

JUNE 2020

# UTI FUND WATCH

MUTUAL FUNDS  
Sahi Haq

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



## INVEST IN UTI NIFTY INDEX FUND.

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

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

### Key Features

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

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

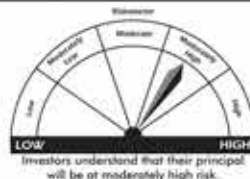
UTI Nifty Index Fund is an open ended scheme replicating/tracking Nifty 50 index

## UTI NIFTY INDEX FUND

This product is suitable for investors who are seeking\*

- Capital growth in tune with Index returns
- Passive investment in equity instruments comprised in Nifty 50 Index

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



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

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INSIDE

• Snapshot  
• Portfolio

• Fund Performance  
• Sectoral Breakdown

• Volatility Measures  
• Credit Profile

• Active Stock Positions  
• Dividend History

# Fund Finder

## VISION

To be the most preferred Mutual Fund

## MISSION

- The most trusted brand, admired by all stakeholders
- The largest and most efficient money manager with global presence
- The most preferred employer
- The best in class customer service provider
- The most innovative and best wealth creator
- A socially responsible organization known for best corporate governance

## FUNDS CATEGORY

EQUITY CATEGORY	Category of scheme	Inception Date	Page No.
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• UTI Core Equity Fund	Large & Mid Cap Fund	20-May-09	10
• UTI Equity Fund	Multi Cap Fund	18-May-92	11
• UTI Value Opportunities Fund	Value Fund	20-Jul-05	12
• UTI Mid Cap Fund	Mid Cap Fund	7-Apr-04	13
• UTI Dividend Yield Fund	Dividend Yield Fund	3-May-05	14
• UTI MNC Fund	Thematic – MNC	29-May-98	15
• UTI India Consumer Fund	Thematic – Consumption	30-Jul-07	16
• UTI Infrastructure Fund	Thematic – Infrastructure	7-Apr-04	17
• UTI Banking & Financial Services Fund	Sectoral - Banking & Financial Services	7-Apr-04	18
• UTI Healthcare Fund	Sectoral – Healthcare	28-Jun-99	19
• UTI Transportation & Logistics Fund	Sectoral – Transportation & Logistics	11-Apr-08	20
• UTI Long Term Equity Fund (Tax Saving)	ELSS	15-Dec-99	21

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• UTI Multi Asset Fund	Multi Asset Allocation	19-Nov-08	25
• UTI Arbitrage Fund	Arbitrage	22-Jun-06	26
• UTI Regular Savings Fund	Conservative Hybrid Fund	16-Dec-03	27
• UTI Unit Linked Insurance Plan	Dynamic Asset Allocation*	1-Oct-71	28
• UTI Equity Savings Fund	Equity Savings	30-Aug-18	29

\* Proposed category

SOLUTION ORIENTED	Category of scheme	Inception Date	Page No.
• UTI Children's Career Fund - Savings Plan	Children's Fund	12-Jul-93	30
• UTI Retirement Benefit Pension Fund	Retirement Fund	26-Dec-94	34
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DEBT CATEGORY	Category of scheme	Inception Date	Page No.
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• UTI Liquid Cash Plan	Liquid Fund	23-Jun-03	37
• UTI Money Market Fund	Money Market Fund	23-Apr-97	38
• UTI Ultra Short Term Fund	Ultra Short Duration Fund	29-Aug-03	39
• UTI Treasury Advantage Fund	Low Duration Fund	12-Jul-99	40
• UTI Floater Fund	Floater	30-Oct-18	41
• UTI Short Term Income Fund	Short Duration Fund	23-Jun-03	42
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• UTI Credit Risk Fund	Credit Risk Fund	19-Nov-12	45
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• UTI Gilt Fund	Gilt Fund	21-Jan-02	49

### Attention : Unit Holders

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

## EQUITY MARKET

Indian equity indices ended May 2020 on a dim note owing to concerns about rise in domestic Covid-19 cases and extension of the nationwide lockdown. Benchmarks S&P BSE Sensex and Nifty 50 declined 3.84% and 2.84%, respectively.

The equity market declined over concerns that the extension of the lockdown, although with some relaxations, until May 31, 2020 will impact the country's economy. After rising initially following the prime minister's announcement of Rs 20 lakh crore economic package, the indices fell as finer details of the package became known to investors. More losses were seen after the Reserve Bank of India's (RBI's) move extending the moratorium on term loans by three months until August 2020 pressured banking shares. RBI Governor's projection of a possible de-growth in Gross Domestic Product (GDP) in the current fiscal soured the mood further. A historic decline in the indices tracking India's manufacturing and services activities also acted as a dampener. The equities weakened further due to disappointing global developments, including a second wave of the pandemic across several countries, escalating tensions between the United States (US) and China, weak US monthly jobs data and US Federal Reserve Chief's call for additional fiscal spending, warning of an extended period of weak economic growth.

Steeper losses were, however, cushioned by gains in some of the index heavyweights and buying by the domestic institutional investors (DIIs) and foreign institutional investors (FIIs). DIIs bought equities worth Rs 11,356 crore and FIIs worth Rs 13,000 crore in May 2020. Positive global cues, including China reporting an increase in industrial output in April 2020, hopes of economic recovery following the easing of lockdown restrictions in many countries and reports of a huge Covid-19 package announcements by the European Commission also helped offset some losses.

Majority of the S&P BSE sectoral indices ended lower in May. The S&P BSE Bankex was the biggest sectoral laggard – down 10.47% after the RBI extended loan moratorium by three months. Finance, consumer durables and public sector undertaking (PSU) counters saw selloff. The S&P BSE Finance index, S&P BSE Consumer Durables and S&P BSE PSU indices fell 6-10%. The S&P BSE Auto Index was the top sectoral gainer – up 5.58% amid reports of sales restarting in various parts of the country. The defensive counters saw buying with the S&P BSE Healthcare Index and S&P BSE FMCG Index rising 2.05% and 1.18%, respectively.

*Source for numbers: Securities and Exchange Board of India (SEBI), RBI and the respective stock exchanges (BSE, NSE)*

## DEBT MARKET

Interbank call money rates remained mostly below the Reserve Bank of India's (RBI's) repo rate of 4% in May 2020 owing to comfortable liquidity in the system. However, some pressure was seen on the rates following intermittent spike in demand for funds from banks.

Gilts advanced in the month with the yield on the 10-year benchmark 6.45% 2029 paper settling at 6.01% on May 29, 2020, compared with 6.11% on April 30, 2020. Prices fell earlier in the month after the Centre, in consultation with the RBI, decided to modify the indicative calendar for issuance of dated securities for the remaining part of the first half of the current fiscal. The RBI will auction a higher notified Rs 6 lakh crore over the period of May 11, 2020 – September 30, 2020 compared to earlier figure of Rs 3.90 lakh crore for the period. Bonds retreated further in response to the stimulus package announced by the Centre to cushion the impact of the pandemic, which was seen impacting the government's finances.

However, losses were erased after the central bank's interest rate panel slashed the repo rate by 40 basis points (bps) to 4% while maintaining an accommodative stance. Gilts rose further amid expectations that the recently announced economic package would have limited fiscal impact. Hopes that the central bank would make bond purchases to support the Centre's enhanced borrowing programme, while also keeping supply in check, also supported the prices. Sporadic bond buying by state-owned banks buoyed gilts further.

*Source for numbers: CRISIL Research Fixed Income Database, CRISIL Centre for Economic Research (CCER) and RBI.*

<b>DATE</b>	04.05.2020
<b>WEBSITE</b>	cafemutual.com
<b>LINK</b>	<a href="https://cafemutual.com/news/industry/19054-select-companies-that-have-a-resilient-business-model-to-tide-over-difficult-times-like-covid-19">https://cafemutual.com/news/industry/19054-select-companies-that-have-a-resilient-business-model-to-tide-over-difficult-times-like-covid-19</a>

**'Select companies that have a resilient business model to tide over difficult times like covid-19'**



Ajay Tyagi, Executive Vice President & Equity Fund Manager, UTI Mutual Fund talks about equity market, his work from home experience and much more.

**Benchmark share indices have plunged from record high in a month. Given the covid-19 threat, how do you see room for correction? Do you think that the current valuations are attractive enough to steady the Sensex?**

We have crossed the halfway mark in terms of market correction. In my opinion, there is still some steam left in the market for correction but most of it has already happened. Current PE earnings ratio of 12-13X also indicates this.

**Sharp correction has also affected the already beaten down small-cap, mid-cap segment. How do you see the valuations for these segments?**

Currently, valuations in small and mid-cap segments are attractive. But there are few things to keep in mind while selecting stocks in these categories. Invest in businesses that create wealth in the long run as those have the ability to generate high cash flows with a strong balance sheet. This is one of the common characteristics of the large wealth creators in the past couple of decades. Hence, we need to go beyond price-to-earnings multiple and select companies that have a resilient business model to tide over difficult times like the coronavirus pandemic.

**What are your views on the large-cap companies' ability to overcome this crisis faster than others?**

Businesses with a strong balance sheet, high cash flows and low to no debt are the ones which have the highest chances of surviving and thriving. Such companies will eventually emerge stronger by acquiring weak companies and increasing market share.

**Which sectors according to you have turned attractive after the sharp correction?**

We continue to remain significantly positive on the consumer sector, both staple and discretionary segments due to its resilient model and long term growth prospects. Currently, we see value in banks and the automobile sector as both the sectors have witnessed sharp corrections. Also, we continue to favour information technology and pharmaceuticals due to their defensive nature.

**UTI Equity Fund has outperformed the benchmark in the last 3-5 years. What has contributed to its performance? What is your accumulation strategy post the correction?**

We have followed our core philosophy to buy great businesses and remain patient with them for about 3-5 years. Quality along with a growth model is our mantra for investing in companies. We will continue investing with this approach to provide higher returns to investors in long term.

**Since the pandemic crisis has impacted our work routine, how are you engaging with your team considering the nationwide-lockdown situation? Which app do you use for video conferences?**

We have been using 'Microsoft Team' to do video conference call and share screens with the team to display presentations, excel sheets and financial models.

**How are you managing your time? Tell us more about your work from home routine.**

The pandemic has made me realise the importance of time management. In the first few days of lockdown, it was easy to work from home and save time on travelling. But I would say working from home is not as productive as working from the office. In my view, we should utilize time judiciously to make work from home effective.

**The pandemic crisis has severely impacted many businesses and each of our**

**working styles. What are your two biggest lessons from this phase?**

One important lesson I have learnt during this phase is to not take anything for granted in life. The famous adage, 'Man proposes, god disposes' now holds true for many of us now.

Another thing this phase has taught me is the power of human ingenuity as nobody thought about such a sudden change in lives a few weeks ago.

<b>DATE</b>	24.05.2020
<b>WEBSITE</b>	financialexpress.com
<b>LINK</b>	<a href="https://www.financialexpress.com/money/mutual-funds/mutual-funds-queries-answered-on-pharma-fund-international-funds-and-sip-investments/1968881/">https://www.financialexpress.com/money/mutual-funds/mutual-funds-queries-answered-on-pharma-fund-international-funds-and-sip-investments/1968881/</a>

**Mutual Funds: Pharma fund, International funds and SIP queries answered**

The market correction represents a good opportunity to average out the investments and investors who have held on have generated good long term returns.

The stock market volatility continues and many equity mutual fund investors are a worried lot. The NIFTY 50 has fallen about 25 per cent year-to-date (YTD) even while it has recovered nearly 18 per cent from the lows (9039 levels) it touched on March 23, 2020. However, will the recovery sustain remains to be seen? Going by the recent statement of RBI, for the year as a whole, there is still heightened uncertainty about the duration of the pandemic and how long social distancing measures are likely to remain in place and consequently, downside risks to domestic growth remain significant.

In addition to keeping an eye on the development of the vaccine, in the near term, the market may focus on the global cues, US-China relationship, crude oil prices movements and other economic policies and measures that nations take. For a retail mutual fund investor who is saving for the long term, are these developments important to track?

FE Online in an email interview with **V. Srivatsa – Executive Vice President & Fund Manager – Equity at UTI AMC** finds out the outlook of the stock market, what should investors do now and the set of leaders in the post-COVID-19 environment that the investors might focus on.

**What is your outlook on the current market scenario? How should retail investors especially those who have SIPs navigate the volatility?**

The equity markets have fallen by around 25 per cent in the last three months led by the after-effects of the pandemic COVID-19, which has derailed the growth of the major economies including Indian and has led the global economy towards recession. Our economy has embarked on a very stringent lockdown which is rated amongst the strictest in the world and this will impact our GDP in a significant manner in the coming quarters.

The government in the last couple of months has announced series of measures both on the fiscal and monetary side to soften the impact of the lockdown especially on the SME enterprises and the migrant labourer's who are the worst impacted.

The recovery of the economy would largely depend as to how quickly we are able to contain the virus and it is expected that recovery would be staggered over quarters. The equity markets generally are forward-looking and have corrected on the back of likely contraction in the GDP and likely massive degrowth in the earnings in the coming quarters.

On the valuation side, if we take the price to book metric, the Indian markets are attractively valued from long term perspective and the current market is throwing up opportunities in sectors and companies which have generated good returns and which have corrected meaningfully in the last three months.

Regarding the SIP, it has been proved in the past instances of 2008-09 and 2013 that the market correction represents a good opportunity to average out the investments and investors who have held on, have generated very good long term returns.

**Should one diversify abroad? Why should an Indian investor consider international investing?**

The international funds provide some level of diversification to the investors as the majority of the equity funds in India are exposed to the Indian market and economy risks.

## Pharma funds returns have already gone up. Should one consider investing in them now?

At the outset, sector funds have a different risk-reward proposition and should be invested in taking into view the risk profile of the investors. Regarding the pharma sector, the sector is coming out of a prolonged period of slow earnings and falling return ratios and challenging environment in both India and USA which are the key markets for the Industry.

The outlook for both the markets are getting better and companies have also focused on streamlining their operations and repairing the balance sheets and focused on improving the return ratios. Given the defensive nature of the Industry, the sector offers decent growth visibility amongst the major sectors of the markets. The valuations are in line with the long term averages and the sector is expected to show reasonable earnings growth.

## What are some of the emerging investment opportunities as consumption-led demand is looking to remain low in the near term? What are those sectors retail investors should consider while investing in MFs?

While investing in the equity markets, one must also take valuations in conjunction with the growth outlook across the sectors. It is true that consumption-related sectors will take a knock in the coming quarters, equally some of the consumption-oriented sectors have corrected meaningfully making them attractively valued from a long term perspective. Amongst the consumption-oriented sectors, we believe that autos and pharma represents a good opportunity in the current markets. We also believe that Information Technology and Utilities also offer good opportunities as they are relatively resilient and valuations are very reasonable for both the sectors.

<b>DATE</b>	26.05.2020
<b>WEBSITE</b>	indiainfoline.com
<b>LINK</b>	<a href="https://www.indiainfoline.com/article/editorial-interviews-leader-speak/sanjay-dongre-ebp-sr-fund-manager-equity-at-uti-amc-ltd-120052600061_1.html">https://www.indiainfoline.com/article/editorial-interviews-leader-speak/sanjay-dongre-ebp-sr-fund-manager-equity-at-uti-amc-ltd-120052600061_1.html</a>

**Sanjay Dongre, EVP & Sr. Fund Manager - Equity at UTI AMC Ltd.**

**Investors and distributors should pay utmost importance to asset allocation. At higher market valuations, investors need to have lower exposure to equity asset class, Sanjay Dongre said.**



Sanjay Dongre is Executive Vice President and Sr. Fund Manager – Equity at UTI AMC Ltd. He is a B.E. (Instrumentation) graduate from College of Engineering and a PGDM from IIM Calcutta. He has been with UTI AMC since 1994. He started as a Debt analyst acting as a support service for fund management activity. He also worked as Equity Research analyst covering a wide range of corporate and industries. Subsequently, he worked as Equity Dealer, which involved handling all the activities relating to secondary equity market operations. Prior to joining UTI, he has worked with Reliance Petrochemicals Ltd. as an officer-in-charge of the Instrumentation Department. In July 2000, he joined Equity fund management team and is currently working as Sr Fund Manager, Equity.

**In an interaction with Shweta Papiwal, Editor, IIFL, Sanjay Dongre, Executive Vice President and Sr. Fund Manager – Equity at UTI AMC Ltd said,** "today the valuations have become cheaper. Since there is no visibility of earnings, it is better to look at other metric such as price to book value to gauge the fall in the valuations."

## How are you looking at the current market scenario? How do you see the road ahead for our equity market?

Should we brace ourselves for a long period of a sideways market as the world and India slowly attempt to get back on their feet again? Black swan event like COVID and lockdown of economy has created uncertainty on both demand and supply side. As

there is no absolute visibility of earnings, the market has reacted violently with decline of more than 25% in take last three months. If we look back at the history of last 20 years, there were sharp decline in the markets in 2000, 2003 and 2008. Market has taken 12-15 months for bottom formation process and recovered to previous highs in 3-4 years. In the COVID environment, key is to have herd immunity getting developed, to find treatment and to get vaccine in next 12 months' time. In such a scenario, normalcy is expected to return to the economy faster thereby removing the uncertainty and improving the visibility. Today the valuations have become cheaper. Since there is no visibility of earnings, it is better to look at other metric such as price to book value to gauge the fall in the valuations. Today the valuations are very close to the valuations of 2009 when one assess various sectors/companies on price to book multiple. However one needs to brace for high volatility in the next 12 month period.

## Which sectors and themes are you now over and underweight for portfolio strategy?

Cash crunch created by Covid will severely impact businesses/govt. finances. This could trigger rapid consolidation, technology driven disintermediation, large asset sales & govt's subsidy distribution getting better targeted. In the short to medium term, emphasis is likely to be on Health and Hygiene. Consumer behaviour would favour online platforms and aversion to crowd. As the valuations have become attractive across the market cap, stock selection gets higher priority and importance. One

needs to look at the companies having leadership / dominating positions in the sector, having strong balance sheet and strong cash flow generation. Such companies are likely to navigate the uncertainty far better and emerge stronger post crisis. From short to medium term perspective, funds would have positive outlook towards FMCG, IT, PHARMA. However attractive opportunity are also present where disruption on supply side is leading to surviving incumbents thriving post disruption **Are you implementing any changes in fund strategy for UTI Infrastructure fund or focusing more on certain sectors where you see great value?**

There is no change in the strategy for UTI INFRASTRUCTURE fund. The fund continues to have positive outlook on the sectors such as Telecom and on companies which are part of gas supply chain. They are relatively less impacted in the COVID environment. Value seems to have emerged in the power utility sector where the valuations have become attractive and earnings impact is less on account of regulated return.

## Referring to the fact sheet of your fund 'UTI Multi Asset Fund'. How are you looking at its performance in the current scenarios?

UTI MAF follows the quant model for dynamic asset allocation. Quant model uses three factor model namely trailing dividend yield, trailing price to book and 12 month forward price earning multiple. On Feb 28, 2020 when the nifty was at 11200 level, the fund had net equity exposure of 41.28% and rest was in arbitrage, debt and gold. On March 31, 2020, when the nifty was at 8600 levels, the fund increased its net equity position to 77% and rest in debt and gold.

One year return as on Apr 30, 2020

UTI MAF Return. -4.05% Avg

Return of funds in Hybrid Category. -9.22%

Avg Return of funds in Large Cap category. -13.29%

Above data shows that the UTI MAF by following the quant model for dynamic asset allocation, was able to protect the downside to a large extent compared to the funds following the static asset allocation. Now the fund has 78% equity at current market levels and thus it would be able to participate largely in the market rally on the upside. Thus the lower equity at higher market valuations and higher equity at lower market valuations may enable the fund to deliver higher risk adjusted return to the investors.

## What are the two biggest lessons for you during this phase?

When the growth vanishes for high growth stocks, it leads to substantial de-rating of stocks. Secondly one needs to be more cautious about the companies having high leverage as it work both way. In high growth period, it helps companies to generate higher returns for its shareholders. In bad times, it may lead to a question of survival.

## What is your message to investors and distributors keeping in view the current happenings in the market?

Investors and distributors should pay utmost importance to asset allocation. At higher market valuations, investors need to have lower exposure to equity asset class. At lower market valuations, investors should have higher allocation to equity asset class. With market declining more than 25% in the last three months, the valuation has become attractive in the equity market. Current COVID crisis has created opportunity for the investors to increase its allocation to equity. In next 12 months, equity market may undergo the process of bottom formation while economy may start returning to normalcy. Investor should use this timeframe to increase their allocation to equity asset class. Systematic investment plan (SIP) is the best route to ride the volatility in the equity market.

# FUNDS AT A GLANCE

Key Features	UTI Mastershare Unit Scheme	UTI Equity Fund	UTI Core Equity Fund	UTI Value Opportunities Fund																								
<b>Fund Category</b>	Large Cap Fund	Multi Cap Fund	Large & Mid Cap Fund	Value Fund																								
<b>Type of Scheme</b>	An open ended equity scheme predominantly investing in large cap stocks	An open ended equity scheme investing across large cap, mid cap, small cap stocks	An open ended equity scheme investing in both large cap and mid cap stocks	An open ended equity scheme following a value investment strategy																								
<b>Investment Objective</b>	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.	The 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 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 across market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.																								
<b>Asset Allocation</b>	Please refer to pg. 55	Please refer to pg. 55	Please refer to pg. 55	Please refer to pg. 55																								
<b>Min. Invest Amt.</b>	₹ 100/- (Growth)	₹ 5,000/-	₹ 5,000/-	₹ 5,000/-																								
<b>Entry Load/Exit Load</b>	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 59</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 59			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 59</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 59			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>&lt; 1 Year ≥ 1 Year</td> <td>1% Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Nil	< 1 Year ≥ 1 Year	1% Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 59</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 59		
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Nil	< 1 Year ≥ 1 Year	1% Nil																										
Entry Load	Holding Period	Exit Load																										
Please refer to pg. 59																												
<b>Plans/Options (Regular / Direct)</b>	Growth option Dividend option with Payout and Reinvestment CanServe facility available	Growth option Dividend option with Payout and Reinvestment	Growth option Dividend option with Payout and Reinvestment	Growth option Dividend option with Payout and Reinvestment																								
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																								
<b>Fund Size~</b>	5314.32 Cr	8750.07 Cr	637.08 Cr	3594.03 Cr																								
<b>Expense Ratio@ (%)</b>	Direct : 1.23, Regular: 1.90	Direct : 1.41, Regular: 1.85	Direct : 2.12, Regular: 2.51	Direct : 1.46, Regular: 1.99																								
<b>Benchmark Index</b>	S&P BSE 100	Nifty 500	Nifty LargeMid 250	Nifty 500																								

Key Features	UTI Mid Cap Fund	UTI Dividend Yield Fund	UTI MNC Fund	UTI Multi Asset Fund																						
<b>Fund Category</b>	Mid Cap Fund	Dividend Yield Fund	Thematic – MNC	Multi Asset Allocation																						
<b>Type of Scheme</b>	An open ended equity scheme predominantly investing in mid cap stocks	An open ended equity scheme predominantly investing in dividend yielding stocks	An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies	An open ended scheme investing in equity, debt and Gold ETFs																						
<b>Investment Objective</b>	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.	The objective of the scheme is to generate long term capital appreciation and income by investing predominantly in dividend yielding equity and equity related securities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.	The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of multinational companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.	The objective of the Scheme is to 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.																						
<b>Asset Allocation</b>	Please refer to pg. 55	Please refer to pg. 55	Please refer to pg. 55	Please refer to pg. 57																						
<b>Min. Invest Amt.</b>	₹ 5,000/-	₹ 5,000/-	₹ 5,000/-	Please refer to pg. 59																						
<b>Entry Load/Exit Load</b>	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>Less than one year Greater than or equal to one year</td> <td>1.00% Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Nil	Less than one year Greater than or equal to one year	1.00% Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>&lt; 1 Year ≥ 1 Year</td> <td>1% Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Nil	< 1 Year ≥ 1 Year	1% Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>Less than one year Greater than or equal to one year</td> <td>1.00% Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Nil	Less than one year Greater than or equal to one year	1.00% Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="2">Please refer to pg. 59</td> </tr> </tbody> </table>	Entry Load	Exit Load	Please refer to pg. 59	
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Please refer to pg. 59																										
<b>Plans/Options (Regular / Direct)</b>	Growth option Dividend option with Payout and Reinvestment	Growth option Dividend option with Payout and Reinvestment	Growth option Dividend option with Payout and Reinvestment	Growth option Dividend option with Payout and Reinvestment																						
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																						
<b>Fund Size ~</b>	3079.11 Crore	1908.61 Crore	1911.26 Crore	590.56 Crore																						
<b>Expense Ratio@ (%)</b>	Direct : 1.33, Regular: 2.00	Direct : 1.68, Regular: 2.17	Direct : 1.44, Regular: 2.14	Direct : 1.76, Regular: 2.47																						
<b>Benchmark Index</b>	Nifty Midcap 150	Nifty Dividend Opportunities 50	Nifty MNC	Please refer to pg. 59																						

~(Monthly Average as on 31/05/2020)

# FUNDS AT A GLANCE

Key Features	UTI India Consumer Fund	UTI Infrastructure Fund	UTI Banking and Financial Services Fund																		
<b>Fund Category</b>	Thematic – Consumption	Thematic – Infrastructure	Sectoral – Banking & Financial Services																		
<b>Type of Scheme</b>	An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption	An open ended equity scheme following the Infrastructure theme	An open ended equity scheme investing in Banking and Financial Services Sector																		
<b>Investment Objective</b>	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.	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.																		
<b>Asset Allocation</b>	Please refer to pg. 55	Please refer to pg. 55	Please refer to pg. 56																		
<b>Min. Invest Amt.</b>	₹ 5,000/-	₹ 5,000/-	₹ 5,000/-																		
<b>Entry Load/ Exit Load</b>	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>Less than one year Greater than or equal to one Year</td> <td>1.00% Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Nil	Less than one year Greater than or equal to one Year	1.00% Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>Less than one year Greater than or equal to one Year</td> <td>1.00% Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Nil	Less than one year Greater than or equal to one Year	1.00% Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>Less than one year Greater than or equal to one Year</td> <td>1.00% Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Nil	Less than one year Greater than or equal to one Year	1.00% Nil
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<b>Plans/Options (Regular / Direct)</b>	Growth option Dividend option with Payout and Reinvestment	Growth option Dividend option with Payout and Reinvestment	Growth option Dividend option with Payout and Reinvestment																		
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																		
<b>Fund Size ~</b>	225.51 Crore	896.97 Crore	389.84 Crore																		
<b>Expense Ratio@ (%)</b>	Direct : 2.22, Regular: 2.59	Direct : 2.11, Regular: 2.39	Direct : 1.83, Regular: 2.53																		
<b>Benchmark Index</b>	Nifty India Consumption	Nifty Infrastructure	Nifty Financial Services																		

Key Features	UTI Healthcare Fund	UTI Transportation & Logistics Fund	UTI Long Term Equity Fund (Tax saving)																
<b>Fund Category</b>	Sectoral – Healthcare	Sectoral – Transportation & Logistics	ELSS																
<b>Type of Scheme</b>	An open ended equity scheme investing in the Healthcare Services Sector	An open ended equity scheme investing in transportation and logistics sector	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit																
<b>Investment Objective</b>	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.	The funds collected under the scheme shall be invested in equities, fully convertible debentures/bonds and warrants of companies. Investment may also be made in issues of partly convertible debentures/bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures/bonds so acquired or subscribed shall be disinvested within a period of twelve months from their acquisition.																
<b>Asset Allocation</b>	Please refer to pg. 55	Please refer to pg. 56	Please refer to pg. 58																
<b>Min. Invest Amt.</b>	₹ 5,000/-	₹ 5,000/-	₹ 500/-																
<b>Entry Load/ Exit Load</b>	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>Less than one year Greater than or equal to one Year</td> <td>1.00% Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Nil	Less than one year Greater than or equal to one Year	1.00% Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>Less than one year Greater than or equal to one Year</td> <td>1.00% Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Nil	Less than one year Greater than or equal to one Year	1.00% Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>Nil (Lock in Period of 3 years)</td> </tr> </tbody> </table>	Entry Load	Exit Load	Nil	Nil (Lock in Period of 3 years)
Entry Load	Holding Period	Exit Load																	
Nil	Less than one year Greater than or equal to one Year	1.00% Nil																	
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Entry Load	Exit Load																		
Nil	Nil (Lock in Period of 3 years)																		
<b>Plans/Options (Regular / Direct)</b>	Growth option Dividend option with Payout and Reinvestment	Growth option Dividend option with Payout and Reinvestment	Growth option Dividend option with Payout																
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																
<b>Fund Size ~</b>	462 Crore	949.95 Crore	1085.27 Crore																
<b>Expense Ratio@ (%)</b>	Direct : 1.77, Regular : 2.53	Direct : 1.44, Regular: 2.28	Direct : 1.53, Regular: 2.23																
<b>Benchmark Index</b>	S&P BSE Healthcare	UTI Transportation & Logistics Fund Index	Nifty 500																

~(Monthly Average as on 31/05/2020)

# FUNDS AT A GLANCE

Key Features	UTI Arbitrage Fund	UTI Nifty Index Fund	UTI Nifty Next 50 Index Fund
<b>Fund Category</b>	Arbitrage	Index Fund	Index Fund
<b>Type of Scheme</b>	An open ended scheme investing in arbitrage opportunities	An open ended scheme replicating/ tracking Nifty 50 index	An open ended scheme replicating / tracking Nifty Next 50 Index.
<b>Investment Objective</b>	The objective of the scheme is to generate capital appreciation through arbitrage opportunities between cash and derivative 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.	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.	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.
<b>Asset Allocation</b>	Please refer to pg. 57	Please refer to pg. 56	Please refer to pg. 58
<b>Min. Invest Amt.</b>	₹ 5,000/-	₹ 5,000/-	Minimum initial investment is Rs. 5,000/-. Subsequent minimum investment under a folio is Rs.1,000/- and in multiples of Rs. 1/- thereafter with no upper limit.
<b>Entry Load/ Exit Load</b>	<b>Entry Load</b>	<b>Entry Load</b>	<b>Entry Load</b>
	Nil	Nil	Nil
	<b>Exit Load</b>	<b>Exit Load</b>	<b>Exit Load</b>
	(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	(B) Redemption/ Switch out after 21 days from the date of allotment- Nil	Nil
<b>Plans/Options (Regular / Direct)</b>	Growth option Dividend option with Payout and Reinvestment CanServe facility available	Growth option Dividend option with Payout and Reinvestment	Growth option
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
<b>Fund Size ~</b>	2674.18 Crore	2020.28 Crore	516.3 Crore
<b>Expense Ratio@ (%)</b>	Direct : 0.35, Regular: 0.93	Direct : 0.10, Regular: 0.17	Direct : 0.27, Regular: 0.77
<b>Benchmark Index</b>	Nifty 50 Arbitrage	NIFTY 50	Nifty Next 50

Key Features	UTI Hybrid Equity Fund	UTI Unit Linked Insurance Plan	UTI Children's Career Fund - Savings Plan
<b>Fund Category</b>	Aggressive Hybrid Fund	Dynamic Asset Allocation*	Children's Fund
<b>Type of Scheme</b>	An open ended hybrid scheme investing predominantly in equity and equity related instruments		An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)
<b>Investment Objective</b>	The primary objective of the scheme is to 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.	Investment objective of the scheme is primarily to provide return through growth in the NAV or through dividend distribution and reinvestment thereof.	The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity & equity related securities with a view to generating income and aim for capital appreciation. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.
<b>Asset Allocation</b>	Please refer to pg. 57	Debt- Minimum 60%, Maximum 100%, Equity Maximum 40%	Please refer to pg. 57
<b>Min. Invest Amt.</b>	Growth Option ₹ 1000/- Income Option ₹ 5,000/-	Minimum Target Amt. ₹ 15,000/-	₹ 1,000/-
<b>Entry Load/ Exit Load</b>	<b>Entry Load</b>	<b>Entry Load</b>	<b>Entry Load</b>
	Please refer to pg. 59	Nil	Nil
	<b>Exit Load</b>	<b>Exit Load</b>	<b>Exit Load</b>
		2% for premature withdrawal Nil - On or after Maturity	3% - < 2 yrs. 2% - >= 2 yrs. & < 4 yrs. 1% - >= 4 yrs. & < 5 yrs. Nil - >= 5 yrs.
<b>Plans/Options (Regular / Direct)</b>	Growth option Dividend option with Payout and Reinvestment CanServe facility available	10 year Plan / 15 year Plan	Growth Scholarship
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
<b>Fund Size ~</b>	3371.17 Crore	4024.24 Crore	3238.68 Crore
<b>Expense Ratio@ (%)</b>	Direct : 1.28, Regular : 1.99	Direct : 1.14, Regular: 1.98	Direct : 1.60, Regular: 1.78
<b>Benchmark Index</b>	CRISIL Hybrid 25+75 Aggressive Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index

~(Monthly Average as on 31/05/2020)

\* Proposed category



# FUNDS AT A GLANCE

Key Features	UTI Retirement Benefit Pension Fund	UTI Children's Career Fund - Investment Plan	UTI Regular Savings Fund	UTI Equity Savings Fund																
<b>Fund Category</b>	Retirement Fund	Children's Fund	Conservative Hybrid Fund	Equity Savings																
<b>Type of Scheme</b>	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 hybrid scheme investing predominantly in debt instruments	An open ended scheme investing in equity, arbitrage and debt																
<b>Investment Objective</b>	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 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.	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.																
<b>Asset Allocation</b>	Please refer to pg. 57	Please refer to pg. 57	Please refer to pg. 57	Please refer to pg. 58																
<b>Min. Invest Amt.</b>	Please refer to pg. 59	₹ 1,000/-	Monthly Dividend Plan and Monthly Payment Plan: - ₹ 25,000/- Flexi Dividend Plan and Growth Plan: - 5,000/-	Please refer to pg. 29																
<b>Entry Load/ Exit Load</b>	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>Nil</td> </tr> </tbody> </table>	Entry Load	Exit Load	Nil	Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>4% - &lt; 1 yr. 3% - &gt;= 1 yr. &amp; &lt; 3 yrs. 1% - &gt;= 3 yrs. &amp; &lt; 5 yrs. Nil - &gt;= 5 yrs.</td> </tr> </tbody> </table>	Entry Load	Exit Load	Nil	4% - < 1 yr. 3% - >= 1 yr. & < 3 yrs. 1% - >= 3 yrs. & < 5 yrs. Nil - >= 5 yrs.	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="2">Please refer to pg. 59</td> </tr> </tbody> </table>	Entry Load	Exit Load	Please refer to pg. 59		<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="2">Please refer to pg. 29</td> </tr> </tbody> </table>	Entry Load	Exit Load	Please refer to pg. 29	
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Entry Load	Exit Load																			
Please refer to pg. 59																				
Entry Load	Exit Load																			
Please refer to pg. 29																				
<b>Plans/Options (Regular/Direct)</b>	Growth Option	Growth option Dividend option Scholarship Option	Monthly Dividend Plan, Flexi Dividend Plan, Monthly Payment Plan, Growth Plan Default Plan Growth Plan	(i) Growth Option (ii) Dividend Option with Payout & Reinvestment Facility (iii) Monthly Dividend Option with Payout Facility (iv) Monthly Dividend Option with Reinvestment Facility (v) Quarterly Dividend Option with Payout Facility (vi) Quarterly Dividend Option with Reinvestment Facility																
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																
<b>Fund Size ~</b>	2575.81 Crore	266.08 Crore	1648.78 Crore	191.93 Crore																
<b>Expense Ratio@ (%)</b>	Direct : 1.26, Regular : 2.06	Direct : 1.86, Regular : 2.84	Direct : 1.11, Regular : 1.78	Direct : 0.81, Regular : 1.52																
<b>Benchmark Index</b>	CRISIL Short Term Debt Hybrid 60+40 Fund Index	Nifty 500	CRISIL Short Term Debt Hybrid 75+25 Fund Index	Crisil Equity Savings Index																

Key Features	UTI Bond Fund	UTI Short Term Income Fund	UTI Dynamic Bond Fund	UTI Ultra Short Term Fund								
<b>Fund Category</b>	Medium to Long Duration Fund	Short Duration Fund	Dynamic Bond	Ultra Short Duration Fund								
<b>Type of Scheme</b>	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years.	UTI 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).	An open ended dynamic debt scheme investing across duration	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								
<b>Investment Objective</b>	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 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 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 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.								
<b>Asset Allocation</b>	Please refer to pg. 56	Please refer to pg. 56	Please refer to pg. 56	Please refer to pg. 56								
<b>Min. Invest Amt.</b>	Please refer to pg. 59	Please refer to pg. 59	Minimum initial investment amount is ₹ 10,000/- and in multiples of ₹ 1/-	Please refer to pg. 59								
<b>Entry Load/ Exit Load</b>	Please refer to pg. 48	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>Nil</td> </tr> </tbody> </table>	Entry Load	Exit Load	Nil	Nil	Please refer to pg. 47	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>Nil</td> </tr> </tbody> </table>	Entry Load	Exit Load	Nil	Nil
Entry Load	Exit Load											
Nil	Nil											
Entry Load	Exit Load											
Nil	Nil											
<b>Plans/Options (Regular / Institutional/ Direct)</b>	Growth option Dividend option (with Payout & Reinvestment Facility) Default Option - Growth Option	Growth Sub-Option Dividend Sub-Option	Growth option Dividend option with Payout and Reinvestment	Growth Option Daily Dividend Reinvestment Option Weekly Dividend Reinvestment Option Flexi Dividend Option								
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>								
<b>Fund Size ~</b>	380.79 Crore	1481.18 Crore	319.4 Crore	1401 Crore								
<b>Expense Ratio@ (%)</b>	Direct : 0.96, Regular: 1.57	Direct : 0.43, Regular: 0.80	Direct : 0.99, Regular: 1.58	Direct : 0.39%, Regular: 0.95%								
<b>Benchmark Index</b>	CRISIL Medium to Long Term Debt Index	CRISIL Short Term Bond Fund Index	CRISIL Dynamic Debt Index	CRISIL Ultra Short Term Debt Index								

~(Monthly Average as on 31/05/2020)

# FUNDS AT A GLANCE

Key Features	UTI Treasury Advantage Fund	UTI Gilt Fund	UTI Credit Risk Fund	UTI Banking and PSU Debt Fund	UTI Medium Term Fund
<b>Fund Category</b>	Low Duration Fund	Gilt Fund	Credit Risk Fund	Banking and PSU Fund	Medium Duration Fund
<b>Type of Scheme</b>	An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months	UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities.	An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds)	An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.	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.
<b>Investment Objective</b>	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 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.	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.	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 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 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.
<b>Asset Allocation</b>	Please refer to pg. 56	Please refer to pg. 57	Please refer to pg. 57	Please refer to pg. 57	Please refer to pg. 56
<b>Min. Invest Amt.</b>	Please refer to pg. 59	Please refer to pg. 59	₹ 5,000/-	Please refer to pg. 59	Please refer to pg. 59
<b>Entry Load/Exit Load</b>	<b>Entry Load</b>	<b>Entry Load</b>	Please refer to pg. 59	<b>Entry Load</b>	Please refer to pg. 46
	<b>Exit Load</b>	<b>Exit Load</b>		<b>Exit Load</b>	
<b>Plans/Options (Regular / Institutional/ Direct)</b>	(Daily/Weekly/Fortnightly/Monthly/Quarterly/Half-Yearly/Annual/Flexi) and Growth Option	Growth Plan - Dividend Plan (with payout & reinvestment facilities)	Growth Option Dividend Option (with Payout and Reinvestment Facilities) Default Option - Growth Option	Dividend option & Growth option	Options: (a) Growth Option (b) Monthly Dividend Option** (c) Quarterly Dividend Option** (d) Half Yearly Dividend Option** (e) Annual Dividend Option** (f) Flexi Dividend Option** ** with both payout and reinvestment facilities
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
<b>Fund Size ~</b>	1776.79 Crore	649.39 Crore	493.04 Crore	389.84 Crore	123.41 Crore
<b>Expense Ratio@ (%)</b>	Direct : 0.29, Regular: 0.38	Direct : 0.65, Regular: 0.93	Direct : 0.90, Regular: 1.60	Direct : 1.83, Regular: 2.53	Direct : 1.10, Regular : 1.63
<b>Benchmark Index</b>	CRISIL Low Duration Debt Index	CRISIL Dynamic Gilt Index	CRISIL Short Term Credit Risk Index	CRISIL Banking and PSU Debt Index	CRISIL Medium Term Debt Index

Key Features	UTI Money Market Fund	UTI Liquid Cash Plan	UTI Overnight Fund	UTI Corporate Bond Fund	UTI Floater Fund
<b>Fund Category</b>	Money Market Fund	Liquid Fund	Overnight Fund	Corporate Bond fund	Floater
<b>Type of Scheme</b>	An open ended debt scheme investing in money market instruments	An open ended liquid scheme	An open ended debt scheme investing in overnight securities	UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds.	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)
<b>Investment Objective</b>	The investment objective of the scheme is to generate reasonable income with high level of liquidity by investing in a portfolio of money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.	The investment objective of the scheme is to generate 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.	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 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 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.
<b>Asset Allocation</b>	Please refer to pg. 56	Please refer to pg. 56	Please refer to pg. 56	Please refer to pg. 57	Please refer to pg. 58
<b>Min. Invest Amt.</b>	Please refer to pg. 59	Please refer to pg. 59	Growth Option ₹ 1,000/- Income Option ₹ 10,000/-	₹ 5,000/-	₹ 5,000/-
<b>Entry Load/Exit Load</b>	<b>Entry Load</b>	Please refer to pg. 59	<b>Entry Load</b>	<b>Entry Load</b>	<b>Entry Load</b>
	<b>Exit Load</b>		<b>Exit Load</b>	<b>Exit Load</b>	<b>Exit Load</b>
<b>Plans/Options (Regular / Institutional/ Direct)</b>	Please refer to pg. 52	Please refer to pg. 52	Growth Option, Periodic Option Daily Dividend Option	Growth Option Quarterly Dividend Option** Half Yearly Dividend Option** Annual Dividend Option** Flexi Dividend Option** ** both payout & reinvestment facilities	Growth Option Quarterly Dividend Option** Half Yearly Dividend Option** Annual Dividend Option** Flexi Dividend Option** ** both payout & reinvestment facilities
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
<b>Fund Size ~</b>	4602.59 Crore	26936.25 Crore	4985.67 Crore	1380.23 Crore	1343.59 Crore
<b>Expense Ratio@ (%)</b>	Direct : 0.17, Regular : 0.27	Direct : 0.16, Regular: 0.26	Direct : 0.05, Regular: 0.12	Direct : 0.31, Regular: 0.57	Direct : 0.31, Regular: 1.27
<b>Benchmark Index</b>	CRISIL Money Market Index	CRISIL Liquid Fund Index	CRISIL Overnight Index	CRISIL Corporate Bond Composite Index	CRISIL Ultra Short Term Bond Index

In addition there is a Direct Plan which is offered in each of the schemes/plans mentioned above except, scheme closed for subscription.  
~(Monthly Average as on 31/05/2020)

'Expense Ratio' represents the Total Expenses (TER) as on 31st May 2020.

# UTI MASTERSHARE UNIT SCHEME

## Investment Objective

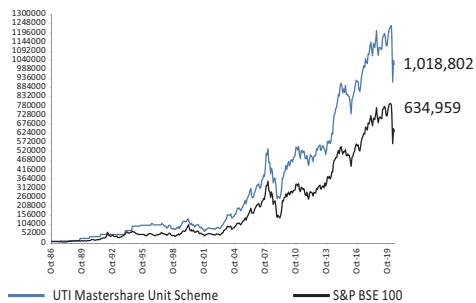
The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap companies.

