

MARCH 2021

# UTI FUND WATCH



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An investor education initiative

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Systematic Investment Plan (SIP) is a feature offered for a disciplined investment of a certain amount on a pre-decided date in a specific mutual fund scheme, regularly over a period of time.

To know about the KYC documentary requirements and procedure for change of address, phone number, bank details, etc. please visit <https://www.utimf.com/servicerequest/kyc>. Please deal with only registered Mutual funds, details of which can be verified on the SEBI website under "Intermediaries/market Infrastructure Institutions". All complaints regarding UTI Mutual Fund can be directed towards [service@uti.co.in](mailto:service@uti.co.in) and/or visit [www.scores.gov.in](http://www.scores.gov.in) (SEBI SCORES portal). This material is part of Investor Education and awareness initiative of UTI Mutual Fund.

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

## 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.
• UTI Mastershare Unit Scheme	Large Cap Fund	15-Oct-86	9
• UTI Core Equity Fund	Large & Mid Cap Fund	20-May-09	10
• UTI Flexi Cap Fund	Flexi 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

### HYBRID CATEGORY

HYBRID CATEGORY	Category of scheme	Inception Date	Page No.
• UTI Hybrid Equity Fund	Aggressive Hybrid Fund	2-Jan-95	24
• 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

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
• UTI Children’s Career Fund - Investment Plan	Children's Fund	30-Jan-08	35

### DEBT CATEGORY

DEBT CATEGORY	Category of scheme	Inception Date	Page No.
• UTI Overnight Fund	Overnight Fund	24-Nov-03	36
• 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
• UTI Banking and PSU Debt Fund	Banking and PSU Fund	27-Jan-14	43
• UTI Corporate Bond Fund	Corporate Bond fund	8-Aug-18	44
• UTI Credit Risk Fund	Credit Risk Fund	19-Nov-12	45
• UTI Medium Term Fund	Medium Duration Fund	25-Mar-15	46
• UTI Dynamic Bond Fund	Dynamic Bond	16-Jun-10	47
• UTI Bond Fund	Medium to Long Duration Fund	4-May-98	48
• UTI Gilt Fund	Gilt Fund	21-Jan-02	49

### INDEX

INDEX	Category of scheme	Inception Date	Page No.
• UTI Nifty Index Fund	Index Fund	6-Mar-2000	22
• UTI Nifty Next 50 Index Fund	Index Fund	28-Jun-18	23

### READY RECKONER

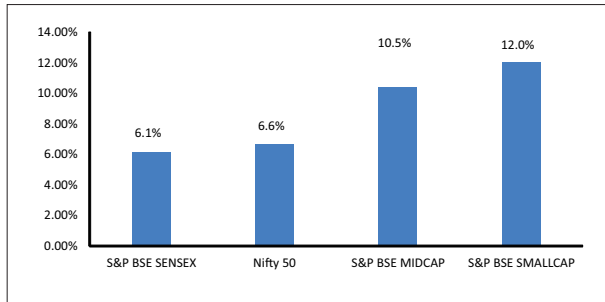
	Page No.
• Fixed Income	31
• Hybrid	32
• Equity	33

Attention : Unit Holders

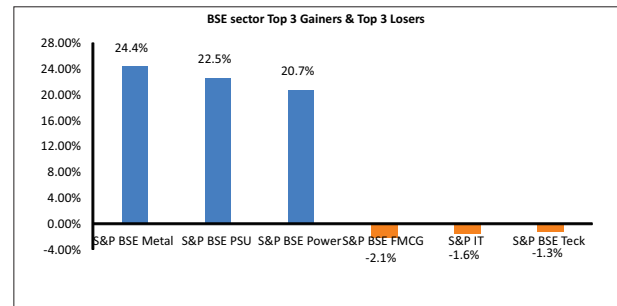
As per recent advice received from SEBI - "All mutual Fund redemption requests will be processed only if KYC details are available with Mutual Funds "

## Equity Market

Indian equity markets saw broad-based gains in February 2021, with the budget proving to be a trigger. The markets showed much enthusiasm for the government's spending plans to revive the economy, by recording the biggest ever 'Budget Day' gains in absolute terms. The S&P BSE Sensex and Nifty 50 rose 6.1% and 6.6% respectively, while S&P BSE Mid-Cap and S&P BSE Small-Cap recorded gains of 12.0% and 10.5% respectively.



Sector-wise, S&P BSE Metal (up 24.4%), S&P BSE PSU (22.5%) and S&P BSE Power 20.7% topped the gainers, while S&P BSE FMCG (down 2.1%), S&P IT (1.6%), S&P BSE Teck (1.3%) were the biggest losers.



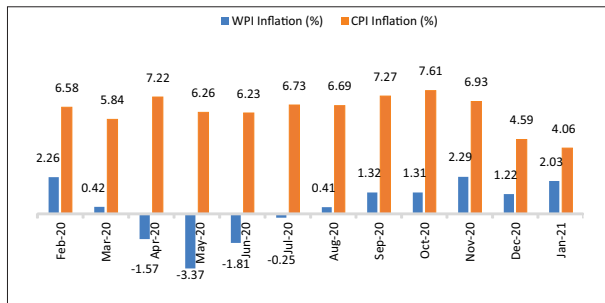
Source for numbers: BSE and NSE and leading business dailies.

## Debt Market

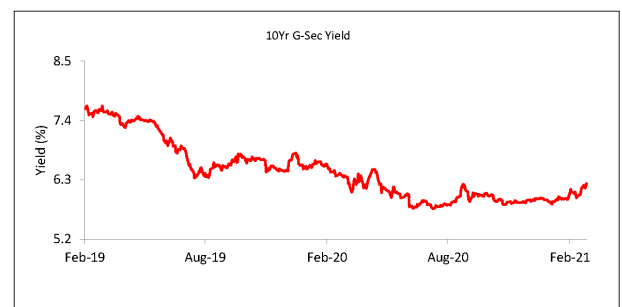
February 2021 saw GST collections crossing the Rs 1.13 lakh crore mark for the fifth successive month. GST collections improved 7% year-on-year.

Retail inflation (CPI) trended lower to 4.06% in January 2021 (4.59% in December 2020), a 16-month low. While this is a positive, the RBI is unlikely to cut rates at this stage.

Wholesale inflation (WPI) on the other hand, showed a sharp uptrend to 2.03% in January 2021 (1.22% in December 2020), mainly due to crude petroleum and natural gas, fuel and power, manufactured non-food products (core items). This wiped off gains from easing of primary food article prices.



The country's factory output (IIP) improved 1.04% in December 2020, marking a reversal of last month's decline. IIP had expanded 0.4% in December 2019. Growth in December 2020 IIP was led by electricity and manufacturing sectors. IIP in the current financial year (April - December 2020), has contracted 13.5%, vis-à-vis a



0.3% rise in the corresponding period last year.

The country's gross domestic product (GDP) for the October-December 2020 quarter expanded by 0.4%, after two consecutive quarters of contraction. The GDP for the entire financial year 2020-21 (FY21) is estimated to contract by 8%, as per the estimates released by the Ministry of Statistics and Programme Implementation (MoSPI).

The budget proposals signal the government's intention to get the economy back on track with heavy spending and increased private sector participation. This should reflect in corporate earnings and markets over the medium to long term. The recent rise in Covid cases in some states has seen local lockdowns being reinstated. This is not a concern at this stage, but rise in cases and lockdowns even irregular ones, could be troublesome as the economy finally looks to get out of recession.



## UTI MASTERSHARE

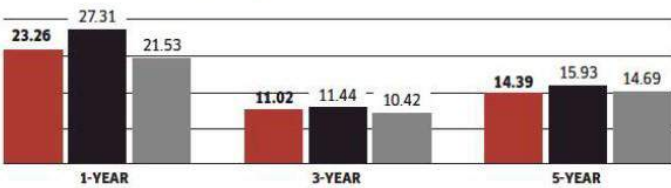
# A modest outperformer

**ET Wealth** collaborates with **Value Research** to analyse top mutual funds. We examine the key fundamentals of the fund, its portfolio and performance to help you make an informed investment decision.

## HOW THE FUND HAS PERFORMED

### Point to point returns (%)

FUND BENCHMARK CATEGORY AVERAGE

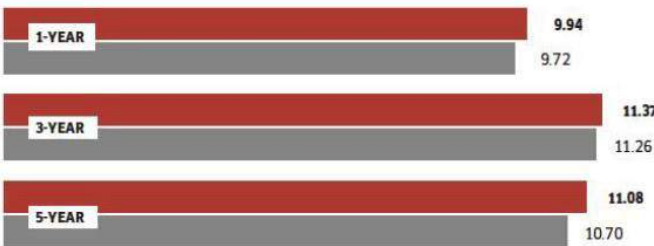


① The fund has lagged behind the index in recent years.

AS ON 2 FEB 2021

### Rolling returns (%)

FUND BENCHMARK



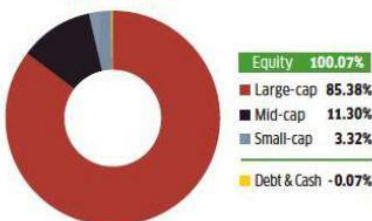
① Its long term track record suggests marginal outperformance.

AS ON 2 FEB 2021

FIGURES DENOTE DAILY ROLLING RETURNS OVER LAST 10 YEARS.

## WHERE THE FUND INVESTS

### Portfolio asset allocation



① The fund retains some presence in mid-caps, apart from its large-cap focus.

### Fund style box



## BASIC FACTS

DATE OF LAUNCH  
18 OCTOBER 1986

CATEGORY  
EQUITY

TYPE  
LARGE CAP

AUM\*  
₹7,424.93cr

BENCHMARK  
S&P BSE 100 TOTAL  
RETURN INDEX

## WHAT IT COSTS

NAV\*\*  
GROWTH OPTION  
₹159.6377

DIVIDEND  
₹37.141

MINIMUM INVESTMENT  
₹100

MINIMUM SIP AMOUNT  
₹100

EXPENSE RATIO\*\*\* (%)  
1.97

EXIT LOAD  
For units in excess of 10% of the investment, 1% will be charged for redemption within 365 days

\*AS ON 31 DEC 2020  
\*\*AS ON 2 FEB 2021  
\*\*\*AS ON 31 DEC 2020



**FUND MANAGERS**  
**SWATI ANIL KULKARNI**  
TENURE: 14 YEARS

### Top 5 sectors in portfolio (%)



① The portfolio is tilted towards financials and tech stocks.

### Top 5 stocks in portfolio (%)



① The fund is well diversified yet retains large positions in its top bets.

## Recent portfolio changes

### New Entrants

NA

### Complete Exits

Container Corp. Of India, SBI Life Insurance Company (Dec)

### Additions

Metropolis Healthcare (Nov & Dec), Tata Consultancy Services (Dec)

## How risky is it?

	Fund	Category	Index
Standard Deviation	20.96	21.52	22.19
Sharpe Ratio	0.24	0.21	0.25
Mean Return	9.66	9.20	10.16

BASED ON 3-YEAR PERFORMANCE.

① The fund's risk-return profile is in line with category average.

Source: Value Research

## Should You Buy



This large cap fund follows a conservative, benchmark aware path with preference for quality names. The fund manager shuns concentrated exposure, yet takes large

positions in top few bets. She places more emphasis on quality of cash flows of businesses rather than relying on earnings profile alone. The fund has struggled to outperform in

recent years even as longer term track record suggests modest outperformance. Its focus on delivering superior risk-adjusted return over the long run can lead to bouts of

underperformance in the near term. However, this approach has been proven to deliver over entire market cycles so investors should only invest with a longer timeframe in mind.



## ● INTERVIEW: AMANDEEP CHOPRA, HEAD OF FIXED INCOME, UTI AMC

# 'Markets relying on RBI to support FY22 borrowing calendar'

*The rate cycle bottomed out last year but without the central bank changing its accommodative stance. This is the new normal. Amandeep Chopra, group president and head of fixed income, UTI AMC, in an interview with FE's Urvashi Valecha and Malini Bhupta, explains why the higher-than-expected fiscal deficit has created concerns among market participants. Excerpts:*

**The government borrowing programme for the next fiscal at ₹12 lakh crore is huge. Will the markets be able to absorb this?**

The Budget has targeted growth with a strong fiscal stimulus. The fiscal deficit for FY21-22 (BE — 6.8%) is much higher than the market expectation of around 5.5%, which has created concerns among market participants. There doesn't seem to be that level of demand among local investors. Presently, it's unlikely that FPIs will create additional demand in FY22. This has already led to the yield curve shifting up. The market has been able to absorb gross borrowings of around ₹11.6 trillion so far in FY20-21 only with the help of RBI. Hence, the markets are relying on the central bank to support the borrowing calendar next year as well.



**RBI's decision to withdraw liquidity saw the yields spike. What is the yield curve suggesting? Will a calibrated withdrawal of liquidity work without a sharp reaction from the market?**

The RBI has given a calibrated schedule to withdraw liquidity, which will align the short-term rates with the operative rate (reverse repo). The excess liquidity was leading to the 3-month rates trading at levels well below the reverse repo and creating an aberration in the short-term yield curve.

**When do you see the rate cycle turn? Economists are suggesting that withdrawal of liquidity is a sign of rate cycle**

**turning. Your view.**

The global economic outlook has improved significantly over 2020 with most of the lead indicators rising. The benefits of a fast roll-out of vaccination have further improved this outlook and market sentiments. The combination of aggressive fiscal stimulus and central bank easing could lead to some inflationary fears as well. This has led to a generalised rise in global bond yields anticipating withdrawal of accommodation by the Fed and other central banks.

For India, we have been saying for some time now that do not expect further easing by the RBI and the rate cycle seems to have bottomed out. We have a few quarters before we see RBI starting to raise policy rates as normalcy returns to pre-pandemic levels across sectors.

**Given the current circumstances, how can bond investors play the debt markets?**

I would not recommend the investors to play the markets during these evolving times. We recommend staying true to your asset-allocation for investing for long-term goals. The debt fund portfolios could be shuffled towards the shorter-duration funds if the investment horizon is less

than three years.

**From January 1, Sebi mandate on categorising the risks of MFs came into the picture. Has that had an impact on the flows into debt MFs, have retail inflows into debt funds become erratic?**

Sebi reviewed the guidelines for product labels in MFs based on the recommendation of the Mutual Fund Advisory Committee (MFAC) and modified the 'Risk-o-meter' to depict six levels of risk.

With its implementation, each scheme was assigned a risk level and going forward the majority of the schemes are expected to settle down within one particular risk level, providing the investors with a relative framework on risk across schemes and categories.

**Debt funds in January have seen outflows worth ₹33,408.76 crore. Is this expected to continue?**

The outflows in debt funds for January can primarily be attributed to outflows in the liquid fund categories to the tune of ₹45,315 crore. As a whole, debt funds have seen strong inflows to the tune of ₹2,81,400 crore this financial year and I expect the trend to continue.

Publication : Financial Express  
Date : February 25, 2021

Key Features	UTI Mastershare Unit Scheme			Uti Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)			UTI Core Equity Fund			UTI Value Opportunities Fund		
Fund Category	Large Cap Fund			Flexi Cap Fund			Large & Mid Cap Fund			Value Fund		
Type of Scheme	An open ended equity scheme predominantly investing in large cap stocks			An open ended dynamic 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		
Investment Objective	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in a flexible manner across the market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The 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.		
Asset Allocation	Please refer to pg. 55			Please refer to pg. 55			Please refer to pg. 55			Please refer to pg. 55		
Min. Invest Amt.	₹ 100/- (Growth)			₹ 5,000/-			₹ 5,000/-			₹ 5,000/-		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 59			Please refer to pg. 59			Nil	< 1 Year	1%	Please refer to pg. 59		
								>= 1 Year	Nil			
Plans / Options (Regular / Direct)	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		
SIP/SWP/STRIP	☑ ☑ ☑			☑ ☑ ☑			☑ ☑ ☑			☑ ☑ ☑		
Fund Size~	7744.37 Cr			15994.61 Cr			956.19 Cr			5564.81 Cr		
Expense Ratio@ (%)	Direct : 1.02, Regular: 1.82			Direct : 1.23, Regular: 1.75			Direct : 1.97, Regular: 2.41			Direct : 1.29, Regular: 1.90		
Benchmark Index	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	
Fund Category	Mid Cap Fund			Dividend Yield Fund			Thematic – MNC			Multi Asset Allocation	
Type of Scheme	An open ended equity scheme predominantly investing in mid cap stocks			An open ended equity scheme predominantly investing in dividend yielding stocks			An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies			An open ended scheme investing in equity, debt and Gold ETFs	
Investment Objective	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation and income by investing predominantly in dividend yielding equity and equity related securities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of multinational companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the Scheme is to 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.	
Asset Allocation	Please refer to pg. 55			Please refer to pg. 55			Please refer to pg. 55			Please refer to pg. 57	
Min. Invest Amt.	₹ 5,000/-			₹ 5,000/-			₹ 5,000/-			Please refer to pg. 59	
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Exit Load
	Nil	Less than one year	1.00%	Nil	< 1 Year	1%	Nil	Less than one year	1.00%	Please refer to pg. 59	
		Greater than or equal to one Year	Nil		>= 1 Year			Greater than or equal to one Year	Nil		
Plans / Options (Regular / Direct)	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	
SIP/SWP/STRIP	☑ ☑ ☑			☑ ☑ ☑			☑ ☑ ☑			☑ ☑ ☑	
Fund Size ~	5006.50 Cr			2587.99 Cr			2291.52 Cr			693.21 Cr	
Expense Ratio@ (%)	Direct : 1.19, Regular: 1.92			Direct : 1.56, Regular: 2.10			Direct : 1.30, Regular: 2.07			Direct : 1.24, Regular: 1.97	
Benchmark Index	Nifty Midcap 150			Nifty Dividend Opportunities 50			Nifty MNC			Please refer to pg. 59	

~(Monthly Average AS ON 28/02/2021)

# 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>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</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	Nil	Less than one year Greater than or equal to one Year	1.00% Nil	Nil	Less than one year Greater than or equal to one Year	1.00% Nil
<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>	302.93 Cr			1368.74 Cr			714.28 Cr		
<b>Expense Ratio@ (%)</b>	Direct : 2.13, Regular: 2.59			Direct : 2.04, Regular: 2.34			Direct : 1.69, Regular: 2.45		
<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 nonconvertible 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>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Exit Load</b>
	Nil	Less than one year Greater than or equal to one Year	1.00% Nil	Nil	Less than one year Greater than or equal to one Year	1.00% Nil	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>	623.26 Cr			1515.14 Cr			1774.21 Cr	
<b>Expense Ratio@ (%)</b>	Direct : 1.80, Regular: 2.52			Direct : 1.21, Regular: 2.14			Direct : 1.35, Regular: 2.11	
<b>Benchmark Index</b>	S&P BSE Healthcare			UTI Transportation & Logistics Fund Index			Nifty 500	

~(Monthly Average As On 28/02/2021)



Key Features	UTI Arbitrage Fund		UTI Nifty Index Fund		UTI Nifty Next 50 Index Fund	
Fund Category	Arbitrage		Index Fund		Index Fund	
Type of Scheme	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.	
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.		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.	
Asset Allocation	Please refer to pg. 57		Please refer to pg. 56		Please refer to pg. 58	
Min. Invest Amt.	₹ 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.	
Entry Load/ Exit Load	Entry Load	Exit Load	Entry Load	Exit Load	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	Nil	Nil	Nil	Nil
Plans/Options (Regular / Direct)	Growth option Dividend option with Payout and Reinvestment CanServe facility available		Growth option Dividend option with Payout and Reinvestment		Growth option	
SIP/SWP/STRIP	☑ ☒ ☑		☑ ☑ ☑		☑ ☑ ☑	
Fund Size ~	3418.12 Cr		3353.30 Cr		858.61 Cr	
Expense Ratio@ (%)	Direct : 0.38, Regular: 0.95		Direct : 0.10, Regular: 0.14		Direct : 0.34, Regular: 0.80	
Benchmark Index	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		
Fund Category	Aggressive Hybrid Fund	Dynamic Asset Allocation*	Children's Fund		
Type of Scheme	An open ended hybrid scheme investing predominantly in equity and equity related instruments	An open ended tax saving cum insurance scheme 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)		
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.	Investment objective of the scheme is primarily to provide return through growth in the NAV or through dividend distribution and reinvestment thereof. Amounts collected under the scheme shall generally be invested as follows: (a) Not less than 60% of the funds in debt instruments with low to medium risk profile. (b) Not more than 40% of the funds in equities and equity related instruments.	The 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.		
Asset Allocation	Please refer to pg. 57	Debt- Minimum 60%, Maximum 100%, Equity Maximum 40%	Please refer to pg. 57		
Min. Invest Amt.	Growth Option ₹ 1000/- Income Option ₹ 5,000/-	Minimum Target Amt. ₹ 15,000/-	₹ 1,000/-		
Entry Load/ Exit Load	Entry Load	Exit Load	Entry Load	Exit Load	
	Please refer to pg. 59		Nil	2% for premature withdrawal Nil - On or after Maturity	Nil
Plans/Options (Regular / Direct)	Growth option Dividend option with Payout and Reinvestment CanServe facility available	10 year Plan / 15 year Plan		Growth Scholarship	
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>		<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>		<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
Fund Size ~	3930.04 Cr		4939.64 Cr		3941.54 Cr
Expense Ratio@ (%)	Direct : 1.36, Regular: 2.00		Direct : 1.04, Regular: 1.66		Direct : 1.57, Regular: 1.76
Benchmark Index	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 28/02/2021)

\* 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	
Fund Category	Retirement Fund		Children's Fund		Conservative Hybrid Fund		Equity Savings	
Type of Scheme	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)		An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)		An open ended hybrid scheme investing predominantly in debt instruments		An open ended scheme investing in equity, arbitrage and debt	
Investment Objective	The investment objective of the scheme is primarily to generate a corpus to provide for pension in the form of periodical income / cash flow to the unit holders to the extent of redemption value of their holding after the age of 58 years by investing in a mix of securities comprising of debt & money market instruments and equity & equity related instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.		The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum.  However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.		The 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.	
Asset Allocation	Please refer to pg. 57		Please refer to pg. 57		Please refer to pg. 57		Please refer to pg. 58	
Min. Invest Amt.	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	
Entry Load/ Exit Load	Entry Load	Exit Load	Entry Load	Exit Load	Entry Load	Exit Load	Entry Load	Exit Load
	Nil	Nil	Nil	4% - < 1 yr. 3% - >= 1 yr. & < 3 yrs. 1% - >= 3 yrs. & < 5 yrs. Nil - >= 5 yrs.	Please refer to pg. 59		Please refer to pg. 29	
Plans/Options (Regular/Direct)	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	
SIP/SWP/STRIP	☑ ☑ ☑		☑ ☑ ☑		☑ ☑ ☑		☑ ☑ ☑	
Fund Size ~	3229.19 Cr		450.01 Cr		1637.76 Cr		180.94 Cr	
Expense Ratio@ (%)	Direct : 1.19, Regular: 1.74		Direct : 1.72, Regular: 2.51		Direct : 1.18, Regular: 1.80		Direct : 0.70, Regular: 1.54	
Benchmark Index	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	
Fund Category	Medium to Long Duration Fund	Short Duration Fund		Dynamic Bond	Ultra Short Duration Fund	
Type of Scheme	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	
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.	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.	
Asset Allocation	Please refer to pg. 56	Please refer to pg. 56		Please refer to pg. 56	Please refer to pg. 56	
Min. Invest Amt.	Please refer to pg. 59	Please refer to pg. 59		Growth: ₹ 500 Dividend:₹ 20,000	Please refer to pg. 59	
Entry Load/ Exit Load	Please refer to pg. 48	Entry Load	Exit Load	Please refer to pg. 47	Entry Load	Exit Load
		Nil	Nil		Nil	Nil
Plans/Options (Regular / Institutional/ Direct)	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	
SIP/SWP/STRIP	☑ ☑ ☑	☑ ☑ ☑		☑ ☒ ☒	☑ ☑ ☑	
Fund Size ~	292.73 Cr	3455.88 Cr		241.42 Cr	2243.76 Cr	
Expense Ratio@ (%)	Direct : 1.15, Regular: 1.61	Direct : 0.34, Regular: 0.95		Direct : 1.02, Regular: 1.59	Direct : 0.48, Regular: 0.97	
Benchmark Index	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 28/02/2021)

# 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 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	Growth: ₹ 500 Dividend: ₹ 20,000	Please refer to pg. 59	Please refer to pg. 59
<b>Entry Load/Exit Load</b>	Entry Load Nil	Entry Load Nil	Exit Load Nil	Entry Load Nil	Exit Load Nil
<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>	☑ ☑ ☑	☑ ☑ ☑	☑ ☑ ☑	☑ ☑ ☑	☑ ☑ ☑
<b>Fund Size ~</b>	3485.82 Cr	750.95 Cr	321.49 Cr	289.85 Cr	80.66 Cr
<b>Expense Ratio@ (%)</b>	Direct : 0.37, Regular: 0.45	Direct : 0.63, Regular: 0.94	Direct : 0.81, Regular: 1.62	Direct : 0.25, Regular: 0.32	Direct : 1.02, Regular: 1.64
<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: ₹ 500 Dividend: ₹ 20,000	Growth: ₹ 500 Dividend: ₹ 20,000	Growth: ₹ 500 Dividend: ₹ 20,000
<b>Entry Load/Exit Load</b>	Entry Load Nil	Exit Load Nil	Entry Load Nil	Exit Load Nil	Entry Load Nil
<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>	☑ ☑ ☑	☑ ☑ ☑	☑ ☑ ☑	☑ ☑ ☑	☑ ☑ ☑
<b>Fund Size ~</b>	7399.92 Cr	25012.08 Cr	6874.25 Cr	3484.64 Cr	2550.91 Cr
<b>Expense Ratio@ (%)</b>	Direct : 0.18, Regular: 0.27	Direct : 0.16, Regular: 0.24	Direct : 0.06, Regular: 0.12	Direct : 0.31, Regular: 0.59	Direct : 0.42, Regular: 1.30
<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 28/02/2021)

'Expense Ratio' represents the Total Expenses (TER) as on 28<sup>th</sup> February 2021.



