

FIXED INCOME PRODUCTS - READY RECKONER - PROVISIONAL & UNAUDITED FIGURES as on September 30, 2020


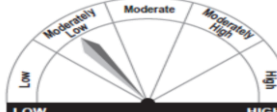


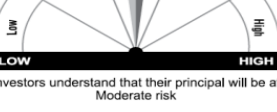



Fund Name	Fund Manager	Category	Benchmark	Min Amount	Exit Load	AUM (in Rs Crs)	Portfolio Parameters					
							YTM	Average Maturity	Macaulay Duration	Modified Duration	Direct TER	Regular TER
UTI Overnight Fund	Amandeep Chopra & Amit Sharma	Overnight Fund	CRISIL Overnight Index	Rs 1000/- (Growth)	Nil	7,024	3.20%	1 Day	NA	NA	0.06%	0.11%
UTI Liquid Cash Plan	Amandeep Chopra & Amit Sharma	Liquid Fund	CRISIL Liquid Fund Index	Rs 500/- (Growth)	\$\$\$	24,597	3.36%	54 Days	NA	0.14 Yrs	0.17%	0.24%
UTI Money Market Fund	Amandeep Chopra & Amit Sharma	Money Market	CRISIL Money Market Index	Rs 10,000/-	Nil	6,230	3.78%	154 Days	NA	0.42 Yrs	0.17%	0.27%
UTI Ultra Short Term Fund	Sudhir Agrawal & Ritesh Nambiar	Ultra Short Duration Fund	CRISIL Ultra Short Term Debt Index	Rs 5,000/-	Nil	1,569	5.36%	128 Days	127 Days	126 Days	0.46%	0.95%
UTI Treasury Advantage Fund	Sudhir Agrawal	Low Duration Fund	CRISIL Low Duration Debt Fund Index	Rs 10,000/-	Nil	2,753	4.36%	318 Days	306 Days	296 Days	0.36%	0.43%
UTI Banking & PSU Debt Fund	Sudhir Agrawal	Banking and PSU Fund	CRISIL Banking and PSU Debt Index	Rs 5,000/-	Nil	264	5.19%	3.38 yrs	2.79 yrs	2.66 yrs	0.31%	0.32%
UTI Short Term Income Fund	Sudhir Agrawal	Short Duration Fund	CRISIL Short Term Bond Fund Index	Rs 10,000/-	Nil	2,064	5.48%	2.95 yrs	2.66 yrs	2.57 yrs	0.43%	0.95%
UTI Corporate Bond Fund	Sunil Patil & Sudhir Agrawal	Corporate Bond	CRISIL Corporate Bond Composite Index	Rs 5,000/-	Nil	1,809	5.73%	4.31 yrs	3.53 yrs	3.37 yrs	0.30%	0.58%
UTI Floater Fund	Amandeep Chopra & Sudhir Agrawal	Floater Fund	CRISIL Ultra Short Term Debt Index	Rs 5,000/-	Nil	1,869	4.64%	1.67 yrs	1.54 yrs	1.49 yrs	0.36%	1.29%
UTI Dynamic Bond Fund	Amandeep Chopra	Dynamic Bond	CRISIL Dynamic Debt Index	Rs 10,000/-	\$\$	256	6.42%	8.56 yrs	6.39 yrs	6.18 yrs	1.02%	1.59%
UTI Bond Fund	Amandeep Chopra	Medium to Long Duration Fund	CRISIL Medium to Long Term Index	Rs 1000/- (Growth)	\$\$	305	6.45%	8.84 yrs	6.58 yrs	6.36 yrs	1.02%	1.58%
UTI Gilt Fund	Amandeep Chopra	Gilt Fund	CRISIL Dynamic Gilt Index	Rs 5,000/-	Nil	758	6.32%	10.93 yrs	7.74 yrs	7.50 yrs	0.65%	0.93%
UTI Credit Risk Fund	Ritesh Nambiar	Credit Risk Fund	CRISIL Short Term Credit Risk Index	Rs 5,000/-	\$	361	7.87%	2.54 yrs	2.09 yrs	2.00 yrs	0.70%	1.60%
UTI Medium Term Fund	Amandeep Chopra & Ritesh Nambiar	Medium Duration Fund	CRISIL Medium Term Debt Index	Rs 5,000/-	\$	93	6.98%	4.86 yrs	3.81 yrs	3.68 yrs	1.11%	1.64%