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

## Snapshot

<b>Fund Manager</b> -(Managing the scheme since Dec-2006) Mrs. Swati Kulkarni, MFM (NMIMS), CFA	<b>Market Capitalisation (%)</b>			
<b>Date of inception/allotment:</b> 15th October, 1986				
<b>Fund size monthly average:</b> ₹ 5314.32 Crore				
<b>Closing AUM</b> ₹ 5519.23 Crore				
<b>No. of Unit Holders</b> : 623,936				
<b>Minimum Investment Amount</b> : ₹ 100/- (Growth)				
<b>NAV (Regular) per unit as on May 31, 2020</b>				
<b>Growth Option:</b> ₹ 106.19, Income Option: ₹ 25.98				
<b>High/Low NAV in the month</b> : Growth option ₹ 108.67, ₹ 98.35				
<b>Total expense ratio (%)</b> : Direct: 1.23, Regular: 1.90				
<b>Load Structure:</b>				
<b>Entry Load</b>	<b>Exit Load</b>			
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			

## ₹ 10,000# invested at inception: UTI Mastershare Unit Scheme Vs. S&P BSE 100



## Fund Performance Vs Benchmark (CAGR)

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10,000		
	NAV (%)	S&P BSE 100 (%)	S&P BSE Sensex (%)	NAV (₹)	S&P BSE 100 (₹)	S&P BSE Sensex (₹)
1 Year	-14.82	-18.37	-17.36	8,518	8,163	8,264
3 Years	0.22	0.56	2.64	10,066	10,169	10,814
5 Years	2.96	3.97	4.48	11,572	12,152	12,453
Since inception*	14.73	13.13	13.95	1,018,802	634,959	809,814

For Since inception, we have excluded right issue for mastershare. Assuming all dividends were reinvested at the immediate ex-div. NAV, till the growth option was not available and considering NAVs under growth option thereafter. Different plans have a different expense structure. The performance details provided herein are of regular plan. S&P BSE 100 since 01-01-1990. 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 60 in 'Fund Manager Summary'. The Performance of the Bench Mark is calculated using total return index variant of the bench mark index

## SIP Returns as on May 31, 2020

Period	Investment Amount (₹)	Value-Fund (₹)	S&P BSE 100 (₹)	S&PBSE Sensex (₹)	Yield (%) Fund	Yield (%) S&P BSE 100	Yield (%) S&PBSE Sensex
1 Year	120,000	108,106	105,533	105,023	-18.07	-21.82	-22.56
3 Years	360,000	330,076	324,097	334,404	-5.58	-6.73	-4.75
5 Years	600,000	609,950	614,505	636,952	0.65	0.94	2.36
7 Years	840,000	976,985	974,919	997,918	4.26	4.20	4.86
10 Years	1,200,000	1,696,979	1,688,386	1,722,892	6.75	6.65	7.04
Since inception	1,860,000	3,894,979	3,889,051	3,975,194	8.94	8.92	9.17

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 May 2020 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

## Initiative

SMS: MS to 5676756 to get scheme details.

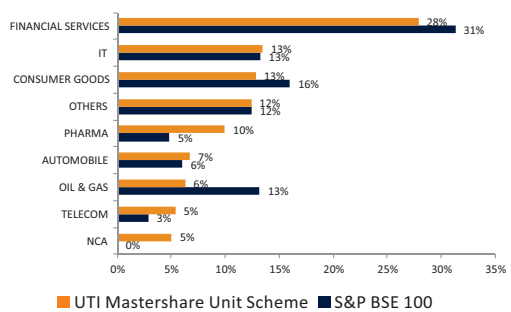
## Portfolio as on May 31, 2020

Equity	% of NAV
Infosys Ltd.	7.37
HDFC Bank Ltd.	7.09
ICICI Bank Ltd.	6.54
Bharti Airtel Ltd.	5.37
HDFC Ltd.	5.36
Tata Consultancy Services Ltd.	4.50
Shree Cement Ltd.	2.89
Reliance Industries Ltd.	2.68
Sun Pharmaceuticals Industries Ltd.	2.60
Hindustan Unilever Ltd.	2.55
Axis Bank Ltd.	2.31
Sanofi India Ltd.	2.29
Kotak Mahindra Bank Ltd.	2.28
Asian Paints Ltd.	2.17
Larsen & Toubro Ltd.	2.16
Maruti Suzuki India Ltd.	2.03
Divis Laboratories Ltd.	1.83
Pidlite Industries Ltd.	1.82
Jubilant Food Works Ltd.	1.81
ITC Ltd.	1.80
SKF India Ltd.	1.68
Dr. Reddys Laboratories Ltd.	1.66
Hero Motocorp Ltd.	1.66
Petronet Lng Ltd.	1.63
Tech Mahindra Ltd.	1.62
Cipla Ltd.	1.60
State Bank of India	1.58
Titan Company Ltd.	1.31
Balkrishna Industries Ltd.	1.28
GAIL (India) Ltd.	1.20
Others	12.31
Net Current Assets	5.02
<b>Total</b>	<b>100.00</b>

## Active Stock positions (as compared to Benchmark)

Overweight (Top5)	Underweight (Top5)
Bharti Airtel Ltd.	Reliance Industries Ltd.
Shree Cement Ltd.	ITC Ltd.
Sanofi India Ltd.	HDFC Bank Ltd.
ICICI Bank Ltd.	Hindustan Unilever Ltd.
Jubilant Food Works Ltd.	Nestle India Ltd.

## Sectoral Breakdown (% as compared to Benchmark)



## AS ON 31/05/2020

Quantitative Indicators	Fund	Benchmark
Beta	0.92	
Standard Deviation (Annual)	18.56%	19.99%
Sharpe ratio (%)	-0.21	
Portfolio Turnover Ratio (Annual)	0.20	
P/B	6.52	6.09
P/E	27.59	26.04
RoE	16.03	18.43

% of top 10 stocks	46.96
Median Market Cap (₹ Cr)	168,214
Weighted Average Market Cap	225,999
Number of Securities	49

All figures given are provisional and unaudited.

## Large & Mid Cap Fund

# UTI CORE EQUITY FUND

## (Erstwhile UTI Top 100 Fund)

### 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.

### Snapshot

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

**Date of inception/allotment:**  
20th May, 2009

**Fund size monthly average:** ₹ 637.08 Crore  
**Closing AUM** ₹ 664.69 Crore

**No. of Unit Holders :** 172,171

**Minimum Investment Amount :** ₹ 5,000/-

**NAV (Regular) per unit as on May 31, 2020 :** Growth Option: ₹48.51, Income Option: ₹25.73

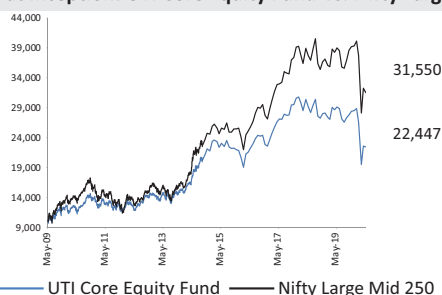
**High/Low NAV in the month :** Growth option ₹ 48.75, ₹ 44.63

**Total expense ratio (%):**  
**Direct:** 2.12, **Regular:** 2.51

Market Capitalisation (%)			
	Large	Mid	Small
<b>Fund</b>	53	37	10
<b>Benchmark</b>	55	43	2

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

### ₹ 10,000 invested at inception: UTI Core Equity Fund Vs. Nifty Large Mid 250



### Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020				Growth of ₹10000		
Period	NAV (%)	Nifty Large Mid 250 (%)	Nifty 50 (%)	NAV (₹)	Nifty Large Mid 250 (₹)	Nifty 50 (₹)
1 Year	-22.85	-19.14	-18.57	7,715	8,086	8,143
3 Years	-6.08	-1.47	1.22	8,283	9,565	10,371
5 Years	-0.53	4.27	3.93	9,738	12,328	12,128
Since inception*	7.60	10.97	8.92	22,447	31,550	25,681

\*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 60 in 'Fund Manager Summary'.

The Performance of the Bench Mark is calculated using total return index variant of the bench mark index

### SIP Returns as on May 31, 2020

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty LargeMid 250 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty LargeMid 250	Yield (%) Nifty 50
1 Year	120,000	103,314	105,196	105,177	-25.01	-22.31	-22.33
3 Years	360,000	291,635	310,728	327,746	-13.26	-9.37	-6.03
5 Years	600,000	526,699	593,045	620,547	-5.12	-0.46	1.33
7 Years	840,000	836,787	993,975	975,951	-0.11	4.75	4.23
10 Years	1,200,000	1,450,700	1,785,034	1,677,503	3.72	7.71	6.53
Since inception	1,320,000	1,683,627	2,085,956	1,946,151	4.32	8.03	6.84

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.

### Active Stock positions (as compared to Benchmark)

**Overweight (Top5)**  
Bharti Airtel Ltd.  
Mphasis Ltd.  
NTPC Ltd.  
Gujarat State Petronet Ltd.  
ITC Ltd.

**Underweight (Top5)**  
HDFC Bank Ltd.  
Reliance Industries Ltd.  
Tata Consultancy Services Ltd.  
Kotak Mahindra Bank Ltd.  
Hindustan Unilever Ltd.

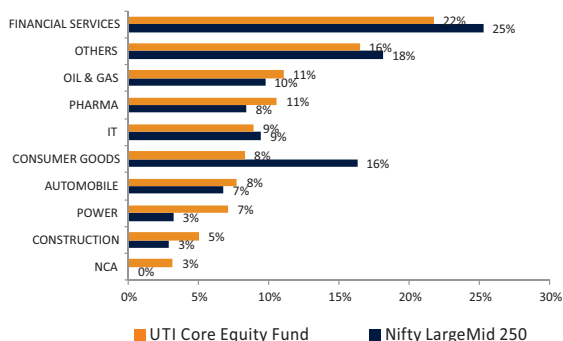
### Initiative

SMS: **TOP to 5676756** to get scheme details.

### Portfolio as on May 31, 2020

Equity	% of NAV
ICICI Bank Ltd.	4.35
Infosys Ltd.	4.18
Bharti Airtel Ltd.	4.10
ITC Ltd.	3.91
HDFC Ltd.	3.11
NTPC Ltd.	2.84
Mphasis Ltd.	2.83
Larsen & Toubro Ltd.	2.69
Gujarat State Petronet Ltd.	2.39
Cipla Ltd.	2.28
Amarraja Batteries Ltd.	2.10
Reliance Industries Ltd.	2.07
Motilal Oswal Financial Services Ltd.	2.06
Castrol India Ltd.	2.05
State Bank of India	2.04
Axis Bank Ltd.	2.02
Hero Motocorp Ltd.	1.98
GAIL (India) Ltd.	1.98
Muthoot Finance Ltd.	1.93
Cummins India Ltd.	1.92
Escorts Ltd.	1.88
Ajanta Pharma Limited	1.87
Cadila Healthcare Ltd.	1.82
Lupin Ltd.	1.73
Petronet Lng Ltd.	1.61
Federal Bank Ltd.	1.56
Eris Lifesciences Ltd.	1.53
Tata Power Company Ltd.	1.49
Bharat Electronics Ltd.	1.47
Max Financial Services Ltd.	1.40
Others	27.62
Net Current Assets	3.19
<b>Total</b>	<b>100.00</b>

### Sectoral Breakdown ( % as compared to Benchmark )



### AS ON 31/05/2020

Quantitative Indicators	Fund	Benchmark
Beta	0.95	
Standard Deviation (Annual)	18.77%	19.26%
Sharpe ratio (%)	-0.54	
Portfolio Turnover Ratio (Annual)	0.62	
P/B	2.68	5.52
P/E	17.81	27.08
RoE	13.23	17.14

% of top 10 stocks	32.69
Median Market Cap (₹ Cr)	35,217
Weighted Average Market Cap	100,077
Number of Securities	63

All figures given are provisional and unaudited.

**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 can be no assurance or guarantee that the investment objective of the scheme would be achieved.

**Snapshot**

**Fund Manager** - (Managing the scheme since Jan-2016)  
Ajay Tyagi - CFA, MFC

**Date of inception/allotment:**  
18th May, 1992

**Fund size monthly average:** ₹ 8750.07 Crore  
**Closing AUM** ₹ 9057.25 Crore

**No. of Unit Holders** : 1,250,042

**Minimum Investment Amount** : ₹ 5,000/-

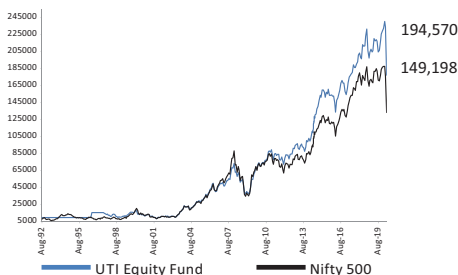
**NAV (Regular) per unit as on May 31, 2020** : Growth Option: ₹ 127.43, Income Option: ₹ 91.32

**High/Low NAV in the month** : Growth option ₹ 130.59, ₹ 119.06

**Total expense ratio (%)**: Direct: 1.41, Regular: 1.85

**Load Structure:**

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

**₹ 10,000 invested at inception: UTI Equity Fund Vs. Nifty 500****Fund Performance Vs Benchmark (CAGR)**

**Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020** Growth of ₹10000

Period	NAV (%)	Nifty 500 (%)	Nifty 50 (%)	NAV (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	-11.05	-19.17	-18.57	8,895	8,083	8,143
3 Years	2.90	-0.92	1.22	10,896	9,726	10,371
5 Years	4.37	3.62	3.93	12,387	11,948	12,128
Since inception*	11.16	10.12	NA	194,570	149,198	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 60 in 'Fund Manager Summary'. N.A. - Not Available  
As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500. PRI values from 18th May, 1992 to 1st August, 2006.  
The Performance of the Bench Mark is calculated using total return index variant of the benchmark index

**SIP Returns as on May 31, 2020**

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	120,000	109,568	105,059	105,177	-15.91	-22.50	-22.33
3 Years	360,000	341,092	315,503	327,746	-3.49	-8.42	-6.03
5 Years	600,000	636,351	596,999	620,547	2.33	-0.20	1.33
7 Years	840,000	1,035,072	963,142	975,951	5.89	3.86	4.23
10 Years	1,200,000	1,870,180	1,673,027	1,677,503	8.60	6.47	6.53
Since inception	1,860,000	4,655,948	3,783,703	3,841,078	10.98	8.60	8.78

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. @: Since inception for above mentioned schemes is taken for the period December 2004 to May 2020 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

**Active Stock positions (as compared to Benchmark)**

**Overweight (Top5)**  
Larsen & Toubro Infotech Ltd.  
Bajaj Finance Ltd.  
Info-Edge (India) Ltd.  
Astral Poly Technik Ltd.  
Shree Cement Ltd.

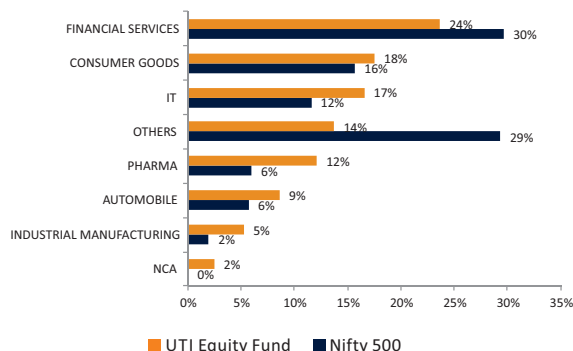
**Underweight (Top5)**  
Reliance Industries Ltd.  
ICICI Bank Ltd.  
ITC Ltd.  
Hindustan Unilever Ltd.  
Larsen & Toubro Ltd.

**Initiative**

SMS: EF to 5676756 to get scheme details.

**Portfolio as on May 31, 2020**

Equity	% of NAV
HDFC Bank Ltd.	6.24
Bajaj Finance Ltd.	4.88
Kotak Mahindra Bank Ltd.	4.41
HDFC Ltd.	4.40
Larsen & Toubro Infotech Ltd.	4.11
Tata Consultancy Services Ltd.	3.75
Infosys Ltd.	3.69
Info-Edge (India) Ltd.	3.40
Shree Cement Ltd.	2.90
Astral Poly Technik Ltd.	2.56
Avenue Supermarts Ltd.	2.49
Maruti Suzuki India Ltd.	2.16
Dr. Lal Pathlabs Ltd.	2.11
Bharti Airtel Ltd.	2.06
PI Industries Ltd.	1.88
Divis Laboratories Ltd.	1.88
Torrent Pharmaceuticals Ltd.	1.85
Jubilant Food Works Ltd.	1.80
IPCA Laboratories Ltd.	1.72
Endurance Technologies Ltd.	1.69
Motherson Sumi System Ltd.	1.67
Ajanta Pharma Limited	1.64
Eicher Motors Ltd.	1.62
Nestle India Ltd.	1.60
Marico Ltd.	1.53
Sun Pharmaceuticals Industries Ltd.	1.51
Titan Company Ltd.	1.48
Au Small Finance Bank Ltd.	1.46
Cadila Healthcare Ltd.	1.45
Metropolis Healthcare Ltd.	1.44
Others	22.15
Net Current Assets	2.47
<b>Total</b>	<b>100.00</b>

**Sectoral Breakdown (% as compared to Benchmark)****AS ON 31/05/2020**

Quantitative Indicators	Fund	Benchmark
Beta	0.87	
Standard Deviation (Annual)	17.71%	19.56%
Sharpe ratio (%)	-0.06	
Portfolio Turnover Ratio (Annual)	0.15	
P/B	7.24	5.63
P/E	32.42	26.00
RoE	20.05	17.54

% of top 10 stocks	40.34
Median Market Cap (₹ Cr)	45,732
Weighted Average Market Cap	138,824
Number of Securities	52

All figures given are provisional and unaudited.

# UTI VALUE OPPORTUNITIES FUND

(Erstwhile UTI Opportunities Fund)

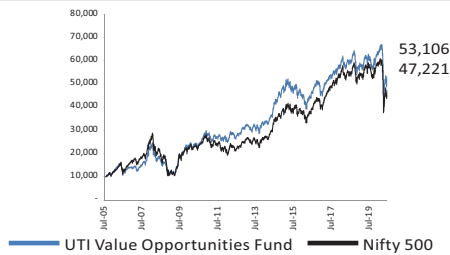
## Investment Objective

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.

## Snapshot

<b>Fund Managers</b> Mr. Vetri Subramaniam, B.Com, PGDM Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA		<b>Market Capitalisation (%)</b>			
<b>Date of inception/allotment:</b> 20th July, 2005					
<b>Fund size monthly average:</b> ₹ 3594.03 Crore <b>Closing AUM</b> ₹ 3749.55 Crore		<b>Fund</b>	70	23	7
<b>No. of Unit Holders :</b> 479,258		<b>Benchmark</b>	82	12	5
<b>Minimum Investment Amount :</b> ₹ 5,000/-					
<b>NAV (Regular) per unit as on May 31, 2020 :</b> Growth Option: ₹ 53.12, Income Option: ₹ 15.48					
<b>High/Low NAV in the month :</b> Growth option ₹ 53.50, ₹ 48.78					
<b>Total expense ratio (%):</b> Direct: 1.46, Regular: 1.99					
<b>Load Structure:</b>					
<b>Entry Load</b>	<b>Exit Load</b>				
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				

## ₹ 10,000 invested at inception: UTI Value Opportunities Fund Vs. Nifty 500



## Fund Performance Vs Benchmark (CAGR)

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10000		
	NAV (%)	Nifty 500 (%)	Nifty 50 (%)	NAV (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	-14.40	-19.17	-18.57	8,560	8,083	8,143
3 Years	-0.23	-0.92	1.22	9,931	9,726	10,371
5 Years	1.64	3.62	3.93	10,848	11,948	12,128
Since inception*	11.88	11.00	11.63	53,106	47,221	51,368

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 60 in 'Fund Manager Summary'.  
As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500. PRI values from 20th July, 2005 to 1st August, 2006.  
The Performance of the Bench Mark is calculated using total return index variant of the benchmark index

## SIP Returns as on May 31, 2020

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	120,000	108,616	105,059	105,177	-17.31	-22.50	-22.33
3 Years	360,000	327,487	315,503	327,746	-6.08	-8.42	-6.03
5 Years	600,000	597,647	596,999	620,547	-0.16	-0.20	1.33
7 Years	840,000	929,519	963,142	975,951	2.86	3.86	4.23
10 Years	1,200,000	1,615,882	1,673,027	1,677,503	5.81	6.47	6.53
Since inception	1,780,000	3,617,375	3,360,286	3,390,514	8.99	8.10	8.21

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.

## Initiative

SMS: OF to 5676756 to get scheme details.

## Portfolio as on May 31, 2020

Equity	% of NAV
HDFC Bank Ltd.	8.55
Infosys Ltd.	7.87
ICICI Bank Ltd.	7.17
Bharti Airtel Ltd.	5.16
ITC Ltd.	4.24
Axis Bank Ltd.	3.60
Escorts Ltd.	2.96
Coromandel International Ltd.	2.44
Dr. Reddys Laboratories Ltd.	2.33
Sun Pharmaceuticals Industries Ltd.	2.31
Jubilant Food Works Ltd.	1.93
Cipla Ltd.	2.02
Eicher Motors Ltd.	1.97
Torrent Power Ltd.	1.96
Shree Cement Ltd.	1.95
Petronet LNG Ltd.	1.93
Ajanta Pharma Limited	1.93
Lupin Ltd.	1.77
Larsen & Toubro Infotech Ltd.	1.71
Gujarat Gas Ltd.	1.65
Crompton Greaves Consumer Electricals Ltd.	1.64
Maruti Suzuki India Ltd.	1.50
Aditya Birla Fashion and Retail Ltd.	1.38
ICICI Prudential Life Insurance Company Ltd.	1.37
Tata Steel Ltd.	1.37
Muthoot Finance Ltd.	1.36
Bajaj Auto Ltd.	1.31
MRF Ltd.	1.27
Torrent Pharmaceuticals Ltd.	1.25
NTPC Ltd.	1.23
Others	18.37
Net Current Assets	2.50
<b>Total</b>	<b>100.00</b>

## Active Stock positions (as compared to Benchmark)

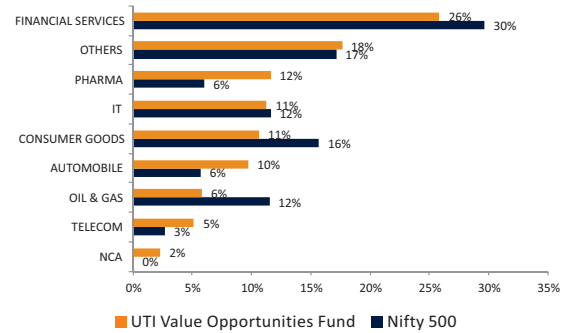
### Overweight (Top5)

Infosys Ltd.  
ICICI Bank Ltd.  
Bharti Airtel Ltd.  
Escorts Ltd.  
Coromandel International Ltd.

### Underweight (Top5)

Reliance Industries Ltd.  
HDFC Ltd.  
Tata Consultancy Services Ltd.  
Kotak Mahindra Bank Ltd.  
Hindustan Unilever Ltd.

## Sectoral Breakdown (% as compared to Benchmark)



## AS ON 31/05/2020

Quantitative Indicators	Fund	Benchmark
Beta	0.94	
Standard Deviation (Annual)	18.82%	19.56%
Sharpe ratio (%)	-0.23	
Portfolio Turnover Ratio (Annual)	0.30	
P/B	3.91	5.63
P/E	23.23	26.00
RoE	12.72	17.54

% of top 10 stocks	46.63
Median Market Cap (₹ Cr)	69,530
Weighted Average Market Cap	140,592
Number of Securities	54

All figures given are provisional and unaudited.

**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.

**Snapshot**

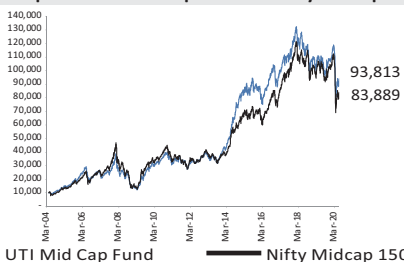
<b>Fund Manager</b> -(Managing the scheme since Aug.-2019) Mr Ankit Agarwal, B.Tech, PGDM	<b>Market Capitalisation (%)</b> <table border="1"><thead><tr><th></th><th>Large</th><th>Mid</th><th>Small</th></tr></thead><tbody><tr><td><b>Fund</b></td><td>14</td><td>69</td><td>17</td></tr><tr><td><b>Benchmark</b></td><td>8</td><td>87</td><td>4</td></tr></tbody></table>		Large	Mid	Small	<b>Fund</b>	14	69	17	<b>Benchmark</b>	8	87	4
		Large	Mid	Small									
<b>Fund</b>		14	69	17									
<b>Benchmark</b>		8	87	4									
<b>Date of inception/allotment:</b> 7th April, 2004													
<b>Fund size monthly average:</b> ₹ 3079.11 Crore <b>Closing AUM</b> ₹ 3173.35 Crore													
<b>No. of Unit Holders :</b> 361,785													
<b>Minimum Investment Amount :</b> ₹ 5,000/-													

**NAV (Regular) per unit as on May 31, 2020 :** Growth Option: ₹ 85.51, Income Option: ₹ 42.78

**High/Low NAV in the month :** Growth option ₹ 85.93, ₹ 80.55

<b>Total expense ratio (%):</b> <b>Direct:</b> 1.33, <b>Regular:</b> 2.00	<b>Load Structure:</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>
		Nil	Less than one year Greater than or equal to one Year	1.00% Nil

**₹ 10,000 invested at inception: UTI Mid Cap Fund Vs. Nifty Midcap 150**



**Fund Performance Vs Benchmark (CAGR)**

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10000		
	NAV (%)	Nifty Midcap 150 (%)	Nifty 50 (%)	NAV (₹)	Nifty Midcap 150 (₹)	Nifty 50 (₹)
1 Year	-14.87	-20.67	-18.57	8,513	7,933	8,143
3 Years	-4.65	-3.91	1.22	8,668	8,871	10,371
5 Years	1.42	4.12	3.93	10,731	12,240	12,128
Since inception*	14.86	14.07	12.18	93,813	83,889	64,059

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 60 in 'Fund Manager Summary'. The Performance of the Bench Mark is calculated using total return index variant of the bench mark index

**SIP Returns as on May 31, 2020**

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Mid Cap 150 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Mid Cap 150	Yield (%) Nifty 50
1 Year	120,000	109,413	104,312	105,177	-16.14	-23.58	-22.33
3 Years	360,000	306,926	295,570	327,746	-10.13	-12.45	-6.03
5 Years	600,000	552,301	565,500	620,547	-3.26	-2.33	1.33
7 Years	840,000	986,981	996,619	975,951	4.55	4.82	4.23
10 Years	1,200,000	1,966,758	1,839,700	1,677,503	9.55	8.29	6.53
Since inception	1,860,000	4,912,719	4,156,222	3,841,078	11.58	10.16	8.78

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. @:Since inception for above mentioned schemes is taken for the period December 2004 to May 2020. (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

**Active Stock positions (as compared to Benchmark)**

<b>Overweight (Top5)</b> Coromandel International Ltd. PI Industries Ltd. Muthoot Finance Ltd. ICICI Lombard General Insurance Co Ltd. Escorts Ltd.	<b>Underweight (Top5)</b> Trent Limited Adani Green Energy Ltd Alkem Laboratories Ltd. Aarti Industries Limited Sundaram Finance Ltd.
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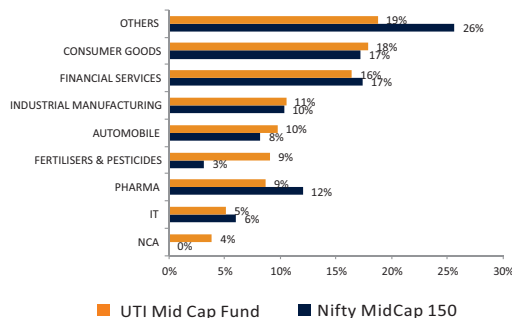
**Initiative**

SMS: MCP to 5676756 to get scheme details.

**Portfolio as on May 31, 2020**

Equity	% of NAV
Coromandel International Ltd.	3.86
PI Industries Ltd.	3.81
Muthoot Finance Ltd.	3.65
Jubilant Food Works Ltd.	3.50
SRF Ltd.	3.36
Indraprastha Gas Ltd.	3.31
Escorts Ltd.	3.04
MRF Ltd.	2.77
Tata Consumer Products Ltd.	2.65
ICICI Lombard General Insurance Co Ltd.	2.22
Mphasis Ltd.	2.22
City Union Bank Ltd.	2.07
Info-Edge (India) Ltd.	2.07
Syngene International Ltd.	2.04
Torrent Power Ltd.	1.96
Torrent Pharmaceuticals Ltd.	1.91
Crompton Greaves Consumer Electricals Ltd.	1.86
Abbott India Ltd.	1.73
Whirlpool of India Ltd.	1.72
Max Financial Services Ltd.	1.64
Cholamandalam Investment & Finance Company Ltd.	1.61
Federal Bank Ltd.	1.58
IPCA Laboratories Ltd.	1.56
Apollo Hospitals Enterprise Ltd.	1.55
Honeywell Automation India Ltd.	1.50
Aditya Birla Fashion and Retail Ltd.	1.44
Tube Investments Of India Ltd.	1.41
Divis Laboratories Ltd.	1.40
Titan Company Ltd.	1.40
Chambal Fertilisers & Chemicals Ltd.	1.38
Others	29.91
Net Current Assets	3.87
<b>Total</b>	<b>100.00</b>

**Sectoral Breakdown ( % as compared to Benchmark )**



**AS ON 31/05/2020**

Quantitative Indicators	Fund	Benchmark
Beta	0.96	
Standard Deviation (Annual)	19.37%	19.62%
Sharpe ratio (%)	-0.45	
Portfolio Turnover Ratio (Annual)	0.47	
P/B	6.25	5.21
P/E	32.88	28.23
RoE	17.61	16.37

% of top 10 stocks	32.18
Median Market Cap (₹ Cr)	16,730
Weighted Average Market Cap	20,113
Number of Securities	70

All figures given are provisional and unaudited.

## Dividend Yield Fund

# UTI DIVIDEND YIELD FUND

### 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.

### Snapshot

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

**Date of inception/allotment:**  
3rd May, 2005

**Fund size monthly average:** ₹ 1908.61 Crore  
**Closing AUM** ₹ 1972.16 Crore

**No. of Unit Holders :** 253,135

**Minimum Investment Amount :** ₹ 5,000/-

**NAV (Regular) per unit as on May 31, 2020 :** Growth Option: ₹ 56.42, Income Option: ₹ 12.85

**High/Low NAV in the month :** Growth option ₹ 56.85, ₹ 52.95

**Total expense ratio (%) :**  
**Direct:** 1.68, **Regular:** 2.17

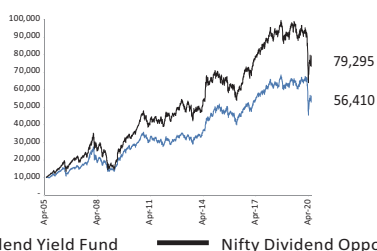
### Market Capitalisation (%)

	Large	Mid	Small
<b>Fund</b>	72	21	7
<b>Benchmark</b>	92	5	3

### Load Structure:

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

### ₹ 10,000 invested at inception: UTI Dividend Yield Fund Vs. Nifty Dividend Opportunities 50



### Fund Performance Vs Benchmark (CAGR)

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10000		
	NAV (%)	Nifty Dividend Opportunities 50 (%)	Nifty 50 (%)	NAV (₹)	Nifty Dividend Opportunities 50 (₹)	Nifty 50 (₹)
1 Year	-14.25	-18.71	-18.57	8,575	8,129	8,143
3 Years	-0.76	-1.40	1.22	9,774	9,585	10,371
5 Years	3.07	3.70	3.93	11,634	11,994	12,128
Since inception*	12.15	14.71	12.66	56,410	79,295	60,407

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 60 in 'Fund Manager Summary'.  
\*Benchmark for UTI Dividend Yield Fund has been changed from S&P BSE 100 to Nifty Dividend Opportunities 50 Nifty Dividend Opportunities 50 since 01/06/2017, prior period BSE100 return.  
As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty Dividend Opportunities 50. PRI values from 3rd May 2005 to 1st October, 2007.  
The Performance of the Bench Mark is calculated using total return index variant of the benchmark index

### SIP Returns as on May 31, 2020

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Dividend Opportunities 50 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Dividend Opportunities 50	Yield (%) Nifty 50
1 Year	120,000	109,610	107,801	105,177	-15.84	-18.51	-22.33
3 Years	360,000	326,421	317,617	327,746	-6.28	-8.00	-6.03
5 Years	600,000	605,618	603,593	620,547	0.37	0.24	1.33
7 Years	840,000	953,341	939,971	975,951	3.57	3.17	4.23
10 Years	1,200,000	1,591,716	1,581,392	1,677,503	5.52	5.39	6.53
Since inception	1,800,000	3,628,668	3,934,411	3,498,132	8.79	9.76	8.35

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.

### Initiative

SMS: DYF to 5676756 to get scheme details.

### Portfolio as on May 31, 2020

Equity	% of NAV
Infosys Ltd.	9.11
Hindustan Unilever Ltd.	7.30
ITC Ltd.	5.46
Tata Consultancy Services Ltd.	5.36
Mphasis Ltd.	5.12
Tech Mahindra Ltd.	4.36
Sanofi India Ltd.	3.74
ICICI Bank Ltd.	3.41
Torrent Pharmaceuticals Ltd.	3.23
NTPC Ltd.	3.20
Coromandel International Ltd.	2.50
Hero Motocorp Ltd.	2.48
Bharat Petroleum Corporation Ltd.	2.42
GAIL (India) Ltd.	2.25
ICICI Securities Ltd.	2.07
Muthoot Finance Ltd.	2.02
Procter & Gamble Hygiene & Hel Care Ltd.	1.99
ICICI Prudential Life Insurance Company Ltd.	1.99
Hindustan Zinc Ltd.	1.88
Hindustan Petroleum Corporation Ltd.	1.79
Great Eastern Shipping Co. Ltd.	1.74
Larsen & Toubro Infotech Ltd.	1.64
Marico Ltd.	1.47
Power Grid Corporation Of India Ltd.	1.46
Castrol India Ltd.	1.39
Coal India Ltd.	1.37
Vedanta Ltd.	1.33
Akzo Nobel India Ltd.	1.29
Oil & Natural Gas Corporation Ltd.	1.25
Ambuja Cements Ltd.	1.22
Others	11.68
Net Current Assets	2.48
<b>Total</b>	<b>100.00</b>

### Active Stock positions (as compared to Benchmark)

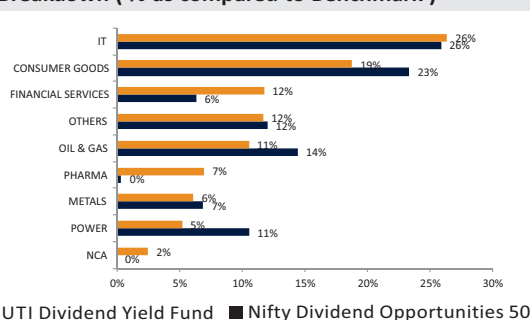
#### Overweight (Top5)

Mphasis Ltd.  
Sanofi India Ltd.  
ICICI Bank Ltd.  
Torrent Pharmaceuticals Ltd.  
Coromandel International Ltd.

#### Underweight (Top5)

ITC Ltd.  
Tata Consultancy Services Ltd.  
Bajaj Auto Ltd.  
Power Grid Corporation Of India Ltd.  
Indian Oil Corporation Ltd.

### Sectoral Breakdown (% as compared to Benchmark)



### AS ON 31/05/2020

Quantitative Indicators	Fund	Benchmark
Beta	0.91	
Standard Deviation (Annual)	16.73%	17.61%
Sharpe ratio (%)	-0.29	
Portfolio Turnover Ratio (Annual)	0.15	
P/B	8.53	8.63
P/E	23.42	19.15
RoE	28.37	31.16

% of top 10 stocks	50.28
Median Market Cap (₹ Cr)	52,001
Weighted Average Market Cap	154,844
Number of Securities	48

All figures given are provisional and unaudited.



# UTI MNC FUND

### 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.

### Snapshot

<b>Fund Manager</b> - (Managing the scheme since Jun-2004) Mrs. Swati Kulkarni, MFM (NMIMS), CFA	<table border="1"> <thead> <tr> <th colspan="3">Market Capitalisation (%)</th> </tr> <tr> <th></th> <th>Large</th> <th>Mid</th> <th>Small</th> </tr> </thead> <tbody> <tr> <td><b>Fund</b></td> <td>57</td> <td>38</td> <td>5</td> </tr> <tr> <td><b>Benchmark</b></td> <td>72</td> <td>27</td> <td>1</td> </tr> </tbody> </table>	Market Capitalisation (%)				Large	Mid	Small	<b>Fund</b>	57	38	5	<b>Benchmark</b>	72	27	1
Market Capitalisation (%)																
		Large	Mid	Small												
<b>Fund</b>		57	38	5												
<b>Benchmark</b>		72	27	1												
<b>Date of inception/allotment:</b> 29th May, 1998																
<b>Fund size monthly average:</b> ₹ 1911.26 Crore <b>Closing AUM</b> ₹ 1982.71 Crore																
<b>No. of Unit Holders :</b> 192,081																
<b>Minimum Investment Amount :</b> ₹ 5,000/-																

NAV (Regular) per unit as on May 31, 2020 : Growth Option: ₹ 180.18, Income Option: ₹ 92.90

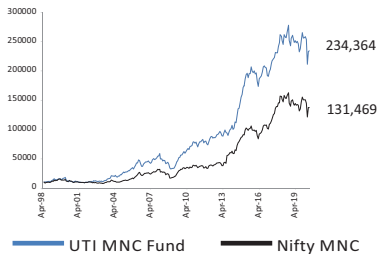
High/Low NAV in the month : Growth option ₹ 180.20, ₹ 169.43

**Total expense ratio (%) :**  
Direct: 1.44, Regular: 2.14

#### Load Structure:

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

### ₹ 10,000 invested at inception: UTI MNC Fund Vs. Nifty MNC



### Fund Performance Vs Benchmark (CAGR)

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10000		
	NAV (%)	Nifty MNC (%)	Nifty 50 (%)	NAV (₹)	Nifty MNC (₹)	Nifty 50 (₹)
1 Year	-6.45	-3.60	-18.57	9,355	9,640	8,143
3 Years	1.98	3.09	1.22	10,606	10,957	10,371
5 Years	3.66	6.30	3.93	11,971	13,577	12,128
Since inception*	15.40	12.41	NA	234,364	131,469	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 60 in 'Fund Manager Summary'. N.A. - Not Available  
The Performance of the Bench Mark is calculated using total return index variant of the bench mark index

### SIP Returns as on May 31, 2020

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty MNC (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty MNC	Yield (%) Nifty 50
1 Year	120,000	115,133	116,957	105,177	-7.53	-4.73	-22.33
3 Years	360,000	341,285	343,139	327,746	-3.45	-3.10	-6.03
5 Years	600,000	625,039	668,229	620,547	1.62	4.27	1.33
7 Years	840,000	1,078,744	1,130,927	975,951	7.05	8.37	4.23
10 Years	1,200,000	2,115,259	2,127,379	1,677,503	10.93	11.04	6.53
Since inception	1,860,000	5,869,381	5,489,925	3,841,078	13.58	12.83	8.78

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. @:Since inception for above mentioned schemes is taken for the period December 2004 to May 2020 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

### Initiative

SMS: MNC to 567656 to get scheme details.

### Portfolio as on May 31, 2020

Equity	% of NAV
Hindustan Unilever Ltd.	8.03
Britannia Industries Ltd.	7.82
Nestle India Ltd.	7.80
Maruti Suzuki India Ltd.	7.13
Sanofi India Ltd.	5.44
Mphasis Ltd.	5.04
Whirlpool of India Ltd.	4.51
Ambuja Cements Ltd.	4.43
Honeywell Automation India Ltd.	4.17
United Spirits Ltd.	3.91
Procter & Gamble Hygiene & Hel Care Ltd.	3.69
Bayer Cropscience Ltd.	3.02
United Breweries Ltd.	2.74
Abbott India Ltd.	2.66
HDFC Asset Management Co. Ltd.	2.10
Oracle Financial Services Software Ltd.	1.94
Cummins India Ltd.	1.81
Schaeffler India Ltd.	1.80
Bosch Ltd.	1.77
SKF India Ltd.	1.65
Siemens India Ltd.	1.62
Glaxosmithkline Pharmaceuticals Ltd.	1.49
Grindwell Norton Ltd.	1.41
Castrol India Ltd.	1.30
Nippon Life India Asset Management Ltd.	1.16
ICICI Prudential Life Insurance Company Ltd.	0.98
Vedanta Ltd.	0.97
GE Power India Ltd.	0.96
Gillette India Ltd.	0.88
Wabco India Ltd.	0.82
Others	5.18
Net Current Assets	1.77
<b>Total</b>	<b>100.00</b>

### Active Stock positions (as compared to Benchmark)

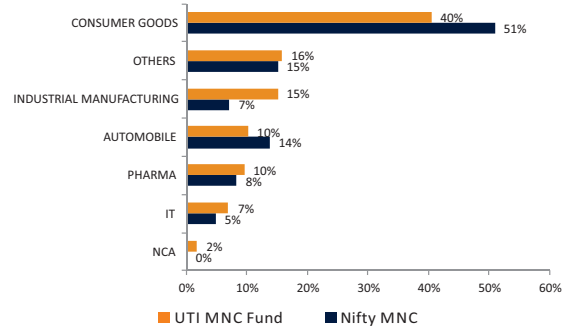
#### Overweight (Top5)

Sanofi India Ltd.  
Bayer Cropscience Ltd.  
Mphasis Ltd.  
United Breweries Ltd.  
Whirlpool of India Ltd.

#### Underweight (Top5)

Colgate Palmolive India Ltd.  
Vedanta Ltd.  
Britannia Industries Ltd.  
Nestle India Ltd.  
Maruti Suzuki India Ltd.

### Sectoral Breakdown ( % as compared to Benchmark )



### AS ON 31/05/2020

Quantitative Indicators	Fund	Benchmark
Beta	0.81	
Standard Deviation (Annual)	16.16%	19.15%
Sharpe ratio (%)	-0.13	
Portfolio Turnover Ratio (Annual)	0.12	
P/B	12.37	13.16
P/E	47.26	47.16
RoE	24.64	26.26

% of top 10 stocks	58.29
Median Market Cap (₹ Cr)	33,601
Weighted Average Market Cap	88,408
Number of Securities	42

All figures given are provisional and unaudited.