## Type of Scheme &amp; Investment Objective



An open ended equity scheme predominantly investing in large cap stocks

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

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

## Date of inception/allotment



15th October, 1986

## Fund Manager



Mrs. Swati Kulkarni, MFMM (NMIIMS), CFA  
Managing the scheme since Dec-2006

## Fund AUM



Fund Size Monthly Average : ₹ 7744.37 Crore  
Closing AUM : ₹ 7503.23 Crore

## High/Low NAV in the month



High Growth Option : ₹ 167.0467  
Low Growth Option : ₹ 155.6545

## Total expense ratio%



Regular : 1.82  
Direct : 1.02

## Minimum Investment Amount



₹ 100/- (Growth)

## No. of Unit Holding Accounts



6,25,946

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	86	8	6
Benchmark	96	4	0

## Load Structure



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

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option : ₹ 158.19  
Regular Income Option : ₹ 36.80

\* Refer Page no.66

## Initiative



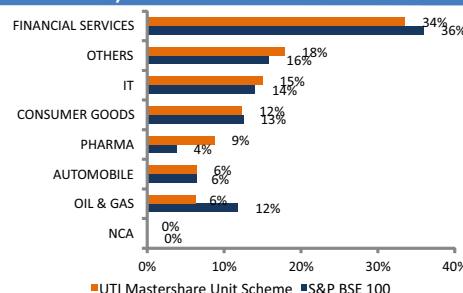
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To get scheme details

## Portfolio as on February 28, 2021



Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	8.93	Asian Paints Ltd.	1.81
HDFC Bank Ltd.	8.41	SKF India Ltd.	1.77
ICICI Bank Ltd	7.97	Tech Mahindra Ltd	1.76
HDFC Ltd.	5.22	Sun Pharmaceuticals Industries Ltd.	1.75
Bharti Airtel Ltd.	4.80	Maruti Suzuki India Ltd.	1.72
Tata Consultancy Services Ltd.	4.27	Tata Steel Ltd.	1.70
Reliance Industries Ltd.	4.09	Sanofi India Ltd.	1.69
Hindustan Unilever Ltd.	2.84	Divis Laboratories Ltd.	1.67
Axis Bank Ltd.	2.75	Titan Company Ltd.	1.38
Larsen & Toubro Ltd.	2.46	Cipla Ltd.	1.37
Shree Cement Ltd.	2.39	ITC Ltd.	1.36
State Bank of India	2.39	Balkrishna Industries Ltd.	1.33
Kotak Mahindra Bank Ltd.	2.31	Pidilite Industries Ltd.	1.31
Dr Reddy's Laboratories Ltd.	2.28	Aditya Birla Fashion & Retail Ltd.	1.27
Jubilant Food Works Ltd	1.90	Others	12.97
Bajaj Finance Ltd.	1.83	Net Current Assets	0.30
		<b>TOTAL</b>	<b>100.00</b>

## Sectoral Breakdown (% as compared to Benchmark)



## Active Stock positions (as compared to Benchmark)



Overweight (Top5)	Underweight (Top5)
Bharti Airtel Ltd.	Reliance Industries Ltd.
Infosys Ltd.	HCL Technologies Ltd.
ICICI Bank Ltd	ITC Ltd.
Shree Cement Ltd.	HDFC Ltd.
SKF India Ltd.	Mahindra & Mahindra Ltd.

Quantitative Indicators	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	19.80	21.24
Sharpe ratio (%)	0.39	
Portfolio Turnover Ratio (Annual)	0.12	
P/B	8.64	8.05
P/E	35.18	33.95
RoE	16.00	17.12

AS ON 28/02/2021

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	S&P BSE 100 (%)	S&P BSE Sensex (%)	NAV Growth (₹)	S&P BSE 100 (₹)	S&P BSE Sensex (₹)
1 Year	28.73	32.30	29.90	12,873	13,230	12,990
3 Years	11.18	12.11	14.19	13,747	14,095	14,895
5 Years	15.49	17.34	17.87	20,554	22,255	22,762
Since inception*	15.72	14.24	15.04	15,17,316	9,73,663	12,38,011

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'. No of Schemes Managed by Mrs. Swati Kulkarni is 3. The performance of the benchmark is calculated using total return index variant of the benchmark index.

## SIP Returns as on February 28, 2021



Period	Investment Amount (₹)	Value-Fund (₹)	S&P BSE 100 (₹)	S&PBSE Sensex (₹)	Yield (%) Fund	Yield (%) S&P BSE 100	Yield (%) S&P BSE Sensex
1 Year	1,20,000	1,56,503	1,59,490	1,57,657	62.21	67.67	64.31
3 Years	3,60,000	4,74,001	4,77,867	4,81,847	18.82	19.40	20.00
5 Years	6,00,000	8,58,830	8,81,093	9,07,381	14.37	15.41	16.62
7 Years	8,40,000	13,19,148	13,61,429	13,93,724	12.70	13.58	14.24
10 Years	12,00,000	23,72,471	24,35,589	24,72,898	13.09	13.58	13.87
15 Years	18,00,000	48,50,482	49,02,771	49,50,801	12.23	12.35	12.47
Since inception*	19,50,000	59,13,396	60,76,095	61,88,532	12.50	12.79	12.98

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 February 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

## Type of Scheme &amp; Investment Objective



An open ended equity scheme investing in both large cap and mid cap stocks

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

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

## Date of inception/allotment



20th May, 2009

## Fund Manager



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

## Fund AUM



Fund Size Monthly Average : ₹ 956.19 Crore  
Closing AUM : ₹ 952.94 Crore

## High/Low NAV in the month



High Growth Option : ₹ 80.1990  
Low Growth Option : ₹ 73.5953

## Total expense ratio%



Regular : 2.41  
Direct : 1.97

## Minimum Investment Amount



₹ 5,000/-

## No. of Unit Holding Accounts



1,64,247

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	49	37	14
Benchmark	52	46	3

## Load Structure



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

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option : ₹ 78.24  
Regular Income Option : ₹ 41.50

\* Refer Page no.66

## Initiative



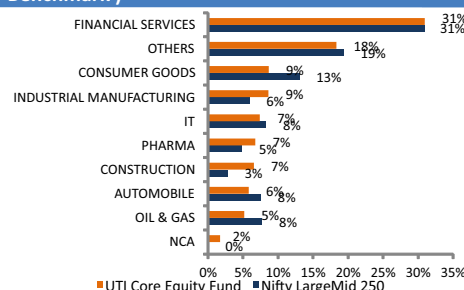
SMS: TOP to 5676756  
To get scheme details

## Portfolio as on February 28, 2021



Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	5.61	Mphasis Ltd	1.87
State Bank of India	4.51	Aditya Birla Capital Ltd	1.87
HDFC Ltd.	4.08	Wipro Ltd.	1.85
Infosys Ltd.	3.70	Reliance Industries Ltd.	1.77
Axis Bank Ltd.	3.54	Phoenix Mills Ltd	1.76
ITC Ltd.	3.30	Sun Pharmaceuticals Industries Ltd.	1.70
Larsen & Toubro Ltd.	3.25	Coromandel International Ltd.	1.68
Bharti Airtel Ltd.	2.90	Bharat Electronics Ltd.	1.65
Cummins India Ltd.	2.57	Bharat Forge Ltd.	1.57
Tata Power Company Ltd.	2.46	Ambuja Cements Ltd.	1.52
Gujarat State Petronet Ltd.	2.42	Emami Ltd.	1.48
Federal Bank Ltd.	2.32	Aditya Birla Fashion & Retail Ltd.	1.46
HDFC Bank Ltd.	2.20	Fortis Healthcare Ltd.	1.44
Max Financial Services Ltd.	2.07	Hindalco Industries Ltd.	1.31
Ajanta Pharma Ltd.	2.00	Others	26.45
Motilal Oswal Financial Services Ltd.	1.97	Net Current Assets	1.72
		<b>TOTAL</b>	<b>100.00</b>

## Sectoral Breakdown (% as compared to Benchmark)



## Active Stock positions (as compared to Benchmark)



Overweight (Top5)	Underweight (Top5)
State Bank of India	Reliance Industries Ltd.
ICICI Bank Ltd	HDFC Bank Ltd.
Axis Bank Ltd.	Tata Consultancy Services Ltd.
Cummins India Ltd.	Kotak Mahindra Bank Ltd.
Gujarat State Petronet Ltd.	Hindustan Unilever Ltd.

Quantitative Indicators	Fund	Benchmark
Beta	0.97	1
Standard Deviation (Annual)	20.15	20.22
Sharpe ratio (%)	0.16	
Portfolio Turnover Ratio (Annual)	0.58	
P/B	3.76	7.67
P/E	25.42	35.55
RoE	11.12	15.61

AS ON 28/02/2021

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	Nifty Large Mid 250 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Large Mid 250 (₹)	Nifty 50 (₹)
1 Year	36.31	36.50	31.27	13,631	13,650	13,127
3 Years	6.77	10.98	12.85	12,174	13,673	14,376
5 Years	13.67	18.51	17.27	18,984	23,387	22,188
Since inception*	11.54	14.92	12.30	36,227	51,504	39,246

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'. No of Schemes Managed by Mr. V Srivatsa is 7.

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

## SIP Returns as on February 28, 2021



Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Large Mid 250 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Large Mid 250	Yield (%) Nifty 50
1 Year	1,20,000	1,68,306	1,66,407	1,58,759	84.10	80.52	66.33
3 Years	3,60,000	4,75,467	4,95,124	4,78,294	19.04	21.96	19.47
5 Years	6,00,000	8,21,827	9,01,956	8,87,300	12.58	16.37	15.70
7 Years	8,40,000	12,42,948	14,35,017	13,63,993	11.03	15.06	13.64
10 Years	12,00,000	22,10,952	27,25,487	24,12,887	11.77	15.68	13.41
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception*	14,10,000	28,34,224	35,21,314	30,87,405	11.31	14.68	12.64

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.

## Type of Scheme &amp; Investment Objective



An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks

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

## Date of inception/allotment



18th May, 1992

## Fund Manager



Ajay Tyagi - CFA, MFC  
Managing the scheme since Jan-2016

## Fund AUM



Fund Size Monthly Average : ₹ 15994.61 Crore  
Closing AUM : ₹ 15746.26 Crore

## High/Low NAV in the month



High Growth Option : ₹ 216.6356  
Low Growth Option : ₹ 200.6215

## Total expense ratio%



Regular : 1.75  
Direct : 1.23

## Minimum Investment Amount



₹ 5,000/-

## No. of Unit Holding Accounts



13,78,711

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	65	29	6
Benchmark	79	14	6

## Load Structure



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

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option : ₹ 206.47  
Regular Income Option : ₹ 144.02

\* Refer Page no.66

## Initiative



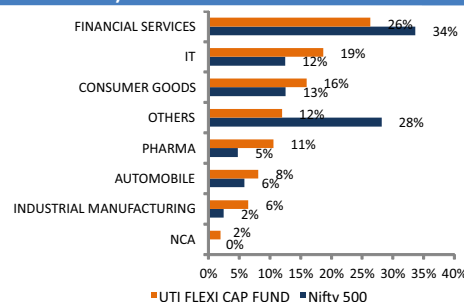
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To get scheme details

## Portfolio as on February 28, 2021



Equity	% to NAV	Equity	% to NAV
Bajaj Finance Ltd.	6.12	Dr. Lal Pathlabs Ltd.	1.77
HDFC Bank Ltd.	6.09	Jubilant Food Works Ltd	1.76
Larsen & Toubro Infotech Ltd	4.36	IndusInd Bank Ltd.	1.68
HDFC Ltd.	4.08	Crompton Greaves Consumer Electricals Ltd.	1.64
Kotak Mahindra Bank Ltd.	3.94	Havells India Ltd.	1.56
Astral Poly Technik Ltd.	3.89	Divis Laboratories Ltd.	1.52
Infosys Ltd.	3.87	Maruti Suzuki India Ltd.	1.47
AU Small Finance Bank Ltd	3.17	IPCA Laboratories Ltd.	1.45
Info-Edge (India) Ltd.	3.01	Torrent Pharmaceuticals Ltd.	1.39
Tata Consultancy Services Ltd.	2.98	PI Industries Ltd.	1.39
Avenue Supermarts Ltd.	2.77	Cadila Healthcare Ltd.	1.34
Motherson Sumi System Ltd.	2.35	Metropolis Healthcare Ltd	1.33
Mindtree Ltd.	2.26	Grindwell Norton Ltd.	1.32
Indiamart InterMesh Ltd	2.18	Ajanta Pharma Ltd.	1.32
Shree Cement Ltd.	2.13	Others	21.97
Endurance Technologies Ltd.	1.97	Net Current Assets	1.92
		<b>TOTAL</b>	<b>100.00</b>

## Sectoral Breakdown (% as compared to Benchmark)



Quantitative Indicators	Fund	Benchmark
Beta	0.88	1
Standard Deviation (Annual)	18.85	20.63
Sharpe ratio (%)	0.71	
Portfolio Turnover Ratio (Annual)	0.11	
P/B	13.57	8.01
P/E	46.23	34.10
RoE	21.04	16.70

AS ON 28/02/2021

## Active Stock positions (as compared to Benchmark)



Overweight (Top5)	Underweight (Top5)
Bajaj Finance Ltd.	Reliance Industries Ltd.
Larsen & Toubro Infotech Ltd	ICICI Bank Ltd
Astral Poly Technik Ltd.	Hindustan Unilever Ltd.
AU Small Finance Bank Ltd	Axis Bank Ltd.
Info-Edge (India) Ltd.	ITC Ltd.

Portfolio Details	
% of top 10 stocks	41.51
Median Market Cap (₹ Cr)	66,124
Weighted Average Market Cap	2,01,693
Number of Securities	55

All figures given are provisional and unaudited.

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	35.12	33.37	31.27	13,512	13,337	13,127
3 Years	16.77	10.84	12.85	15,929	13,621	14,376
5 Years	18.71	17.29	17.27	23,585	22,207	22,188
Since inception*	12.73	11.57	NA	3,15,414	2,34,102	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. No of Schemes Managed by Mr. Ajay Tyagi is 5.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500. PRI & TRI values are not available from the inception date of UTI FLEXI CAP FUND i.e. 18th May 1992 to 31st December 1996.

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

## SIP Returns as on February 28, 2021



Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,64,104	1,61,868	1,58,759	76.21	72.06	66.33
3 Years	3,60,000	5,18,802	4,81,311	4,78,294	25.38	19.92	19.47
5 Years	6,00,000	9,62,062	8,77,643	8,87,300	19.02	15.25	15.70
7 Years	8,40,000	14,96,678	13,65,740	13,63,993	16.24	13.67	13.64
10 Years	12,00,000	28,00,332	24,72,904	24,12,887	16.19	13.87	13.41
15 Years	18,00,000	61,96,704	49,33,980	48,22,675	15.07	12.43	12.16
Since inception*	19,50,000	76,59,333	60,51,006	59,84,482	15.22	12.74	12.62

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 February 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future).



## Type of Scheme &amp; Investment Objective



An open ended equity scheme following a value investment strategy

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

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

## Date of inception/allotment



20th July, 2005

## Fund Managers



Mr. Vetri Subramaniam, B.Com, PGDM  
Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA

## Fund AUM



Fund Size Monthly Average : ₹ 5564.81 Crore  
Closing AUM : ₹ 5441.13 Crore

## High/Low NAV in the month



High Growth Option : ₹ 85.4268  
Low Growth Option : ₹ 79.9162

## Total expense ratio%



Regular : 1.90  
Direct : 1.29

## Minimum Investment Amount



₹ 5,000/-

## No. of Unit Holding Accounts



4,63,029

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	71	20	9
Benchmark	79	14	6

## Load Structure



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

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option : ₹ 81.96  
Regular Income Option : ₹ 23.88

\* Refer Page no.66

## Initiative



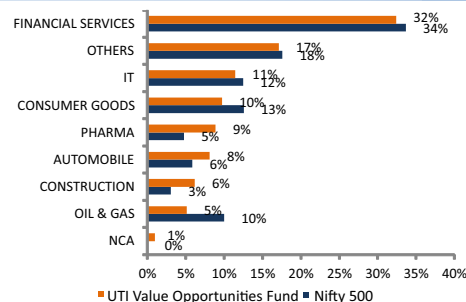
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To get scheme details

## Portfolio as on February 28, 2021



Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.47	Escorts Ltd.	1.71
ICICI Bank Ltd	9.08	Shree Cement Ltd.	1.68
Infosys Ltd.	8.34	Kajaria Ceramics Ltd.	1.62
Axis Bank Ltd.	5.92	Dr Reddy's Laboratories Ltd.	1.55
Bharti Airtel Ltd.	4.19	Crompton Greaves Consumer Electricals Ltd.	1.51
State Bank of India	3.38	Lupin Ltd.	1.49
Tata Steel Ltd.	2.70	Coromandel International Ltd.	1.45
ITC Ltd.	2.59	Ajanta Pharma Ltd.	1.44
Eicher Motors Ltd	2.27	Bajaj Auto Ltd.	1.38
Gujarat Gas Ltd	2.09	Aditya Birla Fashion & Retail Ltd.	1.38
Jubilant Food Works Ltd	1.90	Emami Ltd.	1.35
Cipla Ltd.	1.80	Bharat Forge Ltd.	1.32
Tech Mahindra Ltd	1.78	Larsen & Toubro Infotech Ltd	1.32
Cholamandalam Investment & Finance Company Ltd	1.76	Tormentor Power Ltd.	1.26
Maruti Suzuki India Ltd.	1.76	Others	17.82
Sun Pharmaceuticals Industries Ltd.	1.72	Net Current Assets	0.97
		<b>TOTAL</b>	<b>100.00</b>

## Sectoral Breakdown (% as compared to Benchmark)



Quantitative Indicators	Fund	Benchmark
Beta	0.95	1
Standard Deviation (Annual)	19.96	20.63
Sharpe ratio (%)	0.41	
Portfolio Turnover Ratio (Annual)	0.16	
P/B	5.75	8.01
P/E	31.70	34.10
RoE	12.82	16.70

AS ON 28/02/2021

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	31.16	33.37	31.27	13,116	13,337	13,127
3 Years	11.63	10.84	12.85	13,915	13,621	14,376
5 Years	15.88	17.29	17.27	20,903	22,207	22,188
Since inception*	14.41	13.68	14.10	81,907	74,113	78,508

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'. No of Schemes Managed by Mr. Vetri Subramaniam is 4 & Mr. Amit Premchandani is 2. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500. PRI values from the i.e 20th July 2005 to 1st August 2006.

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

## SIP Returns as on February 28, 2021



Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,61,425	1,61,868	1,58,759	71.24	72.06	66.33
3 Years	3,60,000	4,88,628	4,81,311	4,78,294	21.01	19.92	19.47
5 Years	6,00,000	8,76,671	8,77,643	8,87,300	15.21	15.25	15.70
7 Years	8,40,000	13,17,628	13,65,740	13,63,993	12.67	13.67	13.64
10 Years	12,00,000	23,28,374	24,72,904	24,12,887	12.74	13.87	13.41
15 Years	18,00,000	52,00,569	49,33,980	48,22,675	13.04	12.43	12.16
Since inception*	18,70,000	56,95,130	53,86,635	52,95,633	13.11	12.49	12.30

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

## Type of Scheme &amp; Investment Objective



An open ended equity scheme predominantly investing in mid cap stocks

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

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

## Date of inception/allotment



7th April, 2004

## Fund Manager



Mr Ankit Agarwal, B.Tech, PGDM

Managing the scheme since Aug-2019

## Fund AUM



Fund Size Monthly Average : ₹ 5006.50 Crore  
Closing AUM : ₹ 5044.75 Crore

## High/Low NAV in the month



High Growth Option : ₹ 145.4479  
Low Growth Option : ₹ 134.9603

## Total expense ratio%



Regular : 1.92  
Direct : 1.19

## Minimum Investment Amount



₹ 5,000/-

## No. of Unit Holding Accounts



3,52,343

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	14	69	17
Benchmark	7	88	5

## Load Structure



Entry Load	Nil	
Holding Period	Less than one year	Greater than or equal to one Year
Exit Load	1%	Nil

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option : ₹ 144.15  
Regular Income Option : ₹ 72.11

\* Refer Page no.66

## Initiative



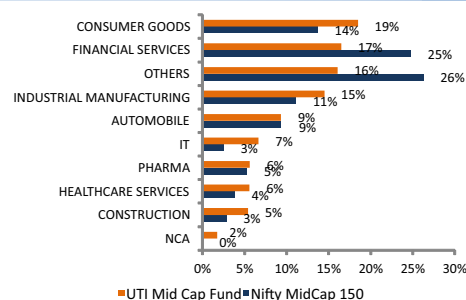
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To get scheme details

## Portfolio as on February 28, 2021



Equity	% to NAV	Equity	% to NAV
Cholamandalam Investment & Finance Company Ltd	3.80	Kajaria Ceramics Ltd.	1.89
Jubilant Food Works Ltd	3.21	National Aluminium Company Ltd.	1.86
SRF Ltd.	3.19	L&T Technology Services Ltd	1.81
PI Industries Ltd.	3.06	Voltas Ltd.	1.80
Tube Investments Of India Ltd	2.70	Honeywell Automation India Ltd.	1.68
Apollo Hospitals Enterprise Ltd.	2.64	Escorts Ltd.	1.67
Mphasis Ltd	2.54	MRF Ltd.	1.61
Crompton Greaves Consumer Electricals Ltd.	2.30	3M India Ltd.	1.56
Federal Bank Ltd.	2.17	J.K.Cement Ltd.	1.56
Bharat Forge Ltd.	2.12	Aditya Birla Fashion & Retail Ltd.	1.51
Astral Poly Technik Ltd.	2.08	Coromandel International Ltd.	1.38
Syngene International Ltd.	2.04	Endurance Technologies Ltd.	1.38
Gujarat Gas Ltd	1.97	ICICI Lombard General Insurance Company Ltd	1.36
City Union Bank Ltd	1.95	Page Industries Ltd	1.35
Whirlpool Of India Ltd.	1.93	Others	36.21
Max Financial Services Ltd.	1.92	Net Current Assets	1.75
		<b>TOTAL</b>	<b>100.00</b>

## Sectoral Breakdown (% as compared to Benchmark)



■ UTI Mid Cap Fund ■ Nifty MidCap 150

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	19.82	20.45
Sharpe ratio (%)	0.25	
Portfolio Turnover Ratio (Annual)	0.33	
P/B	9.77	7.23
P/E	48.44	37.17
RoE	16.62	13.95

AS ON 28/02/2021

## Active Stock positions (as compared to Benchmark)



Overweight (Top5)	Underweight (Top5)
Cholamandalam Investment & Finance Company Ltd	Shriram Transport Finance Co.Ltd.
SRF Ltd.	Adani Enterprises Ltd.
Kajaria Ceramics Ltd.	Yes Bank Ltd.
Tube Investments Of India Ltd	Zee Entertainment Enterprises Ltd.
PI Industries Ltd.	Trent Ltd.

## Portfolio Details

% of top 10 stocks	27.73
Median Market Cap (₹ Cr)	27,101
Weighted Average Market Cap	26,921
Number of Securities	69

All figures given are provisional and unaudited.

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	Nifty Midcap 150 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Midcap 150 (₹)	Nifty 50 (₹)
1 Year	41.06	41.76	31.27	14,106	14,176	13,127
3 Years	8.46	9.92	12.85	12,762	13,284	14,376
5 Years	16.00	19.62	17.27	21,012	24,504	22,188
Since inception*	17.74	NA	14.45	1,58,162	NA	97,951

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'. No of Schemes Managed by Mr Ankit Agarwal is 1.

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

## SIP Returns as on February 28, 2021



Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Midcap 150 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Midcap 150	Yield (%) Nifty 50
1 Year	1,20,000	1,70,018	1,74,815	1,58,759	87.34	96.50	66.33
3 Years	3,60,000	5,14,065	5,15,463	4,78,294	24.71	24.91	19.47
5 Years	6,00,000	8,87,320	9,24,411	8,87,300	15.70	17.38	15.70
7 Years	8,40,000	14,01,660	15,07,364	13,63,993	14.40	16.44	13.64
10 Years	12,00,000	30,35,375	30,13,226	24,12,887	17.69	17.55	13.41
15 Years	18,00,000	69,76,337	64,36,144	48,22,675	16.43	15.51	12.16
Since inception*	19,50,000	84,00,678	74,21,720	59,84,482	16.18	15.45	12.62

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 February 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future).

## Type of Scheme &amp; Investment Objective



An open ended equity scheme predominantly investing in dividend yielding stocks

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

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

## Date of inception/allotment



3rd May, 2005

## Fund Manager



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

## Fund AUM



Fund Size Monthly Average : ₹ 2587.99 Crore  
Closing AUM : ₹ 2564.13 Crore

## High/Low NAV in the month



High Growth Option : ₹ 83.1860  
Low Growth Option : ₹ 79.0546

## Total expense ratio%



Regular : 2.10  
Direct : 1.56

## Minimum Investment Amount



₹ 5,000/-

## No. of Unit Holding Accounts



2,34,994

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	72	20	8
Benchmark	83	13	4

## Load Structure



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

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option	₹ 81.40
Regular Income Option	₹ 17.98

\* Refer Page no.66

## Initiative



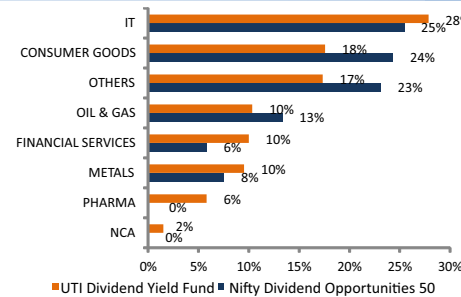
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To get scheme details

## Portfolio as on February 28, 2021



Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	8.99	Coromandel International Ltd.	2.14
Tech Mahindra Ltd	6.29	Hindustan Petroleum Corporation Ltd.	2.06
ITC Ltd.	6.27	Hero Motocorp Ltd.	1.97
Hindustan Unilever Ltd.	5.81	Cummins India Ltd.	1.74
Mphasis Ltd	4.91	Procter & Gamble Hygiene & Hel Care Ltd.	1.68
Tata Consultancy Services Ltd.	4.06	ICICI Securities Ltd.	1.43
NTPC Ltd.	4.04	Marico Ltd.	1.31
Tata Steel Ltd.	3.96	Ambuja Cements Ltd.	1.30
Sanofi India Ltd.	3.19	ICICI Prudential Life Insurance Company Ltd.	1.26
Bharat Petroleum Corporation Ltd.	3.08	Nippon Life India Asset Management Ltd	1.24
Larsen & Toubro Infotech Ltd	3.03	National Aluminium Company Ltd.	1.24
ICICI Bank Ltd	2.77	Oil & Natural Gas Corporation Ltd.	1.21
GAIL (India) Ltd.	2.65	Bharat Electronics Ltd.	1.18
Torrent Pharmaceuticals Ltd.	2.56	Muthoot Finance Ltd	1.09
Hindustan Zinc Ltd.	2.51	Others	11.30
Great Eastern Shipping Co. Ltd.	2.21	Net Current Assets	1.52
		<b>TOTAL</b>	<b>100.00</b>

## Sectoral Breakdown (% as compared to Benchmark)



■ UTI Dividend Yield Fund ■ Nifty Dividend Opportunities 50

Quantitative Indicators	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	17.62	18.57
Sharpe ratio (%)	0.29	
Portfolio Turnover Ratio (Annual)	0.12	
P/B	8.80	12.36
P/E	30.67	27.65
RoE	24.54	30.32

AS ON 28/02/2021

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	Nifty Dividend Opportunities 50 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Dividend Opportunities 50 (₹)	Nifty 50 (₹)
1 Year	30.61	32.04	31.27	13,061	13,204	13,127
3 Years	8.56	7.07	12.85	12,797	12,277	14,376
5 Years	15.28	15.81	17.27	20,368	20,840	22,188
Since inception*	14.16	16.52	15.07	81,427	1,12,588	92,336

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'. No of Schemes Managed by Mrs. Swati Kulkarni is 3.

