moderate (Class II)			
Relatively High (Class III)					
6	UTI Ultra Short Term Fund Moderate interest rate risk and Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)					
7	UTI Treasury Advantage Fund Moderate interest rate risk and Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)		B-II	
Relatively High (Class III)					
8	UTI Bond Fund Relatively High interest rate risk and Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)					
9	UTI Short Term Income Fund Relatively High interest rate risk and Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)					
10	UTI Floater Fund Relatively High interest rate risk and Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)					
11	UTI Dynamic Bond Fund Relatively High interest rate risk and Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)		B-III			
12	UTI Banking & PSU Debt Fund Relatively High interest rate risk and Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)					
13	UTI Medium Term Fund Relatively High interest rate risk and Relatively High Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)					
14	UTI Credit Risk Fund Relatively High interest rate risk and Relatively High Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)			C-III		

S. No.	Fund Name	Fund Category	Existing Tier-1 Benchmark	Revised Tier-1 Benchmark
1	UTI Overnight Fund	Overnight	CRISIL Overnight Index	CRISIL Overnight Fund AI Index
2	UTI Liquid Cash Plan	Liquid Fund	CRISIL Liquid Fund Index	CRISIL Liquid Fund AI Index
3	UTI Ultra Short Term Fund	Ultra Short Duration	CRISIL Ultra Short Term Debt Index	CRISIL Ultra Short Duration Fund BI Index
4	UTI Money Market Fund	Money Market Fund	CRISIL Money Market Index	CRISIL Money Market Fund AI Index
5	UTI Treasury Advantage Fund	Low Duration Fund	CRISIL Low Duration Debt Index	CRISIL Low Duration Fund AI Index
6	UTI Short Term Income Fund	Short Duration Fund	CRISIL Short Term Bond Fund Index	CRISIL Short Duration Fund AII Index
7	UTI Corporate Bond Fund	Corporate Bond Fund	CRISIL Corporate Bond Composite Index	CRISIL Corporate Bond Fund BII Index
8	UTI Bond Fund	Medium to Long Duration Fund	Nifty Medium to Long Duration Debt Index	CRISIL Medium to Long Duration Fund AIII Index
9	UTI Dynamic Bond Fund	Dynamic Bond	CRISIL Composite Bond Fund Index	CRISIL Dynamic Bond Fund AIII Index
10	UTI Medium Term Fund	Medium Duration Fund	CRISIL Medium Term Debt Index	CRISIL Medium Duration Fund BIII Index
11	UTI Credit Risk Fund	Credit Risk Fund	CRISIL Short Term Credit Risk Index	CRISIL Credit Risk Fund CII Index

UTI TRUSTEE CO. (P) LTD.

Directors

1. Mr. A Ramesh Kumar
2. Mr. Suhail Nathani
3. Mr. Shiva Kumar
4. Mr. Sudesh Kumar Kapahi
5. Ms. Muketa Pramit Jhaveri

UTI ASSET MANAGEMENT CO. LTD.

Directors

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2. Mr. Flemming Madsen
3. Mr. Deepak Kumar Chatterjee
4. Mr. N Seshadri
5. Mr. Edward Cage Bernard
6. Mr. Imtaiyazur Rahman
7. Mr. Rajeev Kakar
8. Mrs. Jayashree Vaidhyathanan
9. Mrs. Dipali H Sheth
10. Mr. Sanjay Varshneya

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) 2519961/2513321 • 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) 2421315/653907 • 14 • Valsad • Tel. 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Dubai Representative Office

UTI International (Singapore) Private Limited. Office 19, Floor 3, Gate Village 08, Dubai International Financial Centre. 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 proceeds at net value of NAV less Exit Load. For instance if the NAV is Rs.100 and the exit load is 1%, the investor will receive Rs.99.

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

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

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

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

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

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

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

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

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

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

Macaulay Duration: The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. The Macaulay duration calculation equals the weighted average time before a bondholder would receive the bond's cash flows.

Macaulay Duration of the portfolio: The Macaulay duration of the portfolio is essentially an average of the duration of bonds within the portfolio, accounting for what percentage of the total portfolio each bond represents. The Macaulay duration of a zero-coupon bond would be equal to the bond's maturity.

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

- a) Large Cap: 1st -100th company in terms of full market capitalization
- b) Mid Cap: 101st - 250th company in terms of full market capitalization
- c) Small Cap: 251st company onwards in terms of full market capitalization.

Median Market Cap vs Weighted Average Market Cap

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

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

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Debt write-up

Source for numbers: Leading business dailies

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UTI Corporate Bond Fund

This product is suitable for investors who are seeking:*

- Optimal returns over the medium to long term
- To invest predominantly in AA+ and above rated corporate debt

*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 March 31, 2022. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>. *Existing Tier-1 Benchmark - CRISIL Corporate Bond Composite Index, Revised Tier-1 Benchmark w.e.f. 1st April 2022 - CRISIL Corporate Bond Fund BI Index.

Fund: UTI Corporate Bond fund



Benchmark: CRISIL Corporate Bond Composite Index*



	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)			

Relatively High interest rate risk and Relatively Low Credit Risk

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