# UTI INDIA CONSUMER FUND

(Erstwhile UTI India Lifestyle Fund)

### 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.

### Snapshot

**Fund Managers**-(Managing the scheme since Aug.-2019)  
Mr. Vishal Chopda, CFA, BE, PGDM

**Date of inception/allotment:**  
30th July, 2007

**Fund size monthly average:** ₹ 225.51 Crore  
**Closing AUM:** ₹ 234.79 Crore

**No. of Unit Holders :** 50,259

**Minimum Investment Amount :** ₹ 5,000/-

**NAV (Regular) per unit as on May 31, 2020 :** Growth Option: ₹ 23.72, Income Option: ₹ 22.22

**High/Low NAV in the month :** Growth option ₹ 23.73, ₹ 21.88

**Total expense ratio (%):** Direct: 2.22, Regular: 2.59

### Load Structure:

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

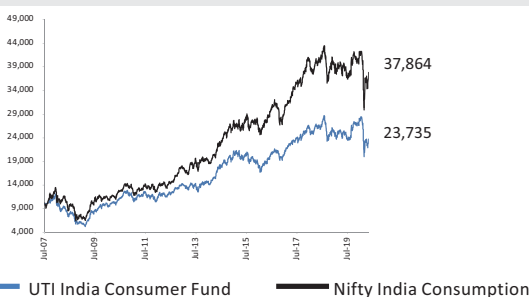
### Market Capitalisation (%)

	Large	Mid	Small
<b>Fund</b>	76	15	9
<b>Benchmark</b>	93	7	-

### Portfolio as on May 31, 2020

Equity	% of NAV
Bharti Airtel Ltd.	9.06
Maruti Suzuki India Ltd.	8.12
Hindustan Unilever Ltd.	8.06
ITC Ltd.	6.01
Asian Paints Ltd.	5.88
Nestle India Ltd.	4.86
Avenue Supermarts Ltd.	3.67
Dabur India Ltd.	3.64
Crompton Greaves Consumer Electricals Ltd.	3.30
Marico Ltd.	3.22
Eicher Motors Ltd.	3.17
HDFC Bank Ltd.	3.12
United Breweries Ltd.	2.75
Titan Company Ltd.	2.50
Aditya Birla Fashion and Retail Ltd.	2.40
Jubilant Food Works Ltd.	2.19
Sheela Foam Ltd.	2.15
ICICI Bank Ltd.	2.02
Torrent Pharmaceuticals Ltd.	1.81
Havells India Ltd.	1.78
Bajaj Finance Ltd.	1.75
TVS Motor Company Ltd.	1.65
Whirlpool of India Ltd.	1.57
Heritage Foods (India) Ltd.	1.34
Phoenix Mills Ltd.	1.32
MRF Ltd.	1.26
Procter & Gamble Hygiene & Hel Care Ltd.	1.26
Cera Sanitaryware Ltd.	1.24
Escorts Ltd.	1.15
Info-Edge (India) Ltd.	1.14
Others	4.14
Net Current Assets	2.47
<b>Total</b>	<b>100.00</b>

### ₹ 10,000 invested at inception: UTI India Consumer Fund Vs. Nifty India Consumption



### Active Stock positions (as compared to Benchmark)

#### Overweight (Top5)

Eicher Motors Ltd.  
HDFC Bank Ltd.  
Aditya Birla Fashion And Retail Ltd.  
Crompton Greaves Consumer Electricals Ltd.  
Jubilant Food Works Ltd.

#### Underweight (Top5)

ITC Ltd.  
Mahindra & Mahindra Ltd.  
Britannia Industries Ltd.  
Bajaj Auto Ltd.  
Hero Motocorp Ltd.

### Fund Performance Vs Benchmark (CAGR)

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10000		
	NAV (%)	Nifty India Consumption (%)	Nifty 50 (%)	NAV (₹)	Nifty India Consumption (₹)	Nifty 50 (₹)
1 Year	-5.29	-2.95	-18.57	9,471	9,705	8,143
3 Years	0.67	3.55	1.22	10,203	11,104	10,371
5 Years	3.26	7.06	3.93	11,742	14,070	12,128
Since inception*	6.96	10.92	7.43	23,735	37,864	25,111

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 60 in 'Fund Manager Summary'.  
The Performance of the Bench Mark is calculated using total return index variant of the bench mark index

### SIP Returns as on May 31, 2020

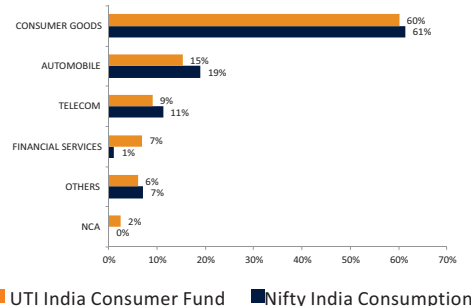
Period	Investment Amount (₹)	Value-Fund (₹)	Nifty India Consumption (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption	Yield (%) Nifty 50
3 Years	120,000	113,146	117,785	105,177	-10.55	-3.45	-22.33
5 Years	360,000	338,939	353,634	327,746	-3.89	-1.16	-6.03
7 Years	600,000	623,565	671,647	620,547	1.52	4.47	1.33
10 Years	840,000	971,382	1,091,979	975,951	4.10	7.39	4.23
Since inception	1,200,000	1,678,944	2,057,389	1,677,503	6.54	10.41	6.53
	1,530,000	2,621,843	3,330,379	2,526,853	8.08	11.51	7.54

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.

### Initiative

SMS: LSF to 5676756 to get scheme details.

### Sectoral Breakdown ( % as compared to Benchmark )



### AS ON 31/05/2020

Quantitative Indicators	Fund	Benchmark
Beta	0.90	
Standard Deviation (Annual)	17.49%	18.55%
Sharpe ratio (%)	-0.19	
Portfolio Turnover Ratio (Annual)	0.33	
P/B	8.04	11.90
P/E	36.02	38.20
RoE	16.75	18.94

% of top 10 stocks	55.82
Median Market Cap (₹ Cr)	155,013
Weighted Average Market Cap	157,678
Number of Securities	35

All figures given are provisional and unaudited.

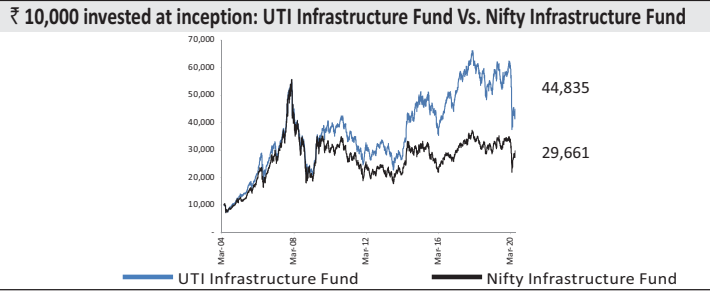
# UTI INFRASTRUCTURE FUND

## 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.

## Snapshot

<b>Fund Manager</b> -(Managing the scheme since Dec-2006) Mr. Sanjay Dongre, B.E PGDM (IIM Kolkatta)	<b>Market Capitalisation (%)</b>									
<b>Date of inception/allotment:</b> 7th April, 2004										
<b>Fund size monthly average:</b> ₹ 896.97 Crore <b>Closing AUM:</b> ₹ 930.68 Crore	<b>Fund</b>									
<b>No. of Unit Holders :</b> 334,288	<b>Benchmark</b>									
<b>Minimum Investment Amount :</b> ₹ 5,000/-										
<b>NAV (Regular) per unit as on May 31, 2020 :</b> Growth Option: ₹ 40.97, Income Option: ₹ 21.42										
<b>High/Low NAV in the month :</b> Growth option ₹ 41.61, ₹ 37.84										
<b>Total expense ratio (%):</b> Direct: 2.11, Regular: 2.39										
<b>Load Structure:</b>										
	<table border="1"> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> <tr> <td>Nil</td> <td>Less than one year</td> <td>1.00%</td> </tr> <tr> <td></td> <td>Greater than or equal to one year</td> <td>Nil</td> </tr> </table>	Entry Load	Holding Period	Exit Load	Nil	Less than one year	1.00%		Greater than or equal to one year	Nil
Entry Load	Holding Period	Exit Load								
Nil	Less than one year	1.00%								
	Greater than or equal to one year	Nil								



## Fund Performance Vs Benchmark (CAGR)

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10000		
	NAV (%)	Nifty Infrastructure Fund (%)	Nifty 50 (%)	NAV (₹)	Nifty Infrastructure Fund (₹)	Nifty 50 (₹)
1 Year	-27.15	-13.09	-18.57	7,285	8,691	8,143
3 Years	-7.80	-2.16	1.22	7,836	9,365	10,371
5 Years	-1.56	-0.86	3.93	9,243	9,577	12,128
Since inception*	9.73	6.96	12.18	44,835	29,661	64,059

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 60 in 'Fund Manager Summary'.  
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 1st August, 2006.  
The Performance of the Bench Mark is calculated using total return index variant of the bench mark index

## SIP Returns as on May 31, 2020

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Infrastructure Fund (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure Fund	Yield (%) Nifty 50
1 Year	120,000	99,510	113,473	105,177	-30.38	-10.05	-22.33
3 Years	360,000	286,082	331,349	327,746	-14.43	-5.33	-6.03
5 Years	600,000	517,762	587,843	620,547	-5.79	-0.81	1.33
7 Years	840,000	828,857	866,448	975,951	-0.38	0.88	4.23
10 Years	1,200,000	1,326,535	1,291,527	1,677,503	1.98	1.45	6.53
Since inception	1,860,000	2,509,299	2,149,935	3,841,078	3.74	1.83	8.78

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. @:Since inception for above mentioned schemes is taken for the period December 2004 to May 2020 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

## Initiative

SMS: IF to 5676756 to get scheme details.

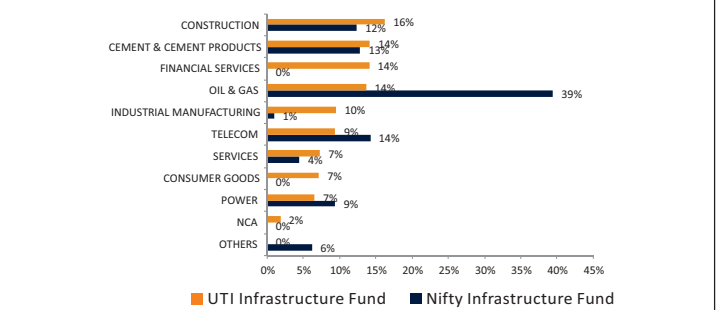
## Portfolio as on May 31, 2020

Equity	% of NAV
Bharti Airtel Ltd.	9.41
Larsen & Toubro Ltd.	7.76
Shree Cement Ltd.	7.28
ICICI Bank Ltd.	5.81
Ultratech Cement Ltd.	5.71
Indraprastha Gas Ltd.	4.89
Gujarat Gas Ltd.	4.45
Axis Bank Ltd.	4.23
State Bank of India	4.07
Adani Ports And Special Economic Zone Ltd.	3.42
Container Corporation Of India Ltd.	2.95
NTPC Ltd.	2.94
Volta Ltd.	2.84
Petronet LNG Ltd.	2.71
Blue Star Ltd.	2.54
KEC International Ltd.	2.49
Siemens India Ltd.	2.22
Torrent Power Ltd.	1.88
Crompton Greaves Consumer Electricals Ltd.	1.76
Kalpataru Power Transmission Ltd.	1.71
Gujarat State Petronet Ltd.	1.64
SKF India Ltd.	1.41
KNR Constructions Ltd.	1.28
JK Lakshmi Cement Ltd.	1.19
PNC Infratech Ltd.	1.14
AIA Engineering Ltd.	1.14
Bharat Forge Ltd.	1.14
Thermax Ltd.	1.11
Cummins India Ltd.	0.95
Engineers India Ltd.	0.90
Others	5.21
Net Current Assets	1.82
<b>Total</b>	<b>100.00</b>

## Active Stock positions (as compared to Benchmark)

Overweight (Top5)	Underweight (Top5)
ICICI Bank Ltd.	Reliance Industries Ltd.
Shree Cement Ltd.	Power Grid Corporation Of India Ltd.
Gujarat Gas Ltd.	Larsen & Toubro Ltd.
Axis Bank Ltd.	Oil & Natural Gas Corporation Ltd.
State Bank of India	Bharti Airtel Ltd.

## Sectoral Breakdown (% as compared to Benchmark)



## AS ON 31/05/2020

Quantitative Indicators	Fund	Benchmark
Beta	0.89	
Standard Deviation (Annual)	20.82%	21.34%
Sharpe ratio (%)	-0.57	
Portfolio Turnover Ratio (Annual)	0.05	
P/B	3.37	2.41
P/E	21.79	11.69
RoE	9.63	2.42

% of top 10 stocks	57.03
Median Market Cap (₹ Cr)	70,051
Weighted Average Market Cap	87,553
Number of Securities	39

All figures given are provisional and unaudited.

# UTI BANKING AND FINANCIAL SERVICES FUND

(Erstwhile UTI Banking Sector Fund)

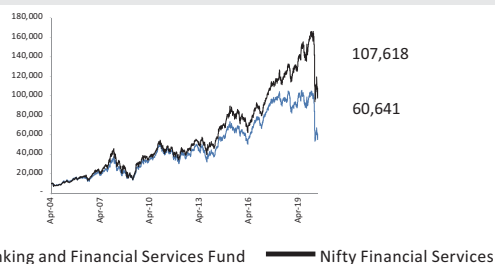
## Investment Objective

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.

## Snapshot

<b>Fund Manager</b> - (Managing the scheme since June 2014) Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA		<b>Market Capitalisation (%)</b>			
<b>Date of inception/allotment:</b> 7th April, 2004			<b>Large</b>	<b>Mid</b>	<b>Small</b>
<b>Fund size monthly average:</b> ₹ 389.84 Crore		<b>Fund</b>	88	10	2
<b>Closing AUM:</b> ₹ 403.03 Crore		<b>Benchmark</b>	98	2	-
<b>No. of Unit Holders</b> : 65,829		<b>Total expense ratio (%):</b>			
<b>Minimum Investment Amount</b> : ₹ 5,000/-		<b>Direct</b> : 1.83, <b>Regular</b> : 2.53			
<b>NAV (Regular) per unit as on May 31, 2020</b> : Growth Option: ₹ 60.65, Income Option: ₹ 23.60					
<b>High/Low NAV in the month</b> : Growth option ₹ 67.07, ₹ 55.11					
<b>Load Structure:</b>					
<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>			
Nil	Less than one year	1.00%			
	Greater than or equal to one Year	Nil			

## ₹ 10,000 invested at inception: UTI Banking and Financial Services Fund Vs. Nifty Financial Services



## Fund Performance Vs Benchmark (CAGR)

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10000		
	NAV (%)	Nifty Financial Services (%)	Nifty 50 (%)	NAV (₹)	Nifty Financial Services (₹)	Nifty 50 (₹)
1 Year	-41.98	-28.94	-18.57	5,802	7,106	8,143
3 Years	-12.18	0.70	1.22	6,771	10,212	10,371
5 Years	-1.95	5.66	3.93	9,061	13,173	12,128
Since inception*	11.80	15.84	12.18	60,641	107,618	64,059

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 Index to CNX BANK Index with effect from May 13, 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 60 in 'Fund Manager Summary'.  
The Performance of the Bench Mark is calculated using total return index variant of the bench mark index

## SIP Returns as on May 31, 2020

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Financial Services (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Financial Services	Yield (%) Nifty 50
1 Year	120,000	82,895	91,553	105,177	-52.17	-41.17	-22.33
3 Years	360,000	236,360	305,445	327,746	-25.60	-10.43	-6.03
5 Years	600,000	451,578	623,003	620,547	-11.12	1.49	1.33
7 Years	840,000	745,386	1,053,386	975,951	-3.39	6.38	4.23
10 Years	1,200,000	1,273,430	1,910,075	1,677,503	1.17	9.00	6.53
Since inception	1,860,000	3,352,820	5,380,721	3,841,078	7.20	12.61	8.78

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. @: Since inception for above mentioned schemes is taken for the period December 2004 to May 2020 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

## Initiative

SMS: BSF to 5676756 to get scheme details.

## Portfolio as on May 31, 2020

Equity	% of NAV
HDFC Bank Ltd.	23.61
ICICI Bank Ltd.	14.66
HDFC Ltd.	10.08
Axis Bank Ltd.	9.31
State Bank of India	7.20
Kotak Mahindra Bank Ltd.	4.86
ICICI Prudential Life Insurance Company Ltd.	4.15
ICICI Securities Ltd.	3.07
SBI Life Insurance Co. Ltd.	2.67
RBL Bank Ltd.	2.54
Indus Ind Bank Ltd.	2.44
Bajaj Finance Ltd.	2.42
Cholamandalam Investment & Finance Company Ltd.	1.76
HDFC Asset Management Co. Ltd.	1.57
Karur Vysya Bank Ltd.	1.32
Bajaj Finserv Ltd.	1.09
LIC Housing Finance Ltd.	0.89
Motilal Oswal Financial Services Ltd.	0.88
Satin Creditcare Network Ltd.	0.61
Mahindra & Mahindra Financial Services Ltd.	0.61
Net Current Assets	4.26
<b>Total</b>	<b>100.00</b>

## Active Stock positions (as compared to Benchmark)

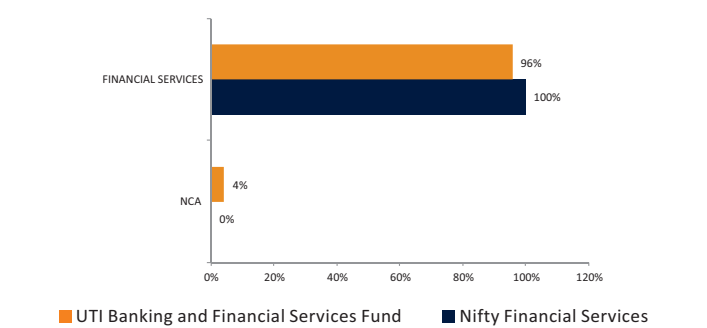
### Overweight (Top5)

Axis Bank Ltd.  
ICICI Prudential Life Insurance Company Ltd.  
ICICI Securities Ltd.  
State Bank of India  
RBL Bank Ltd.

### Underweight (Top5)

HDFC Ltd.  
Kotak Mahindra Bank Ltd.  
HDFC Bank Ltd.  
HDFC Standard Life Insurance Company Ltd.  
ICICI Lombard General Insurance Co Ltd.

## Sectoral Breakdown ( % as compared to Benchmark )



## AS ON 31/05/2020

Quantitative Indicators	Fund	Benchmark
Beta	0.98	
Standard Deviation (Annual)	26.21%	25.72%
Sharpe ratio (%)	-0.62	
Portfolio Turnover Ratio (Annual)	0.42	
P/B	3.00	3.12
P/E	24.65	23.93
RoE	14.27	15.15

% of top 10 stocks	82.16
Median Market Cap (₹ Cr)	221,968
Weighted Average Market Cap	236,128
Number of Securities	20

All figures given are provisional and unaudited.

# UTI HEALTHCARE FUND

(Erstwhile UTI Pharma & Healthcare Fund)

## 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.

## Snapshot

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

**Date of inception/allotment:**  
28th June, 1999

**Fund size monthly average:** ₹ 462.00 Crore  
**Closing AUM:** ₹ 474.52 Crore

**No. of Unit Holders :** 38,308

**Minimum Investment Amount :** ₹ 5,000/-

**Total expense ratio (%):**  
**Direct :** 1.77, **Regular :** 2.53

**NAV (Regular) per unit as on May 31, 2020 :**  
**Growth Option:** ₹103.05, **Income Option:** ₹79.64

**High/Low NAV in the month :**  
**Growth option** ₹ 103.06, ₹ 97.92

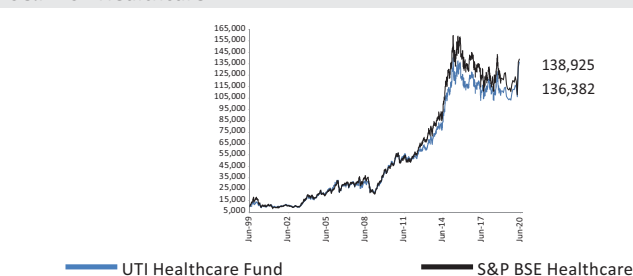
## Market Capitalisation (%)

	Large	Mid	Small
<b>Fund</b>	58	28	14
<b>Benchmark</b>	64	26	10

## Load Structure:

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

## ₹ 10,000 invested at inception: UTI Healthcare Fund Vs. S&P BSE Healthcare



## Fund Performance Vs Benchmark (CAGR)

### Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020

Period	Growth of ₹10000			Growth of ₹10000		
	NAV (%)	S&P BSE Healthcare (%)	Nifty 50 (%)	NAV (₹)	S&P BSE Healthcare (₹)	Nifty 50 (₹)
1 Year	27.95	18.88	-18.57	12,795	11,888	8,143
3 Years	8.82	5.67	1.22	12,889	11,801	10,371
5 Years	1.40	-0.87	3.93	10,721	9,572	12,128
Since inception*	13.29	13.39	NA	136,382	138,925	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 60 in 'Fund Manager Summary'.

N.A. - Not Available

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 4th April, 2006.  
The Performance of the Bench Mark is calculated using total return index variant of the benchmark index

## SIP Returns as on May 31, 2020

Period	Investment Amount (₹)	Value Fund (₹)	S&P BSE Healthcare (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) S&P BSE Healthcare (₹)	Yield (%) Nifty 50
1 Year	120,000	149,187	142,930	105,177	48.70	37.78	-22.33
3 Years	360,000	439,000	412,972	327,746	13.37	9.16	-6.03
5 Years	600,000	707,952	652,890	620,547	6.57	3.34	1.33
7 Years	840,000	1,082,333	994,231	975,951	7.14	4.75	4.23
10 Years	1,200,000	1,986,681	1,901,433	1,677,503	9.75	8.91	6.53
Since inception	1,860,000	5,221,536	5,172,339	3,841,078	12.27	12.16	8.78

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. @: Since inception for above mentioned schemes is taken for the period December 2004 to May 2020 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

## Initiative

SMS: PHF to 5676756 to get scheme details.

## Portfolio as on May 31, 2020

Equity	% of NAV
Dr. Reddys Laboratories Ltd.	11.41
Cipla Ltd.	9.13
Aurobindo Pharma Ltd.	8.44
Sun Pharmaceuticals Industries Ltd.	7.73
Lupin Ltd.	6.66
Divis Laboratories Ltd.	6.23
Biocon Ltd.	5.43
Cadila Healthcare Ltd.	5.05
IPCA Laboratories Ltd.	4.56
Ajanta Pharma Limited	4.38
Eris Lifesciences Ltd.	4.00
Laurus Labs Ltd.	3.09
Syngene International Ltd.	3.05
FDC Ltd.	2.71
Torrent Pharmaceuticals Ltd.	2.49
Narayana Hrudayalaya Ltd.	2.35
Natco Pharma Ltd.	2.34
Abbott India Ltd.	2.09
Apollo Hospitals Enterprise Ltd.	1.96
Sanofi India Ltd.	1.90
Dr. Lal Pathlabs Ltd.	1.39
Advanced Enzyme Technologies Ltd.	1.10
Metropolis Healthcare Ltd.	0.79
Alkem Laboratories Ltd.	0.60
Net Current Assets	1.12
<b>Total</b>	<b>100.00</b>

## Active Stock positions (as compared to Benchmark)

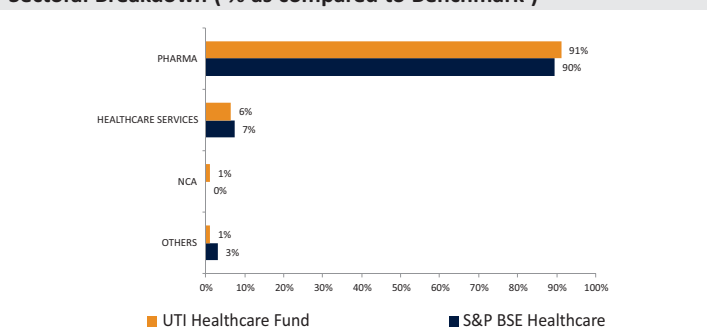
### Overweight (Top5)

Eris Lifesciences Ltd.  
Ajanta Pharma Limited  
Aurobindo Pharma Ltd.  
Cadila Healthcare Ltd.  
Laurus Labs Ltd.

### Underweight (Top5)

Sun Pharmaceuticals Industries Ltd.  
Piramal Enterprises Ltd.  
Divis Laboratories Ltd.  
Pfizer Ltd.  
Glaxosmithkline Pharmaceuticals Ltd.

## Sectoral Breakdown ( % as compared to Benchmark )



## AS ON 31/05/2020

Quantitative Indicators	Fund	Benchmark
Beta	0.83	
Standard Deviation (Annual)	17.19%	19.86%
Sharpe ratio (%)	0.28	
Portfolio Turnover Ratio (Annual)	0.48	
P/B	5.07	5.00
P/E	34.54	37.28
RoE	14.48	12.73

% of top 10 stocks	69.01
Median Market Cap (₹ Cr)	41,466
Weighted Average Market Cap	41,779
Number of Securities	24

All figures given are provisional and unaudited.

# UTI TRANSPORTATION & LOGISTICS FUND

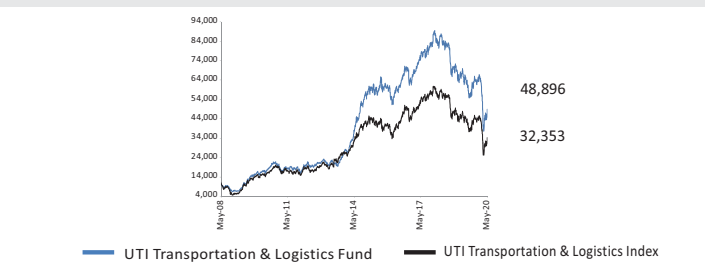
## Investment Objective

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.

## Snapshot

<b>Fund Manager</b> - (Managing the scheme since Sept-2016) Mr Sachin Trivedi, B.Com, MMS, CFA	<b>Market Capitalisation (%)</b>		
<b>Date of inception/allotment:</b> 11th April, 2008	<b>Large</b>	<b>Mid</b>	<b>Small</b>
<b>Fund size monthly average:</b> ₹ 949.95 Crore <b>Closing AUM:</b> ₹ 1022.03 Crore	<b>Fund</b>	66	20
<b>No. of Unit Holders</b> : 156,097	<b>Benchmark</b>	85	11
<b>Minimum Investment Amount</b> : ₹ 5,000/-	<b>Load Structure:</b>		
<b>Total expense ratio (%)</b> Direct: 1.44, Regular: 2.28	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>
<b>NAV (Regular) per unit as on May 31, 2020</b> : Growth Option: ₹ 70.62, Income Option: ₹ 32.56	Nil	Less than one year Greater than or equal to one Year	1.00% Nil
<b>High/Low NAV in the month</b> : Growth option ₹ 70.63, ₹ 62.89			

## ₹ 10,000 invested at inception : UTI Transportation & Logistics Fund Vs. UTI Transportation & Logistics Index



## Fund Performance Vs Benchmark (CAGR)

Period	Growth of ₹10000					
	NAV (%)	UTI Transportation & Logistics Index (%)	Nifty 50 (%)	NAV (₹)	UTI Transportation & Logistics Index (₹)	Nifty 50 (₹)
1 Year	-24.85	-22.53	-18.57	7,515	7,747	8,143
3 Years	-13.97	-14.09	1.22	6,365	6,338	10,371
5 Years	-4.13	-4.28	3.93	8,097	8,034	12,128
Since inception*	13.96	10.15	7.18	48,896	32,353	23,213

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 60 in 'Fund Manager Summary'.  
The Performance of the Bench Mark is calculated using total return index variant of the benchmark index

## SIP Returns as on May 31, 2020

Period	Investment Amount (₹)	Value-Fund (₹)	UTI Transportation & Logistics Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) UTI Transportation & Logistics Index	Yield (%) Nifty 50
1 Year	120,000	103,571	106,377	105,177	-24.64	-20.59	-22.33
3 Years	360,000	256,174	263,186	327,746	-20.97	-19.40	-6.03
5 Years	600,000	442,418	453,212	620,547	-11.91	-10.98	1.33
7 Years	840,000	794,184	719,387	975,951	-1.59	-4.40	4.23
10 Years	1,200,000	1,700,881	1,336,903	1,677,503	6.79	2.13	6.53
Since inception	1,450,000	2,916,188	2,237,171	2,357,312	10.98	6.92	7.73

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

## Active Stock positions (as compared to Benchmark)

Overweight (Top5)	Underweight (Top5)
Balkrishna Industries Ltd.	Mahindra & Mahindra Ltd.
Amarraja Batteries Ltd.	Bajaj Auto Ltd.
Container Corporation Of India Ltd.	Maruti Suzuki India Ltd.
Eicher Motors Ltd.	Adani Ports And Special Economic Zone Ltd.
Timken India Ltd.	Bosch Ltd.

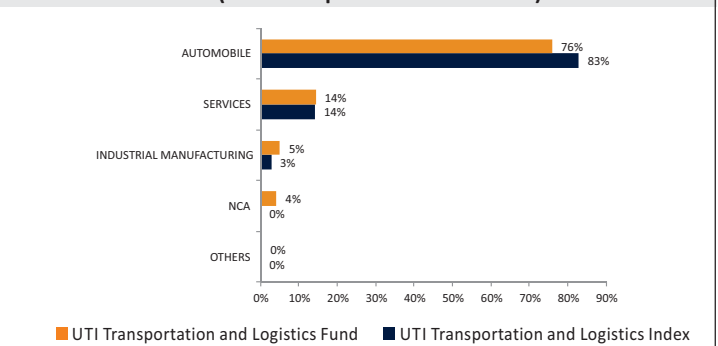
## Initiative

SMS: TLF to 567656 to get scheme details.

## Portfolio as on May 31, 2020

Equity	% of NAV
Maruti Suzuki India Ltd.	18.92
Eicher Motors Ltd.	8.59
Hero Motocorp Ltd.	7.21
Mahindra & Mahindra Ltd.	6.62
Bajaj Auto Ltd.	5.07
Container Corporation Of India Ltd.	4.99
Adani Ports And Special Economic Zone Ltd.	4.76
Tata Motors Ltd.	4.69
MRF Ltd.	4.18
Escorts Ltd.	3.08
Motherson Sumi System Ltd.	2.23
Balkrishna Industries Ltd.	2.20
Amarraja Batteries Ltd.	2.03
Exide Industries Ltd.	1.96
Ashok Leyland Ltd.	1.71
Timken India Ltd.	1.58
Bharat Forge Ltd.	1.55
TVS Motor Company Ltd.	1.49
Apollo Tyres Ltd.	1.38
Subros Ltd.	1.27
Gujarat Pipavav Port Ltd.	1.23
VRL Logistics Ltd.	1.21
Sundram Fasteners Ltd.	1.20
Schaeffler India Ltd.	1.12
Interglobe Aviation Ltd	0.98
Great Eastern Shipping Co. Ltd.	0.87
Mahindra Cie Automotive Ltd.	0.82
Minda Corporation Ltd.	0.80
Sandhar Technologies Ltd.	0.51
Mahindra Logistics Ltd.	0.44
Others	1.11
Net Current Assets	4.20
<b>Total</b>	<b>100.00</b>

## Sectoral Breakdown ( % as compared to Benchmark )



## AS ON 31/05/2020

Quantitative Indicators	Fund	Benchmark
Beta	0.90	
Standard Deviation (Annual)	22.93%	25.08%
Sharpe ratio (%)	-0.79	
Portfolio Turnover Ratio (Annual)	0.11	
P/B	2.81	2.82
P/E	21.91	21.80
RoE	13.49	13.65

% of top 10 stocks	68.13
Median Market Cap (₹ Cr)	45,935
Weighted Average Market Cap	59,613
Number of Securities	35

All figures given are provisional and unaudited.

## Equity Linked Savings Scheme (ELSS)

# UTI LONG TERM EQUITY FUND (TAX SAVING)

(Erstwhile UTI Equity Tax Saving Plan)

### Investment Objective

The funds collected under the scheme shall be invested in equities, fully convertible debentures/bonds and warrants of companies. Investment may also be made in issues of partly convertible debentures/bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures/bonds so acquired or subscribed shall be disinvested within a period of twelve months from their acquisition.

### Snapshot

#### Fund Managers

Mr. Vetri Subramaniam, B.Com, PGDM  
Mr. Vishal Chopda, CFA, BE, PGDM

#### Date of inception/allotment:

15th December, 1999

Fund size monthly average: ₹ 1085.27 Crore

Closing AUM: ₹ 1132.02 Crore

No. of Unit Holders : 174,482

Minimum Investment Amount : ₹ 500/-

NAV per unit as on May 31, 2020 :

Growth Option: ₹ 75.72/Income Option: ₹ 15.82

NAV (Regular) per unit as on May 31, 2020 :

Growth option ₹ 76.94, ₹ 69.64

Total expense ratio (%):

Direct: 1.53, Regular: 2.23

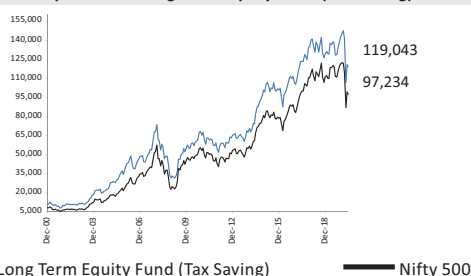
#### Market Capitalisation (%)

	Large	Mid	Small
Fund	65	25	10
Benchmark	82	12	5

#### Load Structure

Entry Load	Exit Load
Nil	Nil (Lock in Period of 3 years)

### ₹ 10,000 invested at inception: UTI Long Term Equity Fund (Tax Saving) Vs. Nifty 500



### Fund Performance Vs Benchmark (CAGR)

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10000		
	NAV (%)	Nifty 500 (%)	Nifty 50 (%)	NAV (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	-14.35	-19.17	-18.57	8,565	8,083	8,143
3 Years	-1.25	-0.92	1.22	9,629	9,726	10,371
5 Years	3.01	3.62	3.93	11,600	11,948	12,128
Since inception*	12.86	11.75	11.38	119,043	97,234	90,851

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 60 in 'Fund Manager Summary'.

\*Benchmark for UTI Long Term Equity Fund (Tax Saving) has been changed from 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 Bench Mark is calculated using total return index variant of the benchmark index

### SIP Returns as on May 31, 2020

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	120,000	108,513	105,059	105,177	-17.47	-22.50	-22.33
3 Years	360,000	324,316	315,503	327,746	-6.69	-8.42	-6.03
5 Years	600,000	595,934	596,999	620,547	-0.27	-0.20	1.33
7 Years	840,000	956,265	963,142	975,951	3.66	3.86	4.23
10 Years	1,200,000	1,657,558	1,673,027	1,677,503	6.30	6.47	6.53
Since inception	1,860,000	3,493,464	3,783,703	3,841,078	7.68	8.60	8.78

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. @ Since inception for above mentioned schemes is taken for the period December 2004 to May 2020 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

### Active Stock positions (as compared to Benchmark)

#### Overweight (Top5)

ICICI Bank Ltd.  
Gujarat Gas Ltd.  
Crompton Greaves Consumer Electricals Ltd.  
Larsen & Toubro Infotech Ltd.  
Petronet LNG Ltd.

#### Underweight (Top5)

Reliance Industries Ltd.  
Tata Consultancy Services Ltd.  
Kotak Mahindra Bank Ltd.  
Hindustan Unilever Ltd.  
Larsen & Toubro Ltd.

### Initiative

SMS: **ETSP to 5676756** to get scheme details.

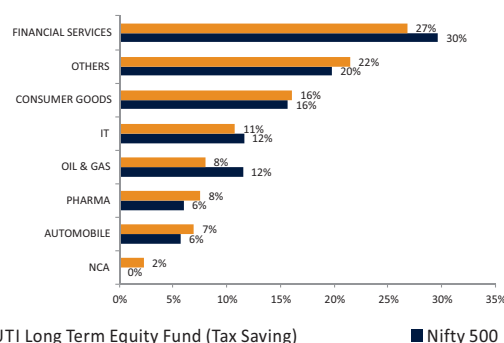
### Portfolio as on May 31, 2020

Equity	% of NAV
HDFC Bank Ltd.	7.67
ICICI Bank Ltd.	6.36
Infosys Ltd.	6.30
Bharti Airtel Ltd.	3.87
ITC Ltd.	3.72
HDFC Ltd.	3.62
Axis Bank Ltd.	3.45
Crompton Greaves Consumer Electricals Ltd.	2.42
Gujarat Gas Ltd.	2.36
Petronet LNG Ltd.	2.28
Larsen & Toubro Infotech Ltd.	2.10
Maruti Suzuki India Ltd.	1.95
Eicher Motors Ltd.	1.85
Jubilant Food Works Ltd.	1.80
Torrent Power Ltd.	1.79
Coromandel International Ltd.	1.69
NTPC Ltd.	1.66
Muthoot Finance Ltd.	1.58
Shree Cement Ltd.	1.53
Escorts Ltd.	1.48
Sun Pharmaceuticals Industries Ltd.	1.47
Aditya Birla Fashion and Retail Ltd.	1.44
Nestle India Ltd.	1.43
Torrent Pharmaceuticals Ltd.	1.43
Phoenix Mills Ltd.	1.35
Indraprastha Gas Ltd.	1.32
Tech Mahindra Ltd.	1.28
Whirlpool of India Ltd.	1.23
ICICI Prudential Life Insurance Company Ltd.	1.21
Essel Propack Ltd.	1.16
Others	24.95
Net Current Assets	2.25
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	42.05
Median Market Cap (₹ Cr)	53,425
Weighted Average Market Cap	135,346

All figures given are provisional and unaudited.

### Sectoral Breakdown (% as compared to Benchmark)



### AS ON 31/05/2020

Quantitative Indicators	Fund	Benchmark
Beta	0.95	
Standard Deviation (Annual)	18.95%	19.54%
Sharpe ratio (%)	-0.28	
Portfolio Turnover Ratio (Annual)	0.48	
P/B	4.19	5.63
P/E	24.20	26.00
RoE	14.22	17.54

# UTI NIFTY INDEX FUND

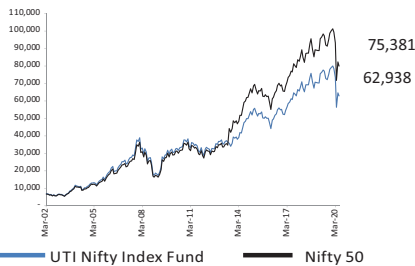
### Investment Objective

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.

<b>Date of inception/allotment :</b> 6th March, 2000	<b>Fund Manager</b> - (Managing the scheme since July-2018) Mr. Sharwan Kumar Goyal, CFA, MMS	
<b>Fund size monthly average:</b> ₹ 2020.28 Crore <b>Closing AUM:</b> ₹ 2146.73 Crore	<b>NAV (Regular) per unit as on May 31, 2020</b> Growth / Income : ₹ 62.90, ₹ 31.69	
<b>High/ Low of NAV in the month</b> Growth Option : ₹ 64.70, ₹ 57.89	<b>Minimum Investment Amount</b> ₹ 5000/-	
<b>No. of Unit Holding accounts</b> 131,790		
<b>Total expense ratio (%) : Direct: 0.10, Regular: 0.17</b>		
<b>Load Structure</b>		
<b>Entry Load</b>	<b>Exit Load</b>	
Nil	Nil	
<b>Market Capitalisation (%)</b>		
<b>Large</b>	<b>Mid</b>	<b>Small</b>
100	-	-

### ₹ 10,000 invested at inception: UTI Nifty Index Fund Vs. Nifty 50



### Fund Performance Vs Benchmark (CAGR)

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10000		
	NAV (%)	Nifty 50 (%)	S&P BSE Sensex (%)	NAV (₹)	Nifty 50 (₹)	S&P BSE Sensex (₹)
1 Year	-19.00	-18.57	-17.36	8,100	8,143	8,264
3 Years	0.86	1.22	2.64	10,260	10,371	10,814
5 Years	3.55	3.93	4.48	11,908	12,128	12,453
Since inception*	9.51	10.49	10.86	62,938	75,381	80,660

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 60 in 'Fund Manager Summary'.

The Performance of the Bench Mark is calculated using total return index variant of the bench mark index

### SIP Returns as on May 31, 2020

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 50 (₹)	S&P BSE Sensex (₹)	Yield (%) Fund	Yield (%) Nifty 50	S&P BSE Sensex (%)
1 Year	120,000	104,792	105,177	105,023	-22.89	-22.33	-22.56
3 Years	360,000	325,506	327,746	334,404	-6.46	-6.03	-4.75
5 Years	600,000	613,552	620,547	636,952	0.88	1.33	2.36
7 Years	840,000	959,583	975,951	997,918	3.76	4.23	4.86
10 Years	1,200,000	1,625,169	1,677,503	1,722,892	5.92	6.53	7.04
Since inception	1,860,000	3,537,332	3,841,078	3,975,194	7.82	8.78	9.17

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 May 2020 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

### Tracking Error as on May 31st, 2020

Tracking Error	Non-Annualised	Annualised Tracking error
Over last 1 year	0.0121	0.1914
Over last 3 year	0.0090	0.1429
Over last 5 year	0.0102	0.1609
Since Inception	0.1036	1.6383

Past performance may or may not be sustained in the future.

### Initiative

SMS: NIF to 5676756 to get scheme details.

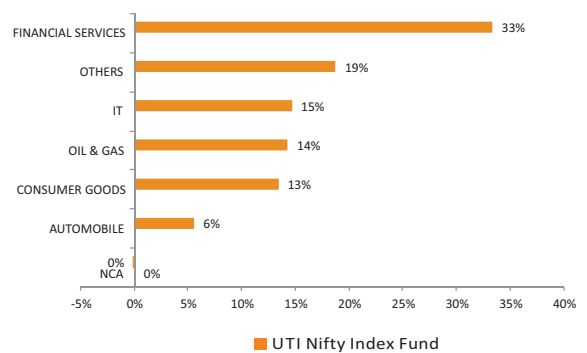
### Portfolio as on May 31, 2020

Equity	% of NAV
Reliance Industries Ltd.	11.88
HDFC Bank Ltd.	10.34
HDFC Ltd.	7.20
Infosys Ltd.	6.35
ICICI Bank Ltd.	5.39
Tata Consultancy Services Ltd.	5.20
ITC Ltd.	4.32
Kotak Mahindra Bank Ltd.	4.11
Hindustan Unilever Ltd.	3.69
Bharti Airtel Ltd.	3.10
Larsen & Toubro Ltd.	2.89
Axis Bank Ltd.	2.18
Asian Paints Ltd.	1.90
Maruti Suzuki India Ltd.	1.87
Nestle India Ltd.	1.57
State Bank of India	1.55
HCL Technologies Ltd.	1.50
Bajaj Finance Ltd.	1.30
Sun Pharmaceuticals Industries Ltd.	1.29
Dr. Reddys Laboratories Ltd.	1.24
NTPC Ltd.	1.19
Ultratech Cement Ltd.	1.13
Mahindra & Mahindra Ltd.	1.05
Power Grid Corporation Of India Ltd.	1.01
Britannia Industries Ltd.	1.00
Titan Company Ltd.	0.93
Bajaj Auto Ltd.	0.89
Cipla Ltd.	0.83
Tech Mahindra Ltd.	0.82
Wipro Ltd.	0.79
Others	11.50
Net Current Assets	-0.01
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	61.60
Median Market Cap (₹ Cr)	264,083
Weighted Average Market Cap	339,537

All figures given are provisional and unaudited.

### Sectoral Breakdown ( % as compared to Benchmark )



### AS ON 31/05/2020

Quantitative Indicators	Fund	Benchmark
Beta	1.00	
Standard Deviation (Annual)	20.20%	20.22%
Sharpe ratio (%)	-0.16	
Portfolio Turnover Ratio (Annual)	0.18	



# UTI NIFTY NEXT 50 INDEX FUND

### 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.

### Snapshot

**Fund Manager** - (Managing the scheme since July-2018)  
Mr. Sharwan Kumar Goyal, CFA, MMS

**Date of inception/allotment:**  
28th June, 2018

**Fund size monthly average:** ₹ 516.3 Crore  
**Closing AUM:** ₹ 539.31 Crore

**No. of Unit Holders :** 48,042

**Minimum Investment Amount :** ₹ 5000/-  
Subsequent minimum investment under a folio is Rs.1,000/- and in multiples of Rs. 1/- thereafter with no upper limit.