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 BSE 100 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 30th September 2007. TRI Value From 1st October 2007. The performance of the benchmark is calculated using total return index variant of the benchmark index.

## SIP Returns as on February 28, 2021



Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Dividend Opportunities 50 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Dividend Opportunities 50	Yield (%) Nifty 50
1 Year	1,20,000	1,53,293	1,53,565	1,58,759	56.39	56.88	66.33
3 Years	3,60,000	4,58,212	4,43,232	4,78,294	16.41	14.07	19.47
5 Years	6,00,000	8,26,113	8,05,023	8,87,300	12.79	11.75	15.70
7 Years	8,40,000	12,59,213	12,34,430	13,63,993	11.39	10.84	13.64
10 Years	12,00,000	21,75,526	21,13,148	24,12,887	11.46	10.92	13.41
15 Years	18,00,000	47,01,958	49,12,692	48,22,675	11.87	12.38	12.16
Since inception*	18,90,000	53,43,969	56,95,270	54,60,166	12.15	12.85	12.39

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.



## Type of Scheme &amp; Investment Objective



An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies

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

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

## Date of inception/allotment



29th May, 1998

## Fund Manager



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

## Fund AUM



Fund Size Monthly Average : ₹ 2291.52 Crore  
Closing AUM : ₹ 2252.44 Crore

## High/Low NAV in the month



High Growth Option : ₹ 230.8271  
Low Growth Option : ₹ 222.4218

## Total expense ratio%



Regular : 2.07  
Direct : 1.30

## Minimum Investment Amount



₹ 5,000/-

## No. of Unit Holding Accounts



1,75,844

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	49	43	8
Benchmark	62	37	1

## Load Structure



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

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option : ₹ 225.09  
Regular Income Option : ₹ 116.05

\* Refer Page no.66

## Initiative



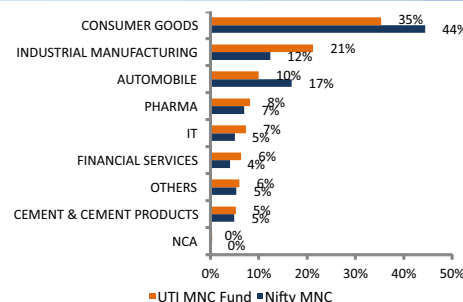
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To get scheme details

## Portfolio as on February 28, 2021



Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	7.33	Abbott India Ltd.	2.31
Hindustan Unilever Ltd.	6.94	HDFC Asset Management Company Ltd	2.15
Nestle India Ltd.	6.56	SKF India Ltd.	2.14
Honeywell Automation India Ltd.	6.11	Siemens India Ltd.	2.12
Britannia Industries Ltd.	5.38	3M India Ltd.	2.10
Mphasis Ltd	5.26	Oracle Financial Services Software Ltd.	2.07
Ambuja Cements Ltd.	5.25	Grindwell Norton Ltd.	2.04
Whirlpool Of India Ltd.	4.92	Glaxosmithkline Pharmaceuticals Ltd.	1.28
Sanofi India Ltd.	4.56	Nippon Life India Asset Management Ltd	1.19
Procter & Gamble Hygiene & Hel Care Ltd.	4.03	Aavas Financiers Ltd	1.08
Cummins India Ltd.	3.34	Mahindra CIE Automotive Ltd	1.05
United Spirits Ltd.	3.09	ICICI Prudential Life Insurance Company Ltd	1.01
United Breweries Ltd.	2.92	CRISIL Ltd	0.93
Bayer Cropsience Ltd.	2.54	Gillette India Ltd.	0.86
Schaeffler India Ltd	2.47	Others	4.25
Bosch Ltd.	2.37	Net Current Assets	0.35
		<b>TOTAL</b>	<b>100.00</b>

## Sectoral Breakdown (% as compared to Benchmark)



Quantitative Indicators	Fund	Benchmark
Beta	0.83	1
Standard Deviation (Annual)	16.70	19.35
Sharpe ratio (%)	0.10	
Portfolio Turnover Ratio (Annual)	0.10	
P/B	17.89	20.32
P/E	54.96	54.34
RoE	29.51	33.00

AS ON 28/02/2021

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	Nifty MNC (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty MNC (₹)	Nifty 50 (₹)
1 Year	15.07	20.85	31.27	11,507	12,085	13,127
3 Years	5.15	5.09	12.85	11,628	11,608	14,376
5 Years	10.98	15.84	17.27	16,840	20,867	22,188
Since inception*	15.99	13.19	NA	2,92,986	1,67,959	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. No of Schemes Managed by Mrs. Swati Kulkarni is 3.  
The performance of the benchmark is calculated using total return index variant of the benchmark index.

## SIP Returns as on February 28, 2021



Period	Investment Amount (₹)	Value-Fund (₹)	Nifty MNC (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty MNC	Yield (%) Nifty 50
1 Year	1,20,000	1,39,100	1,40,944	1,58,759	31.43	34.60	66.33
3 Years	3,60,000	4,16,445	4,26,966	4,78,294	9.75	11.47	19.47
5 Years	6,00,000	7,47,446	7,94,364	8,87,300	8.75	11.21	15.70
7 Years	8,40,000	11,80,033	12,75,860	13,63,993	9.57	11.76	13.64
10 Years	12,00,000	23,88,289	24,82,509	24,12,887	13.22	13.94	13.41
15 Years	18,00,000	60,15,723	56,46,377	48,22,675	14.73	14.00	12.16
Since inception*	19,50,000	74,33,091	71,10,810	59,84,482	14.91	14.44	12.62

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 February 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future).

## Type of Scheme &amp; Investment Objective



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

The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle.

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

## Date of inception/allotment



30th July, 2007

## Fund Manager



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

## Fund AUM



Fund Size Monthly Average : ₹ 302.93 Crore  
Closing AUM : ₹ 292.09 Crore

## High/Low NAV in the month



High Growth Option : ₹ 32.8091  
Low Growth Option : ₹ 31.1562

## Total expense ratio%



Regular : 2.59  
Direct : 2.13

## Minimum Investment Amount



₹ 5,000/-

## No. of Unit Holding Accounts



48,109

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	68	19	13
Benchmark	90	10	-

## Load Structure



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

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option	₹ 31.16
Regular Income Option	₹ 29.18

\* Refer Page no.66

## Initiative



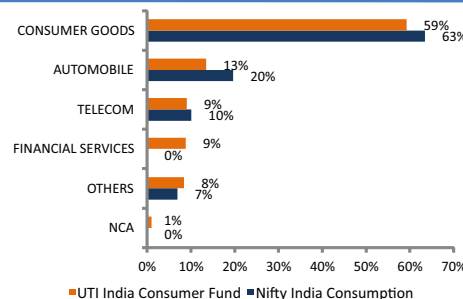
SMS: LSF to 5676756  
To get scheme details

## Portfolio as on February 28, 2021



Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	9.05	Titan Company Ltd.	2.18
Hindustan Unilever Ltd.	6.64	Sheela Foam Ltd.	2.08
Maruti Suzuki India Ltd.	6.17	Jubilant Food Works Ltd	2.05
ITC Ltd.	5.41	TVS Motor Company Ltd	2.04
Asian Paints Ltd.	5.34	Procter & Gamble Hygiene & Hel Care Ltd.	2.03
Nestle India Ltd.	4.41	Relaxo Footwears Ltd	1.81
Dabur India Ltd.	3.62	Bajaj Finance Ltd.	1.80
Avenue Supermarts Ltd.	3.38	Jyothy Labs Ltd.	1.76
HDFC Bank Ltd.	3.02	Phoenix Mills Ltd	1.67
Crompton Greaves Consumer Electricals Ltd.	2.97	Cera Sanitaryware Ltd.	1.65
Marico Ltd.	2.93	V-Mart Retail Ltd	1.45
ICICI Bank Ltd	2.66	MRF Ltd.	1.45
Eicher Motors Ltd	2.48	Escorts Ltd.	1.35
Whirlpool Of India Ltd.	2.48	Heritage Foods Ltd.	1.35
United Breweries Ltd.	2.27	Others	9.27
Aditya Birla Fashion & Retail Ltd.	2.23	Net Current Assets	1.00
		<b>TOTAL</b>	<b>100.00</b>

## Sectoral Breakdown (% as compared to Benchmark)



Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	18.12	19.22
Sharpe ratio (%)	0.20	
Portfolio Turnover Ratio (Annual)	0.38	
P/B	17.27	17.72
P/E	47.67	47.15
RoE	22.06	23.04

AS ON 28/02/2021

## Active Stock positions (as compared to Benchmark)



Overweight (Top5)	Underweight (Top5)
HDFC Bank Ltd.	Mahindra & Mahindra Ltd.
ICICI Bank Ltd	ITC Ltd.
Eicher Motors Ltd	Bajaj Auto Ltd.
Whirlpool Of India Ltd.	Hero Motocorp Ltd.
Aditya Birla Fashion & Retail Ltd.	Britannia Industries Ltd.

## Portfolio Details

% of top 10 stocks	50.01
Median Market Cap (₹ Cr)	1,51,006
Weighted Average Market Cap	1,79,581
Number of Securities	38

All figures given are provisional and unaudited.

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	Nifty India Consumption (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty India Consumption (₹)	Nifty 50 (₹)
1 Year	15.31	20.37	31.27	11,531	12,037	13,127
3 Years	7.06	7.67	12.85	12,273	12,485	14,376
5 Years	13.17	14.17	17.27	18,570	19,405	22,188
Since inception*	8.72	12.23	10.40	31,161	47,996	38,383

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'. No of Schemes Managed by Mr. Vishal Chopda is 4.

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

## SIP Returns as on February 28, 2021



Period	Investment Amount (₹)	Value-Fund (₹)	Nifty India Consumption (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption	Yield (%) Nifty 50
1 Year	1,20,000	1,43,410	1,41,430	1,58,759	38.88	35.44	66.33
3 Years	3,60,000	4,34,240	4,32,340	4,78,294	12.64	12.33	19.47
5 Years	6,00,000	7,78,537	7,93,968	8,87,300	10.39	11.19	15.70
7 Years	8,40,000	11,78,587	12,56,016	13,63,993	9.54	11.32	13.64
10 Years	12,00,000	20,65,260	23,77,636	24,12,887	10.48	13.13	13.41
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception*	16,20,000	35,46,685	43,22,262	39,75,217	10.92	13.54	12.44

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.

## Type of Scheme &amp; Investment Objective



An open ended equity scheme following the infrastructure theme

The investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged either directly or indirectly in the infrastructure areas of the Indian economy.

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

## Date of inception/allotment



7th April, 2004

## Fund Manager



Mr. Sanjay Dongre, B.E PGDM (IIM Kolkatta)  
Managing the scheme since Dec-2006

## Fund AUM



Fund Size Monthly Average : ₹ 1368.74 Crore  
Closing AUM : ₹ 1362.03 Crore

## High/Low NAV in the month



High Growth Option : ₹ 66.9921  
Low Growth Option : ₹ 59.5584

## Total expense ratio%



Regular : 2.34  
Direct : 2.04

## Minimum Investment Amount



₹ 5,000/-

## No. of Unit Holding Accounts



3,14,480

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	60	24	16
Benchmark	90	10	-

## Load Structure



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

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option	₹ 65.00
Regular Income Option	₹ 33.97

\* Refer Page no.66

## Initiative



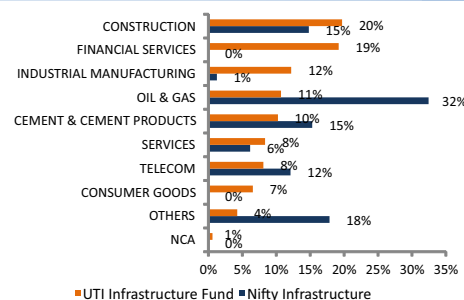
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To get scheme details

## Portfolio as on February 28, 2021



Equity	% to NAV	Equity	% to NAV
Larsen & Toubro Ltd.	8.21	Petronet LNG Ltd.	1.87
Bharti Airtel Ltd.	8.13	KNR Constructions Ltd	1.81
ICICI Bank Ltd	7.15	Crompton Greaves Consumer Electricals Ltd.	1.68
State Bank of India	6.73	Cummins India Ltd.	1.62
Ultratech Cement Ltd.	5.70	Torrent Power Ltd.	1.54
Axis Bank Ltd.	5.32	SKF India Ltd.	1.49
Gujarat Gas Ltd	4.78	Bharat Forge Ltd.	1.46
Shree Cement Ltd.	4.55	Gujarat State Petronet Ltd.	1.42
Adani Ports And Special Economic Zone Ltd	4.29	Mahindra Logistics Ltd	1.31
KEC International Ltd.	3.16	Bharat Electronics Ltd.	1.19
NTPC Ltd.	2.72	Thermax Ltd.	1.18
Indraprastha Gas Ltd	2.64	Oberoi Realty Ltd.	1.12
Voltas Ltd.	2.53	J. Kumar Infraprojects Ltd.	1.07
Blue Star Ltd	2.36	Others	6.36
Container Corporation Of India Ltd	2.07	Net Current Assets	0.59
PNC Infratech Ltd	1.98	<b>TOTAL</b>	<b>100.00</b>
Siemens India Ltd.	1.97		

## Sectoral Breakdown (% as compared to Benchmark)



■ UTI Infrastructure Fund ■ Nifty Infrastructure

Quantitative Indicators	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	22.10	22.43
Sharpe ratio (%)	0.06	
Portfolio Turnover Ratio (Annual)	0.09	
P/B	4.77	3.38
P/E	32.35	21.76
RoE	10.86	4.44

AS ON 28/02/2021

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	Nifty Infrastructure (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Infrastructure (₹)	Nifty 50 (₹)
1 Year	25.57	39.55	31.27	12,557	13,955	13,127
3 Years	4.74	7.99	12.85	11,492	12,596	14,376
5 Years	15.04	14.62	17.27	20,156	19,791	22,188
Since inception*	12.31	9.08	14.45	71,190	43,466	97,951

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'. No of Schemes Managed by Mr. Sanjay Dongre is 2.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 100. PRI values from 7th April 2004 to 31st July 2006. TRI Value From 1st August 2006.

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

## SIP Returns as on February 28, 2021



Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Infrastructure (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure	Yield (%) Nifty 50
1 Year	1,20,000	1,70,349	1,63,019	1,58,759	87.96	74.19	66.33
3 Years	3,60,000	4,70,634	4,84,861	4,78,294	18.31	20.45	19.47
5 Years	6,00,000	8,03,974	8,36,823	8,87,300	11.69	13.32	15.70
7 Years	8,40,000	12,03,316	12,00,891	13,63,993	10.12	10.06	13.64
10 Years	12,00,000	20,62,366	18,80,811	24,12,887	10.46	8.71	13.41
15 Years	18,00,000	33,92,451	27,84,491	48,22,675	7.99	5.58	12.16
Since inception*	19,50,000	41,03,666	32,64,350	59,84,482	8.57	6.03	12.62

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 February 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

## Type of Scheme &amp; Investment Objective



An open ended equity scheme investing in Banking and Financial Services Sector

The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies/institutions engaged in the banking and financial services activities.

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

## Date of inception/allotment



7th April, 2004

## Fund Manager



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

## Fund AUM



Fund Size Monthly Average : ₹ 714.28 Crore  
Closing AUM : ₹ 695.68 Crore

## High/Low NAV in the month



High Growth Option : ₹ 114.1572  
Low Growth Option : ₹ 102.1409

## Total expense ratio%



Regular : 2.45  
Direct : 1.69

## Minimum Investment Amount



₹ 5,000/-

## No. of Unit Holding Accounts



62,963

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	86	10	4
Benchmark	97	3	-

## Load Structure



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

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option : ₹ 106.76  
Regular Income Option : ₹ 41.55

\* Refer Page no.66

## Initiative



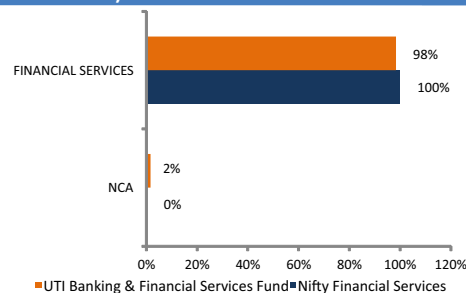
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To get scheme details

## Portfolio as on February 28, 2021



Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	23.60	Bajaj Finserv Ltd.	2.08
ICICI Bank Ltd	15.38	Karur Vysya Bank Ltd.	1.95
State Bank of India	9.95	Bandhan Bank Ltd.	1.74
Axis Bank Ltd.	9.79	Bajaj Finance Ltd.	1.51
HDFC Ltd.	6.39	Federal Bank Ltd.	1.50
Kotak Mahindra Bank Ltd.	5.50	HDFC Asset Management Company Ltd	1.27
RBL Bank Ltd.	3.05	Motilal Oswal Financial Services Ltd.	1.21
Cholamandalam Investment & Finance Company Ltd	2.91	ICICI Securities Ltd.	1.17
ICICI Prudential Life Insurance Company Ltd.	2.65	Equitas Holdings Ltd	1.11
IndusInd Bank Ltd.	2.52	Computer Age Management Services Ltd	0.75
SBI Life Insurance Company Ltd.	2.37	Net Current Assets	1.60
		<b>TOTAL</b>	<b>100.00</b>

## Sectoral Breakdown ( % as compared to Benchmark )



## Active Stock positions (as compared to Benchmark)



Overweight (Top5)	Underweight (Top5)
State Bank Of India	HDFC Ltd.
RBL Bank Ltd.	Kotak Mahindra Bank Ltd.
Axis Bank Ltd.	Bajaj Finance Ltd.
IndusInd Bank Ltd.	HDFC Life Insurance Company Ltd.
Cholamandalam Investment & Finance Company Ltd	HDFC Bank Ltd.

Quantitative Indicators	Fund	Benchmark
Beta	0.98	1
Standard Deviation (Annual)	28.83	28.41
Sharpe ratio (%)	0.02	
Portfolio Turnover Ratio (Annual)	0.37	
P/B	3.96	4.59
P/E	32.16	33.53
RoE	12.54	13.75

AS ON 28/02/2021

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	Nifty Financial Services (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Financial Services (₹)	Nifty 50 (₹)
1 Year	13.85	18.87	31.27	11,385	11,887	13,127
3 Years	4.06	16.04	12.85	11,269	15,631	14,376
5 Years	15.77	23.30	17.27	20,804	28,514	22,188
Since inception*	15.03	18.73	14.45	1,06,690	1,82,214	97,951

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

# The Benchmark Index of UTI-Banking Sector Fund is Changed From S&P CNX Banks to CNX Bank index with effect from 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'. No of Schemes Managed by Mr. Amit Premchandani is 2.

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

## SIP Returns as on February 28, 2021



Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Financial Services (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Financial Services	Yield (%) Nifty 50
1 Year	1,20,000	1,71,430	1,67,216	1,58,759	90.02	82.04	66.33
3 Years	3,60,000	4,39,667	4,92,673	4,78,294	13.50	21.60	19.47
5 Years	6,00,000	7,66,374	9,64,310	8,87,300	9.76	19.11	15.70
7 Years	8,40,000	11,95,679	15,66,212	13,63,993	9.94	17.52	13.64
10 Years	12,00,000	21,40,608	29,92,239	24,12,887	11.16	17.42	13.41
15 Years	18,00,000	48,48,651	71,56,257	48,22,675	12.22	16.72	12.16
Since inception*	19,50,000	60,26,373	92,25,990	59,84,482	12.70	17.15	12.62

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 February 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.



## Type of Scheme &amp; Investment Objective



An open ended equity scheme investing in the Healthcare Services Sector

The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equities and equity related securities of companies/institutions engaged in the Healthcare Services Sector.

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

## Date of inception/allotment



28th June, 1999

## Fund Manager



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

## Fund AUM



Fund Size Monthly Average : ₹ 623.26 Crore  
Closing AUM : ₹ 599.55 Crore

## High/Low NAV in the month



High Growth Option : ₹ 142.5764  
Low Growth Option : ₹ 134.8854

## Total expense ratio%



Regular : 2.52  
Direct : 1.80

## Minimum Investment Amount



₹ 5,000/-

## No. of Unit Holding Accounts



49,295

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	61	20	19
Benchmark	63	28	9

## Load Structure



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

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option : ₹ 134.89  
Regular Income Option : ₹ 104.25

\* Refer Page no.66

## Initiative



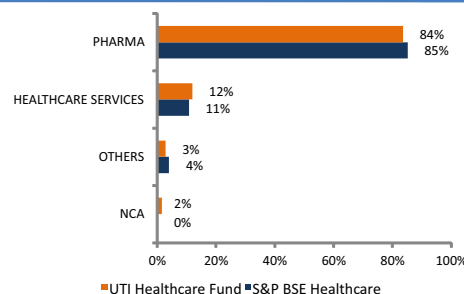
SMS: PHF to 5676756  
To get scheme details

## Portfolio as on February 28, 2021



Equity	% to NAV	Equity	% to NAV
Sun Pharmaceuticals Industries Ltd.	9.74	Advanced Enzyme Technologies Ltd	2.81
Cipla Ltd.	9.45	J.B.Chemicals & Pharmaceuticals Ltd	2.68
Aurobindo Pharma Ltd.	9.36	IPCA Laboratories Ltd.	2.45
Dr Reddy's Laboratories Ltd.	7.63	Abbott India Ltd.	2.38
Divis Laboratories Ltd.	5.97	Alembic Pharmaceuticals Ltd.	2.33
Eris Lifesciences Ltd	5.66	Proctor & Gamble Health Ltd	1.41
Cadila Healthcare Ltd.	5.02	Laurus Labs Ltd.	1.37
Ajanta Pharma Ltd.	4.12	Sanofi India Ltd.	1.34
Narayana Hrudayalaya Ltd	3.82	Metropolis Healthcare Ltd	1.26
Fortis Healthcare Ltd.	3.61	Poly Medicure Ltd.	1.22
Gland Pharma Ltd	3.31	Pfizer Ltd.	1.10
Lupin Ltd.	2.99	Torrent Pharmaceuticals Ltd.	0.99
FDC Ltd.	2.89	Suven Pharmaceuticals Ltd	0.68
Biocon Ltd.	2.82	Net Current Assets	1.59
		<b>TOTAL</b>	<b>100.00</b>

## Sectoral Breakdown (% as compared to Benchmark)



## Active Stock positions (as compared to Benchmark)



Overweight (Top5)	Underweight (Top5)
Eris Lifesciences Ltd	Apollo Hospitals Enterprise Ltd.
Aurobindo Pharma Ltd.	Piramal Enterprises Ltd.
Narayana Hrudayalaya Ltd	Dr Reddy's Laboratories Ltd.
Gland Pharma Ltd	Sun Pharmaceuticals Industries Ltd.
Ajanta Pharma Ltd	Divis Laboratories Ltd.

Quantitative Indicators	Fund	Benchmark
Beta	0.87	1
Standard Deviation (Annual)	18.43	20.58
Sharpe ratio (%)	0.65	
Portfolio Turnover Ratio (Annual)	0.65	
P/B	5.61	6.32
P/E	40.94	48.97
RoE	14.49	12.78

AS ON 28/02/2021

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	S&P BSE Healthcare (%)	Nifty 50 (%)	NAV Growth (₹)	S&P BSE Healthcare (₹)	Nifty 50 (₹)
1 Year	56.05	55.76	31.27	15,605	15,576	13,127
3 Years	15.41	14.72	12.85	15,378	15,104	14,376
5 Years	9.26	7.23	17.27	15,574	14,180	22,188
Since inception*	14.21	14.44	NA	1,78,430	1,86,388	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. No of Schemes Managed by Mr. V Srivatsa is 7.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty Pharma. PRI values from 28th June 1999 to 3rd April 2006. TRI Value From 4th April 2006.

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

## SIP Returns as on February 28, 2021



Period	Investment Amount (₹)	Value-Fund (₹)	S&P BSE Healthcare (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) S&P BSE Healthcare	Yield (%) Nifty 50
1 Year	1,20,000	1,44,882	1,46,881	1,58,759	41.45	44.96	66.33
3 Years	3,60,000	5,30,536	5,16,286	4,78,294	27.04	25.02	19.47
5 Years	6,00,000	8,99,328	8,60,621	8,87,300	16.25	14.46	15.70
7 Years	8,40,000	12,92,454	12,23,145	13,63,993	12.13	10.58	13.64
10 Years	12,00,000	23,82,260	23,13,233	24,12,887	13.17	12.62	13.41
15 Years	18,00,000	57,84,471	57,93,336	48,22,675	14.28	14.29	12.16
Since inception*	19,50,000	69,33,603	70,29,092	59,84,482	14.18	14.32	12.62

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 February 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

## Type of Scheme &amp; Investment Objective



An open ended equity scheme investing in transportation and logistics sector

The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in the transportation and logistics sector.