*TER as on September 30, 2020

\$ Exit load is applicable if investor exits within 12 months from the date of allotment: (i) upto 10% of the allotted Units – NIL (ii) beyond 10% of the allotted Units - 1.00 % After 12 months from the date of allotment – NIL; <= 365 days : 1.00 %

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

\$\$\$: Exit load is applicable if investor exits (i) within 1 day from the date of allotment; applicable exit load 0.007% (ii) within 2 days from the date of allotment; applicable exit load 0.0065% (iii) within 3 days from the date of allotment; applicable exit load 0.0060% (iv) within 4 days from the date of allotment; applicable exit load 0.0055% (v) within 5 days from the date of allotment; applicable exit load 0.0050% (vi) within 6 days from the date of allotment; applicable exit load 0.0045% (vii) within 7 days from the date of allotment; applicable exit load NIL

Fund Name	The product is suitable for investors who are seeking:*	Riskometer
UTI Overnight Fund	<ul style="list-style-type: none"> Reasonable income over one day with capital preservation Investment in overnight securities 	 <p>Investors understand that their principal will be at Low risk</p>
UTI Liquid Cash Plan	<ul style="list-style-type: none"> Steady and reasonable income over short-term with capital preservation. Investment in money market securities & high quality debt 	 <p>Investors understand that their principal will be at Low risk</p>
UTI Money Market Fund	<ul style="list-style-type: none"> Reasonable income with high level of liquidity over short-term Investment in money market securities 	 <p>Investors understand that their principal will be at Moderately Low risk</p>
UTI Ultra Short Term Fund (Erst, UTI Floating Rate Fund)	<ul style="list-style-type: none"> Reasonable income with low volatility over short term Investment in debt & money market instruments 	 <p>Investors understand that their principal will be at Moderately Low risk</p>
UTI Treasury Advantage Fund	<ul style="list-style-type: none"> Reasonable income consistent with high liquidity over short term Investment in Debt & Money Market instruments 	 <p>Investors understand that their principal will be at Moderately Low risk</p>
UTI Floater Fund	<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) 	 <p>Investors understand that their principal will be at Moderately Low risk</p>
UTI Banking & PSU Debt Fund	<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 	 <p>Investors understand that their principal will be at Moderate risk</p>
UTI Short Term Income Fund	<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 	 <p>Investors understand that their principal will be at Moderate risk</p>
UTI Corporate Bond Fund	<ul style="list-style-type: none"> Optimal returns over the medium to long term To invest predominantly in AA+ and above rated corporate debt 	<p>Investors understand that their principal will be at Moderate risk</p>
UTI Dynamic Bond Fund	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & Money Market Instruments 	<p>Investors understand that their principal will be at Moderate risk</p>
UTI Bond Fund	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & money market instruments 	<p>Investors understand that their principal will be at Moderate risk</p>
UTI Credit Risk Fund	<ul style="list-style-type: none"> Reasonable income and capital appreciation over medium to long term Investment in debt and money market instruments 	<p>Investors understand that their principal will be at Moderate risk</p>
UTI Medium Term Fund	<ul style="list-style-type: none"> Reasonable income over the medium to long term Investment in Debt & Money Market Instruments 	<p>Investors understand that their principal will be at Moderate risk</p>
UTI Gilt Fund +B7	<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 	<p>Investors understand that their principal will be at Moderate risk</p>

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