**NAV (Regular) per unit as on May 31, 2020**  
Growth Option: ₹ 8.59

**High/Low NAV in the month :** Growth option ₹ 8.60, ₹ 8.01

**Total expense ratio (%):** Direct: 0.27, Regular: 0.77

#### Load Structure

Entry Load	Exit Load
Nil	Nil

### Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020				Growth of ₹10000		
Period	NAV (%)	Nifty Next 50 (%)	S&P BSE Sensex (%)	NAV (₹)	Nifty Next 50 (₹)	S&P BSE Sensex (₹)
1 Year Since inception*	-12.98 -7.60	-12.46 -6.06	-18.57 -3.91	8,702 8,588	8,754 8,866	8,143 9,261

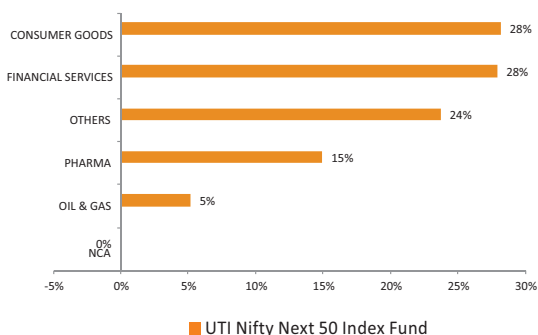
Different plans have a different expense structure. The performance details provided herein are of regular plan.

\*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 60 in 'Fund Manager Summary'.

The Performance of the Bench Mark is calculated using total return index variant of the bench mark index. The above scheme is in existence for less than 3 or 5 years.

### Sectoral Breakdown ( % as compared to Benchmark )



### Initiative

SMS: NY to 5676756 to get scheme details.

### Portfolio as on May 31, 2020

Equity	% of NAV
Avenue Supermarts Ltd.	5.23
HDFC Standard Life Insurance Company Ltd.	4.73
Divis Laboratories Ltd.	4.71
SBI Life Insurance Co. Ltd.	4.40
Dabur India Ltd.	4.08
ICICI Lombard General Insurance Co Ltd.	4.02
Godrej Consumer Products Ltd.	3.70
Pidlite Industries Ltd.	3.46
Aurobindo Pharma Ltd.	3.24
Lupin Ltd.	3.23
Petronet LNG Ltd.	2.93
Colgate Palmolive India Ltd.	2.87
United Spirits Ltd.	2.74
Marico Ltd.	2.74
Biocon Ltd.	2.43
Hindustan Petroleum Corporation Ltd.	2.24
ICICI Prudential Life Insurance Company Ltd.	2.18
Ambuja Cements Ltd.	2.17
Havells India Ltd.	1.92
Berger Paints India Ltd.	1.85
Piramal Enterprises Ltd.	1.79
Motherson Sumi System Ltd.	1.77
Page Industries Ltd	1.69
ACC Ltd.	1.66
HDFC Asset Management Co. Ltd.	1.66
United Breweries Ltd.	1.64
Container Corporation Of India Ltd.	1.59
Bajaj Holdings & Investment Ltd.	1.58
Siemens India Ltd.	1.50
Shriram Transport Finance Co.Ltd.	1.48
Others	18.81
Net Current Assets	-0.04
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	40.78
Median Market Cap (₹ Cr)	43,015
Weighted Average Market Cap	51,919

All figures given are provisional and unaudited.

# UTI HYBRID EQUITY FUND

(Erstwhile UTI Balanced Fund)

## 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.

## Snapshot

<b>Fund Manager</b> Mr. V Srivatsa (Equity Portion) - B.Com., ACA, CWA, PGDM (IIM-I) Mr. Sunil Madhukar Patil (Debt Portion), M.com.,MFM		<b>Market Capitalisation (%) - Equity Portion</b>	
<b>Date of inception/allotment:</b> 2nd January, 1995		<b>Large</b>	<b>Mid</b>
<b>Fund size monthly average:</b> ₹ 3371.17 Crore <b>Closing AUM:</b> ₹ 3472.36 Crore		76	15
<b>No. of Unit Holders :</b> 809,300		<b>Weighted Average Maturity</b> 5.17 Years	
<b>Minimum Investment Amount :</b> Growth / Income : ₹ 1,000 / 5,000		<b>Yield to maturity</b> 8.52%	
<b>NAV (Regular) per unit as on May 31, 2020 :</b> Growth Option: ₹ 142.31, Income Option: ₹ 21.26			
<b>High/Low NAV in the month :</b> ₹ 142.50, ₹ 133.56		<b>Modified Duration :</b> 3.61 Years	
<b>Total expense ratio (%) :</b> Direct : 1.28, Regular : 1.99			
<b>Load Structure</b>			
<b>Entry Load</b>	<b>Exit Load</b>		
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		

## Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020				Growth of ₹10,000		
Period	NAV (%)	CRISIL Hybrid 25+75 Aggressive Index (%)	Nifty 50 Index (%)	NAV (₹)	CRISIL Hybrid 25+75 Aggressive Index (₹)	Nifty 50 Index (₹)
1 Year	-16.52	-9.83	-18.57	8,348	9,017	8,143
3 Years	-3.20	2.87	1.22	9,070	10,887	10,371
5 Years	2.32	5.77	3.93	11,217	13,242	12,128
Since inception*	13.30	NA	NA	239,291	NA	NA

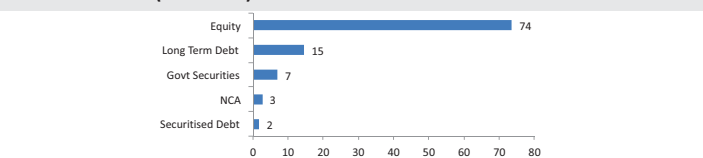
Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Nov-2009 & Co-Fund Manager Managing w.e.f. February 2, 2018  
\*Compounded annualized Growth Rate.  
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 60 in 'Fund Manager Summary'. N.A. - Not Available  
The Performance of the Bench Mark is calculated using total return index variant of the bench mark index  
• The scheme returns are inclusive of the impact of markdown by 100% on Dewan Housing Finance Ltd. (DHFL)

## SIP Returns as on May 31, 2020

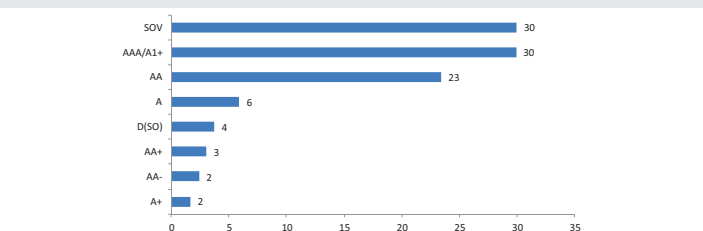
Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Hybrid 25+75 Aggressive Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Hybrid 25+75 Aggressive Index	Yield (%) Nifty 50 TRI
1 Year	120,000	108,447	112,093	105,177	-17.56	-12.14	-22.33
3 Years	360,000	313,838	349,934	327,746	-8.75	-1.84	-6.03
5 Years	600,000	570,487	656,651	620,547	-1.99	3.57	1.33
7 Years	840,000	903,532	1,047,777	975,951	2.06	6.23	4.23
10 Years	1,200,000	1,547,583	1,803,267	1,677,503	4.98	7.91	6.53
Since inception	1,860,000	3,379,899	4,026,347	3,841,078	7.29	9.32	8.78

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. @ Since inception for above mentioned schemes is taken for the period December 2004 to May 2020 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

## Asset Allocation (% to NAV)



## Credit Profile of Debt (% of Debt portion)



Excluding Net Current Assets

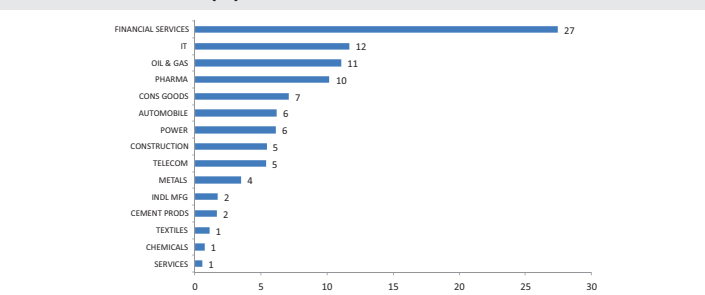
## Portfolio as on May 31, 2020

Portfolio	% of NAV	Rating
<b>Equity</b>		
✓ Infosys Ltd.	4.64	
✓ ICICI Bank Ltd.	4.58	
✓ HDFC Bank Ltd.	4.38	
✓ Bharti Airtel Ltd.	3.95	
✓ ITC Ltd.	3.57	
✓ HDFC Ltd.	3.42	
✓ Reliance Industries Ltd.	3.39	
✓ Larsen & Toubro Ltd.	2.86	
✓ NTPC Ltd.	2.54	
Axis Bank Ltd.	2.22	
State Bank of India	2.01	
Cipla Ltd.	1.82	
Hero Motocorp Ltd.	1.74	
Sun Pharmaceuticals Industries Ltd.	1.51	
GAIL (India) Ltd.	1.40	
Others	29.52	
<b>Govt Securities</b>		
✓ 6.45% GSEC MAT - 07/10/2029	2.97	SOV
7.26% GSEC 14/01/29	2.48	SOV
7.95% GOI 28/08/2032	1.64	SOV
<b>Long Term Debt</b>		
Union Bank of India	2.12	IND AA
Power Finance Corporation Ltd.	2.06	CRISIL AAA
Bank of Baroda	1.62	CARE AA
Punjab National Bank	1.39	IND A
Jorbat Shillong Expressway Ltd. ~	0.88	IND D(SO)
Rural Electrification Corporation Limited	0.72	CRISIL AAA
KKR India Financial Services Pvt Ltd.	0.71	CRISIL AA
Cholamandalam Investment & Finance Company Ltd.	0.70	CARE AA+
Indiabulls Housing Finance Ltd.	0.66	CARE AA
National Highways Authority of India	0.60	CRISIL AAA
Others	3.16	
<b>Securitized Debt</b>		
Rent-A-Device Trust	1.32	ICRA AAA(SO)
First Business Receivables Trust \$	0.60	IND AAA(SO)
Net Current Assets	2.82	
<b>Total</b>	<b>100.00</b>	

- ✓ Top 10 scrips in the portfolio
- Dewan Housing Finance Ltd. (DHFL) has been marked down by 100% on June 7, 2019 and the continues to be valued at zero.

\* Underlying customer - Reliance Retail Ltd – Reliance Group Company  
\$ Underlying customers - Reliance Group Companies  
~ Backed by Annuity from National Highway Authority of India – NHAI

## Sectoral Breakdown (%)



## AS ON 31/05/2020

Quantitative Indicators	Fund	Benchmark
Beta	0.95	
Standard Deviation (Annual)	14.29	14.65
Sharpe ratio (%)	-0.51	
Portfolio Turnover Ratio (Annual)	-	

Madian Market Cap (₹Cr.)	112,966
Weighted Average market Cap (₹Cr.)	178,798
Number of Securities	57

All figures given are provisional and unaudited

Initiative	Options Available
SMS: BF to 5676756 To get scheme details	SIP

## Multi Asset Allocation

# UTI Multi Asset Fund

(Erstwhile UTI Wealth Builder Fund)

### 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.

### Snapshot

**Fund Manager** - (Managing the scheme since May-2019)  
Mr. Sanjay Ramdas Dongre, B.E PGDM (IIM Kolkatta)

**Date of inception/allotment:**  
19th November, 2008

**Fund size monthly average:** ₹ 590.56 Crore  
**Closing AUM** ₹ 605.00 Crore

**No. of Unit Holders:** 57,022

**Minimum Investment Amount:** ₹ 5,000/-

**NAV (Regular) per unit as on May 31, 2020:**  
Growth Option: ₹ 31.56, Income Option: ₹ 15.59

**High/Low NAV in the month:** Growth option ₹ 32.27, ₹ 29.85

**Total expense ratio (%):**

**Direct:** 1.76, **Regular:** 2.47

**Load Structure:**

**Entry Load**

**Exit Load**

Nil

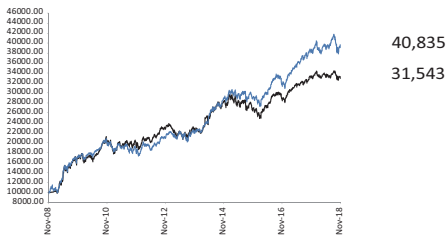
(A) Redemption / Switch out within 12 months from the date of allotment –  
(i) upto 10% of the allotted Units – NIL  
(ii) beyond 10% of the allotted Units - 1.00 %  
(B) Redemption / Switch out after 12 months from the date of allotment – NIL

### Market Capitalisation (%)

	Large	Mid	Small
<b>Fund</b>	88	12	0
<b>Benchmark</b>	88	11	-

₹ 10,000 invested at inception: UTI Multi Asset Fund

**Vs. Equity: S&P BSE 200; Debt & Money Market Instruments: CRISIL Bond Fund; Gold ETFs: Prices of Gold (Refer page 59)**



40,835  
31,543

— UTI Multi Asset Fund — S&P BSE 200, Gold & Crisil Bond Fund Index (Refer page 59)

### Fund Performance Vs Benchmark (CAGR)

**Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020**

Period	Growth of ₹10000			Growth of ₹10000		
	NAV (%)	Benchmark@ (%)	Nifty 50 (%)	NAV (₹)	Benchmark@ (₹)	Nifty 50 (₹)
1 Year	-6.65	-4.69	-18.57	9,335	9,531	8,143
3 Years	-0.16	4.38	1.22	9,952	11,374	10,371
5 Years	2.19	6.47	3.93	11,145	13,686	12,128
Since inception*	10.47	12.97	13.19	31,543	40,835	41,762

Different plans have a different expense structure. The performance details provided herein are of regular plan.  
@Equity: S&P BSE 200; Debt & Money Market Instruments: CRISIL Bond Fund; Gold ETFs: Prices of Gold (Please refer to pg. 59)

\*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 60 in 'Fund Manager Summary'.

The Performance of the Bench Mark is calculated using total return index variant of the bench mark index

### SIP Returns as on May 31, 2020

Period	Investment Amount (₹)	Value-Fund (₹)	Benchmark@ (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50
1 Year	120,000	113,882	115,357	105,177	-9.44	-7.19	-22.33
3 Years	360,000	342,052	365,596	327,746	-3.31	1.01	-6.03
5 Years	600,000	609,125	681,235	620,547	0.60	5.03	1.33
7 Years	840,000	915,282	1,074,812	975,951	2.42	6.94	4.23
10 Years	1,200,000	1,474,546	1,825,245	1,677,503	4.04	8.14	6.53
Since inception	1,370,000	1,854,993	2,302,726	2,128,865	5.17	8.74	7.45

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.

### Active Stock positions (as compared to Benchmark)

#### Overweight (Top5)

Bharti Airtel Ltd.  
ICICI Bank Ltd.  
HDFC Bank Ltd.  
Maruti Suzuki India Ltd.  
Ultron Tech Cement Ltd.

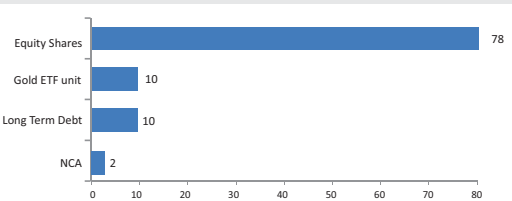
#### Underweight (Top5)

HDFC Ltd.  
Reliance Industries Ltd.  
Asian Paints Ltd.  
Nestle India Ltd.  
HCL Technologies Ltd.

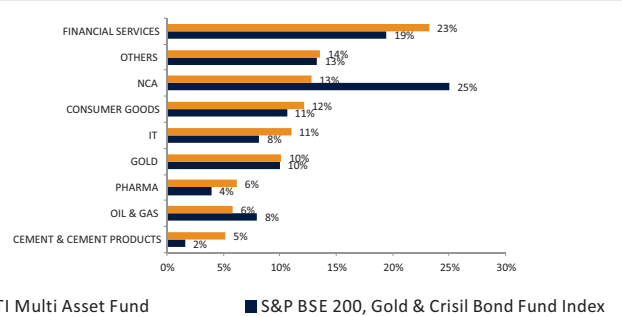
### Portfolio as on May 31, 2020

Portfolio	% of NAV	Rating
HDFC Bank Ltd.	7.24	
ICICI Bank Ltd.	4.99	
Infosys Ltd.	4.48	
Tata Consultancy Services Ltd.	4.29	
Bharti Airtel Ltd.	4.04	
Reliance Industries Ltd.	3.51	
Hindustan Unilever Ltd.	3.25	
Axis Bank Ltd.	2.93	
Maruti Suzuki India Ltd.	2.83	
Ultron Tech Cement Ltd.	2.39	
Larsen & Toubro Ltd.	2.23	
State Bank of India	2.07	
Bajaj Finance Ltd.	1.85	
Divis Laboratories Ltd.	1.82	
Shree Cement Ltd.	1.80	
Kotak Mahindra Bank Ltd.	1.75	
Dabur India Ltd.	1.74	
SBI Life Insurance Co. Ltd.	1.56	
Torrent Power Ltd.	1.47	
ITC Ltd.	1.44	
Sun Pharmaceuticals Industries Ltd.	1.42	
P I Industries Ltd.	1.40	
Dr. Reddys Laboratories Ltd.	1.40	
Gujarat Gas Ltd.	1.29	
Volgas Ltd.	1.15	
Tech Mahindra Ltd.	1.11	
Mphasis Ltd.	1.10	
ACC Ltd.	0.97	
Aditya Birla Fashion and Retail Ltd.	0.93	
United Breweries Ltd.	0.87	
Crompton Greaves Consumer Electricals Ltd.	0.87	
HDFC Asset Management Co. Ltd.	0.85	
Cipla Ltd.	0.81	
United Spirits Ltd.	0.81	
InterGlobe Aviation Ltd.	0.77	
Lupin Ltd.	0.73	
Hindustan Petroleum Corporation Ltd.	0.70	
Titan Company Ltd.	0.68	
Sundram Fasteners Ltd.	0.57	
Avenue Supermarts Ltd.	0.41	
Reliance Industries Ltd.	0.32	
Dr. Lal Pathlabs Ltd.	0.26	
Tata Steel Ltd.	0	
<b>Long Term Debt</b>		
Bank of Baroda	4.13	AA+
Union Bank of India	2.44	AA
Tata Capital Financial Services Ltd.	2.36	AAA
LIC Housing Finance Ltd.	0.85	AAA
<b>CDs</b>		
Andhra Bank	0.66	A1+
UTI MF - Gold Exchange Traded Fund	10.13	
Net Current Assets	2.36	
<b>Total</b>	<b>100.00</b>	

### Asset Allocation (% to NAV)



### Sectoral Breakdown (% as compared to Benchmark)



AS ON 31/05/2020

### Quantitative Indicators

	Fund	Benchmark
Beta	0.86	
Standard Deviation (Annual)	12.55%	13.22%
Sharpe ratio (%)	-0.33	
Portfolio Turnover Ratio (Annual)	2.48	

% of top 10 stocks

Median Market Cap (₹ Cr)

Weighted Average Market (₹ Cr)

Number of Securities

40.25

146,530

251,406

43

All figures given are provisional and unaudited.

### Initiative

SMS: **WBF2 to 5676756** to get scheme details.

## Arbitrage

# UTI ARBITRAGE FUND

## (Erstwhile UTI Spread Fund)

### Investment Objective

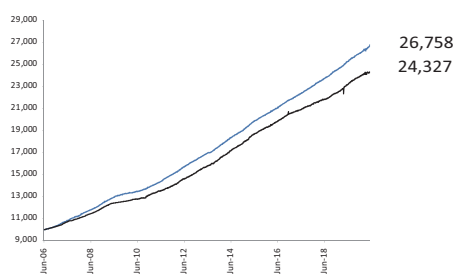
The objective of the scheme is to generate capital appreciation through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

<b>Date of inception/allotment:</b> 22nd June, 2006	<b>Fund Managers</b> Mr. Rajeev Gupta (For Equity Portion) Mr. Amit Sharma (For Debt Portion)
<b>Fund size monthly average:</b> ₹ 2674.18 Crore <b>Closing AUM:</b> ₹ 2849.06 Crore	<b>NAV (Regular) per unit as on May 31, 2020 :</b> Growth / Income : ₹ 26.77, ₹ 16.06
<b>High/ Low of NAV in the month</b> Growth Option : ₹ 26.77, ₹ 26.54	<b>Minimum Investment Amount</b> ₹ 5,000/-
<b>No. of Unit Holding accounts</b> 10,597	<b>Weighted Average Maturity:</b> 0.63 yrs
<b>Total expense ratio (%):</b> Direct: 0.35, Regular: 0.93	<b>Yield to Maturity :</b> 6.13%
	<b>Modified Duration :</b> 0.60 yrs

### Load Structure

Entry Load	Exit Load
Nil	(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

### ₹ 10,000 invested at inception: UTI Arbitrage Fund vs Nifty 50 Arbitrage



### Fund Performance Vs Benchmark (CAGR)

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10000		
	NAV (%)	Nifty 50 Arbitrage Index (%)	Nifty 50 (%)	NAV (₹)	Nifty 50 Arbitrage Index (₹)	Nifty 50 (₹)
1 Year	6.10	5.04	-18.57	10,610	10,504	8,143
3 Years	6.27	5.25	1.22	12,003	11,661	10,371
5 Years	6.26	5.53	3.93	13,552	13,092	12,128
Since inception*	7.31	6.58	10.03	26,758	24,327	37,941

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

\*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 60 in "Fund Manager Summary".

\*Benchmark for UTI Arbitrage Fund has been changed from CRISIL Arbitrage Index to Nifty 50 Arbitrage Index. The Performance of the Bench Mark is calculated using total return index variant of the benchmark index

### Portfolio as on May 31, 2020

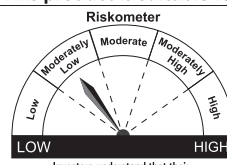
Portfolio	% of NAV	Hedged
Equity	61.10*	100%
Debt	11.49	
MM Instruments	3.36	
STD	18.21	
Cash, MM & cash equivalent	5.84	
<b>Total</b>	<b>100.00</b>	

All Figures given are provisional and unaudited.

\* Average Equity holding is 66.45 % for the past 12 months against the requirement of minimum 65%.

(Annual average of the monthly average opening and closing figures)

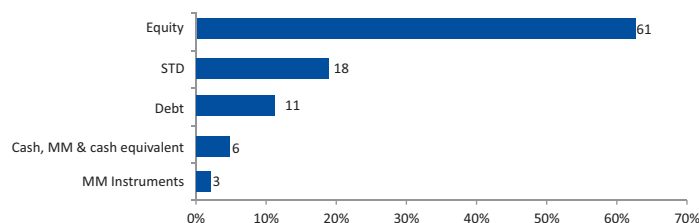
### This product is suitable for investors who are seeking\*:



Investors understand that their principal will be at Moderately Low risk

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

### Asset Allocation (% to NAV)



### AS ON 31/05/2020

Quantitative Indicators	Fund	Benchmark
Beta	0.19	
Standard Deviation (Annual)	1.07%	2.49%
Sharpe ratio (%)	2.08	
Portfolio Turnover Ratio (Annual)	10.82	

### Initiative

SMS: SF to 5676756  
To get scheme details

### Options Available

SIP

### SIP Returns as on May 31, 2020

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 50 Arbitrage Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage Index	Yield (%) Nifty 50
1 Year	120,000	124,151	122,829	105,177	6.56	4.46	-22.33
3 Years	360,000	396,389	390,562	327,746	6.38	5.39	-6.03
5 Years	600,000	702,724	686,194	620,547	6.27	5.32	1.33
7 Years	840,000	1,056,484	1,029,485	975,951	6.46	5.73	4.23
10 Years	1,200,000	1,702,504	1,655,584	1,677,503	6.81	6.27	6.53
Since inception	1,660,000	2,752,173	1,693,763	2,905,756	6.98	6.29	7.71

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 REGULAR SAVINGS FUND (Number of Segregated portfolio in the scheme 1)

(Erstwhile UTI MIS Advantage Plan)

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.							
Snapshot							
<b>Fund Managers :</b> Mr. Amandeep S. Chopra - B.Sc. MBA [FMS Delhi] (Debt Portfolio) Ajay Tyagi - CFA, MFC (Equity Portfolio)							
<b>Date of inception/allotment:</b> 16th December, 2003	<b>Market Capitalisation (%) - Equity Portion</b>						
<b>Fund size monthly average:</b> ₹ 1648.78 Crore <b>Closing AUM:</b> ₹ 1657.88 Crore							
<b>Segregated Fund size monthly average:</b> ₹ 51.99 Crore <b>Closing AUM:</b> ₹ 52.17 Crore	<table border="1"> <tr> <th>Large</th> <th>Mid</th> <th>Small</th> </tr> <tr> <td>66</td> <td>27</td> <td>7</td> </tr> </table>	Large	Mid	Small	66	27	7
Large	Mid	Small					
66	27	7					
<b>No. of Unit Holders :</b> 67,361	<b>Segregated NAV per unit as on May 31, 2020 :</b> 1.11						
<b>Minimum Investment Amount :</b> Monthly Dividend / Monthly Payment Plan - ₹ 25,000/- Flexi Dividend / Growth Plan - ₹ 5,000/-	<b>Weighted Average Maturity :</b> 5.50 Yrs <b>Yield to Maturity :</b> 8.34% <b>Modified Duration :</b> 3.84 yrs						
<b>NAV (Regular) per unit as on May 31, 2020 :</b> Growth/Income : ₹ 38.83, ₹ 13.42							
<b>High/Low NAV in the month :</b> Growth Option : ₹ 38.83, ₹ 38.06							
<b>Total expense ratio (%) :</b> Direct: 1.11, Regular: 1.78							
Load Structure							
<b>Entry Load</b>	<b>Exit Load</b>						
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						

Fund Performance Vs Benchmark (CAGR)						
Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020				Growth of ₹10,000		
Period	NAV (%)	CRISIL Short Term Debt Hybrid 75+25 Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	CRISIL Short Term Debt Hybrid 75+25 Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	-7.23	3.85	13.04	9,277	10,385	11,304
3 Years	1.82	6.68	7.37	10,557	12,143	12,380
5 Years	4.57	7.70	8.29	12,507	14,496	14,898
Since inception*	8.59	9.26	6.05	38,851	42,993	26,310

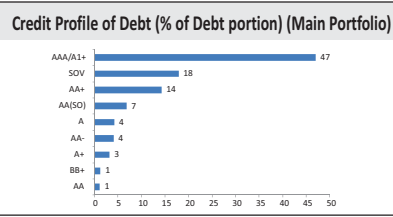
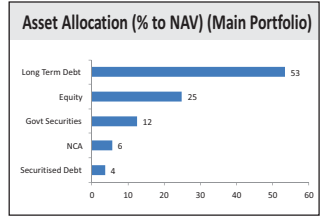
Different plans have a different expense structure. The performance details provided herein are of regular plan. Mr. Amandeep S. Chopra has been managing this fund since Jul-2004. Mr. Ajay Tyagi has been managing this fund since Dec-2014. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 60 in "Fund Manager Summary".

\* The scheme returns are inclusive of the impact of markdown by 100% on Dewan Housing Finance Ltd. (DHFL)

\* 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 Feb 17, 2020.

### UTI Regular Savings Fund (Segregated - 17022020) SEGREGATED Portfolio as on May 31, 2020

Portfolio	% of NAV	Rating
Vodafone Idea Ltd.	97.02	CARE-BB-
Net Current Assets	2.98	
<b>Total</b>	<b>100</b>	



AS ON 31/05/2020		
Quantitative Indicators	Fund	Benchmark
Beta	0.77	
Standard Deviation (Annual)	5.94	5.75
Sharpe ratio (%)	-0.37	
Portfolio Turnover Ratio (Annual)	-	

Initiative	Options Available
SMS: MISADV to 5676756 To get scheme details	SIP & SWP

NAV per unit (Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
14/02/2020	41.6229	NA
17/02/2020	40.5238	0.8975
Reduction in NAV (%)	-2.64%	

### Portfolio as on May 31, 2020 (Main Portfolio)

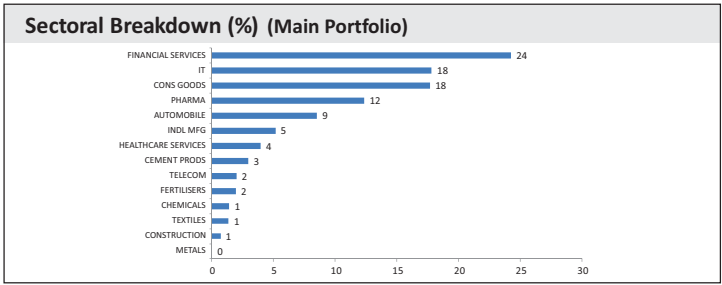
Portfolio	% of NAV	Rating
<b>Equity</b>		
HDFC Bank Ltd.	1.61	
Bajaj Finance Ltd.	1.29	
Larsen & Toubro Infotech Ltd.	1.11	
Kotak Mahindra Bank Ltd.	1.11	
HDFC Ltd.	1.09	
Tata Consultancy Services Ltd.	1.00	
Infosys Ltd.	0.98	
Info-Edge (India) Ltd.	0.92	
Shree Cement Ltd.	0.74	
Astral Poly Technik Ltd.	0.64	
Others	14.38	
<b>Govt Securities</b>		
✓ 6.45% GSEC MAT - 07/10/2029	6.22	SOV
✓ 7.26% GSEC 14/01/29	5.19	SOV
8.89% AP SDL MAT - 20/09/2022	0.66	SOV
8.85% MAHARASHTR SDL MAT 18/07/2022	0.33	SOV
7.17% GSEC 08/01/2028	0.05	SOV
<b>Long Term Debt</b>		
✓ Indian Railways Fin Corpn Ltd.	5.29	CRISIL AAA
✓ National Bank for Agriculture & Rural Development	4.77	ICRA AAA
✓ Green Infra Wind Energy Ltd.#	4.73	CRISIL AA(SO)
✓ Bank of Baroda	4.52	CRISIL AA+
✓ Power Finance Corporation Ltd.	3.99	CRISIL AAA
✓ Rural Electrification Corporation Limited	3.96	CRISIL AAA
✓ National Highways Authority of India	3.40	CRISIL AAA
Punjab National Bank	2.92	IND A
Shriram Transport Finance Co.Ltd.	2.09	CRISIL AA+
Cholamandalam Investment & Finance Company Ltd.	2.03	ICRA AA+
L&T Infrastructure Finance Ltd.	1.84	CRISIL AAA
Sikka Ports & Terminals Ltd.	1.78	CRISIL AAA
Allahabad Bank	1.65	CRISIL AA-
Edelweiss Retail Finance Ltd.	1.41	ICRA A+
Indian Hotels Company Ltd.	1.29	CARE AA+
Amba River Coke Ltd.	1.19	CARE AA-
NHPC LTD.	1.00	CARE AAA
HDFC Ltd.	0.92	CRISIL AAA
Yes Bank Ltd.	0.90	ICRA BB+
ECL Finance Ltd.	0.81	ICRA A+
Indiabulls Housing Finance Ltd.	0.80	CARE AA
EXIM Bank	0.75	CRISIL AAA
NTPC Ltd.	0.63	CRISIL AAA
LIC Housing Finance Ltd.	0.61	CRISIL AAA
Jamnagar Utilities & Power Pvt Ltd.^	0.06	CRISIL AAA
<b>Securitized Debt</b>		
✓ Rent-A-Device Trust	3.69	ICRA AAA(SO)
Net Current Assets	5.65	
<b>Total</b>	<b>100.00</b>	

- ✓ Top 10 scrips in the portfolio
- Dewan Housing Finance Ltd. (DHFL) has been marked down by 100% on June 7, 2019 and the continues to be valued at zero.
- \* Underlying customer - Reliance Retail Ltd – Reliance Group Company | \*\* Part of Edelweiss Group
- # Sembcorp Group - Temasek owns 49%
- ^ Mukesh Ambani Promoter Group Company

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

- 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)

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



Median Market Cap (₹Cr.)	46,031
Weighted Average Market Cap (₹Cr.)	140,325
Number of Securities	53

All figures given are provisional and unaudited

# UTI UNIT LINKED INSURANCE PLAN

## Investment Objective

Investment objective of the scheme is primarily to provide return through growth in the NAV or through dividend distribution and reinvestment thereof.

## Snapshot

### Fund Managers

Mr. Amandeep S. Chopra - B.Sc. MBA [FMS Delhi] (Debt Portfolio)  
Ajay Tyagi - CFA, MFC (Equity Portfolio)

Date of inception/allotment: 1st October, 1971

Fund size monthly average: ₹ 4024.24 Crore

Closing AUM: ₹ 4099.83 Crore

No. of Unit Holders : 274,766

### Minimum Investment Amount :

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

Minimum Target Amount ₹ 15,000/-

NAV (Regular) per unit as on May 31, 2020 : ₹ 23.40

### Market Capitalisation (%) - Equity Portion

Large	Mid	Small
65	27	8

Weighted Average Maturity  
7.45 Years

Yield to maturity : 8.43%

High/Low NAV in the month : Growth option ₹ 23.40, ₹ 22.71

Total expense ratio (%) : Direct: 1.14, Regular: 1.98 Modified Duration : 4.87 Years

### Load Structure

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

## Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10,000		
	NAV (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	-9.44	-0.30	13.04	9,056	9,970	11,304
3 Years	0.94	5.64	7.37	10,285	11,791	12,380
5 Years	3.86	7.18	8.29	12,087	14,149	14,898
Since inception*	10.25	NA	NA	1,158,190	NA	NA

Different plans have a different expense structure. The performance details provided herein are of regular plan. Mr. Amandeep S. Chopra has been managing this fund since Dec-2006.

Mr. Ajay Tyagi has been managing this fund since Dec-2014.

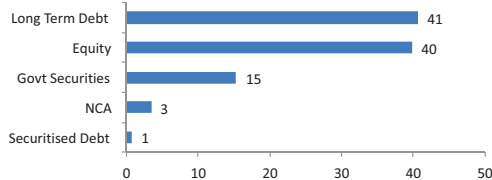
\* Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 60 in 'Fund Manager Summary'.

N.A. - Not Available

- The scheme returns are inclusive of the impact of markdown by 100% on Cox & Kings Ltd.
- The scheme returns are inclusive of the impact of markdown by 100% on IL&FS Transportation & Networks Ltd. (ITNL).
- The scheme returns are inclusive of the impact of markdown by 100% on Dewan Housing Finance Ltd. (DHFL)

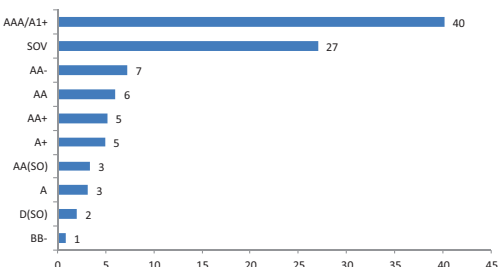
## Asset Allocation (% to NAV)



AS ON 31/05/2020

Quantitative Indicators	Fund	Benchmark
Beta	0.89	
Standard Deviation (Annual)	7.72	7.77
Sharpe ratio (%)	-0.4	
Portfolio Turnover Ratio (Annual)	-	

## Credit Profile of Debt (% of Debt portion)



Excluding Net Current Assets

## Portfolio as on May 31, 2020

Portfolio	% of NAV	Rating
<b>Equity</b>		
✓ HDFC Bank Ltd.	2.45	
✓ Bajaj Finance Ltd.	2.01	
HDFC Ltd.	1.79	
Kotak Mahindra Bank Ltd.	1.76	
Larsen & Toubro Infotech Ltd.	1.76	
Tata Consultancy Services Ltd.	1.48	
Info-Edge (India) Ltd.	1.45	
Infosys Ltd.	1.37	
Shree Cement Ltd.	1.14	
Astral Poly Technik Ltd.	1.08	
Avenue Supermarts Ltd.	1.00	
Dr. Lal Pathlabs Ltd.	0.97	
Maruti Suzuki India Ltd.	0.87	
Bharti Airtel Ltd.	0.85	
Divis Laboratories Ltd.	0.77	
Others	19.04	
<b>Govt Securities</b>		
Others	0.39	
✓ 6.45% GSEC MAT - 07/10/2029	6.54	SOV
✓ 7.27% GS 08/04/2026	4.61	SOV
7.16% G-sec 20/09/2050	1.31	SOV
6.97% MH SDL MAT - 18/02/2028	1.26	SOV
5.79% GS MAT -11/05/2030	1.22	SOV
<b>Long Term Debt</b>		
✓ National Highways Authority of India	4.01	CRISIL AAA
✓ National Bank for Agriculture & Rural Development	3.86	ICRA AAA
✓ Sikka Ports & Terminals Ltd.	3.00	CRISIL AAA
✓ Indian Railways Fin Corpn Ltd.	2.66	CRISIL AAA
✓ Rural Electrification Corporation Limited	2.40	CRISIL AAA
✓ Power Finance Corporation Ltd.	1.99	CRISIL AAA
Green Infra Wind Energy Ltd.#	1.91	CRISIL AA(SO)
Indiabulls Housing Finance Ltd.	1.61	CRISIL AA
Union Bank of India	1.58	CARE AA-
Allahabad Bank	1.34	CRISIL AA-
Others	16.27	
<b>Securitized Debt</b>		
First Business Receivables Trust \$	0.81	IND AAA(SO)
Net Current Assets	3.44	
<b>Total</b>	<b>100.00</b>	

✓ Top 10 scrips in the portfolio

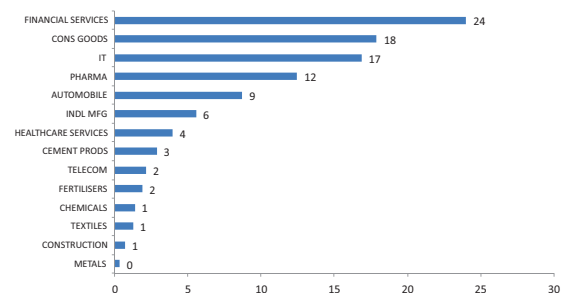
- Cox & Kings Ltd. has been marked down by 100% on June 20, 2019 and the continues to be valued at zero.
- IL & FS Ltd. has been marked down by 100% on Feb 15, 2019 and the continues to be valued at zero.
- Dewan Housing Finance Ltd. (DHFL) has been marked down by 100% on June 7, 2019 and the continues to be valued at zero.

# Sembcorp Group - Temasek owns 49%

\$ Underlying customers -Reliance Group Companies

^ Mukesh Ambani Promoter Group Company

## Sectoral Breakdown (%)



Median Market Cap (₹Cr.)

45,050

Weighted Average market Cap (₹Cr.)

135,732

Number of Securities

54

All figures given are provisional and unaudited

Initiative	Options Available
SMS: ULIP to 5676756 To get scheme details	SIP

For Product Label, Refer Page no. 61

# UTI Equity Savings Fund

## 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.

## Snapshot

### Fund Managers :

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

Date of inception/allotment: 30th August, 2018

Fund size monthly average: ₹ 191.93 Crore  
Closing AUM: ₹ 194.37 Crore

No. of Unit Holders : 15,782

### Minimum Investment Amount :

Minimum initial investment under all the Plans and Options is ₹ 5,000/- and in multiples of Re. 1/- without any upper limit.

Additional Purchase Amount ₹ 1000/- and in the multiple of Re.1/- without any upper limit.

### Market Capitalisation (%) - Equity Portion

Large	Mid	Small
91	9	-

Weighted Average Maturity : 1.27 yrs

Yield to Maturity : 6.93%

Modified Duration : 1.07 yrs

NAV (Regular) per unit as on May 31, 2020 : Growth/Income : ₹ 9.83

High/Low NAV in the month : Growth Option : ₹ 9.83, ₹ 9.52

Total expense ratio (%) : Direct: 0.81, Regular: 1.52

Portfolio Turnover Ratio (Annual) : 5.09

### Load Structure

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

## Fund Performance Vs Benchmark (CAGR)

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10000		
	NAV (%)	CRISIL Equity Savings Index (%)	10 Year GOI (%)	NAV (₹)	CRISIL Equity Savings Index (₹)	10 Year GOI (₹)
1 Year Since inception*	-4.03 -1.00	-0.02 2.67	-18.57 -9.66	9,597 9,825	9,998 10,473	8,143 8,368

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

The current fund managers is managing the scheme since August-2018

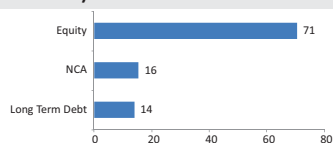
\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 60 in 'Fund Manager Summary'.

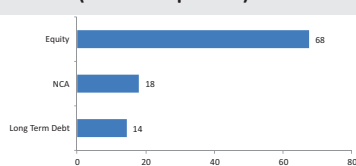
The Performance of the Bench Mark is calculated using total return index variant of the bench mark index

The above scheme is in existence for less than 3 or 5 years.

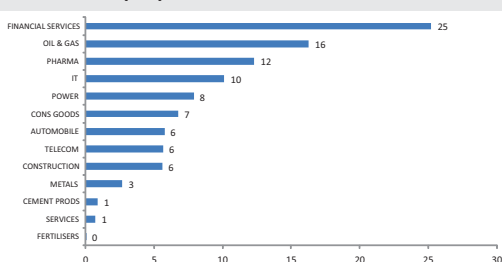
## Asset Allocation (% to NAV)



## Credit Profile of Debt (% of Debt portion)



## Sectoral Breakdown (%)



## Initiative

SMS: ESF to 5676756  
To get scheme details

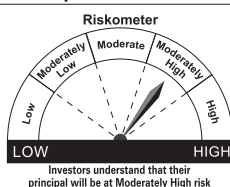
## Portfolio as on May 31, 2020

Portfolio	% of NAV	Rating	Futures
<b>Equity</b>			
✓ Infosys Ltd.	8.78		-5.75
✓ HDFC Ltd.	7.82		-5.52
✓ Reliance Industries Ltd.	7.01		-4.40
✓ Bharti Airtel Ltd.	3.62		-1.57
✓ Axis Bank Ltd.	2.83		-1.91
✓ UPL Ltd.	2.80		-2.78
✓ Grasim Industries Ltd.	2.66		-2.64
✓ HDFC Bank Ltd.	2.65		-0.65
ICICI Bank Ltd.	2.11		
Oil & Natural Gas Corporation Ltd.	2.10		-1.74
ITC Ltd.	1.95		
Larsen & Toubro Ltd.	1.66		
Aurobindo Pharma Ltd.	1.57		-1.56
NTPC Ltd.	1.51		
Sun Pharmaceuticals Industries Ltd.	1.39		-0.06
Hero Motocorp Ltd.	1.29		
Lupin Ltd.	1.28		
✓ GAIL (India) Ltd.	1.26		-0.56
State Bank of India	1.24		
Petronet Lng Ltd.	1.05		
Cadila Healthcare Ltd.	0.96		
Power Grid Corporation Of India Ltd.	0.94		
Cipla Ltd.	0.87		
Godrej Consumer Products Ltd.	0.81		-0.79
Maruti Suzuki India Ltd.	0.79		
Indian Oil Corporation Ltd.	0.67		
Tech Mahindra Ltd.	0.65		
Tata Steel Ltd.	0.53		
Vedanta Ltd.	0.53		-0.53
Bharat Petroleum Corporation Ltd.	0.49		
Emami Ltd.	0.48		
Hindustan Zinc Ltd.	0.44		
Tata Power Company Ltd.	0.41		
Bank of Baroda	0.40		-0.40
Oberoi Realty Ltd.	0.37		
LIC Housing Finance Ltd.	0.30		
Ambuja Cements Ltd.	0.30		
Dabur India Ltd.	0.30		-0.30
Great Eastern Shipping Co. Ltd.	0.27		
Motilal Oswal Financial Services Ltd.	0.27		
Tata Consultancy Services Ltd.	0.15		-0.15
<b>Long Term Debt</b>			
Power Finance Corporation Ltd.	3.42	AAA	
NTPC Ltd.	2.93	AAA	
Rural Electrification Corporation Limited	2.60	AAA	
Power Finance Corporation Ltd.	1.26	AAA	
Indian Hotels Company Ltd.	1.15	AA+	
Jamnagar Utilities & Power Pvt Ltd.	1.03	AAA	
Power Grid Corporation Of India Ltd.	0.20	AAA	
Indian Railways Fin Corpn Ltd.	0.16	AAA	
JM Financial Asset Reconstruction Co. Ltd.	1.66	AA-	
Net Current Assets	18.08		
<b>Total</b>	<b>100.00</b>		

✓ Top 10 scrips in the portfolio

^ Mukesh Ambani Promoter Group Company

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



- Long-term capital appreciation and income
- Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt money market opportunities.