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

## Date of inception/allotment



11th April, 2008

## Fund Manager



Mr Sachin Trivedi, B.Com, MMS, CFA  
Managing the scheme since Sept-2016

## Fund AUM



Fund Size Monthly Average : ₹ 1515.14 Crore  
Closing AUM : ₹ 1465.25 Crore

## High/Low NAV in the month



High Growth Option : ₹ 124.3804  
Low Growth Option : ₹ 114.5294

## Total expense ratio%



Regular : 2.14  
Direct : 1.21

## Minimum Investment Amount



₹ 5,000/-

## No. of Unit Holding Accounts



1,34,365

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	72	17	11
Benchmark	81	15	3

## Load Structure



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

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option	₹ 117.88
Regular Income Option	₹ 54.35

\* Refer Page no.66

## Initiative



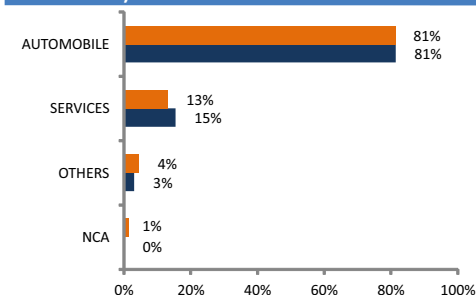
SMS: TLF to 5676756  
To get scheme details

## Portfolio as on February 28, 2021



Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	15.59	Interglobe Aviation Ltd	1.15
Mahindra & Mahindra Ltd.	11.90	Subros Ltd.	1.15
Tata Motors Ltd.	10.46	Apollo Tyres Ltd.	1.13
Hero Motocorp Ltd.	7.09	Gujarat Pipavav Port Ltd.	1.09
Adani Ports And Special Economic Zone Ltd	6.94	Schaeffler India Ltd	1.03
Eicher Motors Ltd	6.81	Minda Corporation Ltd	0.99
Bajaj Auto Ltd.	6.61	Timken India Ltd.	0.89
Ashok Leyland Ltd.	4.63	Jamna Auto Industries Ltd.	0.80
MRF Ltd.	3.41	Balkrishna Industries Ltd.	0.75
Motherson Sumi System Ltd.	3.29	Mahindra CIE Automotive Ltd	0.72
Escorts Ltd.	2.03	Great Eastern Shipping Co. Ltd.	0.65
Sundram Fasteners Ltd.	1.75	Sandhar Technologies Ltd	0.62
Bharat Forge Ltd.	1.52	Mahindra Logistics Ltd	0.57
Container Corporation Of India Ltd	1.35	TVS Motor Company Ltd	0.57
VRL Logistics Ltd	1.30	Others	0.58
Bosch Ltd.	1.22	Net Current Assets	1.41
		<b>TOTAL</b>	<b>100.00</b>

## Sectoral Breakdown ( % as compared to Benchmark )



■ UTI Transportation & Logistics Fund ■ UTI Transportation & Logistics Index

Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	24.71	26.80
Sharpe ratio (%)	-0.19	
Portfolio Turnover Ratio (Annual)	0.12	
P/B	4.18	4.21
P/E	30.15	31.55
RoE	8.59	8.49

AS ON 28/02/2021

## Active Stock positions (as compared to Benchmark)



Overweight (Top5)	Underweight (Top5)
Sundram Fasteners Ltd.	Bajaj Auto Ltd.
Ashok Leyland Ltd.	Adani Ports And Special Economic Zone Ltd
VRL Logistics Ltd	Mahindra & Mahindra Ltd.
Subros Ltd.	Exide Industries Ltd.
Gujarat Pipavav Port Ltd.	Interglobe Aviation Ltd

## Portfolio Details

% of top 10 stocks	76.72
Median Market Cap (₹ Cr)	1,02,042
Weighted Average Market Cap	92,508
Number of Securities	33

All figures given are provisional and unaudited.

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	UTI Transportation & Logistics Index (%)	Nifty 50 (%)	NAV Growth (₹)	UTI Transportation & Logistics Index (₹)	Nifty 50 (₹)
1 Year	45.44	52.54	31.27	14,544	15,254	13,127
3 Years	-1.24	0.56	12.85	9,632	10,169	14,376
5 Years	9.62	10.93	17.27	15,833	16,802	22,188
Since inception*	17.68	14.08	10.32	81,579	54,653	35,477

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'. No of Schemes Managed by Mr Sachin Trivedi is 1.

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

## SIP Returns as on February 28, 2021



Period	Investment Amount (₹)	Value-Fund (₹)	UTI Transportation & Logistics Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) UTI Transportation & Logistics Index	Yield (%) Nifty 50
1 Year	1,20,000	1,73,461	1,77,344	1,58,759	93.90	101.37	66.33
3 Years	3,60,000	4,56,371	4,72,892	4,78,294	16.12	18.65	19.47
5 Years	6,00,000	7,35,299	7,57,262	8,87,300	8.09	9.28	15.70
7 Years	8,40,000	11,26,537	11,20,446	13,63,993	8.27	8.12	13.64
10 Years	12,00,000	25,74,901	21,08,265	24,12,887	14.62	10.87	13.41
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception*	15,40,000	49,86,912	38,98,125	37,16,012	16.98	13.56	12.89

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 LONG TERM EQUITY FUND (TAX SAVING)

(Erstwhile UTI Equity Tax Saving Plan)

MARCH 2021

## Type of Scheme & Investment Objective



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

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.

## Date of inception/allotment



15th December, 1999

## Fund Managers



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

## Fund AUM



Fund Size Monthly Average : ₹ 1774.21 Crore  
Closing AUM : ₹ 1746.15 Crore

## High/Low NAV in the month



High Growth Option : ₹ 121.3434  
Low Growth Option : ₹ 113.9326

## Total expense ratio%



Regular : 2.11  
Direct : 1.35

## Minimum Investment Amount



₹ 500/-

## No. of Unit Holding Accounts



1,73,771

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	65	25	10
Benchmark	79	14	6

## Load Structure



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

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option : ₹ 116.87  
Regular Income Option : ₹ 24.42

\* Refer Page no.66

## Initiative



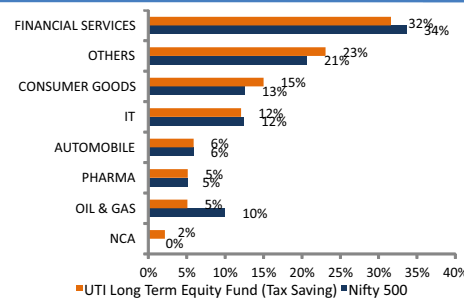
SMS: ETSP to 5676756  
To get scheme details

## Portfolio as on February 28, 2021



Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	8.60	Maruti Suzuki India Ltd.	1.46
ICICI Bank Ltd	7.40	Carborandum Universal Ltd.	1.46
Infosys Ltd.	6.82	Jubilant Food Works Ltd	1.43
HDFC Ltd.	5.18	Phoenix Mills Ltd	1.43
Axis Bank Ltd.	4.39	Torrent Power Ltd.	1.35
Bharti Airtel Ltd.	4.12	Ramco Cements Ltd.	1.29
ITC Ltd.	2.36	Petronet LNG Ltd.	1.28
Gujarat Gas Ltd	2.35	Avenue Supermarts Ltd.	1.27
Cholamandalam Investment & Finance Company Ltd	1.99	Shree Cement Ltd.	1.21
Crompton Greaves Consumer Electricals Ltd.	1.97	Hindalco Industries Ltd.	1.20
Bajaj Finance Ltd.	1.95	Whirlpool Of India Ltd.	1.17
Aditya Birla Fashion & Retail Ltd.	1.91	KNR Constructions Ltd	1.16
Tata Steel Ltd.	1.86	Mphasis Ltd	1.16
Larsen & Toubro Infotech Ltd	1.78	Ajanta Pharma Ltd.	1.05
Tech Mahindra Ltd	1.62	Others	24.09
Eicher Motors Ltd	1.52	Net Current Assets	2.17
		<b>TOTAL</b>	<b>100.00</b>

## Sectoral Breakdown ( % as compared to Benchmark )



Quantitative Indicators	Fund	Benchmark
Beta	0.95	1
Standard Deviation (Annual)	19.93	20.61
Sharpe ratio (%)	0.36	
Portfolio Turnover Ratio (Annual)	0.22	
P/B	6.92	8.01
P/E	32.38	34.10
RoE	15.10	16.70

AS ON 28/02/2021

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	30.05	33.37	31.27	13,005	13,337	13,127
3 Years	10.63	10.84	12.85	13,544	13,621	14,376
5 Years	15.91	17.29	17.27	20,931	22,207	22,188
Since inception*	14.70	13.71	13.20	1,83,675	1,52,811	1,38,907

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'. No of Schemes Managed by Mr. Vetri Subramaniam is 4 & Mr. Vishal Chopda is 4. Benchmark for UTI Long Term Equity Fund (Tax Saving) has been changed from S&P BSE 200 to Nifty 500.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500. PRI values The performance of the benchmark is calculated using total return index variant of the benchmark index.

## SIP Returns as on February 28, 2021



Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,60,683	1,61,868	1,58,759	69.87	72.06	66.33
3 Years	3,60,000	4,88,062	4,81,311	4,78,294	20.92	19.92	19.47
5 Years	6,00,000	8,70,450	8,77,643	8,87,300	14.92	15.25	15.70
7 Years	8,40,000	13,38,750	13,65,740	13,63,993	13.11	13.67	13.64
10 Years	12,00,000	24,10,394	24,72,904	24,12,887	13.39	13.87	13.41
15 Years	18,00,000	46,48,508	49,33,980	48,22,675	11.73	12.43	12.16
Since inception*	19,50,000	55,05,381	60,51,006	59,84,482	11.74	12.74	12.62

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 February 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

## Type of Scheme &amp; Investment Objective



An open ended scheme replicating/tracking Nifty 50 index

The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavour to achieve return equivalent to Nifty 50 Index by "passive" investment.

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

## Date of inception/allotment



6th March, 2000

## Fund Manager



Mr. Sharwan Kumar Goyal, CFA, MMS  
Managing the scheme since July-2018

## Fund AUM



Fund Size Monthly Average : ₹ 3353.30 Crore  
Closing AUM : ₹ 3291.85 Crore

## High/Low NAV in the month



High Growth Option : ₹ 101.1035  
Low Growth Option : ₹ 94.2483

## Total expense ratio%



Regular : 0.14  
Direct : 0.10

## Minimum Investment Amount



₹ 5000/-

## No. of Unit Holding Accounts



1,64,374

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	100	-	-

## Load Structure



Entry Load : Nil  
Exit Load : Nil

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option : ₹ 96.01  
Regular Income Option : ₹ 48.37

\* Refer Page no.66

## Initiative



SMS: NIF to 5676756  
To get scheme details

## Tracking error as on February 28, 2021



Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0120	0.1893
Over last 3 year	0.0079	0.1247
Over last 5 year	0.0088	0.1393
Since Inception	0.1017	1.6078

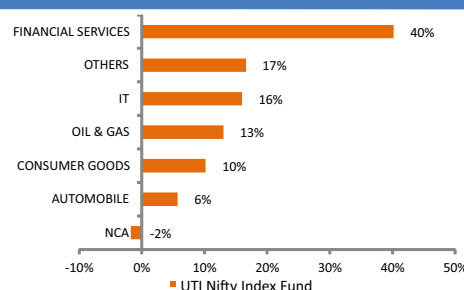
Past performance may or may not be sustained in future.

## Portfolio as on February 28, 2021



Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	10.96	Maruti Suzuki India Ltd.	1.48
HDFC Bank Ltd.	10.85	Mahindra & Mahindra Ltd.	1.25
Infosys Ltd.	7.55	Ultratech Cement Ltd.	1.15
HDFC Ltd.	7.41	Sun Pharmaceuticals Industries Ltd.	1.04
ICICI Bank Ltd.	6.70	Wipro Ltd.	0.99
Tata Consultancy Services Ltd.	4.94	IndusInd Bank Ltd.	0.98
Kotak Mahindra Bank Ltd.	4.24	Titan Company Ltd.	0.95
Hindustan Unilever Ltd.	3.09	Bajaj Finserv Ltd.	0.95
Axis Bank Ltd.	2.92	Tata Motors Ltd.	0.94
ITC Ltd.	2.89	Nestle India Ltd.	0.93
Larsen & Toubro Ltd.	2.83	Tech Mahindra Ltd.	0.92
State Bank of India	2.43	HDFC Life Insurance Company Ltd.	0.90
Bajaj Finance Ltd.	2.27	Power Grid Corporation Of India Ltd.	0.89
Bharti Airtel Ltd.	2.17	Tata Steel Ltd.	0.88
Asian Paints Ltd.	1.67	Others	12.97
HCL Technologies Ltd.	1.60	Net Current Assets	-1.74
		<b>TOTAL</b>	<b>100.00</b>

## Sectoral Breakdown (%)



Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	21.53	21.54
Sharpe ratio (%)	0.42	
Portfolio Turnover Ratio (Annual)	0.31	

AS ON 28/02/2021

As per the Gazette Notification CG-DL-E-13032020-218653 dated March 13 2020 issued by Ministry of Finance (Department of Financial Services) notifying 'Yes Bank Limited Reconstruction Scheme 2020 75% of the Yes Bank Limited holding has become non-saleable and locked-in for three years from the date of commencement of notification. Accordingly this portion of the holding Under UTI Nifty Index Fund was valued at zero on March 16 2020 Further it was removed From the Nifty 50 Index by NSE Indices Ltd, however due to said reconstruction scheme, Such holding will remain in the scheme as per the notification. Detailed communication is available at "https://bit.ly/2XU1a52"

## Portfolio Details

% of top 10 stocks	61.55
Median Market Cap (₹ Cr)	4,17,379
Weighted Average Market Cap	4,99,431

All figures given are provisional and unaudited.

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	Nifty 50 (%)	S&P BSE Sensex (%)	NAV Growth (₹)	Nifty 50 (₹)	S&P BSE Sensex (₹)
1 Year	30.57	31.27	29.90	13,057	13,127	12,990
3 Years	12.46	12.85	14.19	14,228	14,376	14,895
5 Years	16.79	17.27	17.87	21,738	22,188	22,762
Since inception*	11.37	12.35	12.71	95,941	1,15,318	1,23,330

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'. No of Schemes Managed by Mr. Sharwan Kumar Goyal is 9.

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

## SIP Returns as on February 28, 2021



Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 50 (₹)	S&PBSE Sensex (₹)	Yield (%) Fund	Yield (%) Nifty 50	Yield (%) S&PBSE Sensex
1 Year	1,20,000	1,58,525	1,58,759	1,57,657	65.90	66.33	64.31
3 Years	3,60,000	4,75,564	4,78,294	4,81,847	19.05	19.47	20.00
5 Years	6,00,000	8,78,417	8,87,300	9,07,381	15.29	15.70	16.62
7 Years	8,40,000	13,44,316	13,63,993	13,93,724	13.23	13.64	14.24
10 Years	12,00,000	23,46,236	24,12,887	24,72,898	12.88	13.41	13.87
15 Years	18,00,000	45,09,762	48,22,675	49,50,801	11.38	12.16	12.47
Since inception*	19,50,000	55,11,177	59,84,482	61,88,532	11.75	12.62	12.98

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 February 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.



## Type of Scheme &amp; Investment Objective



An open ended scheme replicating / tracking Nifty Next 50 Index.

The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.

However there is no guarantee or assurance that the investment objective of the scheme will be achieved.

## Date of inception/allotment



28th June, 2018

## Fund Manager



Mr. Sharwan Kumar Goyal, CFA, MMS  
Managing the scheme since July-2018

## Fund AUM



Fund Size Monthly Average : ₹ 858.61 Crore  
Closing AUM : ₹ 863.50 Crore

## High/Low NAV in the month



High Growth Option : ₹ 12.6000  
Low Growth Option : ₹ 11.6346

## Total expense ratio%



Regular : 0.80  
Direct : 0.34

## Minimum Investment Amount



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

## No. of Unit Holding Accounts



54,430

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	90	10	-

## Load Structure



Entry Load : Nil  
Exit Load : Nil

## NAV per unit as on Feb 28, 2021\*



Growth Option ₹ 12.19

\* Refer Page no.66

## Initiative



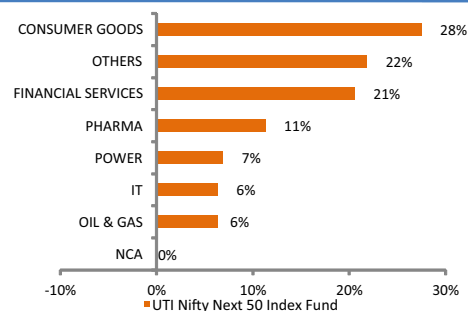
SMS: NY to 5676756  
To get scheme details

## Portfolio as on February 28, 2021



Equity	% to NAV	Equity	% to NAV
Adani Green Energy Ltd	4.76	Adani Transmission Ltd.	2.16
Avenue Supermarts Ltd.	4.68	Marico Ltd.	2.15
Info-Edge (India) Ltd.	3.91	Ambuja Cements Ltd.	2.11
Tata Consumer Products Ltd	3.83	Petronet LNG Ltd.	2.01
ICICI Lombard General Insurance Company Ltd	3.26	DLF Ltd.	1.96
Dabur India Ltd.	2.99	Bajaj Holdings & Investment Ltd.	1.91
Havells India Ltd.	2.91	Hindustan Petroleum Corporation Ltd.	1.89
Godrej Consumer Products Ltd	2.73	ICICI Prudential Life Insurance Company Ltd.	1.88
Pidilite Industries Ltd.	2.70	Biocon Ltd.	1.82
Motherson Sumi System Ltd.	2.69	Indraprastha Gas Ltd	1.81
Lupin Ltd.	2.57	Berger Paints India Ltd.	1.73
Indus Towers Ltd.	2.55	Siemens India Ltd.	1.73
Aurobindo Pharma Ltd.	2.52	Larsen & Toubro Infotech Ltd	1.72
Bandhan Bank Ltd.	2.45	United Spirits Ltd.	1.67
Piramal Enterprises Ltd.	2.29	Others	24.72
Colgate Palmolive India Ltd.	2.21	Net Current Assets	-0.32
		<b>TOTAL</b>	<b>100.00</b>

## Sectoral Breakdown (%)



## Active Stock positions (as compared to Benchmark)



Overweight (Top5)	Underweight (Top5)
Adani Green Energy Ltd	NMDC Ltd.
Havells India Ltd.	Punjab National Bank
Godrej Consumer Products Ltd	Abbott India Ltd.
Avenue Supermarts Ltd.	Oracle Financial Services Software Ltd.
Dabur India Ltd.	Bosch Ltd.

## Portfolio Details

% of top 10 stocks	34.45
Median Market Cap (₹ Cr)	62,095
Weighted Average Market Cap	68,718

All figures given are provisional and unaudited.  
AS ON 28/02/2021

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	Nifty Next 50 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Next 50 (₹)	Nifty 50 (₹)
1 Year	28.98	30.22	31.27	12,898	13,022	13,127
Since inception*	7.68	9.29	13.89	12,188	12,681	14,159

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'. No of Schemes Managed by Mr. Sharwan Kumar Goyal is 9.

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

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

## Type of Scheme &amp; Investment Objective



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

The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. The fund also invests in debt and money market instruments with a view to generate regular income.

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

## Date of inception/allotment



2nd January, 1995

## Fund Managers



Mr. V Srivatsa (Equity Portion) - B.Com., ACA, CWA, PGDM (IIM-I)

Mr. Sunil Madhukar Patil (Debt Portion), M.com., MFM

## Fund AUM



Fund Size Monthly Average : ₹ 3930.04 Crore  
Closing AUM : ₹ 3848.71 Crore

## High/Low NAV in the month



High Growth Option : ₹ 210.6078  
Low Growth Option : ₹ 198.2038

## Total expense ratio%



Regular : 2.00  
Direct : 1.36

## Minimum Investment Amount



₹ 1,000 / 5,000/- (Growth / Income)

## No. of Unit Holding Accounts



7,74,843

## Portfolio Parameters



Weighted Average Maturity : 5.75 yrs  
Yield to Maturity : 7.39%  
Modified Duration : 4.15 yrs  
Securitized Debt Average Maturity : 1.21 Yrs.  
First Business Receivable Trust : 0.33 Yrs.  
Rent-A-Device Trust : 0.33 Yrs.

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	68	18	14

## Load Structure



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

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option : ₹ 205.14  
Regular Income Option : ₹ 29.26

\* Refer Page no.66

## Initiative

## Options Available



SMS: BF to 5676756  
To get scheme details

SIP

## Portfolio as on February 28, 2021



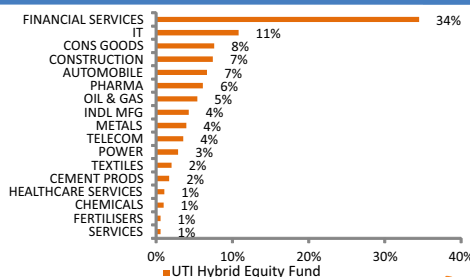
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			7.26% GSEC 14/01/29	2.17	SOV
• ICICI Bank Ltd	5.79		7.95% GOI 28/08/2032	1.42	SOV
• Infosys Ltd.	4.95		8.1% West Bengal SDL 28.01.2025	0.97	SOV
• State Bank Of India	4.40		<b>Long Term Debt</b>		
• HDFC Ltd.	3.89		Power Finance Corporation Ltd.	2.16	CRISIL AAA
• Larsen & Toubro Ltd.	3.61		Indian Railways Fin Corpn Ltd.	2.05	CRISIL AAA
• HDFC Bank Ltd.	3.53		Canara Bank	1.03	CRISIL AA
• ITC Ltd.	3.52		Jorabat Shillong Expressway Ltd. ~	0.79	IND D
• Axis Bank Ltd.	2.81		KKR India Financial Services Pvt Ltd	0.70	CRISIL AA
• Bharti Airtel Ltd.	2.56		Bank Of Baroda	0.67	CARE AAA
Reliance Industries Ltd.	2.51		REC Ltd	0.67	CRISIL AAA
Wipro Ltd.	1.99		Union Bank Of India	0.66	CRISIL AAA
Sun Pharmaceuticals Industries Ltd.	1.36		Sundaram Home Finance Ltd.	0.65	CRISIL AA+
Tata Motors Ltd.	1.23		Indiabulls Housing Finance Ltd.	0.64	CARE AA
Ambuja Cements Ltd.	1.23		Others	2.30	
Tata Steel Ltd.	1.22		<b>Securitized Debt</b>		
Others	27.52		Rent-A-Device Trust*	1.26	ICRA AAA(SO)
<b>Govt Securities</b>			First Business Receivable Trust <sup>5</sup>	0.58	IND AAA(SO)
Others	0.55		Net Current assets	3.80	
• 6.45% GSEC MAT - 07/10/2029	2.59	SOV	<b>Total</b>	<b>100.00</b>	
• 6.19% GS MAT - 16/09/2034	2.22	SOV			

• Top 10 scrips in the portfolio

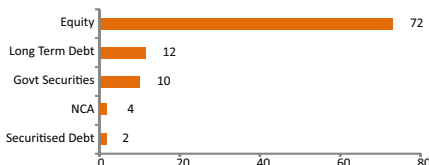
\*Underlying customer - Reliance Retail Ltd - Reliance Group Company.

<sup>5</sup>Underlying customer - Reliance Group Company. ~ Backed by Annuity from National Highway Authority of India - NHAI

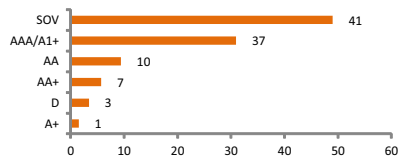
## Sectoral Breakdown (%)



## Asset Allocation (% to NAV) as on Feb 28, 2021



## Credit Profile of Debt (% of Debt portion) as on Feb 28, 2021



Quantitative Indicators	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	15.34	15.53
Sharpe ratio (%)	0.20	
Portfolio Turnover Ratio (Annual)	0.42	

AS ON 28/02/2021

## Portfolio Details

Median Market Cap (₹ Cr)	2,19,576
Weighted Average Market Cap	2,72,522
Number of Securities	60

All figures given are provisional and unaudited.

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Hybrid 25+75 Aggressive Index (%)	Nifty 50 (%)	NAV Growth (₹)	CRISIL Hybrid 25+75 Aggressive Index (₹)	Nifty 50 (₹)
1 Year	28.77	28.28	31.27	12,877	12,828	13,127
3 Years	6.50	12.02	12.85	12,082	14,061	14,376
5 Years	12.77	15.81	17.27	18,244	20,840	22,188
Since inception*	14.48	NA	NA	3,44,562	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 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'. N.A - Not Available. No of Schemes Managed by Mr. V Srivatsa is 7 & Mr. Sunil Madhukar Patil is 3.

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

## SIP Returns as on February 28, 2021



Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Hybrid 25+75 Aggressive Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) CRISIL Hybrid 25+75 Aggressive Index	Yield (%) Nifty 50
1 Year	1,20,000	1,54,854	1,50,459	1,58,759	59.21	51.31	66.33
3 Years	3,60,000	4,51,473	4,69,271	4,78,294	15.36	18.10	19.47
5 Years	6,00,000	7,86,672	8,60,842	8,87,300	10.81	14.47	15.70
7 Years	8,40,000	12,00,286	13,40,973	13,63,993	10.05	13.16	13.61
10 Years	12,00,000	21,11,696	23,79,786	24,12,887	10.90	13.15	13.44
15 Years	18,00,000	41,84,736	47,65,610	48,22,675	10.49	12.02	12.16
Since inception*	19,50,000	49,82,538	57,70,867	59,84,482	10.67	12.24	12.62

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 February 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future).

For Product Label, Refer Page no. 61-62.

