

Weekly Quants - Fixed Income Funds - as on Sep 22, 2023

(Provisional & Unaudited Figures)



Fund Name	YTM*	Average Maturity	Modified Duration	Macaulay Duration
UTI Overnight Fund	6.77%	4 days	4 days	4 days
UTI Liquid Cash Plan	7.07%	51 days	51 days	51 days
UTI Money Market Fund	7.37%	132 days	132 days	132 days
UTI Ultra Short Term Fund	7.65%	166 days	158 days	164 days
UTI Treasury Advantage Fund	7.50%	0.89 years	0.77 years	0.80 years
UTI Short Term Income Fund	7.36%	2.14 years	1.59 years	1.68 years
UTI Medium Term Fund	7.91%	4.39 years	3.26 years	3.40 years
UTI Bond Fund	7.63%	7.99 years	5.44 years	5.69 years
UTI Floater Fund	7.30%	0.96 years	0.84 years	0.89 years
UTI Banking & PSU Debt Fund	7.53%	3.68 years	3.01 years	3.21 years
UTI Corporate Bond Fund	7.56%	2.88 years	2.20 years	2.33 years
UTI Dynamic Bond Fund	7.14%	5.22 years	3.47 years	3.66 years
UTI Credit Risk Fund	8.30%	2.59 years	1.89 years	1.98 years
UTI Gilt Fund	7.12%	5.56 years	3.88 years	4.02 years
UTI Gilt Fund with 10 year Constant Duration	7.21%	9.39 years	6.60 years	6.84 years
UTI Long Duration Fund	7.33%	18.70 years	9.27 years	9.61 years
UTI CRISIL SDL June 2027 Index Fund	7.53%	3.50 years	2.97 years	3.08 years
UTI CRISIL SDL April 2033 Index Fund	7.55%	9.11 years	6.31 years	6.55 years
UTI NIFTY SDL Plus AAA PSU Bond April 2026 75:25 Index Fund	7.56%	2.43 years	2.14 years	2.24 years
UTI NIFTY SDL Plus AAA PSU Bond April 2028 75:25 Index Fund	7.56%	4.41 years	3.54 years	3.70 years

*Annualized Portfolio YTM - Yields of all securities are annualized.

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

Fund Name	Type of Scheme	The product is suitable for investors who are seeking:*	Riskometer#	Potential Risk Class																								
UTI Overnight Fund	An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk	<ul style="list-style-type: none"> Reasonable income over one day with capital preservation Investment in overnight securities 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
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UTI Liquid Cash Plan	An open ended liquid scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk	<ul style="list-style-type: none"> Steady and reasonable income over short-term with capital preservation Investment in Money Market securities & high quality debt 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
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UTI Money Market Fund	An open ended debt scheme investing in money market instruments. A Relatively Low Interest Rate Risk and Moderate Credit Risk	<ul style="list-style-type: none"> Reasonable income with high level of liquidity over short-term Investment in Money Market securities 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
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UTI Ultra Short Term Fund	An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A Moderate Interest Rate Risk and Moderate Credit Risk	<ul style="list-style-type: none"> Reasonable income with low volatility over short term Investment in debt & Money Market instruments 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
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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. A Moderate Interest Rate Risk and Moderate Credit Risk	<ul style="list-style-type: none"> Reasonable income consistent with high liquidity over short term Investment in Debt & Money Market instruments 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
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UTI Floater Fund	An open ended debt scheme predominantly investing in floating rate instruments. A Relatively High Interest Rate Risk and Moderate Credit Risk	<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) 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
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UTI Banking & 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. A Relatively High Interest Rate Risk and Moderate Credit Risk	<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 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
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UTI Short Term Income Fund	An open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years. A Relatively High interest rate risk and moderate Credit Risk.	<ul style="list-style-type: none"> Reasonable income with low risk and high level of liquidity over short-term Investment in Debt & Money Market instrument 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
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UTI Corporate Bond Fund	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	<ul style="list-style-type: none"> Optimal returns over the medium to long term To invest predominantly in AA+ and above rated corporate debt 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
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UTI Dynamic Bond Fund	An open ended dynamic debt scheme investing across duration. A Relatively High Interest Rate Risk and Moderate Credit Risk	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & Money Market Instruments 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
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UTI Bond Fund	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. A Relatively High Interest Rate Risk and Moderate Credit Risk	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & Money Market instruments 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
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UTI Credit Risk Fund	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.	<ul style="list-style-type: none"> Reasonable income and capital appreciation over medium to long term Investment in debt and Money Market instruments 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
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UTI Medium Term Fund	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	<ul style="list-style-type: none"> Reasonable income over the medium to long term Investment in Debt & Money Market instruments 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
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UTI Gilt Fund	An open ended debt scheme investing in government securities across maturities. A Relatively High Interest Rate Risk and Relatively Low Credit Risk	<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 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
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UTI Gilt Fund with 10 year Constant Duration	An open ended debt scheme investing in government securities having a constant maturity of 10 years. Relatively High Interest rate risk and Relatively Low Credit Risk	<ul style="list-style-type: none"> Reasonable income over long term Investment in government securities having a constant maturity of 10 years 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
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UTI Long Duration Fund	An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years. Relatively High Interest rate risk and Relatively Low Credit Risk	<ul style="list-style-type: none"> Long term wealth creation A debt scheme that invests in debt and money market instruments with an aim to maximise income while maintaining an optimum balance of yield, safety and liquidity 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
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UTI CRISIL SDL June 2027 Index Fund	An open-ended Target Maturity Debt Index Fund tracking CRISIL IBX SDL Index – June 2027. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul style="list-style-type: none"> Income over the target maturity period Investments in State Development Loans (SDLs), tracking CRISIL IBX SDL Index June 2027, subject to tracking error 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
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UTI CRISIL SDL April 2033 Index Fund	An open-ended Target Maturity Debt Index Fund tracking CRISIL IBX SDL Index – April 2033. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul style="list-style-type: none"> Income over the target maturity period Investments in State Development Loans (SDLs), tracking CRISIL IBX SDL Index April 2033, subject to tracking error 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
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UTI NIFTY SDL Plus AAA PSU Bond April 2026 75:25 Index Fund	An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index. A Relatively High Interest Rate Risk and Moderate Credit Risk	<ul style="list-style-type: none"> Income over the target maturity period Investments in PSU Bonds & State Development Loans (SDLs), tracking Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index, subject to tracking error. 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
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UTI NIFTY SDL Plus AAA PSU Bond April 2028 75:25 Index Fund	An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index. A Relatively High Interest Rate Risk and Moderate Credit Risk	<ul style="list-style-type: none"> Income over the target maturity period Investments in PSU Bonds & State Development Loans (SDLs), tracking Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index, subject to tracking error. 		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Medium</td><td>High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td>A-1</td><td></td><td></td></tr> <tr><td>Operational Risk</td><td></td><td></td><td></td></tr> <tr><td>Systemic Risk</td><td></td><td></td><td></td></tr> <tr><td>Other Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Medium	High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk	A-1			Operational Risk				Systemic Risk				Other Risk			
Credit Risk	Low	Medium	High																									
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*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Risk-o-meter for the fund is based on the portfolio ending August 31, 2023. 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/>

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