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

Median Market Cap (₹Cr.)	143,196
Weighted Average Market Cap (₹Cr.)	221,827
Number of Securities	42

All figures given are provisional and unaudited

## Active Stock positions (as compared to Benchmark)

### Overweight (Top5)

Infosys Ltd.  
Reliance Industries Ltd.  
HDFC Ltd.  
ICICI Bank Ltd.  
Bharti Airtel Ltd.

### Underweight (Top5)

Aurobindo Pharma Ltd.  
Godrej Consumer Products Ltd.  
Grasim Industries Ltd.  
UPL Ltd.  
Great Eastern Shipping Co. Ltd.

# UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

(Erstwhile UTI Children's Career Balanced Plan)

## 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.

## Snapshot

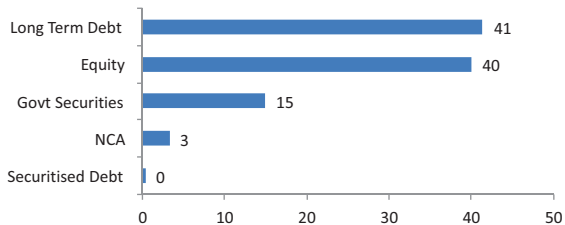
<b>Fund Managers</b> Mr Amandeep S. Chopra (B.Sc. MBA [FMS Delhi]) <b>(Debt Portion)</b> Mr. Vetri Subramaniam, B.Com, PGDM & Mr. Vishal Chopda, CFA, BE, PGDM <b>(Equity Portion)</b>		<b>Market Capitalisation (%) - Equity Portion</b> <table border="1"><thead><tr><th>Large</th><th>Mid</th><th>Small</th></tr></thead><tbody><tr><td>65</td><td>25</td><td>10</td></tr></tbody></table>	Large	Mid	Small	65	25	10
Large	Mid		Small					
65	25	10						
<b>Date of inception/allotment:</b> 12th July, 1993								
<b>Fund size monthly average:</b> ₹ 3238.68 Crore <b>Closing AUM:</b> ₹ 3302.97 Crore		<b>Weighted Average Maturity :</b> 7.66 Years						
<b>No. of Unit Holders :</b> 2,406,471		<b>Yield to maturity :</b> 8.13%						
<b>Minimum Investment Amount :</b> ₹ 1,000/-		<b>Modified Duration :</b> 5.04 Years						
<b>NAV (Regular) per unit as on May 31, 2020 :</b> ₹ 21.64								
<b>High/Low NAV in the month :</b> Growth option ₹ 21.64, ₹ 20.85								
<b>Total expense ratio (%) :</b> Direct: 1.60, Regular: 1.78								
<b>Load Structure</b> Entry Load : Nil Exit Load : 3% < 2 yr 2% >= 2 yr & < 4 yrs 1% >= 4 yrs & < 5 yrs Nil >= 5 years		<b>Lock in Period</b> 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)						

## Fund Performance Vs Benchmark (CAGR)

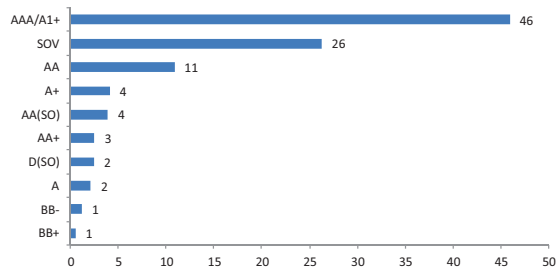
Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10,000		
	NAV (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	-6.89	-0.30	13.04	9,311	9,970	11,304
3 Years	0.26	5.64	7.37	10,078	11,791	12,380
5 Years	4.35	7.18	8.29	12,376	14,149	14,898
Since inception*	10.43	NA	NA	144,284	NA	NA

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager (Mr Amandeep S. Chopra) is managing the scheme since Dec-2006 and Co-Fund Mr. Vetri Subramaniam & Mr. Vishal Chopda 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 60 in 'Fund Manager Summary'.  
N.A. - Not Available  
• The scheme returns are inclusive of the impact of markdown by 100% on IL&FS Transportation & Networks Ltd. (ITNL).  
• The scheme returns are inclusive of the impact of markdown by 100% on Dewan Housing Finance Ltd. (DHFL)

## Asset Allocation (% to NAV)



## Credit Profile of Debt (%)



Excluding Net Current Assets

## Portfolio as on May 31, 2020

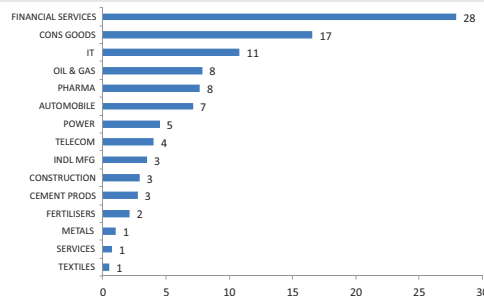
Portfolio	% of NAV	Rating
<b>Equity</b>		
✓ HDFC Bank Ltd.	3.22	
✓ ICICI Bank Ltd.	2.67	
✓ Infosys Ltd.	2.45	
Bharti Airtel Ltd.	1.61	
HDFC Ltd.	1.52	
Axis Bank Ltd.	1.45	
ITC Ltd.	1.44	
Crompton Greaves Consumer Electricals Ltd.	1.06	
Gujarat Gas Ltd.	0.93	
Larsen & Toubro Infotech Ltd.	0.89	
Petronet Lng Ltd.	0.88	
Maruti Suzuki India Ltd.	0.81	
Eicher Motors Ltd.	0.78	
Torrent Power Ltd.	0.73	
Jubilant Food Works Ltd.	0.72	
Others	18.85	
<b>Govt Securities</b>		
✓ 6.45% GSEC MAT - 07/10/2029	6.87	SOV
✓ 7.27% GS 08/04/2026	4.41	SOV
7.16% G-sec 20/09/2050	1.63	SOV
5.79% GS MAT -11/05/2030	1.52	SOV
8.01% TN SDL MAT - 11/05/2026	0.49	SOV
<b>Long Term Debt</b>		
✓ National Bank for Agriculture & Rural Development	6.35	IND AAA
✓ Sikka Ports & Terminals Ltd.	4.02	CRISIL AAA
✓ Power Finance Corporation Ltd.	3.99	ICRA AAA
✓ Rural Electrification Corporation Limited	2.98	CRISIL AAA
✓ National Highways Authority of India	2.35	CRISIL AAA
Union Bank of India	2.23	IND AA
Green Infra Wind Energy Ltd.#	2.23	CRISIL AA(SO)
Indian Railways Fin Corpn Ltd.	1.92	CRISIL AAA
NTPC Ltd.	1.58	CRISIL AAA
Reliance Industries Ltd.	1.54	CRISIL AAA
Others	12.23	
<b>Securitized Debt</b>		
First Business Receivables Trust \$	0.38	IND AAA(SO)
Net Current Assets	3.27	
<b>Total</b>	<b>100.00</b>	

- ✓ Top 10 scrips in the portfolio
- IL & FS Ltd. has been marked down by 100% on Feb 15, 2019 and the continues to be valued at zero.
- Dewan Housing Finance Ltd. (DHFL) has been marked down by 100% on June 7, 2019 and the continues to be valued at zero.
- # Sembcorp Group - Temasek owns 49%
- \$ Underlying customers - Reliance Group Companies
- ^ Mukesh Ambani Promoter Group Company

Median Market Cap (₹Cr.)	53,224
Weighted Average Market Cap (₹Cr.)	135,693

All figures given are provisional and unaudited

## Sectoral Breakdown (%)



## AS ON 31/05/2020

Quantitative Indicators	Fund	Benchmark
Beta	0.96	
Standard Deviation (Annual)	7.91	7.77
Sharpe ratio (%)	-0.48	
Portfolio Turnover Ratio (Annual)	-	

Initiative	Options Available
SMS: CCP to 5676756 To get scheme details	SIP

For Product Label, Refer Page no. 61



**FIXED INCOME PRODUCTS - READY RECKONER - PROVISIONAL & UNAUDITED FIGURES as on May 31, 2020**

Fund Name	Fund Manager	Category	Benchmark	Min Amount	Exit Load	AUM (in Rs Crs)	Portfolio Parameters					Regular TER
							YTM	Average Maturity	Macaulay Duration	Modified Duration	Direct TER	
UTI Overnight Fund	Amandeep Chopra & Amit Sharma	Overnight Fund	CRISIL Overnight Index	Rs 1000/- (Growth)	Nil	4,900	3.22%	1 Day	NA	NA	0.05%	0.12%
UTI Liquid Cash Plan	Amandeep Chopra & Amit Sharma	Liquid Fund	CRISIL Liquid Fund Index	Rs 500/- (Growth)	\$\$\$	28,330	3.73%	42 Days	NA	0.11 Yrs	0.16%	0.26%
UTI Money Market Fund	Amandeep Chopra & Amit Sharma	Money Market	CRISIL Money Market Index	Rs 10,000/-	Nil	4,898	4.74%	157 Days	NA	0.43 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	1,374	6.06%	151 Days	125 Days	125 Days	0.39%	0.95%
UTI Treasury Advantage Fund	Sudhir Agrawal	Low Duration Fund	CRISIL Low Duration Debt Fund Index	Rs 10,000/-	Nil	1,791	4.86%	340 Days	318 Days	305 Days	0.29%	0.38%
UTI Banking & PSU Debt Fund	Sudhir Agrawal	Banking and PSU Fund	CRISIL Banking and PSU Debt Index	Rs 5,000/-	Nil	139	5.70%	2.93 yrs	2.35 yrs	2.21 yrs	0.25%	0.31%
UTI Short Term Income Fund	Sudhir Agrawal	Short Duration Fund	CRISIL Short Term Bond Fund Index	Rs 10,000/-	Nil	1,456	6.28%	2.74 yrs	2.42 yrs	2.31 yrs	0.42%	0.79%
UTI Corporate Bond Fund	Sunil Patil & Sudhir Agrawal	Corporate Bond	CRISIL Corporate Bond Composite Index	Rs 5,000/-	Nil	1,500	6.34%	3.87 yrs	3.26 yrs	3.10 yrs	0.31%	0.57%
UTI Floater Fund	Amandeep Chopra & Sudhir Agrawal	Floater Fund	CRISIL Ultra Short Term Debt Index	Rs 5,000/-	Nil	1,402	5.04%	1.55 yrs	1.41 yrs	1.35 yrs	0.31%	1.27%
UTI Dynamic Bond Fund	Amandeep Chopra	Dynamic Bond	CRISIL Dynamic Debt Index	Rs 10,000/-	\$\$	300	6.76%	7.31 yrs	5.10 yrs	4.88 yrs	0.99%	1.58%
UTI Bond Fund	Amandeep Chopra	Medium to Long Duration Fund	CRISIL Medium to Long Term Index	Rs 1000/- (Growth)	\$\$	314	7.01%	8.42 yrs	5.57 yrs	5.30 yrs	0.96%	1.57%
UTI Gilt Fund	Amandeep Chopra	Gilt Fund	CRISIL Dynamic Gilt Index	Rs 5,000/-	Nil	651	6.13%	8.59 yrs	6.11 yrs	5.92 yrs	0.65%	0.93%
UTI Credit Risk Fund	Ritesh Nambiar	Credit Risk Fund	CRISIL Short Term Credit Risk Index	Rs 5,000/-	\$	466	9.23%	2.48 yrs	2.10 yrs	2.01 yrs	0.90%	1.60%
UTI Medium Term Fund	Amandeep Chopra & Ritesh Nambiar	Medium Duration Fund	CRISIL Medium Term Debt Index	Rs 5,000/-	\$	118	7.61%	4.05 yrs	3.19 yrs	3.07 yrs	1.11%	1.63%

\*TER as on 31st May+892020.

\$ 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

# Hybrid Ready Reckoner

June 2020



Haq, ek behtar zindagi ka.

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 Regular Savings Fund (Earlier - UTI MIS Advantage Plan)	UTI Retirement Benefit Pension Fund	UTI CCF - Savings Plan (Earlier - UTI CCP Balanced Plan)	UTI CCF - Investment Plan (Earlier - UTI CCP Advantage Fund)	UTI Unit Linked Insurance Plan
Product Category	Hybrid - Aggressive	Hybrid - Equity Savings	Hybrid - Multi Asset	Hybrid - Arbitrage	Hybrid - Conservative	Solution Oriented-Retirement Fund	Solution oriented-Children's Fund	Solution oriented-Children's Fund	Hybrid - Dynamic Asset Allocation
Date of Inception/ Allotment	2nd January 1995	30th August 2018	19th November 2008	22nd June 2006	16th December 2003	26th December 1994	12th July 1993	30th January 2008	1st October 1971
AUM (Month end in Crs)	3472	194	605	2849	1658	2636	3303	277	4100
Fund Manager	V Srivatsa (Equity) Sunil Patil (Debt)	V Srivatsa (Equity) Sunil Patil (Debt)	Sanjay Ramdas Dongre	Rajeev Gupta (Equity) Amit Sharma (Debt)	Amandeep Chopra (Debt) Ajay Tyagi (Equity)	Amandeep Chopra (Debt) V Srivatsa (Equity)	Amandeep Chopra (Debt) Vetri Subramaniam & Vishal Chopda (Equity)*	Vetri Subramaniam & Vishal Chopda*	Amandeep Chopra (Debt) Ajay Tyagi (Equity)
Ideal Investment Horizon	3 yrs plus	3 yrs plus	3 yrs plus	Upto 6 months	3 yrs plus	5 yr plus	5 yr plus	5 yr plus	10 year / 15 year
Benchmark	CRISIL Hybrid 25+75 Aggressive	Crilil Equity Savings Index	Customized benchmark S&P BSE 200, Gold & Crilil Bond Fund Index	Nifty 50 Arbitrage	Crilil Short Term Debt Hybrid 75+25 Fund Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index	Nifty 500	CRISIL Short Term Debt Hybrid 60+40 Fund Index
Investment Purpose	Wealth Creation	Wealth Creation & Income generation	Wealth Creation	Income generation	Income generation	Retirement corpus	Wealth creation for Child	Wealth Creation for Child	Insurance, Tax Saving & Wealth Creation
Equity (%)	73.56	**67.51	**77.08	61.09#	24.87	39.77	40.00	97.75	39.79
Large Cap (%)	76	91	88	95	66	68	65	65	65
Mid Cap (%)	15	8	12	5	26	22	25	25	27
Small Cap (%)	9	1	0	1	7	9	10	10	8
Arbitrage/Derivatives (%)	-	31.31	-	60.68	-	-	-	-	-
C1	88	88	86	NA	97	88	88	88	97
C2	7	6	10	NA	3	7	12	12	3
C3	5	6	4	NA	0	5	0	0	0
R1	52	48	56	NA	92	53	59	59	92
R2	30	33	35	NA	6	29	31	31	6
R3	18	19	9	NA	2	18	10	10	2
Long Term Debt (%)	14.62	14.41	9.78	11.48	53.33	42.35	41.41	-	40.63
Short Term Debt (%)	-	-	0.66	21.66	-	-	-	-	-
G-Sec (%)	7.09	-	-	-	12.45	11.82	14.92	-	15.33
NCA (%)	2.81	18.08	2.35	5.77	5.67	6.05	3.3	2.25	3.45
Securitized Debt (%)	1.92	-	-	-	3.69	-	0.38	-	0.81
Gold ETF	-	-	10.13	-	-	-	-	-	-
<b>Portfolio by Allocation (Top 5)</b>									
FINANCIAL SERVICES: 27.43	FINANCIAL SERVICES: 25.22	FINANCIAL SERVICES: 26.64	FINANCIAL SERVICES: 13.85	FINANCIAL SERVICES: 13.85	AAA/A1+: 47.05	AAA/A1+: 45.43	AAA/A1+: 45.96	FINANCIAL SERVICES: 27.45	AAA/A1+: 40.15
IT: 11.68	OIL & GAS: 16.28	CONG GOODS: 13.93	IT: 8.51	IT: 8.51	SOV: 17.91	SOV: 21.83	SOV: 26.31	CONG GOODS: 16.47	SOV: 27.01
OIL & GAS: 11.06	PHARMA: 12.32	IT: 12.6	CONG GOODS: 7.97	CONG GOODS: 7.97	AA+: 14.30	AA+: 9.26	AA+: 10.91	IT: 11.03	AA+: 7.24
PHARMA: 10.18	IT: 10.13	OTHERS: 11.62	OIL & GAS: 6.62	OIL & GAS: 6.62	AA(SO): 6.81	AA(SO): 6.87	A+: 4.09	OIL & GAS: 8.21	AA+: 6.05
CONG GOODS: 7.12	POWER: 7.89	PHARMA: 7.07	PHARMA: 5.05	PHARMA: 5.05	A: 4.2	A: 4.5	AA(SO): 3.93	PHARMA: 7.72	AA+: 5.19
<b>Key Statistics</b>									
Standard Deviation(Annual %)	14.29	-	12.55	1.07	5.94	8.02	7.91	18.50	7.72
Beta	0.95	-	0.86	0.19	0.77	0.97	0.96	0.93	0.89
Sharpe Ratio (%)	-0.51	-	-0.33	2.08	-0.37	-0.53	-0.48	-0.29	-0.40
Yield to Maturity (%)	8.52	6.93	8.14	6.13	8.34	8.13	8.13	-	8.43
Average Maturity (Years)	5.17	1.27	0.79	0.63	5.50	6.13	7.66	-	7.45
Modified Duration(years)	3.61	1.07	0.68	0.60	3.84	4.34	5.04	-	4.87
Expense Ratio (%)	Direct-1.28 Regular-1.99	Direct-0.81 Regular-1.52	Direct-1.76 Regular-2.47	Direct-0.35 Regular-0.93	Direct-1.11 Regular-1.78	Direct-1.26 Regular-2.06	Direct-1.60 Regular-1.78	Direct-1.86 Regular-2.84	Direct-1.14 Regular-1.98

Data as of May 29, 2020. Standard Deviation = S.D. of daily returns\* SQRT(250). Sharpe Ratio = (Return - Risk free rate)/(Standard Deviation) - 3 year. Beta - Computed as "covariance of NAV returns v Index returns "divided by variance of index returns " based on daily returns for the past three years.

\* Change of Fund Manager effective from 30th August, 2019

\*\* Gross Equity/Cash Equity + Arbitrage

OCF & ROCE are calculated on Net Equity Exposure for Multi Asset Fund & Equity Savings Fund

Standard Deviation, Beta, Sharpe Ratio is NIL for UTI Equity Savings Fund as the fund is yet to complete 3 years.

# Average Equity holding is 66.45% for the past 12 months against the requirement of minimum 65%.

# Equity Ready Reckoner

June 2020



Haq, ek behtar zindagi ka.

Fund Name		UTI Mastershare Unit Scheme	UTI Equity Fund	UTI Value Opportunities Fund	UTI Core Equity Fund	UTI Mid Cap Fund	UTI Long Term Equity Fund (Tax Saving)	
Category		Large Cap Fund	Multi Cap Fund	Value Fund	Large & Mid Cap Fund	Mid Cap Fund	ELSS	
Month End AUM		₹ 5,519 Crores	₹ 9,057 Crores	₹ 3,750 Crores	₹ 665 Crores	₹ 3,173 Crores	₹ 1,132 Crores	
Benchmark		S&P BSE 100	Nifty 500	Nifty 500	Nifty LargeMidcap 250	Nifty Midcap 150	Nifty 500	
Portfolio Characteristics								
Fund								
Scale: not for Measurement								
Sector weights/Active weights vis-à-vis Benchmark (Highlighted +2%) (%)								
AUTOMOBILE	6.71	0.70	8.60	9.72	4.03	9.75	6.97	1.28
CEMENT & CEMENT PRODUCTS	2.89	0.47	2.90	1.95	-0.64	1.07	2.68	0.09
CHEMICALS	1.82	1.33	1.32	0.19	-1.13	0.70	-	-1.13
CONSTRUCTION	2.16	-0.32	0.72	-2.26	0.68	2.10	2.80	-0.18
CONSUMER GOODS	12.83	-3.18	17.55	1.85	-5.08	17.89	16.11	0.41
FERTILISERS & PESTICIDES	-	-0.49	1.88	0.94	2.44	9.05	2.07	1.13
FINANCIAL SERVICES	27.89	-3.43	23.65	-6.03	-3.80	16.45	26.84	-2.84
HEALTHCARE SERVICES	0.54	0.27	3.55	3.03	0.05	4.11	-	-0.52
INDUSTRIAL MANUFACTURING	2.13	1.55	5.24	3.26	-0.97	10.53	3.50	1.52
IT	13.49	0.21	16.59	4.98	-0.34	5.09	10.78	-0.83
MEDIA & ENTERTAINMENT	0.68	0.43	-	-0.50	-0.50	-	-	-0.50
METALS	0.53	-1.88	-	-2.45	-1.08	1.22	0.96	-1.49
OIL & GAS	6.28	-6.93	-	-11.52	-5.72	4.56	8.00	-3.52
PHARMA	9.98	5.14	12.14	6.16	5.63	8.64	7.54	1.56
POWER	-	-1.86	-	-2.33	2.00	2.08	4.46	2.13
SERVICES	1.68	0.71	-	-1.40	0.92	1.43	0.67	-0.73
TELECOM	5.37	2.51	2.06	-0.61	2.49	-	3.87	1.20
TEXTILES	-	-0.24	1.32	0.99	-0.33	1.47	0.51	0.18
Market Capitalization vis-à-vis Benchmark (%)								
Large Cap	86	96	66	82	82	14	8	82
Mid Cap	11	4	26	13	13	69	25	13
Small Cap	3	-	8	5	5	17	10	5
Portfolio Composition								
Top 10 Holdings (%)	47	40	40	47	33	31	42	
Stock Count	47	52	52	53	60	70	62	
Active Share (%)	39	64	64	63	68	54	58	
Operating Cash Flow (OCF) Tiers (%)								
C1	91	96	96	85	86	78	88	
C2	6	4	4	15	10	21	12	
C3	3	-	-	-	4	1	0	
Return on Capital Employed (ROCE) Tiers (%)								
R1	64	91	91	55	53	65	59	
R2	27	7	7	33	29	24	31	
R3	9	2	2	12	18	11	10	
Fund Manager								
Fund Manager	Swati Kulkarni	Ajay Tyagi	Vetri Subramaniam, Amit Prenchandani	V Srivatsa	Ankit Agarwal	Vetri Subramaniam, Vishal Chopda		
Managing since	Dec-06	Jan-16	Feb-17, Feb-18	May-17	Aug-19	Sep-17, Aug-19		

AUM - Asset under Management; Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregation. Operating Cash Flow Tiers (C1-3) Tiers based on the number of years in which they have generated positive operating cash flows in the previous 5 years (for manufacturing companies), RoCE/Implied RoE Tiers (R1-3) Tiers based on the previous 5 year average return on capital (for manufacturing companies & non-lending non-banking finance companies (NBFCs)) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance companies). All data as of May 31, 2020

# UTI RETIREMENT BENEFIT PENSION FUND

## 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.

## Snapshot

### Fund Managers

Mr. Amandeep S. Chopra - (B.Sc. MBA [FMS Delhi]) (Debt Portfolio)  
Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I) (Equity Portion)

Date of inception/allotment: 26th December, 1994

Fund size monthly average: ₹ 2575.81 Crore  
Closing AUM: ₹ 2635.81 Crore

No. of Unit Holders : 2,126,444

Minimum Investment Amount :  
₹ 500/- (Subject to attaining a minimum investment of ₹ 10,000/- by the age of 52 years)

### Market Capitalisation (%) - Equity Portion

Large	Mid	Small
69	22	10

Weighted Average Maturity : 6.13 Years

NAV (Regular) per unit as on May 31, 2020 : ₹ 24.09

### High/Low NAV in the month:

Growth Option : ₹ 24.09, ₹ 23.20

Yield to maturity : 8.69%

Modified Duration : 4.34 yrs

Total expense ratio (%) : Direct : 1.26, Regular : 2.06

### Load Structure

Entry Load : Nil  
Exit Load : Nil

## Fund Performance Vs Benchmark (CAGR)

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10,000		
	NAV (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	-9.31	-0.30	13.04	9,069	9,970	11,304
3 Years	-0.23	5.64	7.37	9,931	11,791	12,380
5 Years	3.93	7.18	8.29	12,128	14,149	14,898
Since inception*	9.77	NA	NA	107,194	NA	NA

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

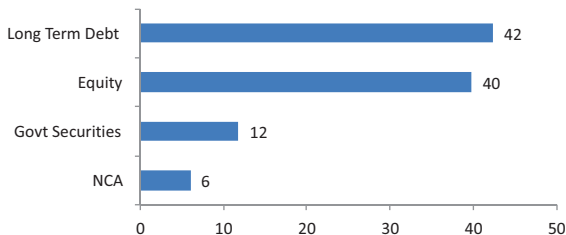
\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 60 in 'Fund Manager Summary'.

N.A. - Not Available

- The scheme returns are inclusive of the impact of markdown by 100% on Cox & Kings Ltd.
- The scheme returns are inclusive of the impact of markdown by 100% on Dewan Housing Finance Ltd. (DHFL)

## Asset Allocation (% to NAV)



AS ON 31/05/2020

Quantitative Indicators	Fund	Benchmark
Beta	0.97	
Standard Deviation (Annual)	8.02	7.77
Sharpe ratio (%)	-0.53	
Portfolio Turnover Ratio (Annual)	-	

## Initiative

SMS: RBP to 5676756  
To get scheme details

## Options Available

SWP Option & SIP

## Portfolio as on May 31, 2020

Portfolio	% of NAV	Rating
<b>Equity</b>		
✓ Infosys Ltd.	2.84	
✓ ITC Ltd.	2.45	
✓ ICICI Bank Ltd.	1.99	
HDFC Ltd.	1.90	
Bharti Airtel Ltd.	1.71	
HDFC Bank Ltd.	1.60	
Reliance Industries Ltd.	1.51	
Larsen & Toubro Ltd.	1.31	
NTPC Ltd.	1.30	
Sun Pharmaceuticals Industries Ltd.	1.26	
State Bank of India	1.23	
Axis Bank Ltd.	1.03	
Cipla Ltd.	0.80	
Hero Motocorp Ltd.	0.74	
Cadila Healthcare Ltd.	0.70	
Others	17.39	
<b>Govt Securities</b>		
✓ 6.45% GSEC MAT - 07/10/2029	9.78	SOV
7.27% GS 08/04/2026	1.02	SOV
7.26% GSEC 14/01/29	1.02	SOV
<b>Long Term Debt</b>		
✓ Indian Railways Fin Corpn Ltd.	5.46	CRISIL AAA
✓ National Bank for Agriculture & Rural Development	4.00	ICRA AAA
✓ Indiabulls Housing Finance Ltd.	3.73	CRISIL AA
✓ Green Infra Wind Energy Ltd.#	3.72	CRISIL AA(SO)
✓ National Highways Authority of India	1.93	CRISIL AAA
✓ L&T Infrastructure Finance Ltd.	1.92	CRISIL AAA
Housing And Urban Development Corpn	1.90	ICRA AAA
Dilip Buildcon Ltd.	1.89	CRISIL A
Rural Electrification Corporation Limited	1.87	CRISIL AAA
Indostar Capital Finance Ltd.	1.86	CARE AA-
Others	14.06	
Net Current Assets	6.08	
<b>Total</b>	<b>100.00</b>	

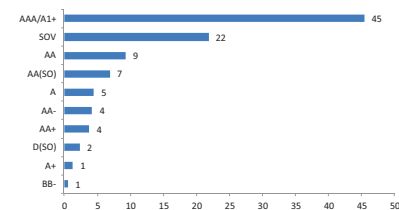
✓ Top 10 scrips in the portfolio

- Cox & Kings Ltd. has been marked down by 100% on June 20, 2019 and the continues to be valued at zero.
- Dewan Housing Finance Ltd. (DHFL) has been marked down by 100% on June 7, 2019 and the continues to be valued at zero.

§ Underlying customers -Reliance Group Companies | # Sembcorp Group -Temasek owns 49%

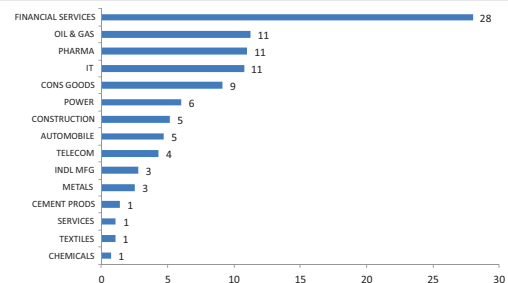
~ Backed by Annuity from National Highway Authority of India - NHAI

## Credit Profile of Debt (% of Debt portion)



Excluding Net Current Assets

## Sectoral Breakdown (%)



Median Market Cap (₹Cr.)	98,111
Weighted Average Market Cap (₹Cr.)	157,669
Number of Securities	62

All figures given are provisional and unaudited

For Product Label, Refer Page no. 61

# UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

(Erstwhile UTI CCP Advantage Fund)

### 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.

### Snapshot

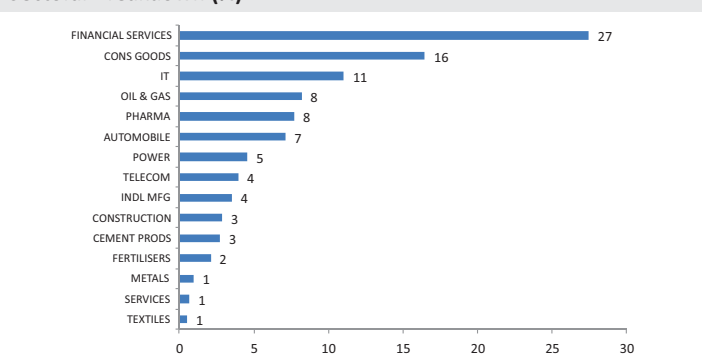
<b>Fund Manager</b> Mr. Vetri Subramaniam, B.Com, PGDM & Mr. Vishal Chopda, CFA, BE, PGDM		<b>Market Capitalisation (%) - Equity Portion</b>						
<b>Date of inception/allotment:</b> 30th January, 2008								
<b>Fund size monthly average:</b> ₹ 266.08 Crore <b>Closing AUM:</b> ₹ 277.25 Crore		<table border="1"> <tr> <th>Large</th> <th>Mid</th> <th>Small</th> </tr> <tr> <td>65</td> <td>25</td> <td>10</td> </tr> </table>	Large	Mid	Small	65	25	10
Large	Mid	Small						
65	25	10						
<b>No. of Unit Holders :</b> 40,401		<b>Weighted Average Maturity</b> -						
<b>Minimum Investment Amount :</b> ₹ 1,000/-		<b>Yield to maturity :</b> -						
<b>NAV (Regular) per unit as on May 31, 2020 :</b> Growth Option: ₹ 31.69, Income Option: ₹ 31.70		<b>Modified Duration :</b> -						
<b>High/Low NAV in the month :</b> Growth option ₹ 32.24, ₹ 29.16								
<b>Total expense ratio (%) :</b> Direct : 1.86, Regular : 2.84								
<b>Load Structure</b>								
Entry Load :	Nil	<b>Lock in Period</b> 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)						
Exit Load :	4% < 1 yr							
	3% >= 1 yr & < 3 yrs							
	1% >= 3 yrs & < 5 yrs							
	Nil >= 5 years							

### Fund Performance Vs Benchmark (CAGR)

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10,000		
	NAV (%)	Nifty 50 (%)	Nifty 50 Index (%)	NAV (₹)	Nifty 50 (₹)	Nifty 50 Index (₹)
1 Year	-14.83	-19.17	-18.57	8,517	8,083	8,143
3 Years	-1.38	-0.92	1.22	9,591	9,726	10,371
5 Years	3.12	3.62	3.93	11,662	11,948	12,128
Since inception*	8.32	6.04	6.40	26,816	20,623	21,504

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 60 in 'Fund Manager Summary'.  
\*Benchmark for UTI CCP Advantage Fund has been changed from S&P BSE 200 to Nifty 500

### Sectoral Breakdown (%)



AS ON 31/05/2020

Quantitative Indicators	Fund	Benchmark
Beta	0.93	
Standard Deviation (Annual)	18.50	19.54
Sharpe ratio (%)	-0.29	
Portfolio Turnover Ratio (Annual)	-	

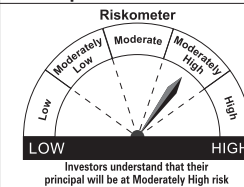
### Portfolio as on May 31, 2020

Portfolio	% of NAV	Rating
<b>Equity</b>		
✓ HDFC Bank Ltd.	7.70	
✓ ICICI Bank Ltd.	6.38	
✓ Infosys Ltd.	6.33	
✓ Bharti Airtel Ltd.	3.87	
✓ ITC Ltd.	3.70	
✓ HDFC Ltd.	3.63	
✓ Axis Bank Ltd.	3.46	
✓ Crompton Greaves Consumer Electricals Ltd.	2.39	
✓ Gujarat Gas Ltd.	2.37	
✓ Petronet Lng Ltd.	2.27	
Larsen & Toubro Infotech Ltd.	2.13	
Maruti Suzuki India Ltd.	1.96	
Eicher Motors Ltd.	1.88	
Torrent Power Ltd.	1.80	
Jubilant Food Works Ltd.	1.76	
Coromandel International Ltd.	1.67	
NTPC Ltd.	1.65	
Shree Cement Ltd.	1.53	
Muthoot Finance Ltd.	1.53	
Sun Pharmaceuticals Industries Ltd.	1.48	
Others	38.26	
Net Current Assets	2.25	
<b>Total</b>	<b>100.00</b>	

Median Market Cap (₹Cr.)	53,348
Weighted Average Market Cap (₹Cr.)	135,470

All figures given are provisional and unaudited  
✓ Top 10 scrips in the portfolio

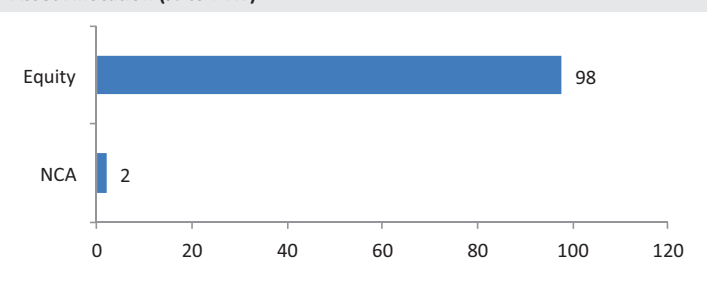
### This product is suitable for investors who are seeking\*:



- Long term capital appreciation
- Investment in equity instruments (above 70%) and debt instruments

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

### Asset Allocation (% to NAV)



### Options Available

SIP

### Initiative

SMS: CCAF to 5676756 to get scheme details.

# Overnight Fund

(Maturity of 1 day)

## UTI OVERNIGHT FUND

(Erstwhile UTI G-SEC STP)

### 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.

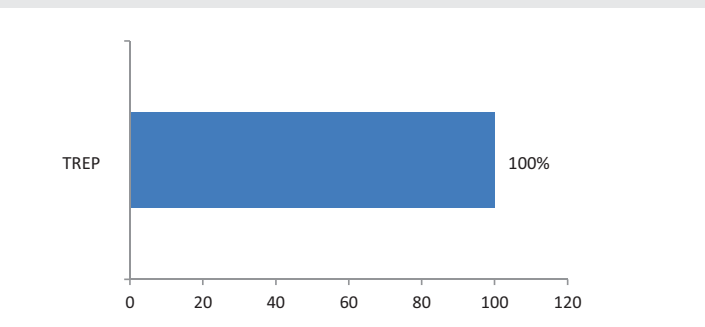
<b>Date of inception/allotment:</b> 24th November, 2003	<b>Fund Manager</b> Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi]) Mr. Amit Sharma (B.Com., CA, FRM)
<b>Fund size monthly average:</b> ₹ 4985.67 Crore <b>Closing AUM:</b> ₹ 4899.55 Crore	<b>NAV (Regular) per unit as on May 31, 2020 :</b> Growth: ₹ 2725.71
<b>High/Low of NAV in the month</b> Growth Option : ₹ 2725.71, ₹ 2719.07	<b>Minimum Investment Amount</b> Growth Option : ₹ 1,000/- Income Option : ₹ 10,000/-
<b>Total expense ratio (%):</b> Direct: 0.05, Regular: 0.12	
<b>Weighted Average Maturity</b> 1 Day	<b>No. of Unit Holding Accounts :</b> 7,860 <b>Yield to Maturity :</b> 3.22%
<b>Load Structure</b> Entry / Exit Load : Nil	<b>Modified Duration :</b> NA

### Fund Performance Vs Benchmark (CAGR)

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10,000		
	NAV Growth (%)	CRISIL Overnight Index (%)	CRISIL 1-Year T-Bill (%)	NAV Growth (₹)	CRISIL Overnight Index (₹)	CRISIL 1-Year T-Bill (₹)
1 Year	4.66	4.73	8.03	10,466	10,473	10,803
3 Years	5.38	5.67	7.24	11,704	11,801	12,335
5 Years	6.30	6.04	7.21	13,577	13,412	14,169
Since inception*	6.25	6.16	6.17	27,239	26,860	26,902

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 60 in "Fund Manager Summary". N.A. - Not Available

### Credit Profile of Debt / Asset Allocation as on May 31, 2020 (%)



### New Initiative

SMS: GSECSTP to 5676756  
To get scheme details

### Options Available

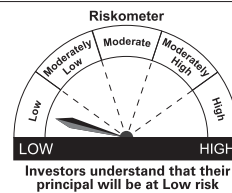
SIP & Trigger Option

### Portfolio as on May 31, 2020

Portfolio	% of NAV	Rating
TREP	100%	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

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



- Reasonable income over one day with capital preservation
- Investment in overnight securities

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

# UTI LIQUID CASH PLAN

## 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.

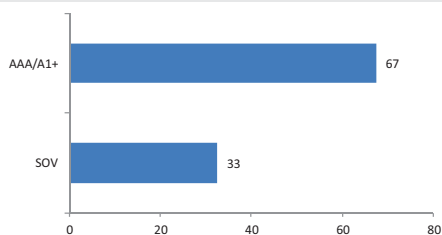
<b>Date of inception/allotment:</b> 23rd June, 2003	<b>Fund Managers</b> Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi]) <b>Co-Fund Manager</b> Mr. Amit Sharma (B.Com, CA, FRM)
<b>Fund size monthly average:</b> ₹ 26936.25 Crore <b>Closing AUM:</b> ₹ 28330.33 Crore	<b>NAV (Regular) per unit as on May 31, 2020 :</b> Growth : ₹ 3264.73
<b>No. of Unit Holding Accounts</b> 28,600	<b>High/Low of NAV in the month</b> Growth Option : ₹ 3264.73, ₹ 3251.49
<b>Weighted Average Maturity:</b> 42 Days	<b>Total expense ratio (%):</b> <b>Direct:</b> 0.16, <b>Regular:</b> 0.26
<b>Initial minimum Investment Amount</b> ₹ 500/ and in multiples of Re. 1/-	<b>Load Structure</b> Please refer to pg. 59
<b>Yield to Maturity :</b> 3.73%	
<b>Modified Duration :</b> 0.11 Yrs	

## Fund Performance Vs Benchmark (CAGR)

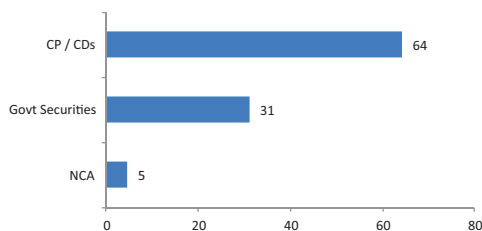
Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10,000		
	NAV (%)	CRISIL Liquid Fund Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV (₹)	CRISIL Liquid Fund Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	5.77	6.03	8.03	10,577	10,603	10,803
3 Years	6.72	6.87	7.24	12,157	12,208	12,335
5 Years	7.05	7.09	7.21	14,064	14,090	14,169
Since inception*	7.44	6.96	6.17	32,641	30,319	26,831

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. July 7, 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 60 in 'Fund Manager Summary'.

## Credit Profile of Debt as on May 31, 2020 (%)



## Asset Allocation as on May 31, 2020 (%)



Excluding Net Current Assets

## New Initiative

SMS: LCP to 5676756  
To get scheme details

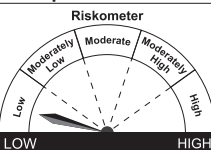
## Portfolio as on May 31, 2020

Portfolio	% of NAV	Rating
<b>CP / CDs</b>		
✓ Reliance Industries Ltd.	7.04	CRISIL A1+
✓ National Bank for Agriculture & Rural Development	6.79	IND A1+
✓ Reliance Jio Infocomm Ltd.	5.45	CRISIL A1+
✓ Indian Oil Corporation Ltd.	4.76	IND A1+
✓ Chennai Petroleum Corp Ltd.	3.70	CRISIL A1+
✓ IDFC First Bank Ltd.	3.50	CRISIL A1+
Bharat Petroleum Corporation Ltd.	2.20	CRISIL A1+
Hindustan Zinc Ltd.	2.10	CRISIL A1+
Tata Capital Financial Services Ltd.	1.92	CRISIL A1+
Axis Bank Ltd.	1.85	CRISIL A1+
Oriental Bank Of Commerce	1.76	CRISIL A1+
Bank Of India	1.76	CRISIL A1+
Kotak Mahindra Bank Ltd.	1.76	CRISIL A1+
Reliance Retail Ltd.	1.76	CRISIL A1+
ONGC Mangalore Petrochemicals Ltd.	1.75	CRISIL A1+
Muthoot Finance Ltd.	1.58	ICRA A1+
Tata Motors Finance Ltd.	1.06	ICRA A1+
Axis Finance Ltd.	1.05	CRISIL A1+
ICICI Securities Ltd.	0.88	CRISIL A1+
NLC India Ltd	0.87	CARE A1+
Bharti Airtel Ltd.	0.87	CRISIL A1+
Tata Steel Ltd.	0.87	ICRA A1+
Canara Bank	0.79	IND A1+
Tata Capital Housing Finance Ltd.	0.70	CRISIL A1+
L&T Finance Holdings Ltd.	0.70	CRISIL A1+
Bharti Telecom Ltd.	0.70	CRISIL A1+
Andhra Bank	0.69	CRISIL A1+
Network 18 Media & Investments Ltd.	0.62	CRISIL A1+
Tata Power Company Ltd.	0.61	CRISIL A1+
Ujjivan Small Finance Bank Ltd.	0.53	CRISIL A1+
Cholamandalam Investment & Finance Company Ltd.	0.53	CRISIL A1+
Power Finance Corporation Ltd.	0.53	CRISIL A1+
Au Small Finance Bank Ltd.	0.35	IND A1+
HDFC SECURITIES LTD	0.35	ICRA A1+
Dalmia Cement (Bharat) Ltd.	0.35	ICRA A1+
IndusInd Bank Ltd.	0.35	CRISIL A1+
Hindustan Petroleum Corporation Ltd.	0.35	CRISIL A1+
HDFC Ltd.	0.35	CRISIL A1+
STANDARD CHARTERED INVESTMENT & LOANS (INDIA) LTD.	0.32	CRISIL A1+
Godrej Industries Ltd.	0.21	CRISIL A1+
<b>Govt Securities</b>		
✓ 84D CMB MAT -20/08/2020	12.27	SOV
✓ 91D T-BILL MAT - 09/07/20	3.52	SOV
✓ 077D CMB 16/06/2020	2.47	SOV
✓ 91 D TBILL MAT - 13/08/20	2.46	SOV
091D TBILL - MAT 27/08/20	2.45	SOV
91D T-BILL MAT-30/06/20	1.76	SOV
364D TBILL MAT - 14/08/2020	1.75	SOV
84 DCMB-23/06/2020	1.06	SOV
364 D TBILL MAT - 25/06/2020	1.04	SOV
91 D TBILL MAT - 07/08/20	0.74	SOV
364 D TBILL MAT-06/08/20	0.58	SOV
91D TBILL MAT- 23/07/2020	0.53	SOV
364 D TBILL MAT - 18/06/20	0.51	SOV
Net Current Assets	4.55	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

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



- Steady and reasonable income over short-term with capital preservation.
- Investment in money market securities & high quality debt

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

# Money Market Fund

(Maturity upto 1 year)

## UTI MONEY MARKET FUND

### 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.

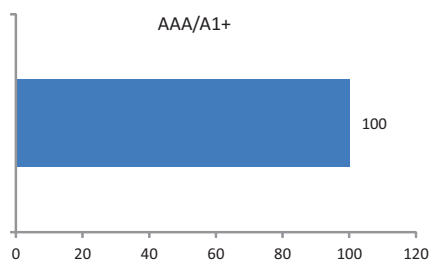
<b>Date of inception/allotment:</b> 23rd April, 1997	<b>Fund Managers</b> Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi]) <b>Co-Fund Manager</b> Mr. Amit Sharma (B.Com, CA, FRM)
<b>Fund size monthly average:</b> ₹ 4602.59 Crore <b>Closing AUM:</b> ₹ 4898.41 Crore	<b>No. of Unit Holding Accounts :</b> 17,831
<b>NAV (Regular) per unit as on May 31, 2020 :</b> Growth : ₹ 2287.94	<b>Weighted Average Maturity:</b> 157 Days
<b>High/Low of NAV in the month</b> Growth Option : ₹ 2288.35, ₹ 2264.57	<b>Yield to Maturity :</b> 4.74%
<b>Minimum Investment Amount</b> Minimum amount of initial investment ₹ 10,000/- and in multiples of ₹ 1 under both the Plans.	<b>Modified Duration :</b> 0.43 Yrs
	<b>Total expense ratio (%):</b> <b>Direct :</b> 0.17, <b>Regular :</b> 0.27
	<b>Load Structure</b> Entry / Exit Load : Nil

### Fund Performance Vs Benchmark (CAGR)

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹ 10,000		
	NAV (%)	CRISIL Money Market Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV (₹)	CRISIL Money Market Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	7.54	7.02	8.03	10,754	10,702	10,803
3 Years	7.59	7.41	7.24	12,457	12,394	12,335
5 Years	7.58	7.49	7.21	14,416	14,355	14,169
Since inception*	7.89	7.71	6.59	22,880	22,467	20,048

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. July 7, 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 60 in 'Fund Manager Summary'. \*\*The Institution plan (Growth Option) launch on 10 July 2009.