## Type of Scheme &amp; Investment Objective



An open ended scheme investing in equity, debt and Gold ETFs

The objective of the Scheme is to achieve long term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related instruments. The fund also invests in debt and money market instruments with a view to generate regular income. The fund also invests in Gold ETFs. The portfolio allocation is managed dynamically. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.

## Date of inception/allotment



19th November, 2008

## Fund Manager



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

## Fund AUM



Fund Size Monthly Average : ₹ 693.21 Crore  
Closing AUM : ₹ 682.78 Crore

## High/Low NAV in the month



High Growth Option : ₹ 40.6280  
Low Growth Option : ₹ 39.5006

## Total expense ratio%



Regular : 1.97  
Direct : 1.24

## Minimum Investment Amount



₹ 5,000/-

## No. of Unit Holding Accounts



53,224

## Portfolio Parameters



Weighted Average Maturity : 0.54 yrs  
Yield to Maturity : 5.33%  
Modified Duration : 0.50 yrs

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	80	16	4
Benchmark	87	13	0

## Load Structure



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

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option : ₹ 39.88  
Regular Income Option : ₹ 18.88

\* Refer Page no.66

## Initiative



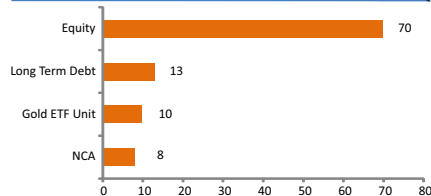
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To get scheme details

## Portfolio as on February 28, 2021

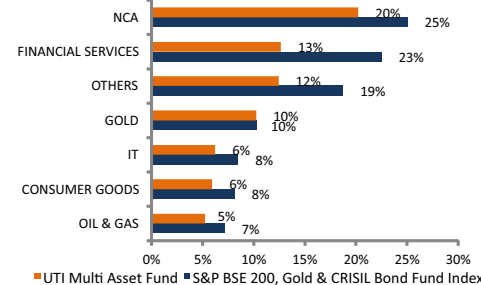


Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
<b>Equity</b>				Mphasis Ltd	0.65		
Infosys Ltd.	8.55		-5.37	Aditya Birla Fashion & Retail Ltd.	0.55		
Reliance Industries Ltd.	5.80		-2.77	Escorts Ltd.	0.54		-0.14
ICICI Bank Ltd	5.13		-2.38	HDFC Asset Management			
State Bank Of India	5.11		-3.79	Company Ltd	0.53		-0.14
HDFC Bank Ltd.	3.59			Crompton Greaves Consumer			
Bharti Airtel Ltd.	3.53		-1.55	Electricals Ltd.	0.52		
Sun Pharmaceuticals Industries Ltd.	3.48		-2.80	Avenue Supermarts Ltd.	0.43		
Axis Bank Ltd.	2.59		-1.18	HDFC Life Insurance Company			
Hindustan Unilever Ltd.	2.28		-1.19	Limited	0.42		
Larsen & Toubro Ltd.	2.02		-1.01	Bajaj Auto Ltd.	0.41		
Tata Consultancy Services Ltd.	1.88		-0.24	Indraprastha Gas Ltd	0.40		
Maruti Suzuki India Ltd.	1.55		-0.67	United Breweries Ltd.	0.40		
Ultratech Cement Ltd.	1.38		-0.54	ICICI Lombard General Insurance			
Gujarat Gas Ltd	1.33			Company Ltd	0.38		
Tech Mahindra Ltd	1.29		-0.54	Interglobe Aviation Ltd	0.37		
Dabur India Ltd.	1.27		-0.58	Titan Company Ltd.	0.36		
ITC Ltd.	1.15			Dr. Lal Pathlabs Ltd.	0.34		
Bajaj Finance Ltd.	1.10			ACC Ltd	0.33		
Dr Reddy's Laboratories Ltd.	1.03		-0.48	Tata Steel Ltd.	0.03		
Cipla Ltd.	0.97		-0.51	<b>Long Term Debt</b>			
Kotak Mahindra Bank Ltd.	0.89			Bank Of Baroda	3.78	CRISIL AA+	
SBI Life Insurance Company Ltd.	0.87		-0.49	HDFC Ltd.	3.74	CRISIL AAA	
Lupin Ltd.	0.85		-0.33	Union Bank Of India	2.26	IND AA	
Sundram Fasteners Ltd.	0.81			Tata Capital Financial Services Ltd	2.10	CRISIL AAA	
Shree Cement Ltd.	0.79			LIC Housing Finance Ltd.	0.76	CARE AAA	
PI Industries Ltd.	0.77			UTI MF- Gold Exchange			
Divis Laboratories Ltd.	0.76		-0.23	Traded Fund	10.23		
Voltas Ltd.	0.74			Net Current assets	7.56		
Torrent Power Ltd.	0.73			<b>Total</b>	<b>100.00</b>		
Bharat Petroleum Corporation Ltd.	0.67		-0.20				

## Asset Allocation (% to NAV) as on Feb 28, 2021



## Sectoral Breakdown (% as compared to Benchmark)



■ UTI Multi Asset Fund ■ S&P BSE 200, Gold & CRISIL Bond Fund Index

## Active Stock positions (as compared to Benchmark)



Overweight (Top5)	Underweight (Top5)
Gujarat Gas Ltd	HDFC Ltd.
Bharti Airtel Ltd.	Reliance Industries Ltd.
Sundram Fasteners Ltd.	HDFC Bank Ltd.
Torrent Power Ltd.	Kotak Mahindra Bank Ltd.
PI Industries Ltd.	Asian Paints Ltd.

## Portfolio Details

% of top 10 stocks	21.38
Median Market Cap (₹ Cr)	2,74,172
Weighted Average Market Cap	3,82,666
Number of Securities	48

All figures given are provisional and unaudited.

Quantitative Indicators	Fund	Benchmark
Beta	0.85	1
Standard Deviation (Annual)	13.07	13.98
Sharpe ratio (%)	0.19	
Portfolio Turnover Ratio (Annual)	2.40	

AS ON 28/02/2021

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 (₹)
1 Year	14.80	24.97	31.27	11,480	12,497	13,127
3 Years	6.00	12.13	12.85	11,912	14,103	14,376
5 Years	9.82	14.81	17.27	15,978	19,956	22,188
Since inception*	11.92	14.85	16.29	39,887	54,790	63,853

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 page no. 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'. N.A - Not Available. No of Schemes Managed by Mr. Sanjay Dongre is 2.

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

## SIP Returns as on February 28, 2021



Period	Investment Amount (₹)	Value-Fund (₹)	Benchmark@ (₹)	Nifty 50(₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50
1 Year	1,20,000	1,37,617	1,42,810	1,58,759	28.90	37.83	66.33
3 Years	3,60,000	4,21,644	4,61,299	4,78,294	10.60	16.88	19.47
5 Years	6,00,000	7,37,741	8,47,496	8,87,300	8.23	13.83	15.70
7 Years	8,40,000	10,92,779	13,16,793	13,63,993	7.41	12.65	13.64
10 Years	12,00,000	17,71,850	22,91,377	24,12,887	7.58	12.44	13.41
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception*	14,60,000	24,43,106	31,89,543	33,66,748	8.12	12.15	12.96

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future. @Equity: S&P BSE 200 Debt & Money Market Instruments: CRISIL Bond Fund: Gold ETFs: Prices of Gold

## Type of Scheme &amp; Investment Objective



An open ended scheme investing in arbitrage opportunities. 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.

## Date of inception/allotment



22nd June, 2006

## Fund Managers



Mr. Sharwan Kumar Goyal (For Equity Portion)  
Mr. Amit Sharma (For Debt Portion)

## Fund AUM



Fund Size Monthly Average : ₹ 3418.12 Crore  
Closing AUM : ₹ 3597.41 Crore

## High/Low NAV in the month



High Growth Option : ₹ 27.2673  
Low Growth Option : ₹ 27.1651

## Total expense ratio%



Regular : 0.95  
Direct : 0.38

## Minimum Investment Amount



₹ 5,000/-

## No. of Unit Holding Accounts



11,511

## Portfolio Parameters



Weighted Average Maturity : 0.46 yrs  
Yield to Maturity : 4.91%  
Modified Duration : 0.46 yrs

## Registrar



M/s. KFin Technologies Private Limited

## Load Structure



Entry Load : Nil  
Exit Load : (A) Redemption / Switch out within 21 days from the date of allotment -  
(i) upto 10% of the allotted Units - NIL  
(ii) beyond 10% of the allotted Units - 0.25 %  
(B) Redemption / Switch out after 21 days from the date of allotment - NIL

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option : ₹ 27.26  
Regular Income Option : ₹ 15.70

\* Refer Page no.66

## Initiative

## Options Available



SMS: SF to 5676756  
To get scheme details

SIP

## Portfolio as on February 28, 2021

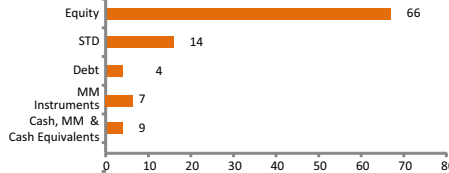


Portfolio	% to NAV	Hedged	Portfolio	% to NAV	Hedged
Equity	66.11*	100%	STD	14.16	
Debt.	4.03		Cash, MM & Cash Equivalents	8.95	
MM Instruments	6.75		<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited.

\*Average Equity Holding is 66.11% for the past 12 months against the requirement of minimum 65%.  
(Annual average of the monthly average opening and closing figures)

## Asset Allocation (% to NAV) as on Feb 28, 2021



Quantitative Indicators	Fund	Benchmark
Beta	0.22	1
Standard Deviation (Annual)	1.13	2.52
Sharpe ratio (%)	1.65	
Portfolio Turnover Ratio (Annual)	11.64	

AS ON 28/02/2021

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	Nifty 50 Arbitrage Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty 50 Arbitrage Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.44	1.86	5.46	10,344	10,186	10,546
3 Years	5.34	4.53	6.64	11,691	11,423	12,129
5 Years	5.69	4.83	6.56	13,190	12,661	13,742
Since inception*	7.06	6.32	6.37	27,257	24,615	24,786

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

The current fund manager is managing the scheme since Dec-2014 & Dec 2020

\*Compounded annualized Growth Rate.

Benchmark for UTI Arbitrage Fund has been changed from CRISIL Arbitrage Index to Nifty 50 Arbitrage Index.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 60 in 'Fund Manager Summary'. N.A - Not Available. No of Schemes Managed by Mr. Sharwan Kumar Goyal is 9 & Mr. Amit Sharma is 4.

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

## SIP Returns as on February 28, 2021



Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 50 Arbitrage Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,121	1,21,698	1,22,522	3.36	2.69	4.00
3 Years	3,60,000	3,87,019	3,82,188	3,94,735	4.79	3.95	6.11
5 Years	6,00,000	6,85,330	6,69,625	7,03,923	5.28	4.35	6.35
7 Years	8,40,000	10,25,016	9,96,453	10,61,552	5.62	4.82	6.60
10 Years	12,00,000	16,45,677	15,97,098	17,04,279	6.16	5.59	6.83
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception*	17,50,000	28,93,731	18,06,671	29,06,377	6.58	5.73	6.64

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.



## Type of Scheme &amp; Investment Objective



An open ended hybrid scheme investing predominantly in debt instruments

The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity/equity related securities with a view to generating income and aim for capital appreciation.

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

## Date of inception/allotment



16th December, 2003

## Fund Managers



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

## Fund AUM



Fund Size Monthly Average : ₹ 1637.76 Crore  
Closing AUM : ₹ 1614.12 Crore

## High/Low NAV in the month



High Growth Option : ₹ 46.5104  
Low Growth Option : ₹ 45.7149

## Total expense ratio%



Regular : 1.80  
Direct : 1.18

## Minimum Investment Amount



₹ 25000/- (Monthly Dividend/Monthly Payment Plan)  
₹ 5000/- (Flexi Dividend/Growth Plan)

## No. of Unit Holding Accounts



60,227

## Portfolio Parameters



Weighted Average Maturity : 4.47 yrs  
Yield to Maturity : 6.97%  
Modified Duration : 3.09 yrs  
Securitized Debt Average Maturity : 0.33 Yrs.  
First Business Receivable Trust<sup>5</sup> : 1.71 Yrs.

## Registrar



M/s. KFin Technologies Private Limited

## Load Structure



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

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option : ₹ 45.74  
Regular Income Option : ₹ 15.03

\* Refer Page no.66

## Initiative

## Options Available



SMS: MISADV to 5676756  
To get scheme details

SIP & SWP

## Market Capitalisation (%)



	Large	Mid	Small
Fund	75	21	4

## Segregated AUM &amp; NAV



Segregated Fund Size Monthly Average : ₹ 42.17 Crore  
Closing AUM: ₹ 53.68 Crore

Segregated NAV per unit as on Feb 28, 2021 :  
Growth : ₹ 0.89

## Portfolio as on February 28, 2021 (Main Portfolio)



Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			•HDFC Ltd.	2.85	CRISIL AA+
Bajaj Finance Ltd.	1.73		•Shriram Transport Finance Co.Ltd.	2.30	CRISIL AAA
HDFC Bank Ltd.	1.68		Cholamandalam Investment & Finance Company Ltd	2.22	CRISIL AA+
HDFC Ltd.	1.15		Yes Bank Ltd.	1.74	ICRA AA+
Infosys Ltd.	1.10		National Bank For Agriculture & Rural Development	1.58	CARE BBB
Larsen & Toubro Infotech Ltd	1.10		Union Bank Of India	1.57	CRISIL AA+
Kotak Mahindra Bank Ltd.	1.08		Edelweiss Retail Finance Ltd. **	1.54	CRISIL AAA
Tata Consultancy Services Ltd.	0.85		Hindustan Petroleum Corporation Ltd.	1.53	ICRA A+
Info-Edge (India) Ltd.	0.83		Indian Hotels Company Ltd.	1.36	CARE AA
Avenue Supermarts Ltd.	0.79		NHPC Ltd.	1.00	CRISIL AAA
Motherson Sumi System Ltd.	0.63		L&T Infrastructure Finance Company Ltd.	0.96	CARE AAA
Others	12.52		Indiabulls Housing Finance Ltd.	0.88	CRISIL AAA
<b>Govt Securities</b>			ECL Finance Ltd.	0.84	CARE AA
• 6.45% GSEC MAT - 07/10/2029	6.18	SOV	EXIM Bank	0.76	ICRA A+
• 7.26% GSEC 14/01/29	5.18	SOV	LIC Housing Finance Ltd.	0.64	CRISIL AAA
• 091 D-TBILL MAT 04/03/21	3.41	SOV	NTPC Ltd.	0.63	CRISIL AAA
• 6.19% GS MAT - 16/09/2034	2.94	SOV	Canara Bank	0.61	CRISIL AAA
5.77% GS MAT - 03/08/2030	1.49	SOV	Power Finance Corporation Ltd.	0.33	CRISIL AA
8.89% AP SDL MAT - 20/09/2022	0.66	SOV	Jamnagar Utilities & Power Pvt Ltd. ^	0.07	CRISIL AAA
8.85% MAHARASHTR SDL MAT 18/07/2022	0.33	SOV	<b>Securitized Debt</b>		
7.17% GSEC 08/01/2028	0.05	SOV	•Rent-A-Device Trust*	3.99	ICRA AAA(SO)
<b>Long Term Debt</b>			First Business Receivable Trust <sup>5</sup>	1.34	IND AAA(SO)
• REC Ltd	5.78	CRISIL AAA	Net Current assets	14.44	
• Indian Railways Fin Corpn Ltd.	4.15	CRISIL AAA	<b>Total</b>	<b>100.00</b>	
• Bank Of Baroda	3.19	ICRA AAA			

• Top 10 scrips in the portfolio

\* Mukesh Ambani Promoter Group Company.

\*\* Part of Edelweiss Group

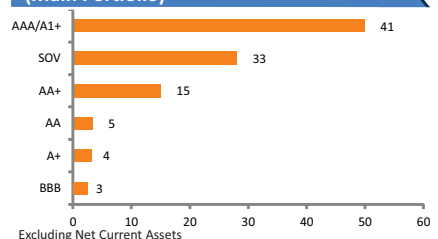
<sup>5</sup> Underlying customer - Reliance Retail Ltd - Reliance Group Company.

<sup>^</sup> Underlying customer - Reliance Group Company.

NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020		
Date	Main Portfolio	Segregated Portfolio
14/02/2020	41.6229	NA
17/02/2020	40.5238	0.3570
Reduction in NAV(%)	-2.64%	

UTI Regular Savings Fund (Segregated - 17022020)  
SEGREGATED Portfolio as on February 28, 2021

Portfolio	% of NAV	Rating
Vodafone Idea Ltd	98.96	CARE-B+
Net Current Assets	1.04	
<b>Total</b>	<b>100.00</b>	

Credit Profile of Debt as on Feb 28, 2021  
(Main Portfolio)

Excluding Net Current Assets

Portfolio Details	
Median Market Cap (₹ Cr)	84,838
Weighted Average Market Cap	2,33,230
Number of Securities	57

All figures given are provisional and unaudited.

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 75+25 Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 75+25 Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	13.87	15.12	4.95	11,387	11,512	10,495
3 Years	5.66	10.03	8.95	11,798	13,324	12,936
5 Years	7.98	10.89	7.34	14,683	16,772	14,253
Since inception*	9.23	9.78	5.83	45,721	49,850	26,526

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

\* Compounded annualized Growth Rate.

The current fund manager is managing the scheme since Jul 2004 & Co-Fund Manager managing Scheme since Dec 2014.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 60 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Amandeep S. Chopra is 12 & Mr. Ajay Tyagi is 5.\*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.

For Product Label, Refer Page no. 61-62.

### Type of Scheme & Investment Objective



An open ended tax saving cum insurance scheme

Investment objective of the scheme is primarily to provide return through growth in the NAV or through dividend distribution and reinvestment thereof. Amounts collected under the scheme shall generally be invested as follows: (a) Not less than 60% of the funds in debt instruments with low to medium risk profile. (b) Not more than 40% of the funds in equities and equity related instruments.

### Date of inception/allotment



1st October, 1971

### Fund Managers



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

### Fund AUM



Fund Size Monthly Average : ₹ 4939.64 Crore  
Closing AUM : ₹ 4859.38 Crore

### High/Low NAV in the month



High Growth Option : ₹ 29.6415  
Low Growth Option : ₹ 28.8420

### Total expense ratio%



Regular : 1.66  
Direct : 1.04

### Minimum Investment Amount



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

### No. of Unit Holding Accounts



2,60,565

### Portfolio Parameters



Weighted Average Maturity : 5.11 yrs  
Yield to Maturity : 6.03%  
Modified Duration : 3.56 yrs  
Securitized Debt Average Maturity : 2.85 Yrs  
First Business Receivable Trust<sup>5</sup>

### Registrar



M/s. KFin Technologies Private Limited

### Market Capitalisation (%)



	Large	Mid	Small
Fund	74	22	4

### Load Structure



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

### NAV per unit as on Feb 28, 2021\*



Regular Growth Option ₹ 28.91

\* Refer Page no.66

### Initiative

### Options Available



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

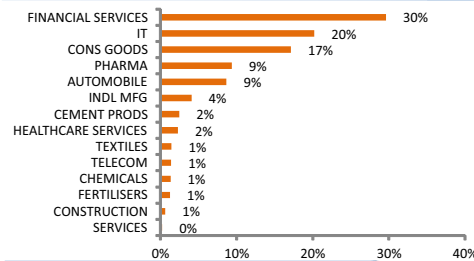
SIP

### Portfolio as on February 28, 2021 (Main Portfolio)

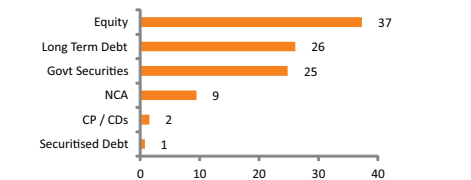


Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDS</b>			• 6.45% GSEC MAT - 07/10/2029	5.74	SOV
Reliance Industries Ltd.	1.54	CRISIL A1+	• 182 D TBILL MAT - 29/04/21	3.07	SOV
<b>Equity</b>			• 6.19% GS MAT - 16/09/2034	3.03	SOV
• HDFC Bank Ltd.	2.78		• 5.77% GS MAT - 03/08/2030	1.98	SOV
• Bajaj Finance Ltd.	2.75		<b>Long Term Debt</b>		
HDFC Ltd.	1.91		• REC Ltd	3.10	CRISIL AAA
Kotak Mahindra Bank Ltd.	1.82		• Indian Railways Fin Corpn Ltd.	2.71	CRISIL AAA
Infosys Ltd.	1.75		• National Bank For Agriculture & Rural Development	2.62	ICRA AAA
Larsen & Toubro Infotech Ltd	1.73		• State Bank Of India	2.17	CRISIL AA+
Tata Consultancy Services Ltd.	1.37		Power Finance Corporation Ltd.	1.56	CRISIL AAA
Info-Edge (India) Ltd.	1.26		Shriram Transport Finance Co.Ltd.	1.14	CRISIL AA+
Avenue Supermarts Ltd.	1.17		HDFC Ltd.	1.08	CRISIL AAA
AU Small Finance Bank Ltd	1.01		L&T Infrastructure Finance Company Ltd.	1.06	CRISIL AAA
Mindtree Ltd.	0.99		Indostar Capital Finance Ltd.	1.03	CARE AA-
Motherhood Sumi System Ltd.	0.99		National Highways Authority Of India	1.01	CRISIL AAA
Astral Poly Technik Ltd.	0.96		Others	8.58	
Shree Cement Ltd.	0.92		<b>Securitized Debt</b>		
Jubilant Food Works Ltd	0.78		First Business Receivable Trust <sup>5</sup>	0.76	IND AAA(SO)
Others	15.12		Net Current assets	9.50	
<b>Govt Securities</b>			<b>Total</b>	<b>100.00</b>	
Others	4.36				
• 91D TBILL MAT - 29/04/2021	6.65	SOV			

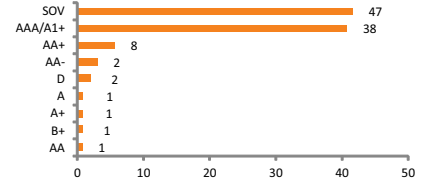
### Sectoral Breakdown (%)



### Asset Allocation (% to NAV) as on Feb 28, 2021



### Credit Profile of Debt (% of Debt Portion) as on Feb 28, 2021



Quantitative Indicators	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	8.11	8.25
Sharpe ratio (%)	0.28	
Portfolio Turnover Ratio (Annual)	0.17	

AS ON 28/02/2021

Portfolio Details	
Median Market Cap (₹ Cr)	85,550
Weighted Average Market Cap	2,37,022
Number of Securities	72

All figures given are provisional and unaudited.

### Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)
1 Year	12.99	19.43	31.27	11,299	11,943	13,127
3 Years	5.77	10.74	12.85	11,835	13,584	14,376
5 Years	8.93	12.42	17.27	15,340	17,962	22,188
Since inception*	10.56	NA	NA	14,31,440	NA	NA

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

\* Compounded annualized Growth Rate.

The current fund manager is managing the scheme since Dec 2006 & Co-Fund Manager managing Scheme since Dec 2014.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 60 in 'Fund Manager Summary'. N.A - Not Available. No. of Schemes Managed by Mr. Amandeep S. Chopra is & Mr. Ajay Tyagi is 5.

## Type of Scheme &amp; Investment Objective



An open ended scheme investing in equity, arbitrage and debt

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

## Date of inception/allotment



30th August, 2018

## Fund Managers



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

## Fund AUM



Fund Size Monthly Average : ₹ 180.94 Crore  
Closing AUM : ₹ 179.82 Crore

## High/Low NAV in the month



High Growth Option : ₹ 12.0871  
Low Growth Option : ₹ 11.6949

## Total expense ratio%



Regular : 1.54  
Direct : 0.70

## Minimum Investment Amount



Minimum initial investment under all the plans and options is ₹ 5,000/- and in multiples of ₹ 1/- without any upper limit  
Additional Purchase amount ₹ 1,000/- and in multiples of ₹ 1/- without any upper limit

## No. of Unit Holding Accounts



14,317

## Portfolio Parameters



Weighted Average Maturity : 0.84 yrs  
Yield to Maturity : 5.52%  
Modified Duration : 0.76 yrs  
Portfolio Turnover Ratio (Annual) : 4.34

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	94	4	2

## Load Structure



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

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option	₹ 11.87
Regular Income Option	₹ 11.87

\* Refer Page no.66

## Initiative



SMS: ESF to 5676756  
To get scheme details

## Portfolio as on February 28, 2021

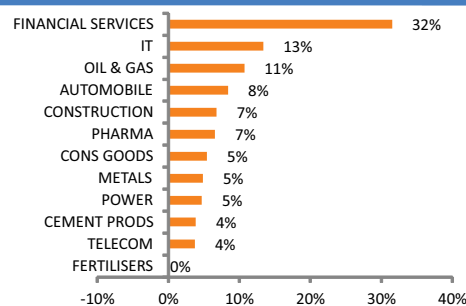


Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
<b>Equity</b>				<b>Long Term Debt</b>			
• Infosys Ltd.	8.58		-5.64	Power Grid Corporation Of India Ltd	0.72		
• Reliance Industries Ltd.	8.39		-5.76	Tata Motors Ltd.	0.66		
HDFC Ltd.	8.31		-7.41	Oil & Natural Gas Corporation Ltd.	0.65		
Grasim Industries Ltd.	5.87		-5.11	Hindustan Zinc Ltd.	0.61		
Axis Bank Ltd.	5.17		-3.94	Cipla Ltd.	0.57		
• ICICI Bank Ltd.	3.31			Motilal Oswal Financial Services Ltd.	0.34		
• State Bank Of India	3.20			DLF Ltd.	0.33		
• HDFC Bank Ltd.	3.14			Dabur India Ltd.	0.31		
Aurobindo Pharma Ltd.	2.78		-1.93	Hero Motocorp Ltd.	0.10		
Bharti Airtel Ltd.	2.41		-0.98	<b>Long Term Debt</b>			
• Larsen & Toubro Ltd.	2.29			• Power Finance Corporation Ltd.	4.53	CRISIL AAA	
• Wipro Ltd.	2.21			• NTPC Ltd.	3.08	CRISIL AAA	
• ITC Ltd.	2.09			JM Financial Asset Reconstruction Co Ltd	2.00	ICRA AA-	
UPL Ltd.	2.07		-2.08	Indian Hotels Company Ltd.	1.28	CARE AA	
Tata Steel Ltd.	1.25			Jamnagar Utilities & Power Pvt Ltd. ^	1.15	CRISIL AAA	
Sun Pharmaceuticals Industries Ltd.	1.11			Power Grid Corporation Of India Ltd	0.21	CRISIL AAA	
Tata Power Company Ltd.	1.09			Indian Railways Fin Corpn Ltd.	0.17	CRISIL AAA	
Maruti Suzuki India Ltd.	0.87			Net Current assets	15.98		
Bharat Petroleum Corporation Ltd.	0.85			<b>Total</b>	<b>100.00</b>		
Mahindra & Mahindra Ltd.	0.81						
Bajaj Auto Ltd.	0.79						
Ambuja Cements Ltd.	0.72						

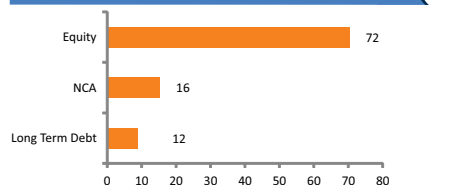
\* Top 10 scrips in the portfolio

^ Mukesh Ambani Promoter Group Company.