### Credit Profile of Debt as on May 31, 2020 (%)



Excluding Net Current Assets

### New Initiative

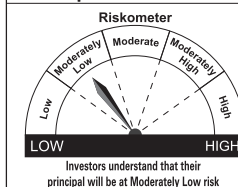
SMS: MMF to 5676756  
To get scheme details

### Portfolio as on May 31, 2020

Portfolio CP / CDs	% of NAV	Rating
✓ Reliance Jio Infocomm Ltd.	8.01	CRISIL A1+
✓ Larsen & Toubro Ltd.	8.00	ICRA A1+
✓ Reliance Industries Ltd.	7.88	CRISIL A1+
✓ IndusInd Bank Ltd.	7.81	CRISIL A1+
✓ Axis Bank Ltd.	7.48	ICRA A1+
✓ Canfin Homes Ltd.	6.12	ICRA A1+
✓ HDFC Ltd.	5.95	CRISIL A1+
✓ National Bank for Agriculture & Rural Development	4.97	IND A1+
✓ Tata Capital Housing Finance Ltd.	4.95	CRISIL A1+
✓ ICICI Bank Ltd.	4.49	ICRA A1+
Tata Capital Financial Services Ltd.	4.04	CRISIL A1+
Tata Projects Ltd.	4.03	CRISIL A1+
EXIM Bank	4.03	CRISIL A1+
Tata Power Company Ltd.	3.03	CRISIL A1+
Au Small Finance Bank Ltd.	3.00	CRISIL A1+
Small Industries Development Bank of India	2.99	CARE A1+
Andhra Bank	2.02	CARE A1+
HSBC Investdirect Financial Services (I) Ltd.	1.51	CRISIL A1+
Net Current Assets	9.69	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited,  
✓ Top 10 scrips in the portfolio

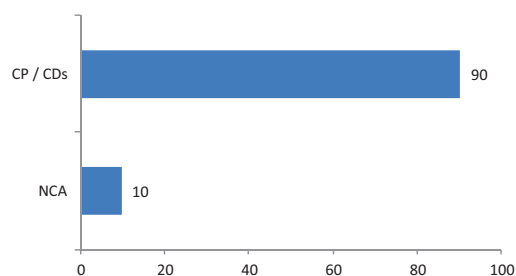
### This product is suitable for investors who are seeking\*:



- Reasonable income with high level of liquidity over short-term
- Investment in money market securities

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

### Asset Allocation as on May 31, 2020 (%)





**Ultra Short Duration Fund**  
(Macaulay duration of the portfolio is between 3 months - 6 months)

**UTI ULTRA SHORT TERM FUND**

(Erstwhile UTI Floating Rate Fund STP)

**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.

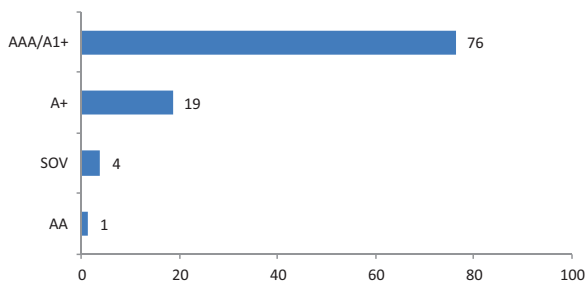
<b>Date of inception/allotment:</b> 29th August, 2003	<b>Fund Manager</b> Mr. Sudhir Agrawal [MCom,MBA (Finance),CFA] Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance])
<b>Fund size monthly average:</b> ₹ 1401 Crore <b>Closing AUM:</b> ₹ 1374.07 Crore	<b>NAV (Regular) per unit as on May 31, 2020 :</b> Growth Option : ₹ 3143.91
<b>High/Low of NAV in the month</b> Growth Option : ₹ 3145.39, ₹ 3123.04	<b>Weighted Average Maturity :</b> 151 Days
<b>Minimum Investment Amount</b> Please refer to page no. 59	<b>Total expense ratio (%):</b> <b>Direct:</b> 0.39%, <b>Regular:</b> 0.95%
<b>Yield to Maturity :</b> 6.06%	<b>Load Structure</b> Entry Load : Nil Exit Load : Nil
<b>Modified Duration :</b> 125 Days	
<b>No. of Unit Holding Accounts</b> 58,139	

**Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020				Growth of ₹10,000		
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	2.55	7.43	8.03	10,255	10,743	10,803
3 Years	5.42	7.61	7.24	11,717	12,464	12,335
5 Years	6.59	7.68	7.21	13,764	14,483	14,169
Since inception*	7.07	7.62	6.16	31,437	34,257	27,245

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 60 in 'Fund Manager Summary'.  
• The scheme returns are inclusive of the impact of markdown by 100% on Dewan Housing Finance Ltd. (DHFL)

**Credit Profile of Debt as on May 31, 2020 (%)**



Excluding Net Current Assets

**Initiative**

SMS: **FRF to 5676756**  
To get scheme details

**Portfolio as on May 31, 2020**

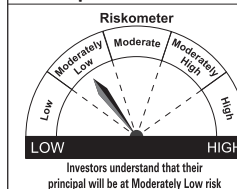
Portfolio	% of NAV	Rating
<b>CP / CDs</b>		
✓ National Bank for Agriculture & Rural Development	9.04	CRISIL A1+
✓ Axis Bank Ltd.	8.92	ICRA A1+
✓ Chennai Petroleum Corp Ltd.	7.26	CRISIL A1+
✓ ICICI Bank Ltd.	7.21	ICRA A1+
✓ Reliance Industries Ltd.	7.13	CRISIL A1+
✓ HDFC Ltd.	7.02	CRISIL A1+
Reliance Jio Infocomm Ltd.	3.64	CRISIL A1+
Small Industries Development Bank of India	1.78	CARE A1+
Oriental Bank Of Commerce	1.08	CRISIL A1+
<b>FRBs</b>		
✓ Edelweiss Rural & Corporate Services Ltd.	10.27	ICRA A+
✓ Avanse Financial Services Ltd.	7.29	CARE A+
<b>Govt Securities</b>		
182D TBILL MAT-03/09/20	3.61	SOV
<b>NCDs</b>		
✓ Rural Electrification Corporation Limited	9.19	CRISIL AAA
✓ Power Finance Corporation Ltd.	8.09	CRISIL AAA
LIC Housing Finance Ltd.	1.84	CRISIL AAA
KKR India Financial Services Pvt Ltd.	1.24	CRISIL AA
Net Current Assets	5.39	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

• Dewan Housing Finance Ltd. (DHFL) has been marked down by 100% on June 7, 2019 and the continues to be valued at zero.

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

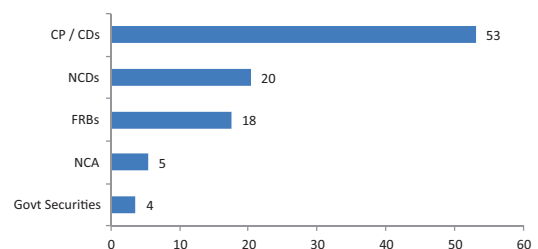


- Reasonable income with low volatility over short term
- Investment in debt & money market instruments

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

Investors understand that their principal will be at Moderately Low risk

**Asset Allocation as on May 31, 2020 (%)**



# Low Duration Fund

(Macaulay duration of the portfolio is between 6 months - 12 months)

## UTI TREASURY ADVANTAGE FUND

### 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.

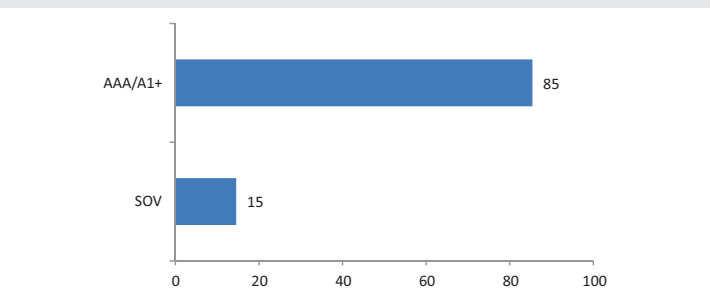
<b>Date of inception/allotment:</b> 12th July, 1999	<b>Fund Manager -</b> (Managing the scheme since Jul-2010) Mr Sudhir Agrawal [MCom, MBA (Finance), CFA]
<b>Fund size monthly average:</b> ₹ 1776.79 Crore <b>Closing AUM:</b> ₹ 1790.72 Crore	<b>NAV (Regular) per unit as on May 31, 2020 :</b> Growth Option : ₹ 2504.46
<b>High/Low of NAV in the month</b> Growth Option : ₹ 2504.46, ₹ 2472.66	<b>Minimum Investment Amount</b> ₹ Rs. 10,000/ and in multiples of ₹ 1
<b>Total expense ratio (%):</b> <b>Direct:</b> 0.29, <b>Regular:</b> 0.38	<b>No. of Unit Holding Accounts :</b> 7,589
<b>Load Structure</b> Entry Load : Nil Exit Load : Nil	<b>Weighted Average Maturity:</b> 340 Days
	<b>Yield to Maturity :</b> 4.86%
	<b>Modified Duration :</b> 305 Days

### Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020				Growth of ₹10,000		
Period	NAV (%)	CRISIL Low Duration Debt Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	-3.58	8.22	8.03	9,642	10,822	10,803
3 Years	3.36	7.86	7.24	11,043	12,551	12,335
5 Years	5.40	8.12	7.21	13,012	14,781	14,169
Since inception*	7.25	7.89	6.62	25,037	27,068	23,176

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 60 in "Fund Manager Summary".  
• The scheme returns are inclusive of the impact of markdown by 100% on Dewan Housing Finance Ltd. (DHFL)

### Credit Profile of Debt as on May 31, 2020 (%)



\*Excluding BRDS

### New Initiative

SMS: TAF to 5676756  
To get scheme details

### Portfolio as on May 31, 2020

Portfolio	% of NAV	Rating
<b>CP / CDs</b>		
✓ HDFC Bank Ltd.	6.95	IND A1+
✓ Canara Bank	5.58	IND A1+
✓ Indian Bank	5.58	IND A1+
✓ ICICI Bank Ltd.	4.55	ICRA A1+
✓ Small Industries Development Bank of India	4.18	CRISIL A1+
IndusInd Bank Ltd.	2.78	CRISIL A1+
Oriental Bank Of Commerce	2.77	CRISIL A1+
Axis Bank Ltd.	1.59	CRISIL A1+
EXIM Bank	1.39	CRISIL A1+
National Bank for Agriculture & Rural Development	0.67	CRISIL A1+
<b>Govt Securities</b>		
✓ 84 DCMB-23/06/2020	4.18	SOV
7.68% G S 15/12/23	3.03	SOV
7.16% G-Sec-mat 20.05.2023	2.98	SOV
84D CMB MAT -20/08/2020	2.77	SOV
<b>NCDs</b>		
✓ Power Finance Corporation Ltd.	8.41	CRISIL AAA
✓ National Highways Authority of India	6.38	CRISIL AAA
✓ Reliance Industries Ltd.	5.71	CRISIL AAA
Sikka Ports & Terminals Ltd.	3.76	CRISIL AAA
Larsen & Toubro Ltd.	2.87	CRISIL AAA
John Deere Financial India Private Ltd.	2.82	CRISIL AAA
Housing And Urban Development Corpn	1.44	ICRA AAA
Power Grid Corporation Of India Ltd.	0.23	CRISIL AAA
Rural Electrification Corporation Limited	0.08	CRISIL AAA
<b>Securitized Debt</b>		
✓ Rent-A-Device Trust	6.19	ICRA AAA(SO)
First Business Receivables Trust \$	1.71	IND AAA(SO)
Net Current Assets	11.40	
<b>Total</b>	<b>100.00</b>	

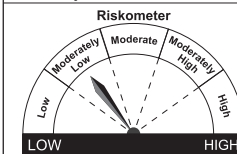
All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

• Dewan Housing Finance Ltd. (DHFL) has been marked down by 100% on June 7, 2019 and the continues to be valued at zero.

\$ Underlying customer - Reliance Group Company | ^ Mukesh Ambani Promoter Group Company

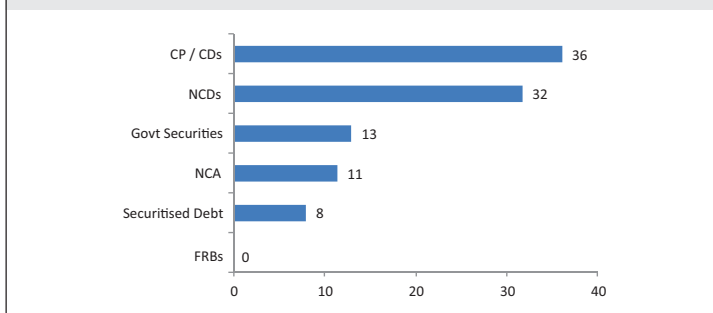
### This product is suitable for investors who are seeking\*:



- Reasonable income consistent with high liquidity over short term
- Investment in Debt & Money Market instruments

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

### Asset Allocation as on May 31, 2020 (%)



# UTI Floater Fund

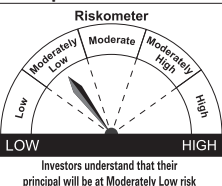
(An open ended debt scheme predominantly investing in floating rate instruments)

## 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.

<b>Date of inception/allotment:</b> 30th October, 2018	<b>Fund Manager</b> Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi]) (Managing the scheme since October-2018)
<b>Fund size monthly average:</b> ₹ 1343.59 Crore <b>Closing AUM:</b> ₹ 1402.13 Crore	<b>Fund Manager</b> Mr. Sudhir Agrawal [MCom,MBA (Finance),CFA] (Managing the scheme since October-2018)
<b>High/Low of NAV in the month</b> Growth/Income : ₹ 1134.60, ₹ 1120.07	<b>NAV (Regular) per unit as on May 31, 2020 :</b> Growth : ₹ 1134.60
<b>Total expense ratio (%):</b> <b>Direct:</b> 0.31, <b>Regular:</b> 1.27	<b>Minimum Investment Amount</b> Minimum initial investment is Rs.5,000/- and in multiples of Re.1/-.
<b>Weighted Average Maturity</b> 1.55 yrs	Additional Purchase Amount Rs.1000/- and in the multiple of Re.1/- without any upper limit.
<b>Load Structure</b> Entry : Nil Exit Load : Nil	<b>No. of Unit Holding Accounts :</b> 25,209
	<b>Yield to Maturity :</b> 5.04%
	<b>Modified Duration :</b> 1.35 yrs

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



- To generate reasonable returns
- To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives)

## Fund Performance Vs Benchmark (CAGR)

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹ 10,000		
	NAV (%)	CRISIL Ultra Short Term Bond Index (%)	10 Year GOI (%)	NAV (₹)	CRISIL Ultra Short Term Bond Index (₹)	10 Year GOI (₹)
1 Year	8.30	7.43	13.04	10,830	10,743	11,304
Since inception*	8.29	7.90	13.89	11,347	11,282	12,291

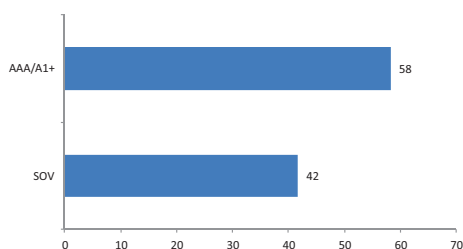
Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund managers is managing the scheme since October, 2018

\*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 60 in 'Fund Manager Summary'.

The above scheme is in existence for less than 3 or 5 years.

## Credit Profile of Debt as on May 31, 2020 (%)



Excluding Net Current Assets

## Portfolio as on May 31, 2020

Portfolio	% of NAV	Rating
<b>CP / CDs</b>		
✓ IndusInd Bank Ltd.	7.12	CRISIL A1+
✓ Axis Bank Ltd.	5.27	CRISIL A1+
Indian Bank	3.57	IND A1+
Andhra Bank	3.56	CARE A1+
Reliance Industries Ltd.	3.55	CRISIL A1+
<b>Govt Securities</b>		
✓ 7.68% G S 15/12/23	11.63	SOV
✓ 84D CMB MAT -20/08/2020	10.62	SOV
✓ 8.83% GS 25/11/2023	4.00	SOV
✓ 7.16% G-Sec-mat 20.05.2023	3.81	SOV
✓ 6.18% G-Sec - 04/11/2024	3.72	SOV
84 DCMB-23/06/2020	3.56	SOV
<b>NCDs</b>		
✓ Larsen & Toubro Ltd.	7.32	CRISIL AAA
✓ Power Finance Corporation Ltd.	5.72	CRISIL AAA
✓ Sikka Ports & Terminals Ltd.	3.70	CRISIL AAA
HDFC Ltd.	3.61	CRISIL AAA
Reliance Industries Ltd.	2.93	CRISIL AAA
Rural Electrification Corporation Limited	1.78	CRISIL AAA
L&T Housing Finance Ltd.	1.45	CRISIL AAA
<b>Securitized Debt</b>		
First Business Receivables Trust \$	2.59	IND AAA(SO)
Net Current Assets	10.49	
<b>Total</b>	<b>100.00</b>	

Interate Rate Swap (IRS) - Rs.150 Crores.

All figures given are provisional and unaudited

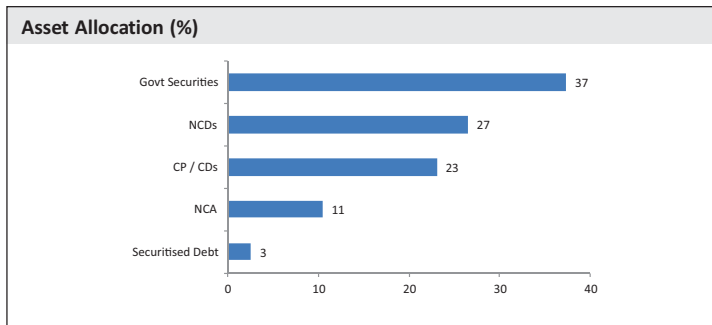
✓ Top 10 scrips in the portfolio

\*Pass Through Certificates (PTCs) backed by subsidiary of Reliance Industries Ltd.

\$ Underlying customers -Reliance Group Companies

^ Mukesh Ambani Promoter Group Company

## Asset Allocation as on May 31, 2020 (%)



**Short Duration Fund**  
(Macaulay duration of the portfolio is between 1 year - 3 years)

# UTI SHORT TERM INCOME FUND

### 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.

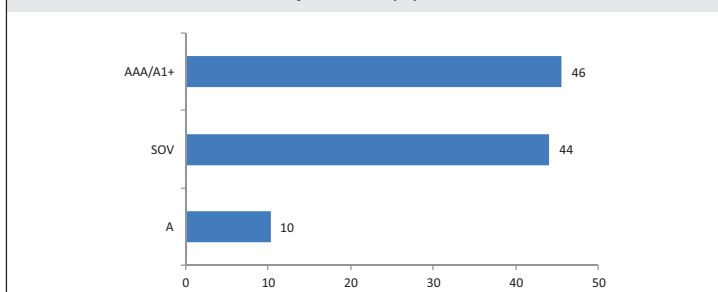
<b>Date of inception/allotment:</b> 23rd June, 2003	<b>Fund Manager</b> - (Managing the scheme since Jul-2012) Mr. Sudhir Agrawal [MCom,MBA (Finance),CFA]
<b>Fund size monthly average:</b> ₹ 1481.18 Crore <b>Closing AUM:</b> ₹ 1455.95 Crore	<b>NAV (Regular) per unit as on May 31, 2020 :</b> Growth : ₹ 22.24
<b>High/Low of NAV in the month</b> Growth Option : ₹ 22.24, ₹ 21.78	<b>Weighted Average Maturity</b> 2.74 yrs
<b>Minimum Investment Amount</b> ₹ 10,000/- Subsequent minimum investment amount is ₹ 1,000/- and in multiples of ₹1/-.	<b>Total expense ratio (%):</b> <b>Direct:</b> 0.42, <b>Regular:</b> 0.79
<b>Load Structure</b> Entry Load : Nil Exit Load : Nil	<b>Yield to Maturity :</b> 6.28%
	<b>Modified Duration :</b> 2.31 yrs
	<b>No. of Unit Holding Accounts</b> 8,317

### Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020				Growth of ₹10,000		
Period	NAV (%)	CRISIL Short-Term Bond Fund Index(%)	CRISIL 1 Year T-Bill Index (%)	NAV (₹)	CRISIL Short-Term Bond Fund Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	-2.10	10.47	8.03	9,790	11,047	10,803
3 Years	3.31	8.17	7.24	11,027	12,659	12,335
5 Years	5.51	8.38	7.21	13,080	14,960	14,169
Since inception*	7.51	8.02	6.54	22,232	23,423	20,116

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 60 in "Fund Manager Summary".  
• The scheme returns are inclusive of the impact of markdown by 100% on Dewan Housing Finance Ltd. (DHFL)

### Credit Profile of Debt as on May 31, 2020 (%)



Excluding Net Current Assets

### Portfolio as on May 31, 2020

Portfolio	% of NAV	Rating
<b>Govt Securities</b>		
✓ 7.68% G S 15/12/23	14.93	SOV
✓ 8.83% GS 25/11/2023	7.71	SOV
✓ 7.16% G-Sec-mat 20.05.2023	3.67	SOV
✓ 8.27% RAJASTHAN SPL SDL -23/06/2022	3.65	SOV
6.18% G-Sec - 04/11/2024	3.58	SOV
7.68% M P SPL SDL- 22/03/2023	2.19	SOV
8.18% HR UDAY SDL -15/06/2022	1.82	SOV
8.19% RAJASTHAN SPL SDL -23/06/2026	NA	SOV
<b>NCDs</b>		
✓ Punjab National Bank	8.77	IND A
✓ Power Finance Corporation Ltd.	7.57	CRISIL AAA
✓ Housing And Urban Development Corpn	7.28	ICRA AAA
✓ Larsen & Toubro Ltd.	7.26	CRISIL AAA
✓ Jamnagar Utilities & Power Pvt Ltd.^	5.28	CRISIL AAA
✓ Indian Oil Corporation Ltd.	5.19	CRISIL AAA
Reliance Industries Ltd.	3.52	CRISIL AAA
Rural Electrification Corporation Limited	1.78	CRISIL AAA
EXIM Bank	0.86	CRISIL AAA
LIC Housing Finance Ltd.	0.08	CRISIL AAA
Net Current Assets	14.86	
<b>Total</b>	<b>100.00</b>	

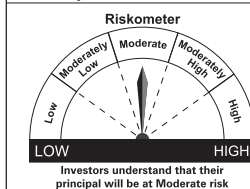
All figures given are provisional and unaudited  
✓ Top 10 scrips in the portfolio

\*Pass Through Certificates (PTCs) backed by subsidiary of Reliance Industries Ltd.

• Dewan Housing Finance Ltd. (DHFL) has been marked down by 100% on June 7, 2019 and the continues to be valued at zero.

^ Mukesh Ambani Promoter Group Company

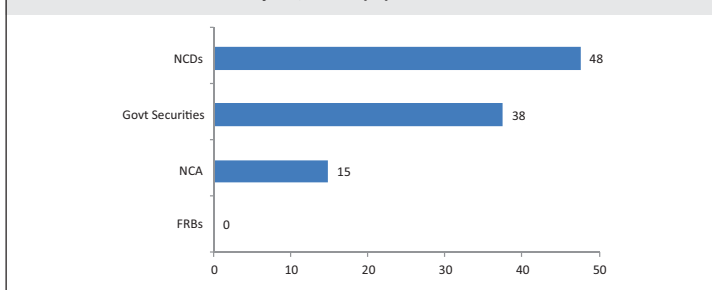
### This product is suitable for investors who are seeking\*:



- Reasonable income with low risk and high level of liquidity over short-term
- Investment in Debt & Money Market instruments

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

### Asset Allocation as on May 31, 2020 (%)



### Initiative

SMS: STIF to 5676756  
To get scheme details

# UTI BANKING AND PSU DEBT FUND

### 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 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.

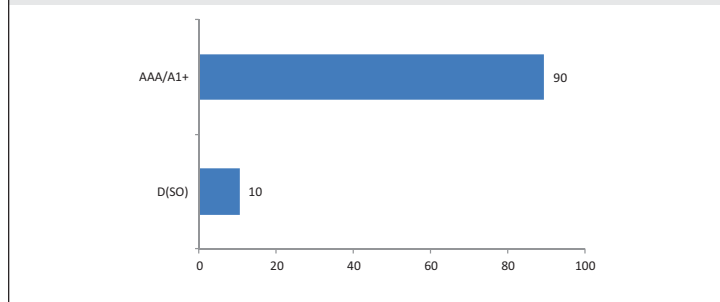
<b>Date of inception/allotment:</b> 27th January, 2014	<b>Fund Managers</b> -(Managing the scheme since Aug-2014) Mr Sudhir Agrawal [MCom, MBA (Finance), CFA]
<b>Fund size monthly average:</b> ₹ 137.03 Crore <b>Closing AUM:</b> ₹ 138.77 Crore	<b>Weighted Average Maturity:</b> 2.93 yrs
<b>NAV (Regular) per unit as on May 31, 2020:</b> Growth: ₹ 15.48	<b>No. of Unit Holding Accounts :</b> 3,028
<b>High/Low of NAV in the month</b> Growth Option : ₹ 15.49, ₹ 15.21	<b>Load Structure</b> Entry / Exit Load : Nil
<b>Minimum Investment Amount</b> Minimum initial investment under both Plans and Options is ₹ 5,000/- and in multiples of ₹ 1/- thereafter without any upper limit.	<b>Yield to Maturity :</b> 5.70%
	<b>Modified Duration :</b> 2.21 yrs
	<b>Total expense ratio (%):</b> <b>Direct:</b> 0.25, <b>Regular:</b> 0.31

### Fund Performance Vs Benchmark (CAGR)

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10,000		
	NAV Growth (%)	CRISIL Banking and PSU Debt Index (%)	CRISIL 1-Year T-Bill (%)	NAV Growth (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 1-Year T-Bill (₹)
1 Year	8.70	10.61	8.03	10,870	11,061	10,803
3 Years	4.65	8.56	7.24	11,462	12,797	12,335
5 Years	6.64	8.76	7.21	13,796	15,225	14,169
Since inception*	7.15	9.43	7.50	15,479	17,684	15,801

Different plans have a different expense structure. The performance details provided herein are of regular plan. The above scheme is in existence for less than 5 years. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 60 in 'Fund Manager Summary'.

### Credit Profile of Debt as on May 31, 2020 (%)



### Portfolio as on May 31, 2020

Portfolio	% of NAV	Rating
<b>CP / CDs</b>		
✓ National Bank for Agriculture & Rural Development	9.31	CRISIL A1+
<b>Long Term Debt</b>		
✓ Rural Electrification Corporation Limited	9.39	CRISIL AAA
✓ Housing And Urban Development Corpn	9.31	ICRA AAA
✓ NTPC Ltd.	8.03	CRISIL AAA
✓ Small Industries Development Bank of India	7.55	CARE AAA
✓ Hindustan Petroleum Corporation Ltd.	7.48	CRISIL AAA
✓ Jorbat Shillong Expressway Ltd.	7.21	IND D(SO)
✓ Power Finance Corporation Ltd.	7.20	CRISIL AAA
✓ National Housing Bank	3.65	CRISIL AAA
Net Current Assets	30.87	
<b>Total</b>	<b>100.00</b>	

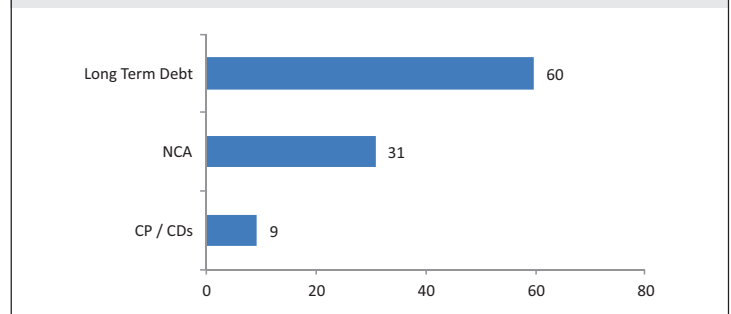
All figures given are provisional and unaudited  
 ✓ Top 10 scrips in the portfolio

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

- 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

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

### Asset Allocation as on May 31, 2020 (%)



### New Initiative

SMS: **BPSUDF to 5676756**  
 To get scheme details

# UTI CORPORATE BOND FUND

## 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.

<b>Date of inception/allotment:</b> 8th August, 2018	<b>Fund Manager</b> Mr. Sudhir Agrawal [MCom,MBA (Finance),CFA] (Managing the scheme since August-2018)
<b>Fund size monthly average:</b> ₹ 1380.23 Crore <b>Closing AUM:</b> ₹ 1499.52 Crore	<b>Fund Manager</b> Mr. Sunil Madhukar Patil, M.com., MFM (Managing the scheme since August-2018)
<b>High/Low of NAV in the month</b> Growth/Income : ₹ 12.01, ₹ 11.73	<b>NAV (Regular) per unit as on May 31, 2020 :</b> Growth : ₹ 12.01
<b>Total expense ratio (%):</b> Direct: 0.31, Regular: 0.57	<b>Minimum Investment Amount :</b> ₹ 5, 000/- <b>No. of Unit Holding Accounts :</b> 8,230
<b>Weighted Average Maturity</b> 3.87 yrs	<b>Yield to Maturity :</b> 6.34% <b>Modified Duration :</b> 3.10 yrs
<b>Load Structure</b> Load Structure during New Fund Offer Period and on an Ongoing basis: Entry Load : Nil Exit Load : Nil	

## Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020				Growth of ₹ 10,000		
Period	NAV (%)	CRISIL Corporate Bond Composite Index (%)	10 Year GOI (%)	NAV (₹)	CRISIL Corporate Bond Composite Index (₹)	10 Year GOI (₹)
1 Year	11.76	11.62	13.04	11,176	11,162	11,304
Since inception*	10.64	10.23	12.91	12,013	11,932	12,464

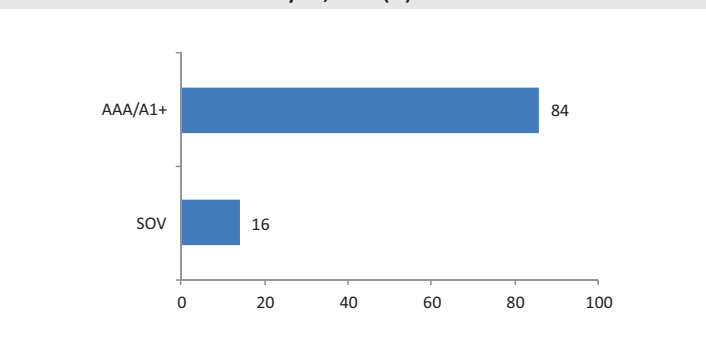
Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund managers is managing the scheme since August-2018

\*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 60 in 'Fund Manager Summary'.

The above scheme is in existence for less than 3 or 5 years.

## Credit Profile of Debt as on May 31, 2020 (%)



Excluding Net Current Assets

## Portfolio as on May 31, 2020

Portfolio	% of NAV	Rating
<b>Govt Securities</b>		
✓ 6.45% GSEC MAT - 07/10/2029	9.97	SOV
✓ 7.27% GS 08/04/2026	4.68	SOV
<b>Long Term Debt</b>		
✓ Power Finance Corporation Ltd.	8.87	CRISIL AAA
✓ Reliance Industries Ltd.	7.47	CRISIL AAA
✓ Indian Railways Fin Corpn Ltd.	6.98	CRISIL AAA
✓ HDFC Ltd.	6.74	CRISIL AAA
✓ Rural Electrification Corporation Limited	5.35	CRISIL AAA
✓ Larsen & Toubro Ltd.	5.14	CRISIL AAA
✓ L&T Infrastructure Finance Ltd.	4.40	CRISIL AAA
✓ EXIM Bank	3.72	CRISIL AAA
LIC Housing Finance Ltd.	3.14	CRISIL AAA
National Housing Bank	2.82	CRISIL AAA
Bank of Baroda	2.41	CARE AAA
NHPC Ltd.	2.26	ICRA AAA
HDB Financial Services Ltd.	1.94	CRISIL AAA
Small Industries Development Bank of India	1.74	CARE AAA
Sikka Ports & Terminals Ltd.	1.72	CRISIL AAA
Bajaj Housing Finance Ltd.	1.71	CRISIL AAA
Housing And Urban Development Corpn	1.69	ICRA AAA
Power Grid Corporation Of India Ltd.	1.41	CRISIL AAA
Hindustan Petroleum Corporation Ltd.	1.41	CRISIL AAA
National Bank for Agriculture & Rural Development	0.73	CRISIL AAA
Food Corporation of India	0.61	CRISIL AAA(SO)
Jamnagar Utilities & Power Pvt Ltd.^	0.54	CRISIL AAA
Bajaj Finance Ltd.	0.39	CRISIL AAA
NTPC Ltd.	0.22	CRISIL AAA
Britannia Industries Ltd.	0.21	CRISIL AAA
<b>Securitized Debt</b>		
First Business Receivables Trust \$	1.33	IND AAA(SO)
Net Current Assets	10.40	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

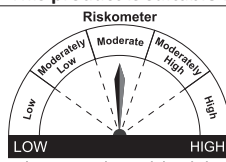
✓ Top 10 scrips in the portfolio

\*Pass Through Certificates (PTCs) backed by subsidiary of Reliance Industries Ltd.

\$ Underlying customers -Reliance Group Companies

^ Mukesh Ambani Promoter Group Company

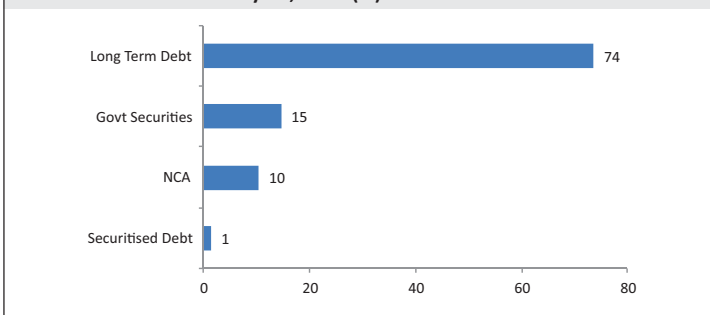
### This product is suitable for investors who are seeking\*:



- Optimal returns over the medium to long term
- To invest predominantly in AA+ and above rated corporate debt

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

## Asset Allocation as on May 31, 2020 (%)



## Initiative

SMS: UTIBF to 5676756  
To get scheme details

## Options Available

SIP & SWP

**UTI CREDIT RISK FUND** (Number of Segregated portfolio in the scheme 3)

(Erstwhile UTI Income Opportunities Fund)

**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).

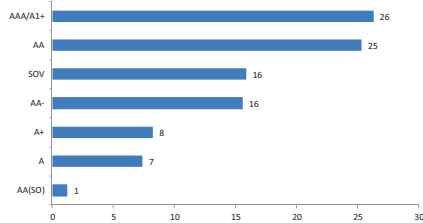
However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

<b>Date of inception/allotment:</b> 19th November, 2012	<b>Fund Managers -</b> (Managing the scheme since Jul-2015) Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance])
<b>Fund size monthly average:</b> ₹ 493.04 Crore <b>Closing AUM:</b> ₹ 466.22 Crore	<b>NAV (Regular) per unit as on May 31, 2020 :</b> (Main Portfolio) : Growth : ₹ 11.88
<b>Segregated Fund size monthly average (Seg-17022020) :</b> ₹ 110.03 Crore <b>Closing AUM:</b> ₹ 110.38 Crore	<b>Segregated NAV per unit as on May 31, 2020 (Seg-17022020) :</b> Growth : ₹ 1.43
<b>Segregated Fund size monthly average (Seg-13092019) :</b> ₹ 38.19 Crore <b>Closing AUM:</b> ₹ 38.19 Crore	<b>Segregated NAV per unit as on May 31, 2020 (Seg-13092019) :</b> Growth : ₹ 0.18
<b>Segregated Fund size monthly average (Seg-06032020) :</b> ₹ 00 <b>Closing AUM:</b> ₹ 00	<b>Segregated NAV per unit as on May 31, 2020 (Seg-06032020) :</b> Growth : ₹ 00
<b>Weighted Average Maturity :</b> 2.48 yrs	<b>High/Low of NAV in the month</b> Growth Option : ₹ 11.89, ₹ 11.77
<b>Minimum Investment Amount</b> Minimum initial investment is ₹ 5000/- and in multiples of ₹1/-	<b>Load Structure</b> 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
<b>No. of Unit Holding Accounts :</b> 19,351	
<b>Yield to Maturity :</b> 9.23%	
<b>Modified Duration :</b> 2.01 yrs	
<b>Total expense ratio (%):</b> Direct: 0.90, Regular: 1.60	

**Fund Performance Vs Benchmark (CAGR)**

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10,000		
	NAV Growth (%)	CRISIL Short Term Credit Risk Index (%)	CRISIL 1-Year T-Bill (%)	NAV Growth (₹)	CRISIL Short Term Credit Risk Index (₹)	CRISIL 1-Year T-Bill (₹)
1 Year	-29.43	10.16	8.03	7,057	11,016	10,803
3 Years	-7.54	8.38	7.24	7,903	12,733	12,335
5 Years	-1.17	8.87	7.21	9,428	15,302	14,169
Since inception*	2.31	9.42	7.30	11,878	19,704	17,004

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 60 in "Fund Manager Summary".  
• The scheme returns are inclusive of the impact of segregation of the portfolio. Debt instruments of Altico Capital India Ltd., Vodafone Idea Ltd. and Yes Bank Ltd. have been segregated from the main portfolio on Sep 13, 2019, Feb 17, 2020 and March 6, 2020 respectively.  
• The scheme returns are inclusive of the impact of markdown by 100% on Dewan Housing Finance Ltd. (DHFL)

**Credit Profile of Debt as on May 31, 2020 (%) (Main Portfolio)**

Excluding Net Current Assets

Due to segregation of portfolio, the scheme performance has been impacted as given below:  
Note: The return disclosed is after taking the 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 (₹12.20 Lakhs) recoverable and accordingly distributed to investors.

(Segregated - 17022020)

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

Under segregated portfolio (subscription & redemption facility is not available however the unit of segregated portfolio will be listed on the recognized Stock Exchange)

**Portfolio as on May 31, 2020 (Main Portfolio)**

Portfolio	% of NAV	Rating
CP / CDs		
HDFC Ltd.	0.05	CRISIL A1+
Govt Securities		
✓ 6.45% GSEC MAT - 07/10/2029	7.74	SOV
✓ 7.26% GSEC 14/01/29	5.77	SOV
Long Term Debt		
✓ Zee Learn Ltd.	8.87	CARE AA
✓ Reliance Industries Ltd.	8.73	CRISIL AAA
✓ Amba River Coke Ltd.	7.42	CARE AA-
✓ Edelweiss Retail Finance Ltd.	7.00	ICRA A+
✓ Piramal Enterprises Ltd.	6.43	ICRA AA
✓ Dilip Buildcon Ltd.	6.29	CRISIL A
✓ Nayara Energy Ltd.	6.25	CARE AA
✓ Power Finance Corporation Ltd.	5.38	CRISIL AAA
✓ Afcons Infrastructure Ltd.	2.61	ICRA AA-
Axis Bank Ltd.	2.30	CRISIL AAA
JM Financial Asset Reconstruction Co. Ltd.	2.15	ICRA AA-
L&T Infrastructure Finance Ltd.	1.09	CRISIL AAA
Tata Motors Ltd.	1.08	ICRA AA-
Green Infra Wind Energy Ltd.#	1.05	CRISIL AA(SO)
Securitized Debt		
First Business Receivables Trust \$	4.80	IND AAA(SO)
Net Current Assets	14.99	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

• Dewan Housing Finance Ltd. (DHFL) has been marked down by 100% on June 7, 2019 and the continues to be valued at zero.

\$ Underlying customers -Reliance Group Companies | # Sembcorp Group -Temasek owns 49%

**UTI Credit Risk Fund (Segregated - 13092019)****SEGREGATED Portfolio as on May 31, 2020**

Portfolio	% of NAV
SBI1YRMCLR+2.58%ALTICO CAP16/08/21.	99.98
Net Current Assets	0.02
<b>Total</b>	<b>100</b>

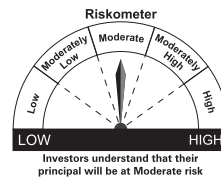
**UTI Credit Risk Fund (Segregated - 17022020)****SEGREGATED Portfolio as on May 31, 2020**

Portfolio	% of NAV	Rating
Vodafone Idea Ltd.	47.56	FITCH-B
Vodafone Idea Ltd.	25.62	CARE-BB-
Vodafone Idea Ltd.	21.58	CARE-BB-
Net Current Assets	5.23	
<b>Total</b>	<b>100</b>	

**UTI Credit Risk Fund (Segregated -06032020)****SEGREGATED Portfolio as on May 31, 2020**

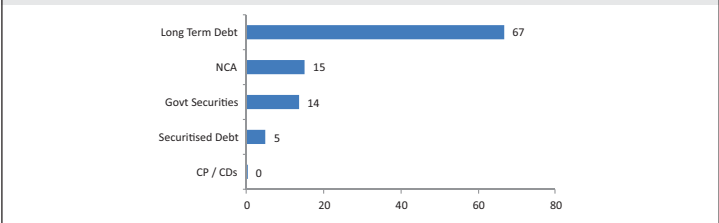
Portfolio	% of NAV	Rating
Yes Bank Ltd.	0*	ICRA-D

\* Percentage to NAV less than 0.01

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

- Reasonable income and capital appreciation over medium to long term
- Investment in debt and money market instruments

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

**Asset Allocation as on May 31, 2020 (%) (Main Portfolio)****New Initiative**

SMS: **COF to 5676756**  
To get scheme details

## Medium Duration Fund

(Macaulay duration of the portfolio is between 3 years - 4 years)

# UTI MEDIUM TERM FUND (Number of Segregated portfolio in the scheme 2)

### 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.

<b>Date of inception/allotment:</b> 25th March, 2015	<b>Fund Managers</b> Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi]) Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance])
<b>Fund size monthly average:</b> ₹ 123.41 Crore <b>Closing AUM:</b> ₹ 118.49 Crore	<b>NAV (Regular) per unit as on May 31, 2020 :</b> Growth : ₹ 13.92
<b>Segregated Fund size monthly average:</b> (Seg- 17022020) : ₹ 1.53 Crore <b>Closing AUM:</b> ₹ 1.53 Crore	<b>Segregated NAV per unit as on May 31, 2020</b> (Seg- 17022020) ₹ 0.10
<b>Segregated Fund size monthly average:</b> (Seg- 06032020) : ₹ 00 <b>Closing AUM:</b> ₹ 00	<b>Segregated NAV per unit as on May 31, 2020</b> (Seg- 06032020) ₹ 00
<b>Weighted Average Maturity</b> 4.05 yrs	<b>High/Low of NAV in the month</b> Growth Option : ₹ 13.92, ₹ 13.71
<b>Minimum Investment Amount</b> Minimum initial investment is ₹ 5000/- and in multiples of ₹1/-	<b>Total expense ratio (%):</b> Direct: 1.10, Regular : 1.63
<b>No. of Unit Holding Accounts :</b> 1,994	<b>Load Structure</b> 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
<b>Yield to Maturity :</b> 7.61%	
<b>Modified Duration :</b> 3.07 yrs	

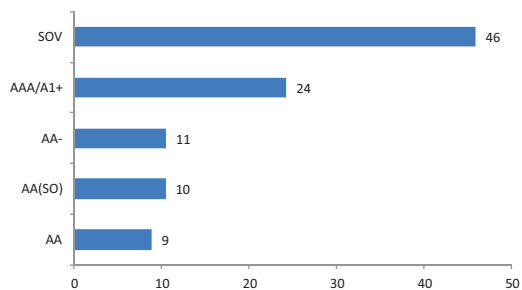
### Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020				Growth of ₹10,000		
Period	NAV Growth (%)	CRISIL Medium Term Debt Index (%)	CRISIL 1-Year T-Bill (%)	NAV Growth (₹)	CRISIL Medium Term Debt Index (₹)	CRISIL 1-Year T-Bill (₹)
1 Year	2.15	12.48	8.03	10,215	11,248	10,803
3 Years	4.77	8.54	7.24	11,502	12,790	12,335
5 Years	6.57	9.05	7.21	13,751	15,429	14,169
Since inception*	6.60	9.01	7.22	13,918	15,624	14,342

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. The above scheme is in existence for less than 5 years. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 60 in 'Fund Manager Summary'. The above scheme is in existence for less than 3 or 5 years.

- The scheme returns are inclusive of the impact of mark down by 100% on Dewan Housing Finance Ltd. (DHFL)
- The scheme returns are inclusive of the impact of segregation of the portfolio. Debt instruments of Vodafone Idea Ltd. and Yes Bank Ltd. have been segregated from the main portfolio on Feb 17, 2020 and March 6, 2020 respectively.

### Credit Profile of Debt as on May 31, 2020 (%) (Main Portfolio)



Excluding Net Current Assets

### (Segregated - 17022020)

NAV per unit (Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
14/02/2020	14.1531	NA
17/02/2020	14.0635	0.098
Reduction in NAV (%)	-0.63%	

### Portfolio as on May 31, 2020 (Main Portfolio)

Portfolio	% of NAV	Rating
<b>Govt Securities</b>		
✓ 7.26% GSEC 14/01/29	36.31	SOV
<b>Long Term Debt</b>		
✓ L&T Infrastructure Finance Ltd.	8.56	CRISIL AAA
✓ Amba River Coke Ltd.	8.32	CARE AA-
✓ Green Infra Wind Energy Ltd.#	8.27	CRISIL AA(SO)
✓ Power Grid Corporation Of India Ltd.	4.53	CRISIL AAA
✓ Nayara Energy Ltd.	4.10	CARE AA
✓ Zee Learn Ltd.	2.91	CARE AA
✓ National Bank for Agriculture & Rural Development	2.65	CRISIL AAA
✓ Bhopal Dhule Transmission Co Ltd.	2.56	CRISIL AAA
✓ Power Finance Corporation Ltd.	0.90	ICRA AAA
Net Current Assets	20.89	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

• Dewan Housing Finance Ltd. (DHFL) has been marked down by 100% on June 7, 2019 and the continues to be valued at zero.

# Sembcorp Group -Temasek owns 49%

### UTI Medium Term Fund (Segregated - 17022020)

#### SEGREGATED Portfolio as on May 31, 2020

Portfolio	% of NAV	Rating
Vodafone Idea Ltd.	97.02	CARE-BB-
Net Current Assets	2.98	
<b>Total</b>	<b>100</b>	

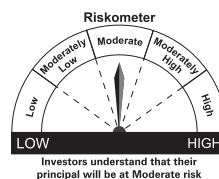
### UTI Medium Term Fund (Segregated - 06032020)

#### SEGREGATED Portfolio as on May 31, 2020

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

\* Percentage to NAV less than 0.01

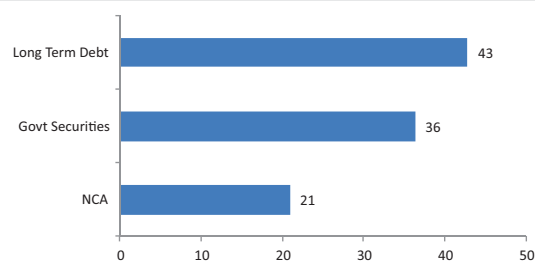
### This product is suitable for investors who are seeking\*:



- Reasonable income over the medium to long term
- Investment in Debt & Money Market Instruments

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

### Asset Allocation as on May 31, 2020 (%) (Main Portfolio)



### New Initiative

SMS: MZ to 5676756  
To get scheme details



**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.

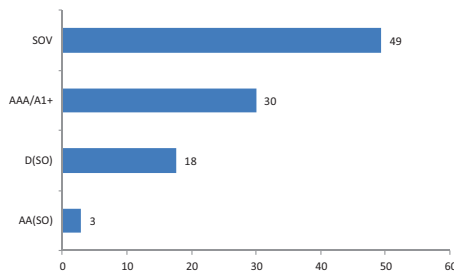
<b>Date of inception/allotment:</b> 16th June, 2010	<b>Fund Manager</b> - (Managing the scheme since Feb-2012) Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
<b>Fund size monthly average:</b> ₹ 319.4 Crore <b>Closing AUM:</b> ₹ 300.31 Crore	<b>NAV (Regular) per unit as on May 31, 2020 :</b> Growth Option : ₹ 20.41
<b>Segregated Fund size monthly average:</b> ₹ 7.65 Crore <b>Closing AUM:</b> ₹ 7.67 Crore	<b>Segregated NAV per unit as on May 31, 2020</b> 0.37
<b>High/Low of NAV in the month</b> Growth Option : ₹ 20.41, ₹ 20.04	<b>Minimum Investment Amount</b> ₹ 10,000/-
<b>Total expense ratio (%):</b> <b>Direct:</b> 0.99, <b>Regular:</b> 1.58	<b>No. of Unit Holding Accounts :</b> 8,051
<b>Weighted Average Maturity</b> 7.31 yrs	<b>Load Structure</b> Entry Load : Nil Exit Load : 3% < 3 months 2% >= 3 months and < 6 months 1% >= 6 months and < 1 year Nil >= 1 year
<b>Yield to Maturity :</b> 6.76%	
<b>Modified Duration :</b> 4.88 yrs	

**Fund Performance Vs Benchmark (CAGR)**

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10,000		
	NAV Growth (%)	CRISIL Dynamic Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	0.07	12.93	13.04	10,007	11,293	11,304
3 Years	1.64	8.40	7.37	10,501	12,740	12,380
5 Years	5.15	8.97	8.29	12,858	15,372	14,898
Since inception*	7.42	8.80	7.26	20,405	23,173	20,105

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 60 in 'Fund Manager Summary'.  
• The scheme returns are inclusive of the impact of markdown by 100% on Dewan Housing Finance Ltd. (DHFL)  
• 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 Feb 17, 2020.

**Credit Profile of Debt as on May 31, 2020 (%) (Main Portfolio)**



Excluding Net Current Assets

**(Segregated - 17022020)**

NAV per unit (Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
14/02/2020	19.9279	NA
17/02/2020	19.5948	0.3570
Reduction in NAV (%)	-1.67%	

**Portfolio as on May 31, 2020 (Main Portfolio)**

Portfolio	% of NAV	Rating
<b>Govt Securities</b>		
✓ 7.27% GS 08/04/2026	23.36	SOV
✓ 7.26% GSEC 14/01/29	12.54	SOV
✓ 07.57 GS -17/06/2033	5.55	SOV
<b>NCDs</b>		
✓ Jorbat Shillong Expressway Ltd. ~	14.82	IND D(SO)
✓ Rural Electrification Corporation Limited	10.01	CRISIL AAA
✓ Power Finance Corporation Ltd.	9.99	CRISIL AAA
✓ National Highways Authority of India	5.16	CRISIL AAA
✓ U P Power Corporation Ltd.	2.48	IND AA(SO)
Net Current Assets	16.09	
<b>Total</b>	<b>100.00</b>	

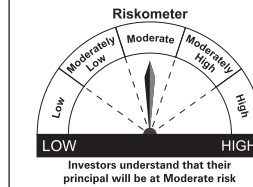
All figures given are provisional and unaudited

- ✓ Top 10 scrips in the portfolio
- Dewan Housing Finance Ltd. (DHFL) has been marked down by 100% on June 7, 2019 and the continues to be valued at zero.
- ~ Backed by Annuity from National Highway Authority of India – NHAI

**UTI Dynamic Bond Fund (Segregated - 17022020)**  
**SEGREGATED Portfolio as on May 31, 2020**

Portfolio	% of NAV	Rating
Vodafone Idea Ltd.	97.02	CARE-BB-
Net Current Assets	2.98	
<b>Total</b>	<b>100</b>	

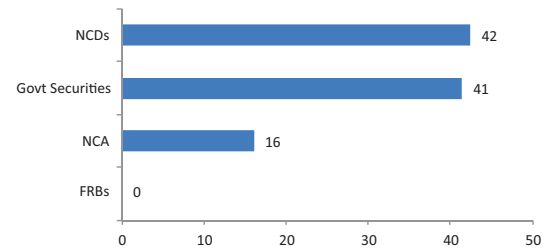
**This product is suitable for investors who are seeking\*:**



- Optimal returns with adequate liquidity over medium to long term
- Investment in Debt & Money Market Instruments

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

**Asset Allocation as on May 31, 2020 (%) (Main Portfolio)**



**Initiative**

SMS: DBF to 5676756  
To get scheme details

**Medium to Long Duration Fund**  
(Macaulay duration of the portfolio is between 4 years - 7 years)

**UTI BOND FUND** (Number of Segregated portfolio in the scheme 1)

**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.

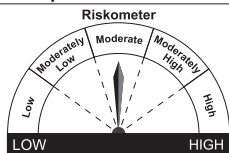
<b>Date of inception/allotment:</b> 4th May, 1998	<b>Fund Manager-</b> (managing the scheme since Oct-2003) Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
<b>Fund size monthly average:</b> ₹ 380.79 Crore <b>Closing AUM:</b> ₹ 314.20 Crore	<b>NAV (Regular) per unit as on May 31, 2020 :</b> Growth : ₹ 48.93
<b>Segregated Fund size monthly average:</b> ₹ 18.81 Crore <b>Closing AUM:</b> ₹ 18.87 Crore	<b>Segregated NAV per unit as on May 31, 2020</b> 1.96
<b>High/Low of NAV in the month</b> Growth/Income : ₹ 48.93, ₹ 47.78	<b>Minimum Investment Amount</b> Regular Growth Option ₹ 1,000/- Income Option ₹ 20,000/-
<b>Total expense ratio (%):</b> <b>Direct:</b> 0.96, <b>Regular:</b> 1.57	<b>No. of Unit Holding Accounts :</b> 20,936
<b>Weighted Average Maturity</b> 8.42 yrs	<b>Yield to Maturity :</b> 7.01%
<b>Load Structure</b> Entry Load : Nil Exit Load : 3% < 3 months 2% >= 3 months and < 6 months 1% >= 6 months and < 1 year Nil >= 1 year	<b>Modified Duration :</b> 5.30 yrs

**Fund Performance Vs Benchmark (CAGR)**

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10,000		
	NAV (%)	CRISIL Medium to Long Term Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	CRISIL Medium to Long Term Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	-6.48	13.82	13.04	9,352	11,382	11,304
3 Years	-1.09	8.75	7.37	9,676	12,864	12,380
5 Years	3.09	9.28	8.29	11,645	15,592	14,898
Since inception*	7.45	10.19	NA	48,906	85,298	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 60 in 'Fund Manager Summary'.  
N.A. - Not Available  
• The scheme returns are inclusive of the impact of markdown by 100% on Dewan Housing Finance Ltd. (DHFL)  
• 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 Feb 17, 2020.

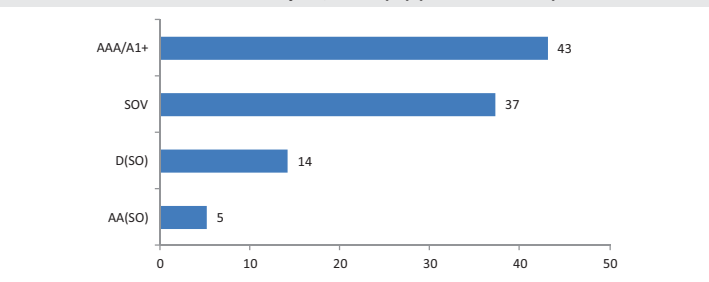
**This product is suitable for investors who are seeking\*:**



- Optimal returns with adequate liquidity over medium to long term
- Investment in Debt & money market instruments

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

**Credit Profile of Debt as on May 31, 2020 (%) (Main Portfolio)**



Excluding Net Current Assets

**Portfolio as on May 31, 2020 (Main Portfolio)**

Portfolio	% of NAV	Rating
<b>Govt Securities</b>		
✓ 7.27% GS 08/04/2026	18.89	SOV
✓ 07.57 GS -17/06/2033	8.85	SOV
✓ 8.0% ARUNACHAL PR SDL 08/04/2030	1.76	SOV
✓ 6.45% GSEC MAT - 07/10/2029	1.64	SOV
<b>Long Term Debt</b>		
✓ Jorbat Shillong Expressway Ltd. ~	11.92	IND D(SO)
✓ Rural Electrification Corporation Limited	9.57	CRISIL AAA
✓ Power Finance Corporation Ltd.	9.54	CRISIL AAA
✓ NLC India Ltd	8.66	ICRA AAA
✓ National Highways Authority of India	8.22	CRISIL AAA
✓ U P Power Corporation Ltd.	4.37	IND AA(SO)
Net Current Assets	16.58	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

• Dewan Housing Finance Ltd. (DHFL) has been marked down by 100% on June 7, 2019 and the continues to be valued at zero.

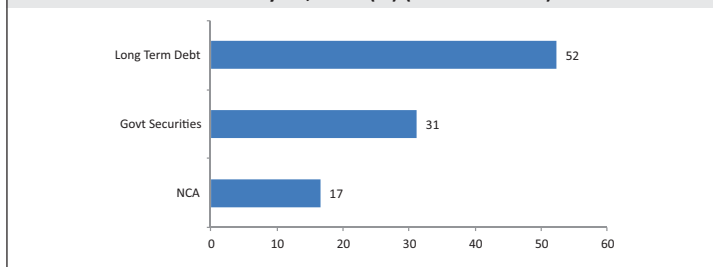
~ Backed by Annuity from National Highway Authority of India – NHAI

**UTI Bond Fund (Segregated - 17022020)**

**SEGREGATED Portfolio as on May 31, 2020**

Portfolio	% of NAV	Rating
Vodafone Idea Ltd.	97.02	CARE-BB-
Net Current Assets	2.98	
<b>Total</b>	<b>100</b>	

**Asset Allocation as on May 31, 2020 (%) (Main Portfolio)**



**Initiative**

SMS: UBF to 5676756  
To get scheme details

**Options Available**

SIP & SWP

**(Segregated - 17022020)**

NAV per unit (Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
14/02/2020	48.8351	NA
17/02/2020	46.954	1.912
Reduction in NAV (%)	-3.85%	

# UTI Gilt Fund

(Erstwhile UTI Gilt Advantage Fund LTP)

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.	
<b>Date of inception/allotment:</b> 21st January, 2002	<b>Fund Manager-</b> (Managing the scheme since Jul-2004) Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
<b>Fund size monthly average:</b> ₹ 649.39 Crore <b>Closing AUM:</b> ₹ 650.56 Crore	<b>NAV (Regular) per unit as on May 31, 2020 :</b> Growth: ₹ 48.18
<b>High/Low of NAV in the month</b> Growth/Income : ₹ 48.23, ₹ 47.32	<b>Minimum Investment Amount</b> Please refer to page no. 59
<b>Total expense ratio (%):</b> <b>Direct:</b> 0.65, <b>Regular:</b> 0.93	<b>No. of Unit Holding Accounts</b> 7,860
<b>Load Structure</b> Entry / Exit Load : Nil	<b>Weighted Average Maturity</b> 8.59 yrs
<b>Yield to Maturity :</b> 6.13%	<b>Modified Duration :</b> 5.92 yrs

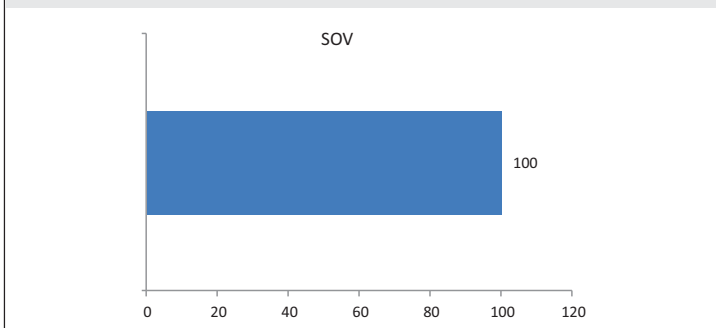
All figures given are provisional and unaudited

### Fund Performance Vs Benchmark (CAGR)

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/05/2020			Growth of ₹10,000		
	NAV (%)	CRISIL Dynamic Gilt (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	CRISIL Dynamic Gilt (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	14.92	13.59	13.04	11,492	11,359	11,304
3 Years	8.70	8.54	7.37	12,847	12,790	12,380
5 Years	9.65	9.00	8.29	15,859	15,394	14,898
Since inception*	8.94	8.07	7.09	48,209	41,606	35,195

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 60 in 'Fund Manager Summary'.

### Credit Profile of Debt as on May 31, 2020 (%)



New Initiative	Options Available
SMS: GAF to 5676756 To get scheme details	SIP

### Portfolio as on May 31, 2020

Portfolio	% of NAV	Rating
<b>Govt Securities</b>		
✓ 6.45% GSEC MAT - 07/10/2029	22.99	SOV
✓ 07.57 GS -17/06/2033	18.80	SOV
✓ 7.26% GSEC 14/01/29	14.88	SOV
✓ 7.27% GS 08/04/2026	12.44	SOV
✓ 5.79% GS MAT -11/05/2030	11.54	SOV
✓ 8.13% GSEC 22.06.45	2.71	SOV
✓ 6.19% GS MAT - 16/09/2034	0.77	SOV
✓ 7.24% ASSAM SDL 2030-29/01/30	0.29	SOV
Net Current Assets	15.58	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited  
✓ Top 10 scrips in the portfolio

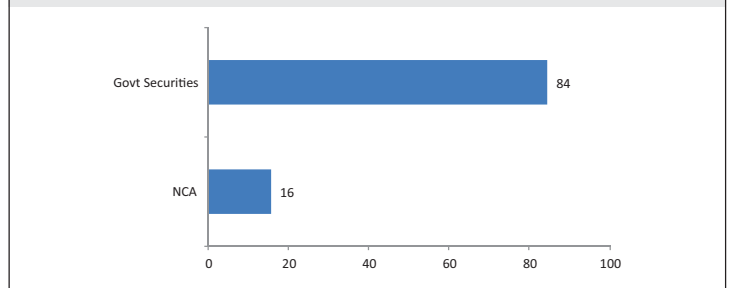
### This product is suitable for investors who are seeking\*:

Investors understand that their principal will be at Moderate risk

- 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

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

### Asset Allocation as on May 31, 2020 (%)



# DIVIDEND/BONUS HISTORY



Haq, ek behtar zindagi ka.

UTI Mastershare Unit Scheme - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
1987	8.00%	0.80	11.05	10.00	June 29, 1987	June 29, 1987
1988	13.00%	1.30	14.70	10.00	June 30, 1988	June 30, 1988
1989	1.2@Rs.12		17.78	10.00	January 10, 1989	January 10, 1989
	18.00%	1.80	29.45	10.00	June 30, 1989	June 30, 1989
1990	18.00%	1.80	26.52	10.00	June 4, 1990	June 4, 1990
1991	18.00%	1.80	36.00	10.00	June 28, 1991	June 28, 1991
	1:2 bonus		42.09	10.00	July 30, 1991	July 30, 1991
1992	18.00%	1.80	50.00	10.00	June 24, 1992	June 24, 1992
1993	1:3 bonus		32.10	10.00	December 13, 1993	December 13, 1993
	1:1 right @15			10.00	December 20, 1993	December 20, 1993
	18.00%	1.80	57.60	10.00	November 24, 1993	November 24, 1993
1994	20.00%	2.00	37.97	10.00	July 27, 1994	July 27, 1994
1995	16.00%	1.60	29.78	10.00	June 14, 1995	June 14, 1995
	1:5 bonus		23.09	10.00	August 30, 1995	August 30, 1995
1996	16.00%	1.60	24.16	10.00	August 28, 1996	August 28, 1996
1997	16.00%	1.60	24.76	10.00	August 20, 1997	August 20, 1997
1998	16.00%	1.60	15.76	10.00	August 19, 1998	August 19, 1998
1999	16.00%	1.60	22.62	10.00	August 25, 1999	August 25, 1999
2000	16.00%	1.60	17.14	10.00	May 17, 2000	May 17, 2000
2001	10.00%	1.00	10.34	10.00	October 3, 2001	October 3, 2001
2002	10.00%	1.00	11.13	10.00	October 11, 2002	October 11, 2002
2003	14.00%	1.40	14.54	10.00	September 18, 2003	September 18, 2003
2004	20.00%	2.00	18.90	10.00	September 24, 2004	September 24, 2004
2005	25.00%	2.50	23.47	10.00	October 20, 2005	October 20, 2005
2006	30.00%	3.00	29.77	10.00	November 10, 2006	November 10, 2006
2007	35.00%	3.50	42.75	10.00	November 7, 2007	November 7, 2007
2008	22.00%	2.20	20.93	10.00	October 23, 2008	October 23, 2008
2009	27.00%	2.70	28.65	10.00	October 30, 2009	October 30, 2009
2010	30.00%	3.00	34.04	10.00	November 15, 2010	November 15, 2010
2011	22.00%	2.20	28.02	10.00	October 31, 2011	October 31, 2011
2012	22.00%	2.20	27.36	10.00	November 15, 2012	November 15, 2012
2013	22.50%	2.25	27.33	10.00	October 29, 2013	October 29, 2013
2014	27.50%	2.75	35.54	10.00	November 5, 2014	November 5, 2014
2015	28.00%	2.80	33.76	10.00	November 9, 2015	November 9, 2015
2016	30.00%	3.00	34.5821	10.00	November 01, 2016	November 08, 2016
2017	35.00%	3.50	34.7809	10.00	October 09, 2017	October 16, 2017
2018	27.00%	2.70	32.6933	10.00	November 05, 2018	November 15, 2018
2019	26.00%	2.60	31.5608	10.00	October 10, 2019	October 17, 2019

Pursuant to payment of dividend/ bonus/ right, the NAV of the Dividend 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. # Dividend declared every year since 1987 till 2019.

\*Not Available  
# NAV at the time of Div. Declaration  
\$ Dividend % is in regular plan

**Cumulative gross Total Dividend of 667% Since 1987 till 2019**

UTI Equity Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
1996	12%	1.20	11.21	10.00	N/A*	01/10/1996
2000	15%	1.50	13.14	10.00	N/A*	02/04/2000
2004	30%	3.00	19.69	10.00	23/01/2004	13/02/2004
2005	20%	2.00	21.28	10.00	17/05/2005	09/06/2005
2006	20%	2.00	26.99	10.00	12/07/2006	19/07/2006
2009	10%	1.00	25.60	10.00	08/04/2009	16/04/2009
2013	14%	1.40	54.87	10.00	19/02/2013	26/02/2013
2014	17.50%	1.75	67.6094	10.00	20/05/2014	27/05/2014
2015	28%	2.80	83.6487	10.00	13/05/2015	14/05/2015
2016	28%	2.80	82.6040	10.00	13/06/2016	20/06/2016
2017	28%	2.80	93.6715	10.00	13/06/2017	20/06/2017
2018	33%	3.30	112.6637	10.00	16/08/2018	23/08/2018
2019	30%	3.00	99.2097	10.00	29/07/2019	05/08/2019

\*Not Available

UTI Core Equity Fund (Formerly known as UTI Top 100 Fund) - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2010	12%	1.20	22.38	10.00	13/07/2010	20/07/2010
2013	15%	1.50	23.77	10.00	18/09/2013	25/09/2013
2015	30.00%	3.00	36.8854	10.00	09/03/2015	26/03/2015
2016	21.00%	2.10	29.7730	10.00	09/03/2016	16/03/2016
2017	25%	2.50	33.8504	10.00	20/03/2017	27/03/2017
2018	27%	2.70	36.2350	10.00	14/03/2018	21/03/2018

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

The scheme dividend details under regular plan.

**Disclaimer:** Pursuant to payment of Dividend/issue of Bonus units, the NAV of the respective Options of the Schemes would fall to the extent of payout and statutory levy (if applicable)

UTI Infrastructure Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	30%	3.00	17.88	10.00	03/07/2006	10/07/2006
2007	35%	3.50	22.62	10.00	22/06/2007	29/06/2007
2009	15%	1.50	19.60	10.00	31/07/2009	06/08/2009
2016	9%	0.90	20.32	10.00	09/03/2016	16/03/2016
2017	10%	1.00	26.0469	10.00	20/03/2017	27/03/2017

UTI Dividend Yield Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2008	8%	0.80	13.82	10.00	23/01/2008	30/01/2008
2008	7%	0.70	12.56	10.00	09/05/2008	16/05/2008
2009	4%	0.40	11.22	10.00	21/05/2009	28/05/2009
2009	5%	0.50	12.28	10.00	24/07/2009	31/07/2009
2009	5%	0.50	13.20	10.00	05/11/2009	12/11/2009
2010	5%	0.50	14.34	10.00	17/03/2010	24/03/2010
2010	5%	0.50	14.92	10.00	21/07/2010	27/07/2010
2010	7%	0.70	16.13	10.00	21/12/2010	28/12/2010
2011	5%	0.50	14.33	10.00	30/05/2011	06/06/2011
2011	4%	0.40	12.71	10.00	23/11/2011	29/11/2011
2012	4%	0.40	12.90	10.00	19/06/2012	26/06/2012
2012	5%	0.50	14.19	10.00	17/12/2012	24/12/2012
2013	5%	0.50	13.05	10.00	12/06/2013	19/06/2013
2014	4.50%	0.45	13.1011	10.00	07/01/2014	14/01/2014
2014	6.00%	0.60	15.6948	10.00	04/06/2014	11/06/2014
2014	8.00%	0.80	17.4039	10.00	22/12/2014	29/12/2014
2015	5.50%	0.55	15.9054	10.00	17/06/2015	24/06/2015
2015	5.50%	0.55	15.2092	10.00	21/12/2015	28/12/2015
2016	5.50%	0.55	15.3682	10.00	30/06/2016	01/07/2016
2016	5.50%	0.55	14.8750	10.00	22/12/2016	29/12/2016
2017	7.50%	0.75	16.9767	10.00	13/06/2017	20/06/2017
2017	7.50%	0.75	17.8856	10.00	28/12/2017	04/01/2018
2018	7.50%	0.75	17.1894	10.00	14/03/2018	21/03/2018
2018	7.50%	0.75	16.2769	10.00	13/12/2018	20/12/2018
2019	6.00%	0.60	16.0720	10.00	20/06/2019	27/06/2019
2019	7.00%	0.70	15.3871	10.00	16/12/2019	23/12/2019

UTI Value Opportunities Fund (Formerly known as UTI Opportunities Fund) - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	17%	1.70	13.74	10.00	29/06/2007	06/07/2007
2008	18%	1.80	11.54	10.00	01/07/2008	08/07/2008
2009	10%	1.00	11.95	10.00	10/07/2009	17/07/2009
2010	15%	1.50	14.05	10.00	22/01/2010	29/01/2010
2011	8%	0.80	14.97	10.00	01/05/2011	08/05/2011
2012	9%	0.90	14.39	10.00	12/04/2012	19/04/2012
2013	10%	1.00	15.20	10.00	07/05/2013	14/05/2013
2014	12.50%	1.25	16.0517	10.00	15/05/2014	22/05/2014
2015	15%	1.50	20.5752	10.00	18/04/2015	17/04/2015
2016	10%	1.00	18.5083	10.00	28/04/2016	05/05/2016
2017	13%	1.30	18.6765	10.00	08/05/2017	15/05/2017
2018	12%	1.20	19.5009	10.00	02/07/2018	09/07/2018
2019	11%	1.10	18.8335	10.00	17/07/2019	24/07/2019

UTI Healthcare Fund (Formerly known as UTI Pharma & Healthcare Fund) - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	25%	2.50	21.34	10.00	10/01/2006	17/01/2006
2008	15%	1.50	20.91	10.00	26/08/2008	02/09/2008
2010	17%	1.70	32.65	10.00	28/10/2010	04/11/2010

UTI Banking and Financial Services Fund (Formerly known as UTI Banking Sector Fund) - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	25%	2.50	15.62	10.00	22/09/2005	29/09/2005
2007	35%	3.50	19.02	10.00	23/05/2007	30/05/2007
2009	22%	2.20	19.04	10.00	04/09/2009	11/09/2009
2010	10%	1.00	22.78	10.00	24/06/2010	01/07/2010
2011	25%	2.50	24.20	10.00	27/01/2011	03/02/2011
2011	25%	2.50	21.82	10.00	04/05/2011	09/05/2011
2015	25%	2.50	31.8833	10.00	16/07/2015	23/07/2015
2016	25%	2.50	30.6179	10.00	03/08/2016	10/08/2016

UTI Long Term Equity Fund (Tax Saving) (Formerly known as UTI Equity Tax Saving Plan) - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2001	12%	1.20	N/A*	10.00	24/02/2001	01/03/2001
2004	40%	4.00	N/A*	10.00	14/03/2004	20/01/2004
2004	20%	2.00	N/A*	10.00	29/10/2004	04/11/2004
2005	40%	4.00	N/A*	10.00	09/09/2005	15/09/2005
2006	60%	6.00	22.93	10.00	23/02/2006	02/03/2006
2007	20%					

# DIVIDEND/BONUS HISTORY



Haq, ek behtar zindagi ka.

UTI Hybrid Equity Fund (Formerly known as UTI Balanced Fund) - Dividend History* (Recent Dividends)			
Year	Dividend %	Record Date NAV/FV	Record Date
2016	6.50%	30.53/10	22/09/2016
2016	6.50%	28.23/10	22/12/2016
2017	6.50%	30.77/10	30/03/2017
2017	2.70%	30.34/10	17/04/2017
2017	2.70%	30.73/10	18/05/2017
2017	2.70%	30.93/10	20/06/2017
2017	2.70%	31.39/10	19/07/2017
2017	2.70%	30.67/10	22/08/2017
2017	2.70%	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	2.70%	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	2.70%	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

UTI Bond Fund - Dividend declared - Last 10 Quarterly Dividend						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	1.50%	0.150	13.4676	10.00	20/06/2016	27/06/2016
2016	1.50%	0.150	14.0523	10.00	19/09/2016	26/09/2016
2016	1.50%	0.150	14.5414	10.00	19/12/2016	26/12/2016
2017	2.50%	0.250	14.3401	10.00	15/03/2017	22/03/2017
2017	1.50%	0.150	14.7614	10.00	21/06/2017	28/06/2017
2017	1.50%	0.150	14.7304	10.00	18/09/2017	25/09/2017
2017	1.00%	0.100	14.4792	10.00	19/12/2017	26/12/2017
2018	3.00%	0.300	11.2078	10.00	19/03/2018	26/03/2018
2018	0.30%	0.030	14.3788	10.00	19/06/2018	26/06/2018
2018	0.25%	0.025	14.4843	10.00	18/09/2018	25/09/2018
2018	1.00%	0.100	14.8155	10.00	19/12/2018	26/12/2018
2019	0.25%	0.025	14.4932	10.00	18/03/2019	25/03/2019

UTI Gilt Fund (Formerly known as UTI Gilt Advantage Fund LTP) - Dividend declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2011	0.25%	0.250	12.4363	10.00	22/09/2011	28/09/2011
2011	2.50%	0.250	12.4316	10.00	28/09/2011	05/10/2011
2012	0.35%	0.350	12.7174	10.00	21/03/2012	28/03/2012
2012	3.50%	0.350	12.7174	10.00	28/03/2012	04/04/2012
2012	0.30%	0.300	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%	0.600	14.1032	10.00	18/09/2014	25/09/2014
2015	0.60%	0.600	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	0.30%	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

UTI Retirement Benefit Pension Fund - Bonus Declared						
Year	Bonus Declared	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 Overnight Fund (Formerly known as UTI G-SEC STP) - Dividend Declaration						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	2.25%	0.225	10.6500	10.00	9/29/2006	10/6/2006
2007	2.50%	0.250	10.7471	10.00	3/30/2007	4/6/2007
2007	2.75%	0.275	10.8159	10.00	9/28/2007	10/5/2007
2008	2.25%	0.225	10.8738	10.00	9/30/2008	10/7/2008
2009	3.00%	0.300	11.2318	10.00	3/30/2009	4/6/2009
2009	0.05%	0.050	10.9160	10.00	9/30/2009	10/7/2009
2012	6.00%	0.600	11.9718	10.00	3/28/2012	4/4/2012
2013	3.00%	0.300	12.0232	10.00	3/18/2013	3/25/2013
2013	2.00%	0.200	12.2042	10.00	9/19/2013	9/26/2013
2014	2.00%	0.200	12.5067	10.00	3/19/2014	3/26/2014
2015	4.00%	0.400	13.0042	10.00	3/19/2015	3/26/2015
2016	6.00%	0.600	13.7856	10.00	21/03/2016	28/03/2016
2017	7.00%	0.700	13.9920	10.00	15/03/2017	22/03/2017
2018	4.00%	0.400	14.0709	10.00	19/03/2018	26/03/2018
2019	4.00%	40.000	1448.7274	1000.00	18/03/2019	25/03/2019
2020	4.00%	40.000	1483.9871	1000.00	19/03/2020	26/03/2020

UTI Regular Savings Fund (Formerly known as UTI MIS Advantage Plan) - Dividend - Regular Plan declared - Last 10 Months Dividends (Recent Dividends)						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.80%	0.080	15.2460	10.00	30/11/18	30/11/18
2018	0.80%	0.080	15.2539	10.00	28/12/18	28/12/18
2019	0.80%	0.080	15.2206	10.00	31/01/19	31/01/19
2019	0.80%	0.080	15.1841	10.00	28/02/19	28/02/19
2019	0.80%	0.080	15.4269	10.00	28/03/19	28/03/19
2019	0.80%	0.080	15.3720	10.00	30/04/19	30/04/19
2019	0.80%	0.080	15.4603	10.00	31/05/19	31/05/19
2019	0.80%	0.080	14.9111	10.00	28/06/19	28/06/19
2019	0.80%	0.080	14.8120	10.00	31/07/19	31/07/19
2019	0.80%	0.080	14.6899	10.00	30/08/19	30/08/19
2019	0.80%	0.080	14.6879	10.00	30/09/19	30/09/19
2019	9.00%	0.900	35.0438	10.00	12/12/19	19/12/19

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

UTI Dynamic Bond Fund - Dividend declared - Last 10 Months Dividends (Recent Dividends)						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	1.50%	0.150	11.2901	10.00	20/06/2016	27/06/2016
2016	1.50%	0.150	11.7554	10.00	19/09/2016	26/09/2016
2016	1.50%	0.150	12.1949	10.00	19/12/2016	26/12/2016
2017	2.50%	0.250	12.0407	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	12.2920	10.00	18/09/2017	25/09/2017
2017	1.00%	0.100	12.0887	10.00	19/12/2017	26/12/2017
2018	3.00%	0.300	11.3443	10.00	19/03/2018	26/03/2018
2018	0.30%	0.030	12.0737	10.00	19/06/2018	26/06/2018
2018	0.45%	0.045	12.1749	10.00	18/09/2018	25/09/2018
2018	1.25%	0.125	12.4714	10.00	19/12/2018	26/12/2018
2019	0.25%	0.025	12.1756	10.00	18/03/2019	25/03/2019

UTI Short Term Income Fund - Dividend declared - Last 10 Quarterly Dividend						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	3.50%	0.350	12.1075	10.00	21/03/2016	28/03/2016
2016	1.50%	0.150	14.8408	10.00	20/06/2016	27/06/2016
2016	1.50%	0.150	12.1487	10.00	19/09/2016	26/09/2016
2016	1.50%	0.150	12.3259	10.00	19/12/2016	26/12/2016
2017	2.50%	0.250	12.3115	10.00	15/03/2017	22/03/2017
2017	1.50%	0.150	12.3823	10.00	21/06/2017	28/06/2017
2017	1.50%	0.150	12.4211	10.00	18/09/2017	25/09/2017
2017	1.50%	0.150	12.3826	10.00	19/12/2017	26/12/2017
2018	1.50%	0.150	12.3556	10.00	19/03/2018	26/03/2018
2018	0.30%	0.030	12.3207	10.00	19/06/2018	26/06/2018
2018	1.00%	0.100	12.4819	10.00	18/09/2018	25/09/2018
2018	1.20%	0.120	12.6444	10.00	19/12/2018	26/12/2018
2019	2.00%	0.200	12.7240	10.00	18/03/2019	25/03/2019

UTI Treasury Advantage Fund - Dividend declared - Last 10 Months Dividends (Recent Dividends)						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	1.50%	15.00	1112.9266	1000.00	20/06/2016	27/06/2016
2016	1.50%	15.00	1122.9153	1000.00	19/09/2016	26/09/2016
2016	1.50%	15.00	1131.2020	1000.00	19/12/2016	26/12/2016
2017	2.50%	25.00	1135.0992	1000.00	15/03/2017	22/03/2017
2017	1.50%	15.00	1133.7055	1000.00	21/06/2017	28/06/2017
2017	1.50%	15.00	1137.1865	1000.00	18/09/2017	25/09/2017
2017	1.50%	15.00	1138.9544	1000.00	19/12/2017	26/12/2017
2018	1.50%	15.00	1141.7820	1000.00	19/03/2018	26/03/2018

# DIVIDEND/BONUS HISTORY



Haq, ek behtar zindagi ka.