## Sectoral Breakdown (%)



## Asset Allocation (% to NAV) as on Feb 28, 2021



## Active Stock positions (as compared to Benchmark)

Overweight (Top5)	Underweight (Top5)
ICICI Bank Ltd	UPL Ltd.
State Bank Of India	Hero Motocorp Ltd.
HDFC Bank Ltd.	DLF Ltd.
Infosys Ltd.	Motilal Oswal Financial Services Ltd.
Reliance Industries Ltd.	Cipla Ltd.

AS ON 28/02/2021

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Equity Savings Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year Since inception*	17.05 7.11	17.11 9.61	4.95 9.76	11,705 11,875	11,711 12,580	10,495 12,623

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

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

\* Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 60 in 'Fund Manager Summary'. No of Schemes Managed by Mr. V Srivatsa is 7 & Mr. Sunil Madhukar Patil is 3.

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

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

## Type of Scheme &amp; Investment Objective



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)

The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity & equity related securities with a view to generating income and aim for capital appreciation.

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

## Date of inception/allotment



12th July, 1993

## Fund Managers



Mr. Amandeep S. Chopra - B.Sc. MBA [FMS Delhi] (Debt Portfolio)  
Mr. Vetri Subramaniam, B.Com, PGDM  
Mr. Vishal Chopda, CFA, BE, PGDM (Equity Portfolio)

## Fund AUM



Fund Size Monthly Average : ₹ 3941.54 Crore  
Closing AUM : ₹ 3897.87 Crore

## High/Low NAV in the month



High Growth Option : ₹ 27.0071  
Low Growth Option : ₹ 26.3674

## Total expense ratio%



Regular : 1.76  
Direct : 1.57

## Minimum Investment Amount



₹ 1,000/-

## No. of Unit Holding Accounts



23,87,959

## Portfolio Parameters



Weighted Average Maturity : 5.46 yrs  
Yield to Maturity : 6.54%  
Modified Duration : 3.86 yrs  
Securitized Debt Average Maturity : 3.84 Yrs.  
First Business Receivable Trust<sup>1</sup>

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	65	25	10

## Load Structure



Entry Load	Exit Load	Lock in Period
Nil	3% 2% 1% Nil	< 2 yr ≥ 2 yr & < 4 yrs ≥ 4 yrs & < 5 yrs ≥ 5 yrs
		An open ended fund for investment for children having a lock in for at least 5 years or till the child attains age of majority (whichever is earlier)

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option : ₹ 26.52

\* Refer Page no.66

## Initiative

## Options Available



SMS: CCP to 5676756  
To get scheme details

SIP

## Portfolio as on February 28, 2021



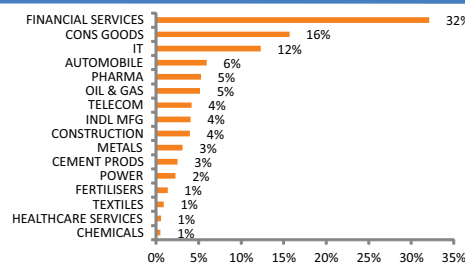
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDS</b>			• 6.45% GSEC MAT - 07/10/2029	6.39	SOV
Reliance Industries Ltd.	1.28	CRISIL A1+	• 5.77% GS MAT - 03/08/2030	2.59	SOV
<b>Equity</b>			364 D TBILL MAT - 29/04/2021	2.55	SOV
• HDFC Bank Ltd.	3.43		6.19% GS MAT - 16/09/2034	2.44	SOV
• ICICI Bank Ltd.	2.96		8.43% Rajasthan SDL 26/11/2024	1.39	SOV
• Infosys Ltd.	2.73		<b>Long Term Debt</b>		
HDFC Ltd.	2.07		• REC Ltd.	4.27	CRISIL AAA
Axis Bank Ltd.	1.76		• Power Finance Corporation Ltd.	3.71	ICRA AAA
Bharti Airtel Ltd.	1.64		• Indian Railways Fin Corp'n Ltd.	3.15	CRISIL AAA
ITC Ltd.	0.95		• State Bank Of India	2.70	CRISIL AA+
Gujarat Gas Ltd.	0.94		• National Bank For Agriculture & Rural Development	2.62	ICRA AAA
Cholamandalam Investment & Finance Company Ltd.	0.80		Reliance Industries Ltd.	1.33	CRISIL AAA
Crompton Greaves Consumer Electricals Ltd.	0.79		NTPC Ltd.	1.30	CRISIL AAA
Bajaj Finance Ltd.	0.78		Shriram Transport Finance Co.Ltd.	1.29	CRISIL AA+
Aditya Birla Fashion & Retail Ltd.	0.78		Indian Bank	1.24	CRISIL AAA
Tata Steel Ltd.	0.75		Jorabat Shillong Expressway Ltd. ~	1.18	IND D
Larsen & Toubro Infotech Ltd.	0.71		Others	4.56	
Tech Mahindra Ltd.	0.65		<b>Securitized Debt</b>		
Others	17.73		First Business Receivable Trust\$	0.36	IND AAA(SO)
<b>Govt Securities</b>			Net Current assets	14.66	
Others	1.52		<b>Total</b>	<b>100.00</b>	

\*Top 10 scrips in the portfolio

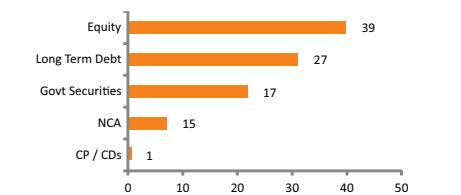
<sup>1</sup>Underlying customer - Reliance Group Company.

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

## Sectoral Breakdown (%)



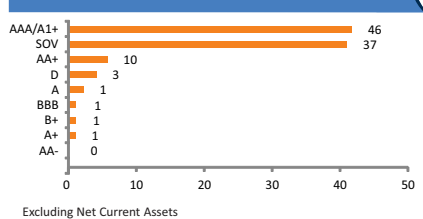
## Asset Allocation (% to NAV) as on Feb 28, 2021



Quantitative Indicators	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	8.32	8.25
Sharpe ratio (%)	0.24	
Portfolio Turnover Ratio (Annual)	0.38	

AS ON 28/02/2021

## Credit Profile of Debt (%) as on Feb 28, 2021



## Portfolio Details

Median Market Cap (₹ Cr)	83,744
Weighted Average Market Cap	2,26,695

All figures given are provisional and unaudited.

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)
1 Year	13.54	19.43	31.27	11,354	11,943	13,127
3 Years	5.44	10.74	12.85	11,724	13,584	14,376
5 Years	9.22	12.42	17.27	15,546	17,962	22,188
Since inception*	10.95	NA	NA	1,76,955	NA	NA

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

\* Compounded annualized Growth Rate.

The current fund manager is managing the scheme since Dec 2006 & Co-Fund Manager managing Scheme since Aug 2019.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 60 in 'Fund Manager Summary'. N.A - Not Available. No of Schemes Managed by Mr. Amandeep S. Chopra is 12, Mr. Vetri Subramaniam is 4 & Mr. Vishal Chopda is 4.



## FIXED INCOME PRODUCTS MARCH 2021

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	5,562	3.18%	1 Day	NA	NA	0.06%	0.12%
UTI Liquid Cash Plan	Amandeep Chopra & Amit Sharma	Liquid Fund	CRISIL Liquid Fund Index	Rs 500/- (Growth)	\$\$\$	25,523	3.21%	22 Days	NA	0.06 Yrs	0.16%	0.24%
UTI Money Market Fund	Amandeep Chopra & Amit Sharma	Money Market	CRISIL Money Market Index	Rs 10,000/-	Nil	7,405	3.60%	100 Days	NA	0.27 Yrs	0.18%	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	2,402	4.08%	124 Days	123 Days	121 Days	0.48%	0.97%
UTI Treasury Advantage Fund	Sudhir Agrawal	Low Duration Fund	CRISIL Low Duration Debt Fund Index	Rs 10,000/-	Nil	3,441	4.12%	335 Days	218 Days	213 Days	0.37%	0.45%
UTI Banking & PSU Debt Fund	Sudhir Agrawal	Banking and PSU Fund	CRISIL Banking and PSU Debt Index	Rs 5,000/-	Nil	286	4.66%	1.57 yrs	1.38 yrs	1.31 yrs	0.25%	0.32%
UTI Short Term Income Fund	Sudhir Agrawal	Short Duration Fund	CRISIL Short Term Bond Fund Index	Rs 10,000/-	Nil	3,449	4.92%	1.43 yrs	1.35 yrs	1.31 yrs	0.34%	0.95%
UTI Corporate Bond Fund	Sunil Patil & Sudhir Agrawal	Corporate Bond	CRISIL Corporate Bond Composite Index	Rs 5,000/-	Nil	3,470	5.25%	2.11 yrs	1.93 yrs	1.84 yrs	0.31%	0.59%
UTI Floater Fund	Amandeep Chopra & Sudhir Agrawal	Floater Fund	CRISIL Ultra Short Term Debt Index	Rs 5,000/-	Nil	2,582	4.18%	1.12 yrs	0.68 yrs	0.66 yrs	0.42%	1.30%
UTI Dynamic Bond Fund	Amandeep Chopra	Dynamic Bond	CRISIL Dynamic Debt Index	Rs 10,000/-	\$\$	219	5.12%	4.78 yrs	3.56 yrs	3.47 yrs	1.02%	1.59%
UTI Bond Fund	Amandeep Chopra	Medium to Long Duration Fund	CRISIL Medium to Long Term Index	Rs 1000/- (Growth)	\$\$	290	5.60%	5.21 yrs	3.89 yrs	3.78 yrs	1.15%	1.61%
UTI Gilt Fund	Amandeep Chopra	Gilt Fund	CRISIL Dynamic Gilt Index	Rs 5,000/-	Nil	721	5.05%	5.96 yrs	4.09 yrs	3.96 yrs	0.63%	0.94%
UTI Credit Risk Fund	Ritesh Nambiar	Credit Risk Fund	CRISIL Short Term Credit Risk Index	Rs 5,000/-	\$	321	7.10%	1.39 yrs	1.30 yrs	1.24 yrs	0.81%	1.62%
UTI Medium Term Fund	Amandeep Chopra & Ritesh Nambiar	Medium Duration Fund	CRISIL Medium Term Debt Index	Rs 5,000/-	\$	80	6.05%	2.71 yrs	2.19 yrs	2.11 yrs	1.02%	1.64%

**\*TER as on February 28, 2021**

\$ 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% After 12 months from the date of allotment – NIL; < = 365 days : 1.00 %  
 \$\$ Exit load is applicable if investor exits (i) within 3 months from the date of allotment; applicable exit load 3% (ii) between 3 to 6 months from the date of allotment; applicable exit load 2% (iii) between 6 to 12 months from the date of allotment; applicable exit load 1% (iv) Nil after 12 months from the date of allotment

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

## HYBRID READY RECKONER MARCH 2021

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 CCF Balanced Plan)	UTI CCF - Investment Plan (Earlier - UTI CCF 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 Cr)	3849	180	683	3597	1614	3211	3898	444	4859
Fund Manager	V Srivatsa (Equity) Sunil Patil (Debt)	V Srivatsa (Equity) Sunil Patil (Debt)	Sanjay Ramdas Dongre	Sharwan Goyal (Equity)* Amit Sharma (Debt)	Amandeep Chopra (Debt) Ajay Tyagi (Equity)	Amandeep Chopra (Debt) V Srivatsa (Equity)	Amandeep Chopra (Debt) Vetri Subramaniam & Vishal Chopda*	Vetri Subramaniam & Vishal Chopda*	Amandeep Chopra (Debt) Ajay Tyagi (Equity)
Ideal Investment Horizon	3 yrs. plus	3 yrs. plus	3 yrs. plus	6 months & above	3 yrs. plus	5 yr. plus	5 yr. plus	5 yr. plus	10 year / 15 year
Benchmark	CRSIL Hybrid 25+75 Aggressive	CRSIL Equity Savings Index	Customized benchmark S&P BSE 200, Gold & CRSIL Bond Fund Index	Nifty 50 Arbitrage	CRSIL Short Term Debt Hybrid 75+25 Fund Index	CRSIL Short Term Debt Hybrid 60+40 Fund Index	CRSIL Short Term Debt Hybrid 60+40 Fund Index	Nifty 500	CRSIL 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
Portfolio by Capitalization & Assets									
Equity (%)	72.11	71.63**	69.55**	66.11**	23.46	38.84	39.48	97.77	37.32
Large Cap (%)	68	94	80	85	75	64	65	65	74
Mid Cap (%)	18	4	16	13	21	20	25	25	22
Small Cap (%)	14	2	4	2	4	16	10	10	4
Arbitrage/Derivatives (%)	-	33.17	27.13	66.42	-	-	-	-	-
Operating Cash Flow (OCF) - Equity Portion									
C1	83	84	90	-	96	82	94	94	96
C2	8	7	7	-	4	8	6	6	4
C3	9	9	3	-	0	10	0	0	0
Return on Capital Employed (ROCE) - Equity Portion									
R1	45	41	57	-	92	44	57	57	92
R2	32	35	31	-	7	34	29	28	7
R3	23	24	12	-	1	22	14	15	1
Long Term Debt (%)	12.32	12.42	12.64	10.78	36.53	30.14	27.36	-	26.07
Short Term Debt (%)	-	10.55	4.35	14.16	-	3.58	1.28	-	1.54
G-Sec (%)	9.92	-	-	-	20.24	17.07	16.89	-	24.83
NCA (%)	3.81	5.42	3.70	8.96	14.43	10.37	14.63	2.23	9.48
Securitized Debt (%)	1.84	-	-	-	5.33	-	0.36	-	0.76
Gold ETF	-	-	10.23	-	-	-	-	-	-
Portfolio by Allocation (Top 5)									
Fund's Top Allocation (%)	FINANCIAL SERVICES : 34.48	FINANCIAL SERVICES : 31.51	FINANCIAL SERVICES : 23.99	FINANCIAL SERVICES : 26.60	AAA/A1+ : 41.24	AAA/A1+ : 46.40	AAA/A1+ : 46.20	FINANCIAL SERVICES : 32.30	SOV : 46.69
	IT : 10.82	IT : 13.39	IT : 11.81	OIL & GAS : 10.44	SOV : 32.57	SOV : 33.62	SOV : 36.80	CONS GOODS : 15.63	AAA/A1+ : 38.02
	CONS GOODS : 7.59	OIL & GAS : 10.71	CONS GOODS : 11.24	PHARMA : 9.58	AA+ : 14.95	AA+ : 9.12	AA+ : 10.12	IT : 12.32	AA+ : 8.21
	CONSTRUCTION : 7.42	AUTOMOBILE : 8.41	OIL & GAS : 9.93	CONSUMER GOODS : 8.58	AA : 4.60	AA : 3.07	D : 2.56	AUTOMOBILE : 5.95	AA- : 1.94
Key Statistics	AUTOMOBILE : 6.67	CONSTRUCTION : 6.80	PHARMA : 5.20	METALS : 8.18	AA+ : 3.84	A : 2.14	A : 1.40	PHARMA : 5.21	D : 1.82
	Standard Deviation(Annual %)	15.34	13.07	1.13	6.16	8.51	8.32	19.59	8.11
	Beta	0.96	0.85	0.22	0.78	0.97	0.96	0.93	0.89
	Sharpe Ratio (%)	0.20	0.19	1.65	0.36	0.24	0.36	0.31	0.28
Expense Ratio (%)	Yield to Maturity (%)	7.39	5.52	4.91	6.97	6.51	6.54	-	6.03
	Average Maturity (Years)	5.75	0.84	0.46	0.46	5.24	5.46	-	5.11
	Modified Duration (years)	4.15	0.76	0.50	0.46	3.79	3.86	-	3.56
	Expense Ratio (%)	Regular:2.00 Direct:1.36	Regular:1.97 Direct:1.24	Regular:0.95 Direct:0.38	Regular:1.80 Direct:1.18	Regular:1.74 Direct:1.19	Regular:1.76 Direct:1.57	Regular:2.51 Direct:1.72	Regular:1.66 Direct:1.04

Data as of: February 28, 2021. 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 vs. 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 for UTI CCF Savings and Investment Plan and 11th Dec 2020 for UTI Arbitrage Fund \*\* Gross Equity(Cash Equity + Arbitrage). OCF & ROCE are calculated on Net Equity Exposure for Multi Asset Fund & Equity Savings Fund - \$NCA includes Non current Assets, Money Market Pool, Repo and Reverse Repo.  
 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 67.02% for the past 12 months against the requirement of minimum 65%. Top five allocation(Sector) - rebased values.

# EQUITY READY RECKONER MARCH 2021

Fund Name	UTI Mastershare Unit Scheme	UTI Flexi Cap Fund	UTI Value Opportunities Fund	UTI Core Equity Fund	UTI Mid Cap Fund	UTI Long Term Equity Fund (Tax Saving)
Category	Large Cap Fund	Flexi Cap Fund	Value Fund	Large & Mid Cap Fund	Mid Cap Fund	ELSS
Month End AUM	₹ 7,503 Crores	₹ 15,746 Crores	₹ 5,441 Crores	₹ 953 Crores	₹ 5,044 Crores	₹ 1,746 Crores
Benchmark Index	S&P BSE 100	Nifty 500	Nifty 500	Nifty LargeMidcap 250	Nifty Midcap 150	Nifty 500
Market Capitalization of Fund vis-à-vis Benchmark Index (%)						
Fund	Large Cap	96	80	49	52	7
	Mid Cap	4	14	37	46	88
	Small Cap	6	6	14	2	5
Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index (%)						
Fund	C1	88	87	90	84	81
	C2	7	9	10	13	18
	C3	5	4	7	3	1
Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index (%)						
Fund	R1	58	59	50	46	56
	R2	29	29	31	29	24
	R3	13	12	19	24	20
Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%)						
Fund	Price to Book (P/B)	8.01	13.57	5.75	3.76	7.47
	Price to Earnings (P/E)	34.10	46.23	31.70	25.42	35.55
	Return on Equity (RoE)	16.70	21.04	12.82	11.12	15.61
Sector weights/Active weights of Funds vis-à-vis Benchmark Index (Highlighted +2%)						
Sector	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)
AUTOMOBILE	6.40	0.29	8.12	2.28	8.13	2.29
CEMENT & CEMENT PRODUCTS	2.39	-0.07	2.13	-0.43	1.68	-0.88
CHEMICALS	1.31	0.96	1.68	0.38	--	-1.30
CONSTRUCTION	2.46	-0.20	0.72	-2.35	6.16	3.09
CONSUMER GOODS	12.35	-0.16	15.97	3.40	9.74	-2.83
FERTILISERS & PESTICIDES	--	-0.67	1.39	0.52	1.45	0.58
FINANCIAL SERVICES	33.51	-2.41	26.34	-7.34	32.42	-1.26
HEALTHCARE SERVICES	0.82	0.42	3.10	2.49	1.09	0.48
INDUSTRIAL MANUFACTURING	2.45	2.01	6.46	3.98	1.82	-0.66
IT	14.96	0.99	18.66	6.17	11.44	-1.05
MEDIA & ENTERTAINMENT	--	-0.27	--	-0.42	--	-0.42
METALS	1.70	-1.20	--	-2.70	2.70	0.00
OIL& GAS	5.84	-5.95	--	-10.00	5.12	-4.88
PHARMA	8.76	4.92	10.59	5.81	8.88	4.10
POWER	--	-2.20	--	-2.36	2.28	-0.08
SERVICES	1.94	0.83	0.61	-1.28	1.93	0.04
TELECOM	4.80	2.62	1.20	-0.80	4.19	2.19
TEXTILES	--	-0.22	1.11	0.76	--	-0.35
Portfolio Composition						
Top 10 Holdings (%)	52	42	50	36	28	45
Stock Count	47	55	54	58	68	61
Active Share (%)	37	66	66	68	61	59
Fund Manager/s						
Fund Manager/s	Swati Kulkarni	Ajay Tyagi	Veeri Subramaniam, Anil Premchandani	V Srivatsa	Ankit Agarwal	Veeri 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 (R) - 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 February 28, 2021

## Type of Scheme &amp; Investment Objective



An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

The investment objective of the scheme is primarily to generate a corpus to provide for pension in the form of periodical income / cash flow to the unit holders to the extent of redemption value of their holding after the age of 58 years by investing in a mix of securities comprising of debt & money market instruments and equity & equity related instruments.

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

## Date of inception/allotment



26th December, 1994

## Fund Managers



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

## Fund AUM



Fund Size Monthly Average : ₹ 3229.19 Crore  
Closing AUM : ₹ 3211.13 Crore

## High/Low NAV in the month



High Growth Option : ₹ 30.3102  
Low Growth Option : ₹ 29.3916

## Total expense ratio%



Regular : 1.74  
Direct : 1.19

## Minimum Investment Amount



₹ 500/- (Subject to attaining a minimum investment of ₹ 10000/- by the age of 52 Years)

## No. of Unit Holding Accounts



21,17,131

## Portfolio Parameters



Weighted Average Maturity : 5.24 yrs  
Yield to Maturity : 6.51%  
Modified Duration : 3.79 yrs

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	64	20	16

## Load Structure



Entry Load : Nil  
Exit Load : Nil

An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option : ₹ 29.87

\* Refer Page no.66

## Initiative

## Options Available



SMS: RBP to 5676756  
To get scheme details

SWP Options & SIP

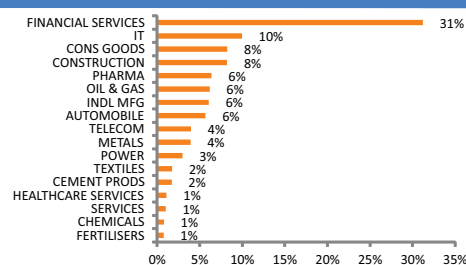
## Portfolio as on February 28, 2021



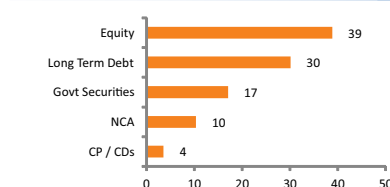
Company	% to NAV	Rating	Company	% to NAV	Rating
<b>CP / CDS</b>			• 6.45% GSEC MAT - 07/10/2029	6.98	SOV
• National Bank For Agriculture & Rural Development	2.33	IND A1+	• 364 D TBILL MAT - 29/04/2021	3.10	SOV
Reliance Industries Ltd.	1.25	CRISIL A1+	• 6.19% GS MAT - 16/09/2034	2.51	SOV
<b>Equity</b>			• 8.06% KA SDL -11/02/2025	1.67	SOV
• ICICI Bank Ltd	2.73		• 6.57 % G S MAT - 05/12/2033	1.25	SOV
• Infosys Ltd.	2.20		<b>Long Term Debt</b>		
• Larsen & Toubro Ltd.	2.14		• Indian Railways Fin Corpn Ltd.	5.42	CRISIL AAA
State Bank Of India	2.00		• National Bank For Agriculture & Rural Development	2.37	ICRA AAA
ITC Ltd.	1.95		• HDFC Ltd.	2.36	CRISIL AAA
HDFC Bank Ltd.	1.64		Union Bank Of India	1.59	CRISIL AA+
HDFC Ltd.	1.62		State Bank Of India	1.58	CRISIL AA+
Bharti Airtel Ltd.	1.54		Indostar Capital Finance Ltd.	1.56	CARE AA-
Reliance Industries Ltd.	1.51		State Bank Of India	1.52	CRISIL AAA
Axis Bank Ltd.	1.31		Indian Bank	1.50	CRISIL AAA
Wipro Ltd.	1.18		NTPC Ltd.	1.34	CRISIL AAA
Tata Steel Ltd.	0.81		Cholamandalam Investment & Finance Company Ltd	1.28	CARE AA+
Sun Pharmaceuticals Industries Ltd.	0.73		Others	9.62	
Ambuja Cements Ltd.	0.66		Net Current assets	10.37	
Tata Motors Ltd.	0.63		<b>Total</b>	<b>100.00</b>	
Others	16.19				
<b>Govt Securities</b>					
Others	1.56				

• Top 10 scrips in the portfolio

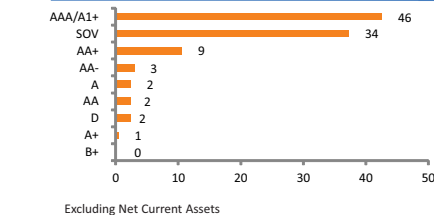
## Sectoral Breakdown (%)



## Asset Allocation (% to NAV) as on Feb 28, 2021



## Credit Profile of Debt % of Debt Portion) as on Feb 28, 2021



Quantitative Indicators	Fund	Benchmark
Beta	0.97	1
Standard Deviation (Annual)	8.51	8.25
Sharpe ratio (%)	0.16	
Portfolio Turnover Ratio (Annual)	0.53	

AS ON 28/02/2021

Portfolio Details	
Median Market Cap (₹ Cr)	2,06,192
Weighted Average Market Cap	2,54,063
Number of Securities	61

All figures given are provisional and unaudited.