UTI Unit Linked Insurance Plan - Bonus declared						
Year	Dividend	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 - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2015	1.50%	0.150	13.3352	10.00	18/06/2015	25/06/2015
2015	1.50%	0.150	10.3956	10.00	21/09/2015	28/09/2015
2015	1.50%	0.150	10.4645	10.00	21/12/2015	28/12/2015
2016	2.50%	0.250	11.2802	10.00	21/03/2016	28/03/2016
2016	1.50%	0.150	11.2826	10.00	20/06/2016	27/06/2016
2016	1.50%	0.150	10.7366	10.00	19/09/2016	26/09/2016
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 Children's Career Fund - Saving Plan (Formerly known as UTI CCP Advantage Fund) - Bonus Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		14.4895	10.00	30/03/2007	06/04/2007
2009	1:10		13.0344	10.00	26/03/2009	02/04/2009
2010	1:10		15.7857	10.00	31/03/2010	07/04/2010
2011	1:10		15.7041	10.00	25/04/2011	02/05/2011
2012	1:10		14.6295	10.00	13/06/2012	20/06/2012
2013	1:10		15.0686	10.00	23/05/2013	30/05/2013
2014	1:10		16.9392	10.00	25/08/2014	01/09/2014

UTI Mid Cap Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	30%	3.00	19.43	10.00	18/08/2006	25/08/2006
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

UTI Transportation & Logistics Fund - Dividend Declared						
Year	Dividend	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	Dividend	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	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.00%	0.1000	10.2221	10.00	19/12/2018	26/12/2018
2019	1.00%	0.1000	10.3906	10.00	18/03/2019	25/03/2019
2019	1.00%	0.100	10.6154	10.00	20/06/2019	27/06/2019
2019	2.00%	0.200	10.8035	10.00	18/09/2019	25/09/2019
2019	1.00%	0.100	10.8624	10.00	19/12/2019	26/12/2019
2020	0.50%	0.050	10.8026	10.00	19/03/2019	26/03/2020

## PLANS/OPTIONS

### UTI Liquid Cash Plan

- (i) Growth Option
- (ii) Daily Dividend Reinvestment Option
- (iii) Weekly Dividend Reinvestment Option
- (iv) Fortnightly Dividend Payout Option
- (v) Fortnightly Dividend Reinvestment Option
- (vi) Monthly Dividend Payout Option
- (vii) Monthly Dividend Reinvestment Option
- (viii) Quarterly Dividend Payout Option
- (ix) Quarterly Dividend Reinvestment Option
- (x) Half Yearly Dividend Payout Option
- (xi) Half Yearly Dividend Reinvestment Option
- (xii) Annual Dividend Payout Option
- (xiii) Annual Dividend Reinvestment Option
- (xiv) Flexi Dividend Payout Option
- (xv) Flexi Dividend Reinvestment Option
- Default Option – Daily Dividend Reinvestment Option

### UTI - Money Market Fund

- (i) Growth Option
- (ii) Daily Dividend Reinvestment Option
- (iii) Weekly Dividend Payout Option
- (iv) Weekly Dividend Reinvestment Option
- (v) Fortnightly Dividend Payout Option
- (vi) Fortnightly Dividend Reinvestment Option
- (vii) Monthly Dividend Payout Option
- (viii) Monthly Dividend Reinvestment Option
- (ix) Quarterly Dividend Payout Option
- (x) Quarterly Dividend Reinvestment Option
- (xi) Half Yearly Dividend Payout Option
- (xii) Half Yearly Dividend Reinvestment Option
- (xiii) Annual Dividend Payout Option
- (xiv) Annual Dividend Reinvestment Option
- (xv) Flexi Dividend Payout Option
- (xvi) Flexi Dividend Reinvestment Option

UTI Credit Risk Fund (Formerly known as UTI Income Opportunities Fund) - Dividend Declared						
Year	Dividend	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	1.50%	0.150	10.8773	10.00	25/03/2016	29/03/2016
2016	1.50%	0.150	11.9493	10.00	20/06/2016	28/06/2016
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	1.50%	0.150	12.8698	10.00	19/03/2017	26/03/2017
2017	1.50%	0.150	11.7604	10.00	21/06/2017	28/06/2017
2017	1.50%	0.150	11.7444	10.00	19/12/2017	26/12/2017
2018	1.50%	0.150	10.5828	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) - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	1.50%	15.00	1040.2431	1000.00	20/06/2016	27/06/2016
2016	1.50%	15.00	1048.6429	1000.00	19/09/2016	29/09/2016
2016	1.50%	15.00	1054.8228	1000.00	18/12/2016	26/12/2016
2017	2.50%	25.00	1056.6190	1000.00	15/03/2017	22/03/2017
2017	1.50%	15.00	1052.2339	1000.00	21/06/2017	28/06/2017
2017	1.50%	15.00	1053.7741	1000.00	18/09/2017	25/09/2017
2017	1.50%	15.00	1051182	1000.00	19/12/2017	26/12/2017
2018	1.50%	15.00	1053.3339	1000.00	19/03/2018	26/03/2018
2018	1.00%	10.00	1054.7430	1000.00	19/06/2018	26/06/2018
2018	2.00%	20.00	1061.4925	1000.00	18/09/2018	25/09/2018
2018	1.00%	10.00	1072.5000	1000.00	19/12/2018	26/12/2018
2019	2.00%	20.00	1081.7755	1000.00	18/03/2019	25/03/2019
2019	1.00%	10.00	1078.2792	1000.00	19/12/2019	26/12/2019
2020	0.50%	05.00	1074.4063	1000.00	19/03/2020	26/03/2020

UTI Multi Asset Fund (Formerly known as UTI Wealth Builder Fund) - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.00%	0.010	18.6816	10.00	03/05/2018	10/05/2018
2018	1.00%	0.010	18.2887	10.00	05/06/2018	12/06/2018
2018	0.85%	0.85	18.1931	10.00	04/07/2018	11/07/2018
2018	0.85%	0.85	18.3659	10.00	02/08/2018	09/08/2018
2018	0.85%	0.85	18.6109	10.00	03/09/2018	10/09/2018
2018	0.85%	0.85	18.1115	10.00	03/10/2018	10/10/2018
2018	0.85%	0.85	17.8564	10.00	05/11/2018	12/11/2018
2018	0.85%	0.85	17.7751	10.00	04/12/2018	11/12/2018
2019	0.85%	0.85	17.6890	10.00	03/01/2019	25/01/2019
2019	0.85%	0.85	17.5100	10.00	05/02/2019	12/02/2019
2019	0.85%	0.85	17.5249	10.00	06/03/2019	13/03/2019
2019	0.85%	0.85	17.7173	10.00	04/04/2019	11/04/2019
2019	0.85%	0.85	17.4500	10.00	06/05/2019	13/05/2019
2019	0.85%	0.85	17.4944	10.00	06/06/2019	13/06/2019
2019	0.85%	0.85	17.3985	10.00	09/07/2019	16/07/2019
2019	0.85%	0.85	17.1701	10.00	08/08/2019	15/08/2019
2019	0.85%	0.85	17.1552	10.00	12/09/2019	19/09/2019
2019	0.85%	0.85	17.1705	10.00	15/10/2019	22/10/2019
2019	0.85%	0.85	17.5130	10.00	18/11/2019	25/11/2019
2019	0.85%	0.85	17.4292	10.00	16/12/2019	23/12/2019
2020	0.85%	0.85	17.6850	10.00	15/01/2020	22/01/2020
2020	0.85%	0.85	17.6864	10.00	17/02/2020	24/02/2020
2020	0.85%	0.85	15.3095	10.00	16/03/2020	23/02/2020

UTI India Consumer Fund (Formerly known as UTI India Lifestyle Fund)						
Year	Dividend	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

UTI Medium Term Fund						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	1.50%	0.150	10.6427	10.00	19/09/2016	29/09/2016
2017	2.50%	0.250	10.7209	10.00	15/03/2017	22/03/2017
2017	1.50%	0.150	10.7915	10.00	21/06/2017	28/06/2017
2017	1.50%	0.150	10.8526	10.00	18/09/2017	25/09/2017
2017	1.50%	0.150	10.8082	10.00	19/12/2017	26/12/2017
2018	1.50%	0.150	10.7878	10.00	19/03/2018	26/03/2018
2018	0.30%	0.030	10.7072	10.00	19/06/2018	26/06/2018
2018	0.45%	0.045	10.8140	10.00	18/09/2018	25/09/2018
2018	1.25%	0.125	10.9814	10.00	19/12/2018	26/12/2018
2019	2.00%	0.200	11.0308	10.00	18/03/2019	25/03/2019
2019	2.00%	0.200	11.2024	10.00	18	

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

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

## Schemes Renamed

Sr. No.	Old Scheme Name	New Scheme Name	W. E. F
1	UTI Master Gain - 1992	UTI Equity Fund	Jun-05
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 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 securitized 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 securitized 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 CBLO & Repo)	100	Low

UTI Money Market Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Money market instruments (including CBLO & Repo)	100	Low

UTI Liquid Cash Plan			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including CBLO & 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 CBLO & 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 CBLO & 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 securitized debt)*	0	100	Low to Medium
Money Market Instruments (Including CBLO & 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 CBLO & Repo)	0	50	Low
Units issued by REITs & InvITs	0	10	Medium to High

UTI Medium Term Fund			
Asset allocation in light of anticipated adverse situation : The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4 years			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including CBLO & 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 CBLO & Repo)	0	50	Low

UTI Bond Fund			
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 CBLO & 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 CBLO & 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 CBLO & 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
CBLO, 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 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 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 MoneyMarket instruments	0%	20%	Low to Medium

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

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

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

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

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

## Diwali Mela for a cause- Diwali Celebrations 2019

Employees from Corporate Office had **organized** a “special event for a social Cause” on account of Diwali Celebrations where two or more departments had come together and put up a stall. An amount of Rs. 68,543/- was collected from this special drive and the same was donated as philanthropy contribution to St. Jude India Childcare Centre which is our alliance partner for UTI CANSERVE.

St. Jude provides free of charge shelter and holistic care to children who are undergoing cancer treatment. The holistic care includes an infection free environment conducive to the child's recovery, educational and recreational services for the children and their parents and counselling services throughout the duration of their treatment.

Based on the request received from St. Jude, we donated two Laptops and amount towards food items for the children on November 7, 2019. The Laptops will be used for educating children & parents about cancer etc.

Team Names	Amount Collected(INR)	Items	Count	Amount (INR)
UTI KE BAZZIGAR(Team 1)	9,000	Laptops (Rs. 27000/- per laptop)	2	54,000
UTI FLEA MARKET(Team 2)	5,331			
PATAKHA FEVER(Team 3)	7,500	Food Items	1	14,543
UTOPIA(Team 4)	24,012			
SWAD BHARA KHEL(Team 5)	7,000			
FULL 2 FUN(Team 6)	15,700			
<b>Total</b>	<b>68,543</b>			



UTI Canserve is a facility under dividend & growth option of UTI Master share Unit Scheme, UTI Arbitrage Fund and UTI Hybrid Equity Fund where an investor can invest and will have to donate the dividend or specified amount earned from his/her investment to St. Jude India Childcare Centers. The money donated to St. Jude India Childcare Centres is utilized to fund the treatment cost, free housing, nutritional support, counselling, educational & recreational activities and any other incidental or related activities for the under privileged children undergoing cancer treatment. St. Jude India Childcare Centres is a board managed entity which operates from eight Centers at pan India level with their corporate office at Mumbai. UTI AMC Ltd is in alliance with St. Jude India Childcare Centers for this initiative since August 2015 and has made significant progress in the area of corporate social responsibility. Investors have enrolled into UTI Canserve from all parts of the country and are rendering their bit of philanthropy support for the needy children suffering from cancer.

Investors can choose investment option and quantum of donation of their choice and contribute meaningfully for a noble cause such as this. Unitholders can also claim tax benefit under section 80 G of the IT Act for every donation they make to St. Jude India through UTI Canserve.

# Minimum Investment Amount

## UTI Bond Fund

1. Growth Option - Rs.1,000/- 2. Dividend Option - Rs.20,000/- and in multiples of Re.1/- under all the options.

## UTI Treasury Advantage Fund

Minimum amount of investment is ₹ Rs. 1,0,000/ and in multiples of ₹ 1

## UTI Gilt Fund

Growth & Dividend Option - Rs.5000/- and in multiples of Re.1/-  
Additional purchases of Units by existing Unit holders under all the Options can be for any amount in multiples of Re.1/- and subject to a minimum of Rs.1,000/-.

## UTI Multi Asset Fund

Minimum initial investment is ₹ 5,000/-.

## UTI Liquid Cash Plan (UTI LCP)

Initial Investment ₹. 500/ and in multiples of ₹ 1/

## UTI - Money Market Fund

Minimum amount of initial investment ₹ 10,000/- and in multiples of ₹ 1 under both the Plans.

## UTI Short Term Income Fund

Minimum amount of investment is ₹ 10,000/- and in multiples of ₹ 1/-

## UTI Ultra Short Term Fund

Minimum amount of initial investment is Rs.5000/- and in multiples of Re.1/- thereafter.

## UTI Medium Term Fund

Minimum initial investment under both Plans and Options is 5,000/- and in multiples of ₹1/- thereafter without any upper limit.

## UTI Banking & PSU Debt Fund

Minimum initial investment under both Plans and Options is ₹ 5,000/- and in multiples of ₹ 1/- thereafter without any upper limit.

## UTI Retirement Benefit Pension Fund

(a) Minimum amount for purchase:

(i) Minimum amount to each investment is Rs.500/ (purchase value). There is no upper limit.

# Benchmark Index

## UTI Multi Asset Fund

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

# Load Structure

## UTI Hybrid Equity Fund

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

## UTI 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 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 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 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 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 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 Multi Asset Fund

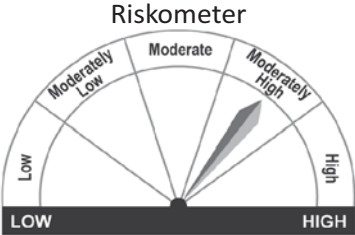
Entry Load	Exit Load
Nil	(A) Redemption / Switch out within 12 months from the date of allotment – (i) upto 10% of the allotted Units – NIL (ii) beyond 10% of the allotted Units - 1.00 % (B) Redemption / Switch out after 12 months from the date of allotment – NIL

# FUND MANAGER SUMMARY

## 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 Value Opportunities Fund (Along with Mr. Amit Premchandani) UTI Long Term Equity Fund (Tax Saving) (along with Mr. Vishal Chopda) UTI Children's Career Fund-Savings Plan (along with Mr. Vishal Chopda, Equity Portion) UTI Children's Career Fund - Investment Plan (along with Mr. Vishal Chopda)	12 21 30 35
2	Mr. Sanjay Dongre, 24	UTI Infrastructure Fund UTI Multi Asset Fund	17 25
3	Mrs. Swati Kulkarni, 34	UTI Mastershare Unit Scheme UTI MNC Fund UTI Dividend Yield Fund	9 15 14
4	Mr. Ajay Tyagi, 18	UTI Unit Linked Insurance Plan (Equity Portion) UTI Regular Savings Fund (Equity Portion) UTI Equity Fund Offshore Funds – Advisory – K.B. India Fund, Emirates India Islamic Fund, Shinsei Funds, UOB China India Fund, UTI India Dynamic Equity Fund	28 27 11
5	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) Offshore Funds – Advisory – Spectrum India Fund. UTI India Pharma Fund	10 19 24 29 34
6	Mr Sachin Trivedi, 20	UTI Transportation & Logistic Fund UTI Focussed Equity Fund Series I	20
7	Mr. Amit Premchandani, 15	UTI Banking and Financial Services Fund UTI Value Opportunities Fund (Along with Mr. Vetri Subramaniam)	18 12
8	Mr. Vishal Chopda, 12	UTI India Consumer Fund UTI Children's Career Fund-Savings Plan (along with Mr. Vetri Subramaniam, Equity Portion) UTI Children's Career Fund - Investment Plan (along with Mr. Vetri Subramaniam) UTI Long Term Equity Fund (tax Saving) (along with Mr. Vetri Subramaniam)	16 30 35 21
9	Mr. Amandeep Chopra, 28	UTI Unit Linked Insurance Plan (Debt Portion) UTI Children's Career Fund - Savings Plan (Debt Portion) UTI Retirement Benefit Pension Fund (Debt Portion) UTI Regular Savings Fund (Debt Portion) UTI Bond Fund UTI Gilt Fund UTI Overnight Fund (along with Mr. Amit Sharma) UTI Dynamic Bond Fund UTI Money Market Fund (along with Mr. Amit Sharma) UTI Liquid Cash Plan (along with Mr. Amit Sharma) UTI Medium Term Fund (along with Mr. Ritesh Nambiar) UTI Floater Fund (along with Mr. Sudhir Agrawal)	28 30 34 27 36 41 47 38 45 48 44 49
10	Mr. Sudhir Agrawal, 21	UTI Treasury Advantage Fund UTI Short Term Income Fund UTI Ultra Short Term Fund (along with Mr. Ritesh Nambiar) UTI Banking and PSU Debt Fund UTI Corporate Bond Fund UTI Floater Fund (along with Mr. Amandeep Chopra)	40 37 39 43 46 49
11	Mr. Ritesh Nambiar, 13	UTI Credit Risk Fund UTI Ultra Short Term Fund (along with Mr. Sudhir Agrawal) UTI Medium Term Fund (along with Mr. Amandeep Chopra)	42 39 44
12	Mr. Sunil Madhukar Patil, 31	UTI Hybrid Equity Fund UTI Equity Savings Fund (Debt Portfolio) UTI Corporate Bond Fund	24 29 46
13	Mr. Amit Sharma, 10	UTI Money Market Fund (along with Mr.Amandeep Chopra) UTI Arbitrage Fund (along with Mr. Rajeev Gupta) UTI Liquid Cash Plan (along with Mr.Amandeep Chopra) UTI Overnight Fund (along with Mr.Amandeep Chopra)	45 26 48 47
14	Mr. Rajeev Gupta, 35	UTI Arbitrage Fund (along with Mr. Amit Sharma) UTI Gold Exchange Traded Fund	26
15	Mr Sharwan Kumar Goyal, 12	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	22 23
16	Mr Ankit Agarwal	UTI Mid Cap Fund	13

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



Riskometer

LOW HIGH

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

Investors understand that their principal will be at Moderately High Risk

## Schemes

## Product label

UTI - Unit Linked Insurance Plan  
(An open-ended tax saving cum insurance scheme)  
(Please refer to pg. 28)

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

- Long term capital appreciation
- Investment in equity instruments (maximum-40%) and debt instruments

UTI Children's Career Fund - Savings Plan  
(An open-ended Children's Fund)  
(Please refer to pg. 30)

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

- Long term capital appreciation
- Investment in equity instruments (maximum-40%) and debt instruments

UTI-Retirement Benefit Pension Fund  
(An open-ended Retirement Fund)  
(Please refer to pg. 34)

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

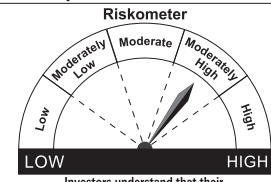
- Long term capital appreciation
- Investment in equity instruments (maximum-40%) and debt/ money market instruments

UTI - Multi Asset Fund  
(An open-ended Multi Asset Allocation)  
(Please refer to pg. 25)

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

- Long term capital appreciation
- Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class

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

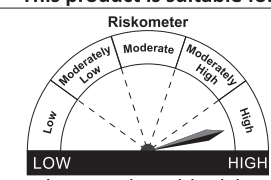


\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them

Investors understand that their principal will be at Moderately High risk

Schemes	Product label	Schemes	Product label
UTI MASTERSHARE UNIT SCHEME	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity instruments of large cap companies</li> </ul>	UTI MID CAP FUND	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in mid cap companies</li> </ul>
UTI CORE EQUITY FUND	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity instruments of both large cap and mid cap companies</li> </ul>	UTI DIVIDEND YIELD FUND	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in dividend yielding equity and equity related securities</li> </ul>
UTI EQUITY FUND	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum</li> </ul>	UTI LONG TERM EQUITY FUND (TAX SAVING)	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity instruments of companies that are believed to have growth potential</li> </ul>
UTI VALUE OPPORTUNITIES FUND	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments following a value investment strategy across the market capitalization spectrum</li> </ul>	UTI NIFTY INDEX FUND	<ul style="list-style-type: none"> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in Nifty 50 Index</li> </ul>
UTI HYBRID EQUITY FUND	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities)</li> </ul>	UTI NIFTY NEXT 50 INDEX FUND	<ul style="list-style-type: none"> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in Nifty Next 50 Index</li> </ul>

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



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

Investors understand that their principal will be at High risk

Schemes	Product label	Schemes	Product label
UTI INDIA CONSUMER FUND	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption</li> </ul>	UTI HEALTHCARE FUND	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities in the Healthcare Services sector.</li> </ul>
UTI BANKING AND FINANCIAL SERVICES FUND	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities.</li> </ul>	UTI INFRASTRUCTURE FUND	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector.</li> </ul>
UTI TRANSPORTATION & LOGISTICS FUND	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector</li> </ul>	UTI MNC FUND	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of Multi-National companies</li> </ul>



# ISIN No.

Ser. No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual Dividend Plan	INF789F01XF9
2	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual Dividend Plan	INF789F01XG7
3	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly Dividend Plan	INF789F01XJ1
4	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly Dividend Plan	INF789F01XK9
5	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly Dividend Plan	INF789F01XL7
6	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly Dividend Plan	INF789F01XM5
7	UTI Banking & Financial Services Fund	Direct Dividend Plan	INF789F01SL7
8	UTI Banking & Financial Services Fund	Direct Dividend Plan	INF789F01SM5
9	UTI Bond Fund	Direct Quarterly Dividend Plan	INF789F01SO1
10	UTI Bond Fund	Direct Quarterly Dividend Plan	INF789F01SP8
11	UTI Bond Fund	Direct Annual Dividend Plan	INF789FA1T80
12	UTI Bond Fund	Direct Annual Dividend Plan	INF789FA1T98
13	UTI Banking & PSU Debt Fund	Direct Quarterly Dividend Plan	INF789F016Z4
14	UTI Banking & PSU Debt Fund	Direct Quarterly Dividend Plan	INF789F017Z2
15	UTI Banking & PSU Debt Fund	Direct Annual Dividend Plan	INF789FA1V03
16	UTI Banking & PSU Debt Fund	Direct Annual Dividend Plan	INF789FA1V11
17	UTI Contra Fund	Direct Dividend Plan	INF789F01SR4
18	UTI Contra Fund	Direct Dividend Plan	INF789F01SS2
19	UTI Credit Risk Fund	Direct Quarterly Dividend Plan	INF789F01YC4
20	UTI Credit Risk Fund	Direct Quarterly Dividend Plan	INF789F01YD2
21	UTI Credit Risk Fund	Direct Annual Dividend Plan	INF789FB1U28
22	UTI Credit Risk Fund	Direct Annual Dividend Plan	INF789FB1U36
23	UTI Credit Risk Fund	Direct Monthly Dividend Plan	INF789FB1U02
24	UTI Credit Risk Fund	Direct Monthly Dividend Plan	INF789FB1U10
25	UTI Liquid Cash Plan- Institutional	Direct Monthly Dividend Plan	INF789F01XR4
26	UTI Liquid Cash Plan- Institutional	Direct Monthly Dividend Plan	INF789F01XS2
27	UTI Liquid Cash Plan- Institutional	Direct Quarterly Dividend Plan	INF789FA1K22
28	UTI Liquid Cash Plan- Institutional	Direct Quarterly Dividend Plan	INF789FA1K30
29	UTI Liquid Cash Plan- Institutional	Direct Annual Dividend Plan	INF789FA1K63
30	UTI Liquid Cash Plan- Institutional	Direct Annual Dividend Plan	INF789FA1K71
31	UTI Dynamic Bond Fund	Direct Quarterly Dividend Plan	INF789F01XB8
32	UTI Dynamic Bond Fund	Direct Quarterly Dividend Plan	INF789F01XC6
33	UTI Dynamic Bond Fund	Direct Annual Dividend Plan	INF789FA1S65
34	UTI Dynamic Bond Fund	Direct Annual Dividend Plan	INF789FA1S73
35	UTI Dividend Yield Fund	Direct Dividend Option	INF789F01SU8
36	UTI Dividend Yield Fund	Direct Dividend Option	INF789F01SV6
37	UTI Energy Fund	Direct Dividend Plan	INF789F01SX2
38	UTI Energy Fund	Direct Dividend Plan	INF789F01SY0
39	UTI Equity Fund	Direct Dividend Plan	INF789F01TA8
40	UTI Equity Fund	Direct Dividend Plan	INF789F01TB6
41	UTI Long Term Equity Fund (Tax Saving)	Direct Dividend Plan	INF789F01TD2
42	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY DIVIDEND PLAN	INF789FA1P84
43	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY DIVIDEND PLAN	INF789FA1P92
44	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY DIVIDEND PLAN	INF789FA1Q00
45	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY DIVIDEND PLAN	INF789FA1Q18
46	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL DIVIDEND PLAN	INF789FA1Q42
47	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL DIVIDEND PLAN	INF789FA1Q59
48	UTI GILT FUND	DIRECT DIVIDEND PLAN	INF789F01TJ9
49	UTI GILT FUND	DIRECT DIVIDEND PLAN	INF789F01TK7
50	UTI HEALTHCARE FUND	DIRECT DIVIDEND PLAN	INF789F01TM3
51	UTI HEALTHCARE FUND	DIRECT DIVIDEND PLAN	INF789F01TN1
52	UTI-Services Industries Fund	DIRECT DIVIDEND PLAN	INF789F01TP6
53	UTI-Services Industries Fund	DIRECT DIVIDEND PLAN	INF789F01TQ4
54	UTI-Infrastructure Fund	DIRECT DIVIDEND PLAN	INF789F01TS0
55	UTI-Infrastructure Fund	DIRECT DIVIDEND PLAN	INF789F01TT8
56	UTI - LONG TERM ADVANTAGE FUND - SERIES III	DIRECT PLAN - DIVIDEND	INF789FB18N3
57	UTI LONG TERM ADVANTAGE FUND - SERIES IV	DIRECT PLAN - DIVIDEND	INF789FC1FD7
58	UTI LONG TERM ADVANTAGE FUND - SERIES V	DIRECT PLAN - DIVIDEND	INF789FC1HS1
59	UTI LONG TERM ADVANTAGE FUND - SERIES VI	DIRECT PLAN - DIVIDEND	INF789FC1V74
60	UTI LONG TERM ADVANTAGE FUND - SERIES VII	DIRECT PLAN - DIVIDEND	INF789FC17D4
61	UTI-BLUECHIP FLEXICAP FUND	DIRECT DIVIDEND PLAN	INF789F01TV4
62	UTI-BLUECHIP FLEXICAP FUND	DIRECT DIVIDEND PLAN	INF789F01TW2
63	UTI-India Lifestyle Fund	DIRECT DIVIDEND PLAN	INF789F01VG1
64	UTI-India Lifestyle Fund	DIRECT DIVIDEND PLAN	INF789F01VH9
65	UTI-Mid Cap Fund	DIRECT DIVIDEND PLAN	INF789F01TY8
66	UTI-MID CAP FUND	DIRECT DIVIDEND PLAN	INF789F01TZ5
67	UTI-MNC Fund	DIRECT DIVIDEND PLAN	INF789F01UB4
68	UTI-MNC Fund	DIRECT DIVIDEND PLAN	INF789F01UC2
69	UTI CORE EQUITY FUND	DIRECT DIVIDEND PLAN	INF789F01UE8
70	UTI CORE EQUITY FUND	DIRECT DIVIDEND PLAN	INF789F01UF5
71	UTI REGULAR SAVINGS FUND	DIRECT MONTHLY DIVIDEND PLAN	INF789F01UK5
72	UTI REGULAR SAVINGS FUND	DIRECT MONTHLY DIVIDEND PLAN	INF789F01UL3
73	UTI REGULAR SAVINGS FUND	DIRECT PLAN	INF789F01UM1
74	UTI-Money Market Fund -Institutional Plan	DIRECT MONTHLY DIVIDEND PLAN	INF789FA1M46
75	UTI-Money Market Fund -Institutional Plan	DIRECT MONTHLY DIVIDEND PLAN	INF789FA1M53
76	UTI-Money Market Fund -Institutional Plan	DIRECT QUARTERLY DIVIDEND PLAN	INF789FA1M61
77	UTI-Money Market Fund -Institutional Plan	DIRECT QUARTERLY DIVIDEND PLAN	INF789FA1M79
78	UTI-Money Market Fund -Institutional Plan	DIRECT ANNUAL DIVIDEND PLAN	INF789FA1N03
79	UTI-Money Market Fund -Institutional Plan	DIRECT ANNUAL DIVIDEND PLAN	INF789FA1N11
80	UTI-Mastershare Unit Scheme	DIRECT DIVIDEND PLAN	INF789F01UQ2
81	UTI-Mastershare Unit Scheme	DIRECT DIVIDEND PLAN	INF789F01UR0
82	UTI MEDIUM TERM FUND	DIRECT ANNUAL DIVIDEND PLAN	INF789FB1KL1
83	UTI MEDIUM TERM FUND	DIRECT ANNUAL DIVIDEND PLAN	INF789FB1KM9
84	UTI MEDIUM TERM FUND	DIRECT MONTHLY DIVIDEND PLAN	INF789FB1KF3
85	UTI MEDIUM TERM FUND	DIRECT MONTHLY DIVIDEND PLAN	INF789FB1KG1
86	UTI MEDIUM TERM FUND	DIRECT QUARTERLY DIVIDEND PLAN	INF789FB1KH9
87	UTI MEDIUM TERM FUND	DIRECT QUARTERLY DIVIDEND PLAN	INF789FB1KI7
88	UTI-Nifty Index Fund	DIRECT DIVIDEND PLAN	INF789F01WY2
89	UTI-Nifty Index Fund	DIRECT DIVIDEND PLAN	INF789F01WZ9
90	UTI VALUE OPPORTUNITIES FUND	DIRECT DIVIDEND PLAN	INF789F01UZ3
91	UTI VALUE OPPORTUNITIES FUND	DIRECT DIVIDEND PLAN	INF789F01VA4
92	UTI-Rajiv Gandhi Equity Saving Scheme	DIRECT DIVIDEND PLAN	INF789F01YS0
93	UTI ARBITRAGE FUND	DIRECT DIVIDEND PLAN	INF789FB1RE1
94	UTI ARBITRAGE FUND	DIRECT DIVIDEND PLAN	INF789FB1RF8
95	UTI-Short Term Income Fund- Institutional Option	DIRECT QUARTERLY DIVIDEND PLAN	INF789FA1R66
96	UTI-Short Term Income Fund- Institutional Option	DIRECT QUARTERLY DIVIDEND PLAN	INF789FA1R74
97	UTI-Short Term Income Fund- Institutional Option	DIRECT MONTHLY DIVIDEND PLAN	INF789F01XZ7
98	UTI-Short Term Income Fund- Institutional Option	DIRECT MONTHLY DIVIDEND PLAN	INF789F01YA8
99	UTI-Short Term Income Fund- Institutional Option	DIRECT ANNUAL DIVIDEND PLAN	INF789FA1R33
100	UTI-Short Term Income Fund- Institutional Option	DIRECT ANNUAL DIVIDEND PLAN	INF789FA1R41
101	UTI Multi Asset Fund	Direct Dividend Plan	INF789F01VC0
102	UTI Multi Asset Fund	Direct Dividend Plan	INF789F01VD8
103	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A546
104	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A553

# ISIN No.

105	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A561
106	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A579
107	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A587
108	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A595
109	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A603
110	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A611
111	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A751
112	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A769
113	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A801
114	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A819
115	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A843
116	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A850
117	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ACV3
118	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC20
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADA1
120	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADB9
121	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADC7
122	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADD5
123	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADE3
124	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADF0

Ser. No.	SCHEMEDESC	PLANEDESC	ISIN
1	UTI Transportation & Logistics Fund	Regular Dividend Plan	INF789F01281
2	UTI Hybrid Equity Fund	Regular Dividend Plan	INF789F01315
3	UTI Banking & Financial Services Fund	Regular Dividend Plan	INF789F01356
4	UTI Banking & Financial Services Fund	Regular Dividend Plan	INF789F01364
5	UTI Bond Fund	Regular Quarterly Dividend Plan	INF789F01380
6	UTI Bond Fund	Regular Quarterly Dividend Plan	INF789F01398
7	UTI Banking & PSU Debt Fund	Regular Quarterly Dividend Plan	INF789F01223
8	UTI Banking & PSU Debt Fund	Regular Quarterly Dividend Plan	INF789F01321
9	UTI Contra Fund	Regular Dividend Plan	INF789F01414
10	UTI Contra Fund	Regular Dividend Plan	INF789F01422
11	UTI Credit Risk Fund	Regular Quarterly Dividend Plan	INF789F01RA2
12	UTI Credit Risk Fund	Regular Quarterly Dividend Plan	INF789F01RB0
13	UTI Dynamic Bond Fund	Regular Quarterly Dividend Plan	INF789F01J00
14	UTI Dynamic Bond Fund	Regular Quarterly Dividend Plan	INF789F01JP7
15	UTI Dividend Yield Fund	Regular Dividend Plan	INF789F01448
16	UTI Dividend Yield Fund	Regular Dividend Plan	INF789F01455
17	UTI Energy Fund	Regular Dividend Plan	INF789F01471
18	UTI Energy Fund	Regular Dividend Plan	INF789F01489
19	UTI Equity Fund	Regular Dividend Plan	INF189A01053
20	UTI Equity Fund	Regular Dividend Plan	INF789F01505
21	UTI Long Term Equity Fund (Tax Saving)	Regular Dividend Plan	INF789F01521
22	UTI ULTRA SHORT TERM FUND	REGULAR - DAILY DIVIDEND PLAN	INF789F01554
23	UTI - GSEC-INVESTMENT PLAN	DIVIDEND PLAN	INF789F01612
24	UTI - GSEC-INVESTMENT PLAN	DIVIDEND PLAN	INF789F01620
25	UTI GILT FUND	REGULAR DIVIDEND PLAN	INF789F01646
26	UTI GILT FUND	REGULAR DIVIDEND PLAN	INF789F01653
27	UTI HEALTHCARE FUND	REGULAR DIVIDEND PLAN	INF789F01679
28	UTI HEALTHCARE FUND	REGULAR DIVIDEND PLAN	INF789F01687
29	UTI-Services Industries Fund	DIVIDEND PLAN	INF789F01703
30	UTI-Services Industries Fund	DIVIDEND PLAN	INF789F01711
31	UTI-Infrastructure Fund	DIVIDEND PLAN	INF789F01737
32	UTI-Infrastructure Fund	DIVIDEND PLAN	INF789F01745
33	UTI - LONG TERM ADVANTAGE FUND - SERIES III	REGULAR PLAN - DIVIDEND	INF789FB16N7
34	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - DIVIDEND	INF789FC1FB1
35	UTI LONG TERM ADVANTAGE FUND - SERIES V	REGULAR PLAN - DIVIDEND	INF789FC1HQ5
36	UTI LONG TERM ADVANTAGE FUND - SERIES VI	REGULAR PLAN - DIVIDEND	INF789FC1V58
37	UTI LONG TERM ADVANTAGE FUND - SERIES VII	REGULAR PLAN - DIVIDEND	INF789FC15D8
38	UTI-BLUECHIP FLEXICAP FUND	DIVIDEND PLAN	INF789F01760
39	UTI-BLUECHIP FLEXICAP FUND	DIVIDEND PLAN	INF789F01778
40	UTI-India Lifestyle Fund	DIVIDEND PLAN	INF789F01CF3
41	UTI-India Lifestyle Fund	DIVIDEND PLAN	INF789F01CG1
42	UTI-Mid Cap Fund	DIVIDEND	INF789F01794
43	UTI-Mid Cap Fund	DIVIDEND	INF789F01802
44	UTI-MNC Fund	DIVIDEND PLAN	INF789F01828
45	UTI-MNC Fund	DIVIDEND PLAN	INF789F01836
46	UTI CORE EQUITY FUND	REGULAR DIVIDEND PLAN	INF189A01046
47	UTI CORE EQUITY FUND	REGULAR DIVIDEND PLAN	INF789F01851
48	UTI-Mastershare Unit Scheme	DIVIDEND PLAN	INF189A01038
49	UTI-Mastershare Unit Scheme	DIVIDEND PLAN	INF789F01950
50	UTI-Nifty Index Fund	DIVIDEND PLAN	INF789F01JL6
51	UTI-Nifty Index Fund	DIVIDEND PLAN	INF789F01JM4
52	UTI VALUE OPPORTUNITIES FUND	REGULAR DIVIDEND PLAN	INF789F01AE0
53	UTI VALUE OPPORTUNITIES FUND	REGULAR DIVIDEND PLAN	INF789F01AF7
54	UTI-Rajiv Gandhi Equity Saving Scheme	RETAIL DIVIDEND PLAN	INF789F01YQ4
55	UTI ARBITRAGE FUND	REGULAR DIVIDEND PLAN	INF789FB1RH4
56	UTI ARBITRAGE FUND	REGULAR DIVIDEND PLAN	INF789FB1R12
57	UTI Multi Asset Fund	Regular Dividend Plan	INF789F01AN1
58	UTI Multi Asset Fund	Regular Dividend Plan	INF789F01AO9
59	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A447
60	UTI CORPORATE BOND FUND	Regular Plan -	INF789F1A454
61	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A462
62	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A470
63	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A488
64	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A496
65	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A504
66	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A512
67	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A728
68	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A736
69	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A785
70	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A793
71	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A827
72	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A835
73	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACP1
74	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACQ9
75	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACR7
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-a800-71111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

[71111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-71111810cee/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](mailto:kishor.paunikar@uti.co.in)

Growth of ₹10,000/- invested every month as on 31st May, 2020

UTI Transportation and Logistics Fund - Growth***			
Investment Period	Investment Amount	Investment Value-Fund	Yield (%) - Fund
1 Year SIP Return	120,000	103,571	-24.64
3 Years SIP Return	360,000	256,174	-20.97
5 Years SIP Return	600,000	442,418	-11.91
7 Years SIP Return	840,000	794,184	-1.59
10 Years SIP Return	1,200,000	1,700,881	6.79
Since inception Return	1,450,000	2,916,188	10.98

Growth of ₹10,000/- invested every month as on 31st May, 2020

UTI MNC Fund**			
Investment Period	Investment Amount	Investment Value-Fund	Yield (%) - Fund
1 Year SIP Return	120,000	115,133	-7.53
3 Years SIP Return	360,000	341,285	-3.45
5 Years SIP Return	600,000	625,039	1.62
7 Years SIP Return	840,000	1,078,744	7.05
10 Years SIP Return	1,200,000	2,115,259	10.93
Since inception Return	1,860,000	5,869,381	13.58

Growth of ₹10,000/- invested every month as on 31st May, 2020

UTI Equity Fund**			
Investment Period	Investment Amount	Investment Value-Fund	Yield (%) - Fund
1 Year SIP Return	120,000	109,568	-15.91
3 Years SIP Return	360,000	341,092	-3.49
5 Years SIP Return	600,000	636,351	2.33
7 Years SIP Return	840,000	1,035,072	5.89
10 Years SIP Return	1,200,000	1,870,180	8.60
Since inception Return	1,860,000	4,655,948	10.98

Growth of ₹10,000/- invested every month as on 31st May, 2020

UTI Core Equity Fund - Growth***			
Investment Period	Investment Amount	Investment Value-Fund	Yield (%) - Fund
1 Year SIP Return	120,000	103,314	-25.01
3 Years SIP Return	360,000	291,635	-13.26
5 Years SIP Return	600,000	526,699	-5.12
7 Years SIP Return	840,000	836,787	-0.11
10 Years SIP Return	1,200,000	1,450,700	3.72
Since inception Return	1,320,000	1,683,627	4.32

Growth of ₹10,000/- invested every month as on 31st May, 2020

UTI Infrastructure Fund - Growth**			
Investment Period	Investment Amount	Investment Value-Fund	Yield (%) - Fund
1 Year SIP Return	120,000	99,510	-30.38
3 Years SIP Return	360,000	286,082	-14.43
5 Years SIP Return	600,000	517,762	-5.79
7 Years SIP Return	840,000	828,857	-0.38
10 Years SIP Return	1,200,000	1,326,535	1.98
Since inception Return	1,860,000	2,509,299	3.74

Growth of ₹10,000/- invested every month as on 31st May, 2020

UTI Mid Cap Fund**			
Investment Period	Investment Amount	Investment Value-Fund	Yield (%) - Fund
1 Year SIP Return	120,000	109,413	-16.14
3 Years SIP Return	360,000	306,926	-10.13
5 Years SIP Return	600,000	552,301	-3.26
7 Years SIP Return	840,000	986,981	4.55
10 Years SIP Return	1,200,000	1,966,758	9.55
Since inception Return	1,860,000	4,912,719	11.58

Growth of ₹10,000/- invested every month as on 31st May, 2020

UTI Banking and Financial Services Fund - Growth**			
Investment Period	Investment Amount	Investment Value-Fund	Yield (%) - Fund
1 Year SIP Return	120,000	82,895	-52.17
3 Years SIP Return	360,000	236,360	-25.60
5 Years SIP Return	600,000	451,578	-11.12
7 Years SIP Return	840,000	745,386	-3.39
10 Years SIP Return	1,200,000	1,273,430	1.17
Since inception Return	1,860,000	3,352,820	7.20

Growth of ₹10,000/- invested every month as on 31st May, 2020

UTI Hybrid Equity Fund - Growth**			
Investment Period	Investment Amount	Investment Value-Fund	Yield (%) - Fund
1 Year SIP Return	120,000	108,447	-17.56
3 Years SIP Return	360,000	313,838	-8.75
5 Years SIP Return	600,000	570,487	-1.99
7 Years SIP Return	840,000	903,532	2.06
10 Years SIP Return	1,200,000	1,547,583	4.98
Since inception Return	1,860,000	3,379,899	7.29

Growth of ₹10,000/- invested every month as on 31st May, 2020

UTI Healthcare Fund - Growth**			
Investment Period	Investment Amount	Investment Value-Fund	Yield (%) - Fund
1 Year SIP Return	120,000	149,187	48.70
3 Years SIP Return	360,000	439,000	13.37
5 Years SIP Return	600,000	707,952	6.57
7 Years SIP Return	840,000	1,082,333	7.14
10 Years SIP Return	1,200,000	1,986,681	9.75
Since inception Return	1,860,000	5,221,536	12.27

Growth of ₹10,000/- invested every month as on 31st May, 2020

UTI Dividend Yield Fund - Growth***			
Investment Period	Investment Amount	Investment Value-Fund	Yield (%) - Fund
1 Year SIP Return	120,000	109,610	-15.84
3 Years SIP Return	360,000	326,421	-6.28
5 Years SIP Return	600,000	605,618	0.37
7 Years SIP Return	840,000	953,341	3.57
10 Years SIP Return	1,200,000	1,591,716	5.52
Since inception Return	1,800,000	3,628,668	8.79

# Systematic Investment Plan (SIP) Performance

Growth of ₹10,000/- invested every month as on 31st May, 2020

UTI India Consumer Fund - Growth***			
Investment Period	Investment Amount	Investment Value-Fund	Yield (%) - Fund
1 Year SIP Return	120,000	113,146	-10.55
3 Years SIP Return	360,000	338,939	-3.89
5 Years SIP Return	600,000	623,565	1.52
7 Years SIP Return	840,000	971,382	4.10
10 Years SIP Return	1,200,000	1,678,944	6.54
Since inception Return	1,530,000	2,621,843	8.08

Growth of ₹10,000/- invested every month as on 31st May, 2020

UTI Long Term Equity Fund (Tax Saving) - Growth**			
Investment Period	Investment Amount	Investment Value-Fund	Yield (%) - Fund
1 Year SIP Return	120,000	108,513	-17.47
3 Years SIP Return	360,000	324,316	-6.69
5 Years SIP Return	600,000	595,934	-0.27
7 Years SIP Return	840,000	956,265	3.66
10 Years SIP Return	1,200,000	1,657,558	6.30
Since inception Return	1,860,000	3,493,464	7.68

Growth of ₹10,000/- invested every month as on 31st May, 2020

UTI Nifty Index Fund - Growth**			
Investment Period	Investment Amount	Investment Value-Fund	Yield (%) - Fund
1 Year SIP Return	120,000	104,792	-22.89
3 Years SIP Return	360,000	325,506	-6.46
5 Years SIP Return	600,000	613,552	0.88
7 Years SIP Return	840,000	959,583	3.76
10 Years SIP Return	1,200,000	1,625,169	5.92
Since inception Return	1,860,000	3,537,332	7.82

Growth of ₹10,000/- invested every month as on 31st May, 2020

UTI Arbitrage Fund - Growth***			
Investment Period	Investment Amount	Investment Value-Fund	Yield (%) - Fund
1 Year SIP Return	120,000	124,151	6.56
3 Years SIP Return	360,000	396,389	6.38
5 Years SIP Return	600,000	702,724	6.27
7 Years SIP Return	840,000	1,056,484	6.46
10 Years SIP Return	1,200,000	1,702,504	6.81
Since inception Return	1,660,000	2,752,173	6.98

Growth of ₹10,000/- invested every month as on 31st May, 2020

UTI Mastershare Unit Scheme - Growth**			
Investment Period	Investment Amount	Investment Value-Fund	Yield (%) - Fund
1 Year SIP Return	120,000	108,106	-18.07
3 Years SIP Return	360,000	330,076	-5.58
5 Years SIP Return	600,000	609,950	0.65
7 Years SIP Return	840,000	976,985	4.26
10 Years SIP Return	1,200,000	1,696,979	6.75
Since inception Return	1,860,000	3,894,979	8.94

Growth of ₹10,000/- invested every month as on 31st May, 2020

UTI Multi Asset Fund - Growth***			
Investment Period	Investment Amount	Investment Value-Fund	Yield (%) - Fund
1 Year SIP Return	120,000	113,882	-9.44
3 Years SIP Return	360,000	342,052	-3.31
5 Years SIP Return	600,000	609,125	0.60
7 Years SIP Return	840,000	915,282	2.42
10 Years SIP Return	1,200,000	1,474,546	4.04
Since inception Return	1,370,000	1,854,993	5.17

Growth of ₹10,000/- invested every month as on 31st May, 2020

UTI Value Opportunities Fund - Growth***			
Investment Period	Investment Amount	Investment Value-Fund	Yield (%) - Fund
1 Year SIP Return	120,000	108,616	-17.31
3 Years SIP Return	360,000	327,487	-6.08
5 Years SIP Return	600,000	597,647	-0.16
7 Years SIP Return	840,000	929,519	2.86
10 Years SIP Return	1,200,000	1,615,882	5.81
Since inception Return	1,780,000	3,617,375	8.99

\*\* 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 return for above mentioned schemes is taken for the period December 2004 to May 2020 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

\*\*\*For Inception Date of Funds, Please refer to the respective scheme page.





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



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