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)
1 Year	18.87	19.43	31.27	11,887	11,943	13,127
3 Years	4.79	10.74	12.85	11,508	13,584	14,376
5 Years	9.35	12.42	17.27	15,639	17,962	22,188
Since inception*	10.38	NA	NA	1,32,890	NA	NA

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

\* Compounded annualized Growth Rate.

The current fund manager is managing the scheme since Dec 2006

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 60 in 'Fund Manager Summary'. N.A - Not Available. No of Schemes Managed by Mr. Amandeep S. Chopra is 12 & Mr. V Srivatsa is 7.



## Type of Scheme &amp; Investment Objective



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)

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

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

## Date of inception/allotment



30th January, 2008

## Fund Managers



Mr. Vetri Subramaniam, B.Com, PGDM  
Mr. Vishal Chopda, CFA, BE, PGDM (Equity Portfolio)

## Fund AUM



Fund Size Monthly Average : ₹ 450.01 Crore  
Closing AUM : ₹ 443.57 Crore

## High/Low NAV in the month



High Growth Option : ₹ 50.6567  
Low Growth Option : ₹ 47.5725

## Total expense ratio%



Regular : 2.51  
Direct : 1.72

## Minimum Investment Amount



₹ 1,000/-

## No. of Unit Holding Accounts



41,590

## Portfolio Parameters



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

## Registrar



M/s. KFin Technologies Private Limited

## Market Capitalisation (%)



	Large	Mid	Small
Fund	65	25	10

## Load Structure



Entry Load	Exit Load	Lock in Period
Nil	4% 3% 1% Nil	< 1 yr ≥ 1 yrs & < 3 yrs ≥ 3 yrs & < 5 yrs ≥ 5 years
		An open ended fund for investment for children having a lock in for at least 5 years or till the child attains age of majority (whichever is earlier)

## NAV per unit as on Feb 28, 2021\*



Regular Growth Option	₹ 48.83
Regular Income Option	₹ 48.83

\* Refer Page no.66

## Initiative

## Options Available



SMS: CCAF to 5676756  
To get scheme details

SIP

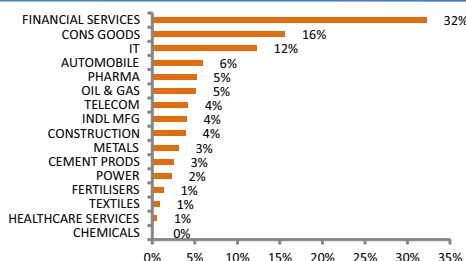
## Portfolio as on February 28, 2021



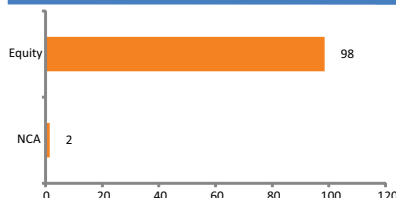
Company	% to NAV	Rating	Company	% to NAV	Rating
<b>Equity</b>			Bajaj Finance Ltd.	1.94	
•HDFC Bank Ltd.	8.60		Aditya Birla Fashion & Retail Ltd.	1.91	
•ICICI Bank Ltd	7.40		Tata Steel Ltd.	1.85	
•Infosys Ltd.	6.82		Larsen & Toubro Infotech Ltd	1.77	
•HDFC Ltd.	5.18		Tech Mahindra Ltd	1.61	
•Axis Bank Ltd.	4.39		Eicher Motors Ltd	1.51	
•Bharti Airtel Ltd.	4.12		Carborandum Universal Ltd.	1.46	
•ITC Ltd.	2.35		Maruti Suzuki India Ltd.	1.45	
•Gujarat Gas Ltd	2.34		Phoenix Mills Ltd	1.42	
•Cholamandalam Investment & Finance Company Ltd	1.99		Jubilant Food Works Ltd	1.42	
•Crompton Greaves Consumer Electricals Ltd.	1.96		Others	36.30	
			Net Current assets	2.21	
			<b>Total</b>	<b>100.00</b>	

•Top 10 scrips in the portfolio

## Sectoral Breakdown (%)



## Asset Allocation (% to NAV) as on Feb 28, 2021



Quantitative Indicators	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	19.59	20.61
Sharpe ratio (%)	0.31	
Portfolio Turnover Ratio (Annual)	0.20	

AS ON 28/02/2021

## Portfolio Details

Median Market Cap (₹ Cr)	85,304
Weighted Average Market Cap	2,28,571

All figures given are provisional and unaudited.

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500(₹)	Nifty 50 (₹)
1 Year	29.59	33.37	31.27	12,959	13,337	13,127
3 Years	9.49	10.84	12.85	13,129	13,621	14,376
5 Years	16.68	17.29	17.27	21,635	22,207	22,188
Since inception*	11.44	9.38	9.51	41,285	32,338	32,845

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'. No of Schemes Managed by Mr. Vetri Subramaniam is 4 & Mr. Vishal Chopda is 4.

Benchmark for UTI CCP Advantage Fund has been changed from S&P BSE 200 to Nifty 500

## Type of Scheme & Investment Objective



An open ended debt scheme investing in overnight securities

The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day.

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

## Date of inception/allotment



24th November, 2003

## Fund Managers



Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])  
Mr. Amit Sharma (B.Com, CA, FRM)

## Fund AUM



Fund Size Monthly Average : ₹ 6874.25 Crore  
Closing AUM : ₹ 5562.26 Crore

## High/Low NAV in the month



High Growth Option : ₹ 2786.3481  
Low Growth Option : ₹ 2780.4755

## Total expense ratio%



Regular : 0.12  
Direct : 0.06

## Minimum Investment Amount



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

## No. of Unit Holding Accounts



8,310

## Portfolio Parameters



Weighted Average Maturity : 1 Day  
Yield to Maturity : 3.18%  
Modified Duration :-  
Macaulay Duration :-  
(Refer Page no. 70)

## Registrar



M/s. KFin Technologies Private Limited

## Load Structure



Entry Load : Nil  
Exit Load : Nil

## NAV per unit as on Feb 28, 2021\*



Regular Growth ₹ 2786.3481  
\* Refer Page no.66

## New Initiative

## Options Available



SMS: GSECSTP to 5676756 To get scheme details SIP & Trigger Option

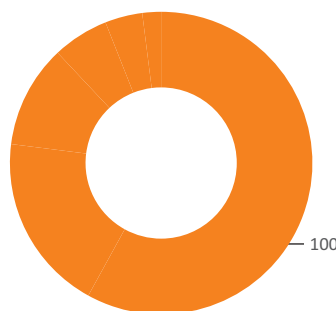
## Portfolio as on February 28, 2021



Portfolio	% to NAV	Rating
TREP	100.00	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited.

## Credit Profile of Debt/Asset Allocation as on Feb 28, 2021



TREP

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Overnight Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.05	3.12	5.46	10,305	10,312	10,546
3 Years	4.84	4.95	6.64	11,525	11,561	12,129
5 Years	5.66	5.43	6.56	13,171	13,028	13,742
Since inception*	6.11	6.03	6.05	27,860	27,500	27,589

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. No of Schemes Managed by Mr. Amandeep S. Chopra is 12 & Mr. Amit Sharma is 4.

## Type of Scheme & Investment Objective



An open ended liquid scheme

The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments.

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

## Date of inception/allotment



23rd June, 2003

## Fund Manager



Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])  
Mr. Amit Sharma (B.Com, CA, FRM)

## Fund AUM



Fund Size Monthly Average : ₹ 25012.08 Crore  
Closing AUM : ₹ 25522.78 Crore

## High/Low NAV in the month



High Growth Option : ₹ 3343.8413  
Low Growth Option : ₹ 3335.6371

## Total expense ratio%



Regular : 0.24  
Direct : 0.16

## Minimum Investment Amount



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

## No. of Unit Holding Accounts



34,278

## Portfolio Parameters



Weighted Average Maturity : 22 Days  
Yield to Maturity : 3.21%  
Modified Duration : 0.06 Yrs  
Macaulay Duration : -  
(Refer Page no. 70)

## Registrar



M/s. KFin Technologies Private Limited

## Load Structure



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

## NAV per unit as on Feb 28, 2021\*



Regular Growth : ₹ 3343.8413

\* Refer Page no.66

## New Initiative



SMS: LCP to 5676756  
To get scheme details

## Portfolio as on February 28, 2021

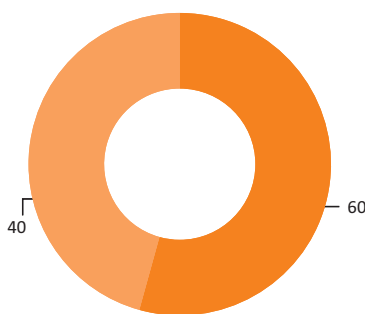


Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDS</b>			ONGC Petro-Additions Ltd.	0.59	ICRA A1+
• Reliance Industries Ltd.	6.65	CRISIL A1+	L&T Finance Holdings Ltd.	0.59	CRISIL A1+
• National Bank For Agriculture & Rural Development	6.44	IND A1+	Havells India Ltd.	0.59	CARE A1+
• Bajaj Finance Ltd.	4.50	CRISIL A1+	Ramco Cements Ltd.	0.49	CRISIL A1+
• Reliance Retail Ventures Ltd.	2.74	CRISIL A1+	GIC Housing Finance Ltd.	0.39	CRISIL A1+
Adani Ports And Special Economic Zone Ltd	1.76	ICRA A1+	Hero Fincorp Ltd.	0.39	CRISIL A1+
Kotak Securities Ltd.	1.75	CRISIL A1+	HDFC Ltd.	0.29	CRISIL A1+
Tata Motors Finance Ltd.	1.56	ICRA A1+	Godrej Industries Ltd.	0.29	CRISIL A1+
HDFC Securities Ltd	1.37	CRISIL A1+	Godrej Agrovet Ltd	0.20	ICRA A1+
Steel Authority Of India Ltd.	1.27	IND A1+	HDFC Credila Financial Services Ltd	0.20	CRISIL A1+
Chennai Petroleum Corp Ltd	1.27	CRISIL A1+	KEC International Ltd.	0.19	CRISIL A1+
IDFC First Bank Ltd	1.18	CRISIL A1+	<b>Govt Securities</b>		
National Fertilizers Ltd.	1.17	ICRA A1+	• 091 D-TBILL MAT 18/03/21	5.09	SOV
NLC India Ltd	0.98	CARE A1+	• 091 D-TBILL MAT 04/03/21	3.48	SOV
Small Indst. Dev. Bank Of India	0.98	CARE A1+	• 182 D TBILL MAT -11/03/21	3.13	SOV
Sun Pharmaceuticals Industries Ltd.	0.98	CRISIL A1+	• 364D TBILL - MAT 08/04/21	2.93	SOV
NTPC Ltd.	0.97	CRISIL A1+	• 364 D TBILL MAT - 22/04/2021	2.63	SOV
Federal Bank Ltd.	0.97	CRISIL A1+	• 182 D TBILL MAT - 25/03/2021	2.09	SOV
Muthoot Finance Ltd	0.88	CRISIL A1+	91D TBILL MAT - 08/04/2021	1.95	SOV
Network 18 Media & Investments Ltd.	0.78	CARE A1+	27 D TBILL MAT - 15/04/2021	1.95	SOV
L&T Housing Finance Ltd.	0.78	CRISIL A1+	091D TBILL - MAT 22/04/2021	1.95	SOV
Bharat Oman Refineries Ltd	0.78	CRISIL A1+	091 D-TBILL MAT 06/05/21.	1.95	SOV
Grasim Industries Ltd.	0.78	CRISIL A1+	91D TBILL MAT - 29/04/2021	1.36	SOV
L&T Finance Ltd.	0.78	CRISIL A1+	182 D TBILL MAT - 18/03/2021	1.17	SOV
Axis Finance Ltd	0.78	CRISIL A1+	364 D-TBILL- 25/03/2021	1.17	SOV
Mangalore Refinery & Petrochem Ltd.	0.68	ICRA A1+	91 D TBILL MAT - 25/03/2021	1.17	SOV
Julius Baer Capital (India) Pvt Ltd	0.68	CRISIL A1+	Net Current assets	20.31	
			<b>Total</b>	<b>100.00</b>	

All Figures given are provisional and unaudited

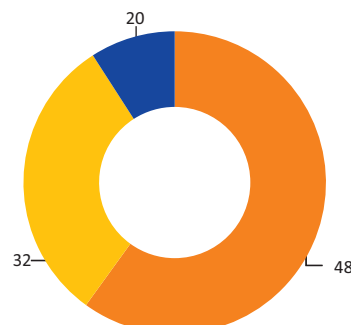
• Top 10 scrips in the portfolio

## Credit Profile of Debt as on Feb 28, 2021



■ AAA/A1+ ■ SOV

## Asset Allocation as on Feb 28, 2021



■ CP / CDs ■ Govt Securities ■ NCA ■ SOV

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	Crisil Liquid Fund Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Crisil Liquid Fund Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.85	4.27	5.46	10,385	10,427	10,546
3 Years	5.87	6.16	6.64	11,868	11,966	12,129
5 Years	6.35	6.51	6.56	13,607	13,710	13,742
Since inception*	7.26	6.82	6.05	33,460	31,172	27,518

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'. No of Schemes Managed by Mr. Amandeep S. Chopra is 12 & Mr. Amit Sharma is 4.

## Type of Scheme & Investment Objective



An open ended debt scheme investing in money market instruments

The investment objective of the scheme is to generate reasonable income with high level of liquidity by investing in a portfolio of money market instruments.

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

## Date of inception/allotment



23rd April, 1997

## Fund Manager



Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])  
Mr. Amit Sharma (B.Com, CA, FRM)

## Fund AUM



Fund Size Monthly Average : ₹ 7399.92 Crore  
Closing AUM : ₹ 7405.19 Crore

## High/Low NAV in the month



High Growth Option : ₹ 2365.5862  
Low Growth Option : ₹ 2358.4212

## Total expense ratio%



Regular : 0.27  
Direct : 0.18

## Minimum Investment Amount



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

## No. of Unit Holding Accounts



25,114

## Portfolio Parameters



Weighted Average Maturity : 100 Days  
Yield to Maturity : 3.60%  
Modified Duration : 0.27 Yrs  
Macaulay Duration :-  
(Refer Page no. 70)

## Registrar



M/s. KFin Technologies Private Limited

## Load Structure



Entry Load : Nil  
Exit Load : Nil

## NAV per unit as on Feb 28, 2021\*



Regular Growth ₹ 2365.5862

\* Refer Page no.66

## New Initiative



SMS: MMF to 5676756  
To get scheme details

## Portfolio as on February 28, 2021

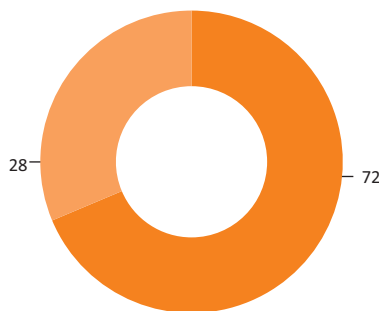


Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDS</b>			Reliance Retail Ventures Ltd.	0.67	CRISIL A1+
• National Bank For Agriculture & Rural Development	8.95	IND A1+	Dalmia Bharat Ltd	0.67	CRISIL A1+
• Axis Bank Ltd.	8.03	CRISIL A1+	Barclays Investments & Loans (India) Pvt Ltd.	0.67	CRISIL A1+
• HDFC Ltd.	6.37	CRISIL A1+	L&T Finance Holdings Ltd.	0.67	CRISIL A1+
• Hindustan Zinc Ltd.	4.69	CRISIL A1+	Bahadur Chand Investments Pvt Ltd	0.67	ICRA A1+
• Canfin Homes Ltd.	4.27	ICRA A1+	Axis Securities Ltd	0.67	ICRA A1+
• ICICI Securities Ltd.	3.34	CRISIL A1+	Godrej Industries Ltd.	0.67	CRISIL A1+
Reliance Industries Ltd.	3.32	CRISIL A1+	Larsen & Toubro Ltd.	0.67	CRISIL A1+
Sun Pharmaceuticals Industries Ltd.	2.67	CRISIL A1+	Cholamandalam Investment & Finance Company Ltd	0.65	CRISIL A1+
Tata Motors Finance Ltd.	2.67	ICRA A1+			
Tata Capital Financial Services Ltd	2.33	ICRA A1+	<b>Govt Securities</b>		
Havells India Ltd.	2.02	CARE A1+	• 364 D TBILL MAT - 20/05/2021	6.57	SOV
Bharti Airtel Ltd.	2.01	CRISIL A1+	• 182 D TBILL MAT - 24/06/2021	5.35	SOV
L&T Finance Ltd.	2.00	CRISIL A1+	• 364 D TBILL MAT - 07/05/2021	4.36	SOV
Motilal Oswal Financial Services Ltd.	1.68	CRISIL A1+	• 364 D TBILL MAT - 10/06/2021	3.35	SOV
EXIM Bank	1.67	CRISIL A1+	364 D TBILL MAT - 22/04/2021	2.69	SOV
IndusInd Bank Ltd.	1.34	CRISIL A1+	182 D TBILL MAT - 10/06/2021	2.07	SOV
Ultratech Cement Ltd.	1.34	CRISIL A1+	7.94% GSEC MAT 24/05/2021	1.99	SOV
L&T Infrastructure Finance Company Ltd.	1.33	CRISIL A1+	7.80% GSEC 11.04.2021	0.34	SOV
Bharti Hexacom Ltd	1.32	CRISIL A1+	364 D TBILL MAT - 22/07/2021	0.13	SOV
Hero Fincorp Ltd.	1.29	CRISIL A1+	182 D TBILL MAT - 25/03/2021	0.00	SOV
Standard Chartered Investment & Loans (India) Ltd.	0.87	CRISIL A1+	Net Current assets	3.63	
			<b>Total</b>	<b>100.00</b>	

All Figures given are provisional and unaudited

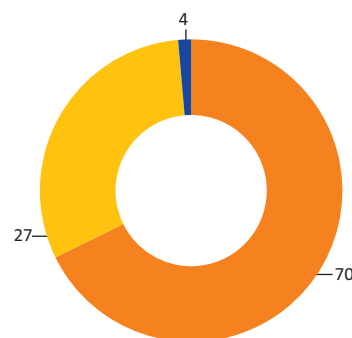
• Top 10 scrips in the portfolio

## Credit Profile of Debt as on Feb 28, 2021



AAA/A1+ SOV

## Asset Allocation as on Feb 28, 2021



CP / CDS Govt Securities NCA

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Money Market Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	5.60	5.14	5.46	10,560	10,514	10,546
3 Years	7.07	6.82	6.64	12,277	12,191	12,129
5 Years	7.07	6.97	6.56	14,074	14,008	13,742
Since inception*	7.67	7.49	6.38	23,648	23,192	20,551

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'. No of Schemes Managed by Mr. Amandeep S. Chopra is 12 & Mr. Amit Sharma is 4. \*\*The Institution plan (Growth Option) launch on 10 July 2009.



# UTI ULTRA SHORT TERM FUND

(Erstwhile UTI Floating Rate Fund STP)

MARCH 2021

## Type of Scheme & Investment Objective



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

The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

## Date of inception/allotment



29th August, 2003

## Fund Managers



Mr. Sudhir Agrawal [MCom, MBA (Finance), CFA]  
Mr. Ritesh Nambiar (CFA, FRM, MMS (Finance))

## Fund AUM



Fund Size Monthly Average : ₹ 2243.76 Crore  
Closing AUM : ₹ 2401.73 Crore

## High/Low NAV in the month



High Growth Option : ₹ 3249.0484  
Low Growth Option : ₹ 3240.0386

## Total expense ratio%



Regular : 0.97  
Direct : 0.48

## Minimum Investment Amount



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

## No. of Unit Holding Accounts



62,052

## Portfolio Parameters



Weighted Average Maturity : 124 Days  
Yield to Maturity : 4.08%  
Modified Duration : 121 Days  
Macaulay Duration : 123 Days  
(Refer Page no. 70)

## Registrar



M/s. KFin Technologies Private Limited

## Load Structure



Entry Load : Nil  
Exit Load : Nil

## NAV per unit as on Feb 28, 2021\*



Regular Growth : ₹ 3249.0484  
\* Refer Page no.66

## Initiative



SMS: FRF to 5676756  
To get scheme details

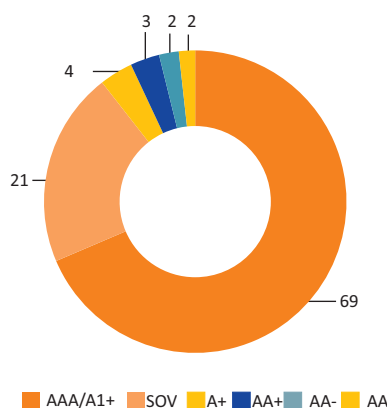
## Portfolio as on February 28, 2021



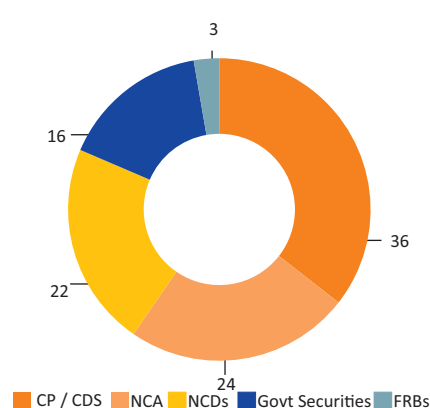
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDS</b>			<b>NCDs</b>		
• EXIM Bank	7.80	ICRA A1+	• HDFC Ltd.	2.74	CRISIL AAA
• Reliance Industries Ltd.	4.14	CRISIL A1+	• Reliance Industries Ltd.	2.16	CRISIL AAA
• Larsen & Toubro Ltd.	4.10	CRISIL A1+	• Power Finance Corporation Ltd.	2.11	CRISIL AAA
• National Bank For Agriculture & Rural Development	3.11	IND A1+	Tata Capital Housing Finance Ltd	2.09	CRISIL AAA
Hero Fincorp Ltd.	2.08	CRISIL A1+	Shriram Transport Finance Co.Ltd.	1.76	CRISIL AA+
Dalmia Bharat Ltd	2.08	CRISIL A1+	HDB Financial Services Ltd.	1.75	CRISIL AAA
Cholamandalam Investment & Finance Company Ltd	2.06	CRISIL A1+	National Bank For Agriculture & Rural Development	1.69	CRISIL AAA
Bajaj Housing Finance Ltd	2.06	CRISIL A1+	REC Ltd	1.48	CRISIL AAA
Network 18 Media & Investments Ltd.	2.04	CARE A1+	Tata Steel Ltd.	1.11	BWR AA
Axis Bank Ltd.	2.03	CRISIL A1+	Food Corporation Of India	1.10	CRISIL AAA(CE)
Bajaj Finance Ltd.	1.99	CRISIL A1+	L&T Infrastructure Finance Company Ltd.	1.07	CRISIL AAA
KEC International Ltd.	1.03	CRISIL A1+	Union Bank Of India	1.06	CARE AA-
HDFC Ltd.	1.02	CRISIL A1+	Cholamandalam Investment & Finance Company Ltd	0.62	ICRA AA+
<b>FRBs</b>			Amba River Coke Ltd	0.54	CARE AA-
• Avanse Financial Services Ltd.	2.72	CARE A+	Bhopal Dhule Transmission Company Ltd	0.34	CRISIL AAA
<b>Govt Securities</b>			Punjab National Bank	0.21	IND AA
• 6.17% GS MAT - 15/07/2021	9.67	SOV	Net Current assets	24.07	
• 364D TBILL-MAT 29/07/2021	4.11	SOV	<b>Total</b>	<b>100.00</b>	
• 364 D TBILL MAT - 03/06/2021	2.06	SOV			

All Figures given are provisional and unaudited  
• Top 10 scrips in the portfolio

## Credit Profile of Debt as on Feb 28, 2021



## Asset Allocation as on Feb 28, 2021



## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Ultra Short Term Debt Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Ultra Short Term Debt Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	5.13	5.58	5.46	10,513	10,558	10,546
3 Years	5.03	7.14	6.64	11,588	12,301	12,129
5 Years	6.08	7.23	6.56	13,435	14,180	13,742
Since inception*	6.96	7.51	6.04	32,495	35,549	27,932

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'. No of Schemes Managed by Mr. Sudhir Agrawal is 6 & Mr. Ritesh Nambiar is 3.

## Low Duration Fund

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

# UTI TREASURY ADVANTAGE FUND

MARCH 2021

### Type of Scheme & Investment Objective



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

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

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

### Date of inception/allotment



12th July, 1999

### Fund Manager



Mr. Sudhir Agrawal [MCom, MBA (Finance), CFA]  
Managing the scheme since Jul-2010

### Fund AUM



Fund Size Monthly Average : ₹ 3485.82 Crore  
Closing AUM : ₹ 3441.09 Crore

### High/Low NAV in the month



High Growth Option : ₹ 2603.5042  
Low Growth Option : ₹ 2596.8919

### Total expense ratio%



Regular : 0.45  
Direct : 0.37

### Minimum Investment Amount



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

### No. of Unit Holding Accounts



9,008

### Portfolio Parameters



Weighted Average Maturity : 335 Days  
Yield to Maturity : 4.12%  
Modified Duration : 213 Days  
Macaulay Duration : 218 Days  
(Refer Page no. 70)  
Securitized Debt Average Maturity : 0.34 Yrs  
First Business Receivable Trust<sup>2</sup>

### Registrar



M/s. KFin Technologies Private Limited

### Load Structure



Entry Load : Nil  
Exit Load : Nil

### NAV per unit as on Feb 28, 2021\*



Regular Growth : ₹ 2603.5042  
\* Refer Page no.66

### New Initiative



SMS: TAF to 5676756  
To get scheme details

### Portfolio as on February 28, 2021



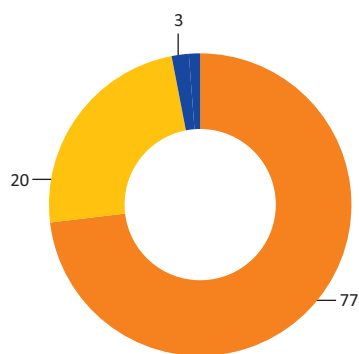
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDS</b>			• National Bank For Agriculture & Rural Development	4.46	ICRA AAA
• Reliance Industries Ltd.	4.31	CRISIL A1+	• Sikka Ports & Terminals Ltd.	3.43	CRISIL AAA
• Sun Pharmaceuticals Industries Ltd.	3.16	CRISIL A1+	• Power Finance Corporation Ltd.	3.29	CRISIL AAA
HDFC Ltd.	2.83	CRISIL A1+	• National Highways Authority Of India REC Ltd	3.28	CRISIL AAA
Bajaj Finance Ltd.	2.78	CRISIL A1+		2.26	CRISIL AAA
National Bank For Agriculture & Rural Development	2.58	IND A1+	Mahindra & Mahindra Fin.Ser.Ltd.	1.62	IND AAA
EXIM Bank	2.18	CRISIL A1+	Cholamandalam Investment & Finance Company Ltd	1.59	ICRA AA+
Hero Fincorp Ltd.	2.08	CRISIL A1+	Aditya Birla Finance Ltd.	1.50	ICRA AAA
Axis Bank Ltd.	1.44	CRISIL A1+	Reliance Industries Ltd.	1.47	CRISIL AAA
Canfin Homes Ltd.	1.44	ICRA A1+	Indian Oil Corporation Ltd.	1.46	CRISIL AAA
Power Finance Corporation Ltd.	1.43	CRISIL A1+	L&T Infrastructure Finance Company Ltd.	1.34	CRISIL AAA
NTPC Ltd.	1.42	CRISIL A1+	Muthoot Finance Ltd	1.05	CRISIL AA+
Tata Motors Finance Ltd.	1.41	ICRA A1+	Housing And Urban Development Corpn	0.75	ICRA AAA
Bharat Heavy Electricals Ltd.	0.71	CARE A1+	Axis Finance Ltd	0.72	CRISIL AAA
<b>Govt Securities</b>			LIC Housing Finance Ltd.	0.31	CRISIL AAA
• 364 D TBILL MAT - 29/04/2021	5.78	SOV	Power Grid Corporation Of India Ltd	0.15	CRISIL AAA
• FRB GOI 07.12.31	2.91	SOV	<b>Securitized Debt</b>		
182 D TBILL MAT -11/03/21	2.90	SOV	First Business Receivable Trust <sup>2</sup>	0.94	IND AAA(SO)
182 D TBILL MAT - 25/03/2021	2.90	SOV	Net Current assets	15.11	
364 D TBILL MAT- 17/02/2022	2.81	SOV	<b>Total</b>	<b>100.00</b>	
<b>NCDs</b>					
• HDFC Ltd.	5.14	CRISIL AAA			
• Food Corporation Of India	5.06	CRISIL AAA(CE)			

All Figures given are provisional and unaudited

<sup>1</sup> Top 10 scrips in the portfolio

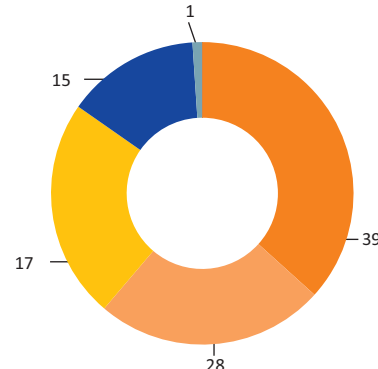
<sup>2</sup> Underlying customer - Reliance Group Company.

### Credit Profile of Debt as on Feb 28, 2021



AAA/A1+ SOV AA+

### Asset Allocation as on Feb 28, 2021



NCDs CP / CDs Govt Securities NCA Securitized Debt

### Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Low Duration Debt Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	6.35	6.39	5.46	10,635	10,639	10,546
3 Years	3.09	7.75	6.64	10,957	12,512	12,129
5 Years	4.97	7.77	6.56	12,746	14,540	13,742
Since inception*	7.15	7.77	6.44	26,044	28,212	23,751

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'. No of Schemes Managed by Mr. Sudhir Agrawal is 6.

# UTI FLOATER FUND

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

MARCH 2021

## Type of Scheme & Investment Objective



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)

The investment objective of the scheme is to generate reasonable returns and reduce interest rate risk by investing in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments.

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

## Date of inception/allotment



30th October, 2018

## Fund Managers



Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])

Managing the scheme since October-2018

Mr. Sudhir Agrawal [MCom, MBA (Finance), CFA]

Managing the scheme since October-2018

## Fund AUM



Fund Size Monthly Average : ₹ 2550.91 Crore

Closing AUM : ₹ 2581.50 Crore

## High/Low NAV in the month



High Growth Option : ₹ 1175.9442

Low Growth Option : ₹ 1173.9813

## Total expense ratio%



Regular : 1.30

Direct : 0.42

## Minimum Investment Amount



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

## No. of Unit Holding Accounts



52,068

## Portfolio Parameters



Weighted Average Maturity : 1.12 yrs

Yield to Maturity : 4.18%

Modified Duration : 0.66 yrs

Macaulay Duration : 0.68 yrs

(Refer Page no. 70)

Securitized Debt Average Maturity

First Business Receivable Trust<sup>5</sup> : 0.84 Yrs

## Registrar



M/s. KFin Technologies Private Limited

## Load Structure



Entry Load : Nil

Exit Load : Nil

## NAV per unit as on Feb 28, 2021\*



Regular Growth : ₹ 1175.8497

\* Refer Page no.66

## Portfolio as on February 28, 2021



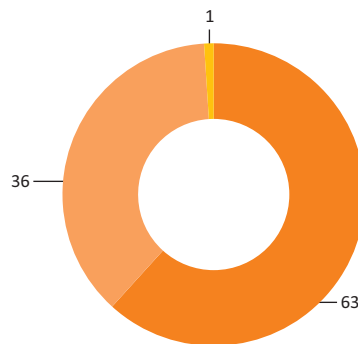
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDS</b>			7.62% OD SDL MAT - 14/03/2021	1.94	SOV
• Reliance Industries Ltd.	3.84	CRISIL A1+	091D TBILL - MAT 22/04/2021	1.93	SOV
• Sun Pharmaceuticals Industries Ltd.	3.45	CRISIL A1+	<b>NCDs</b>		
National Bank For Agriculture & Rural Development	2.86	IND A1+	•HDFC Ltd.	5.73	CRISIL AAA
Bajaj Finance Ltd.	2.41	CRISIL A1+	•National Bank For Agriculture & Rural Development	4.92	ICRA AAA
EXIM Bank	2.32	CRISIL A1+	•Food Corporation Of India	4.09	CRISIL AAA(CE)
Power Finance Corporation Ltd.	1.91	CRISIL A1+	Sikka Ports & Terminals Ltd.	2.01	CRISIL AAA
Tata Motors Finance Ltd.	1.88	ICRA A1+	Reliance Industries Ltd.	2.01	CRISIL AAA
Canfin Homes Ltd.	1.86	ICRA A1+	Indian Oil Corporation Ltd.	1.95	CRISIL AAA
Hero Fincorp Ltd.	1.85	CRISIL A1+	India Grid Trust	1.90	CRISIL AAA
NTPC Ltd.	1.71	CRISIL A1+	Chennai Petroleum Corp Ltd	1.89	CRISIL AAA
<b>Govt Securities</b>			Hindustan Petroleum Corporation Ltd.	1.53	CRISIL AAA
• FRB GOI 07.12.31	3.87	SOV	L&T Infrastructure Finance Company Ltd.	1.39	CRISIL AAA
• 182 D TBILL MAT - 11/03/21	3.87	SOV	REC Ltd	1.00	CRISIL AAA
• 91D TBILL MAT - 29/04/2021	3.85	SOV	Axis Finance Ltd	0.96	CRISIL AAA
• 364 D TBILL MAT - 07/05//2021	3.85	SOV	L&T Housing Finance Ltd.	0.80	CRISIL AAA
• 364 D TBILL MAT - 17/02/2022	3.74	SOV	Punjab National Bank	0.77	CRISIL AA+
182 D TBILL MAT - 25/03/2021	3.09	SOV	<b>Securitized Debt</b>		
7.64% AP SDL MAT-14/03/2021	2.72	SOV	First Business Receivable Trust <sup>5</sup>	0.41	IND AAA(SO)
7.80% GSEC 11.04.2021	1.95	SOV	Net Current assets	13.74	
			<b>Total</b>	<b>100.00</b>	

All Figures given are provisional and unaudited

• Top 10 scrips in the portfolio

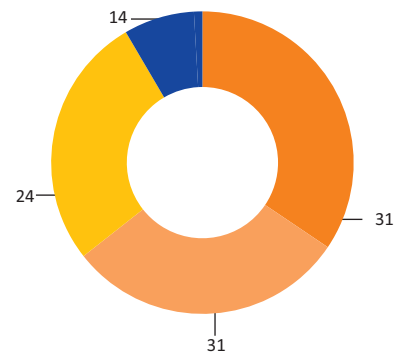
<sup>5</sup>Underlying customer - Reliance Group Company.

## Credit Profile of Debt as on Feb 28, 2021



AAA/A1+ SOV AA+

## Asset Allocation as on Feb 28, 2021



NCDs Govt Securities CP / CDS NCA

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Ultra Short Term Bond Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Ultra Short Term Bond Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	6.31	5.58	4.95	10,631	10,558	10,495
Since inception*	7.19	6.93	9.59	11,759	11,693	12,383

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

The current fund manager is managing the scheme since October 2018.

\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 60 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Amandeep S. Chopra is 12 & Mr. Sudhir Agrawal is 6. The above scheme is in existence for less than 3 or 5 years.

## Type of Scheme & Investment Objective



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).

The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

## Date of inception/allotment



23rd June, 2003

## Fund Manager



Mr. Sudhir Agrawal [MCom,MBA (Finance),CFA]  
Managing the scheme since July-2012

## Fund AUM



Fund Size Monthly Average : ₹ 3455.88 Crore  
Closing AUM : ₹ 3448.73 Crore

## High/Low NAV in the month



High Growth Option : ₹ 23.3395  
Low Growth Option : ₹ 23.3027

## Total expense ratio%



Regular : 0.95  
Direct : 0.34

## Minimum Investment Amount



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

## No. of Unit Holding Accounts



11,198

## Portfolio Parameters



Weighted Average Maturity : 1.43 yrs  
Yield to Maturity : 4.92%  
Modified Duration : 1.31 yrs  
Macaulay Duration : 1.35 yrs  
(Refer Page no. 70)

## Registrar



M/s. KFin Technologies Private Limited

## Load Structure



Entry Load : Nil  
Exit Load : Nil

## NAV per unit as on Feb 28, 2021\*



Regular Growth ₹ 23.3215

\* Refer Page no.66

## Initiative



SMS: STIF to 5676756  
To get scheme details

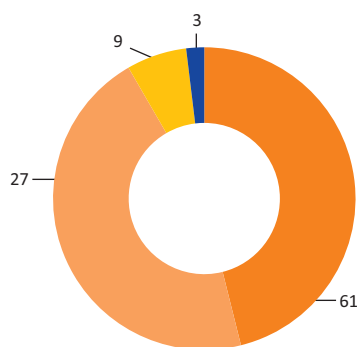
## Portfolio as on February 28, 2021



Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDS</b>			<b>*Housing And Urban Development Corp</b>	3.07	ICRA AAA
• Reliance Industries Ltd.	5.72	CRISIL A1+	•National Bank For Agriculture & Rural Development	2.94	ICRA AAA
National Bank For Agriculture & Rural Development	2.78	ICRA A1+	•Hindustan Petroleum Corporation Ltd.	2.86	CRISIL AAA
Canfin Homes Ltd.	2.09	ICRA A1+	Indian Railways Fin Corp Ltd.	2.79	CRISIL AAA
Hero Fincorp Ltd.	2.08	CRISIL A1+	India Grid Trust	2.14	CRISIL AAA
Bajaj Finance Ltd.	1.67	CRISIL A1+	Cholamandalam Investment & Finance Company Ltd	2.02	ICRA AA+
Tata Motors Finance Ltd.	1.39	CARE A1+	Sikka Ports & Terminals Ltd.	1.84	CRISIL AAA
<b>Govt Securities</b>			ICICI Bank Ltd	1.52	ICRA AA+
• 91D TBILL MAT - 29/04/2021	5.77	SOV	Bank Of Baroda	1.50	CARE AA
• 091D TBILL - MAT 22/04/2021	4.62	SOV	Punjab National Bank	1.44	CRISIL AA+
364 D TBILL MAT- 17/02/2022	2.80	SOV	Mahindra & Mahindra Fin.Ser.Ltd.	1.32	IND AAA
8.83% GS 25/11/2023	1.59	SOV	Muthoot Finance Ltd	1.19	CRISIL AA+
7.68% G S 15/12/23	1.55	SOV	State Bank Of India	1.04	CRISIL AA+
7.16% G-Sec-mat 20.05.2023	1.52	SOV	Oil & Natural Gas Corporation Ltd.	0.99	ICRA AAA
8.27% RAJASTHAN SPL SDL -23/06/2022	1.51	SOV	Chennai Petroleum Corp Ltd	0.99	CRISIL AAA
364 D TBILL MAT - 07/05//2021	1.44	SOV	Indian Oil Corporation Ltd.	0.74	CRISIL AAA
5.82% BIHAR SDL 20/01/2026	1.42	SOV	Sundaram Home Finance Ltd.	0.72	CRISIL AA+
7.68% M P SPL SDL- 22/03/2023	0.91	SOV	Canara Bank	0.72	CRISIL AA
8.18% HR UDAY SDL -15/06/2022	0.75	SOV	EXIM Bank	0.36	CRISIL AAA
8.19% RAJASTHAN SPL SDL -23/06/2026	0.00	SOV	Larsen & Toubro Ltd.	0.08	CRISIL AAA
<b>NCDs</b>			CRISIL AAA(CE) Net Current assets	12.09	
• HDFC Ltd.	5.89	CRISIL AAA	<b>Total</b>	<b>100.00</b>	
• Food Corporation Of India	4.59	CRISIL AAA			
• REC Ltd	4.40	CRISIL AAA			
• Bajaj Finance Ltd.	3.15	CRISIL AAA			

All Figures given are provisional and unaudited  
• Top 10 scrips in the portfolio

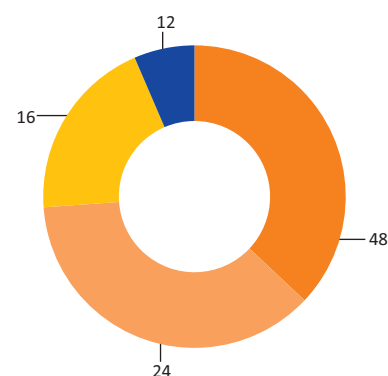
## Credit Profile of Debt as on Feb 28, 2021



AAA/A1+ SOV AA+ AA

Excluding Net Current Assets

## Asset Allocation as on Feb 28, 2021



NCDs Govt Securities CP / CDS NCA

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Short Term Bond Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Term Bond Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	7.91	7.52	4.95	10,791	10,752	10,495
3 Years	3.69	8.53	8.95	11,149	12,786	12,936
5 Years	5.35	8.15	7.34	12,979	14,799	14,253
Since inception*	7.45	7.91	6.16	23,315	24,519	20,223

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'. No of Schemes Managed by Mr. Sudhir Agrawal is 6.



## Type of Scheme &amp; Investment Objective



An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.

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.

## Date of inception/allotment



27th January, 2014

## Fund Manager



Mr. Sudhir Agrawal [MCom, MBA (Finance), CFA]  
Managing the scheme since Aug-2014

## Fund AUM



Fund Size Monthly Average : ₹ 289.85 Crore  
Closing AUM : ₹ 286.30 Crore

## High/Low NAV in the month



High Growth Option : ₹ 16.0725  
Low Growth Option : ₹ 16.0412

## Total expense ratio%



Regular : 0.32  
Direct : 0.25

## Minimum Investment Amount



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

## No. of Unit Holding Accounts



4,228

## Portfolio Parameters



Weighted Average Maturity : 1.57 yrs  
Yield to Maturity : 4.66%  
Modified Duration : 1.31 yrs  
Macaulay Duration : 1.38 yrs  
(Refer Page no. 70)

## Registrar



M/s. KFin Technologies Private Limited

## Load Structure



Entry Load : Nil  
Exit Load : Nil

## NAV per unit as on Feb 28, 2021\*



Regular Growth ₹ 16.0449

\* Refer Page no.66

## New Initiative



SMS: BPSUDF to 5676756  
To get scheme details

## Portfolio as on February 28, 2021



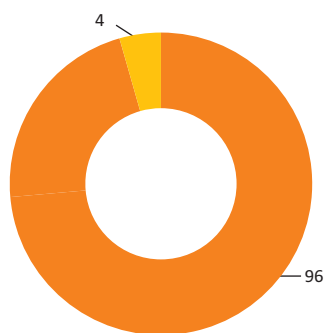
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDS</b>			• Oil & Natural Gas Corporation Ltd.	5.12	ICRA AAA
• Power Finance Corporation Ltd.	8.60	CRISIL A1+	• Chennai Petroleum Corp Ltd	5.11	CRISIL AAA
• EXIM Bank	5.24	CRISIL A1+	• REC Ltd	4.65	CRISIL AAA
National Bank For Agriculture & Rural Development	3.46	CRISIL A1+	• Housing And Urban Development Corp	4.51	ICRA AAA
NTPC Ltd.	1.71	CRISIL A1+	Indian Railways Fin Corp Ltd.	3.72	CRISIL AAA
<b>Long Term Debt</b>			National Bank For Agriculture & Rural Development	3.59	ICRA AAA
• Small Indst. Dev. Bank Of India	8.79	ICRA AAA	Jorabat Shillong Expressway Ltd. ~	3.49	IND D
• Food Corporation Of India	7.38	CRISIL AAA(CE)	National Housing Bank	1.77	CRISIL AAA
• Hindustan Petroleum Corporation Ltd.	7.05	CRISIL AAA	Net Current assets	20.43	
• National Highways Authority Of India	5.38	CRISIL AAA	<b>Total</b>	<b>100.00</b>	

All Figures given are provisional and unaudited

• Top 10 scrips in the portfolio

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

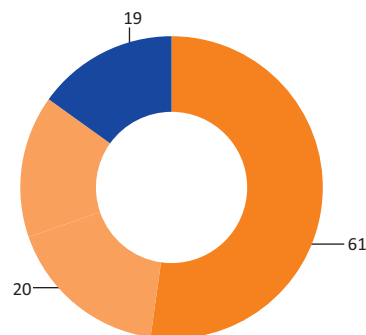
## Credit Profile of Debt as on Feb 28, 2021



AAA/A1+ D

Excluding Net Current Assets

## Asset Allocation as on Feb 28, 2021



Long Term Debt NCA CP / CDS

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Banking and PSU Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	6.53	6.32	4.95	10,653	10,632	10,495
3 Years	4.45	8.68	8.95	11,397	12,839	12,936
5 Years	6.12	8.54	7.34	13,460	15,068	14,253
Since inception*	6.91	9.06	8.23	16,043	18,469	17,497

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'. No of Schemes Managed by Mr. Sudhir Agrawal is 6.

## Type of Scheme &amp; Investment Objective



UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds.

The investment objective of the scheme is to generate optimal returns by investing predominantly in AA+ and above rated corporate bonds.

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

## Date of inception/allotment



8th August, 2018

## Fund Managers



Mr. Sudhir Agrawal [MCom, MBA (Finance), CFA]

Mr. Sunil Madhukar Patil, M.com., MFM

Managing the scheme since August-2018

## Fund AUM



Fund Size Monthly Average : ₹ 3484.64 Crore  
Closing AUM : ₹ 3469.58 Crore

## High/Low NAV in the month



High Growth Option : ₹ 12.6326  
Low Growth Option : ₹ 12.5952

## Total expense ratio%



Regular : 0.59  
Direct : 0.31

## Minimum Investment Amount



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

## No. of Unit Holding Accounts



17,138

## Portfolio Parameters



Weighted Average Maturity : 2.11 yrs  
Yield to Maturity : 5.25%  
Modified Duration : 1.84 yrs  
Macaulay Duration : 1.93 yrs  
(Refer Page no. 70)

## Registrar



M/s. KFin Technologies Private Limited

## Load Structure



Load Structure during New Fund Offer Period and on an Ongoing basis:

Entry Load : Nil  
Exit Load : Nil

## NAV per unit as on Feb 28, 2021\*



Regular Growth ₹ 12.6010

\* Refer Page no.66

## Initiative Options Available



SMS: UTIBF to 5676756  
To get scheme details SIP & SWP

## Portfolio as on February 28, 2021



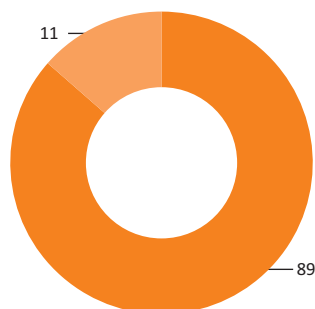
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			Oil & Natural Gas Corporation Ltd.	2.83	ICRA AAA
8.39% RJ SDL MAT - 15/03/2023	1.75	SOV	EXIM Bank	2.29	CRISIL AAA
7.38% MAH SPL UDAY -10/02/2022	1.48	SOV	Housing And Urban Development Corpn	2.23	ICRA AAA
6.45% GSEC MAT - 07/10/2029	1.44	SOV	NTPC Ltd.	2.20	CRISIL AAA
8.68% GJ SDL MAT - 06/02/2023	1.38	SOV	Mangalore Refinery & Petrochem Ltd.	2.14	CARE AAA
8.48 GS - MAT 04/07/2023.	1.23	SOV	Bajaj Finance Ltd.	1.66	CRISIL AAA
8.59 SDL AP -23.01.23	0.92	SOV	L&T Infrastructure Finance		
7.95% MH SDL MAT - 03/07/2023	0.76	SOV	Company Ltd.	1.49	CRISIL AAA
8.13% MAHARASHTRA SDL-14/01/2025	0.31	SOV	Mahindra & Mahindra Fin.Ser.Ltd.	1.46	IND AAA
8.69% GJ SDL 08/02/2022	0.15	SOV	Axis Finance Ltd	1.43	CRISIL AAA
7.42% MH SDL 11/05/2022	0.15	SOV	Hindustan Petroleum Corporation Ltd.	1.42	CRISIL AAA
<b>Long Term Debt</b>			Indian Oil Corporation Ltd.	1.41	CRISIL AAA
• National Bank For Agriculture & Rural Development	6.81	ICRA AAA	Chennai Petroleum Corp Ltd	1.41	CRISIL AAA
• REC Ltd	6.75	CRISIL AAA	NHPC Ltd.	0.96	ICRA AAA
• Power Finance Corporation Ltd.	5.41	CRISIL AAA	India Grid Trust	0.71	CRISIL AAA
• HDFC Ltd.	5.24	CRISIL AAA	Ultratech Cement Ltd.	0.71	CRISIL AAA
• Reliance Industries Ltd.	5.22	CRISIL AAA	Indian Bank	0.69	CRISIL AAA
• National Highways Authority Of India	5.12	CRISIL AAA	LIC Housing Finance Ltd.	0.46	CRISIL AAA
• Indian Railways Fin Corpn Ltd.	4.45	CRISIL AAA	Food Corporation Of India	0.26	CRISIL
• National Housing Bank	4.14	CRISIL AAA	Jamnagar Utilities & Power Pvt Ltd. ^	0.24	CRISIL AAA
• HDB Financial Services Ltd.	3.08	CRISIL AAA	Power Grid Corporation Of India Ltd	0.15	CRISIL AAA
• Larsen & Toubro Ltd.	2.99	CRISIL AAA	Britannia Industries Ltd.	0.09	CRISIL AAA
• Small Indst. Dev. Bank Of India	2.98	ICRA AAA	Net Current assets	12.00	
			<b>Total</b>	<b>100.00</b>	

All Figures given are provisional and unaudited

• Top 10 scrips in the portfolio

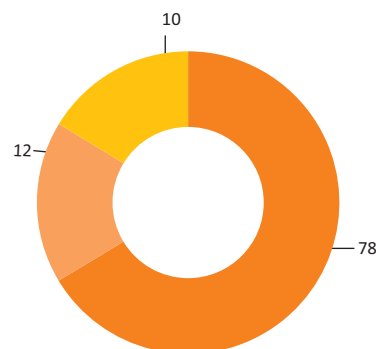
^Mukesh Ambani Promoter Group Company.

## Credit Profile of Debt as on Feb 28, 2021



■ AAA/A1+ ■ SOV

## Asset Allocation as on Feb 28, 2021



■ Long Term Debt ■ NCA ■ Govt Securities

Excluding Net Current Assets

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Corporate Bond Composite Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Corporate Bond Composite Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year Since inception*	7.66 9.44	7.93 9.39	4.95 9.29	10,766 12,600	10,793 12,585	10,495 12,555

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

The current fund manager is managing the scheme since August 2018.

\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 60 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sudhir Agrawal is 6 & Mr. Sunil Madhukar Patil is 3. The above scheme is in existence for less than 3 or 5 years.

# UTI CREDIT RISK FUND

(Number of Segregated portfolio in the scheme 4)  
(Erstwhile UTI Income Opportunities Fund)

MARCH 2021

## Type of Scheme & Investment Objective

An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds)

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

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

## Date of inception/allotment

19th November, 2012

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 321.49 Crore  
Closing AUM : ₹ 321.09 Crore

## Total expense ratio%

Regular : 1.62  
Direct : 0.81

## Minimum Investment Amount

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

## Portfolio Parameters

Weighted Average Maturity : 1.39 yrs  
Yield to Maturity : 7.10%  
Modified Duration : 1.24 yrs  
Macaulay Duration : 1.30 yrs  
(Refer Page no. 70)

## No. of Unit Holding Accounts

14,776

## Registrar

M/s. KFin Technologies Private Limited

## Load Structure

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

## New Initiative

SMS: COF to 5676756  
To get scheme details

## Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 43.47 Crore Closing AUM: ₹ 55.31 Crore  
Segregated Fund Size Monthly Average - 13092019 : ₹ 30.86 Crore Closing AUM: ₹ 38.19 Crore  
Segregated Fund Size Monthly Average - 06032020 : ₹ 0 Closing AUM: ₹ 0  
Segregated NAV per unit as on Feb 28, 2021 - 17022020 : Growth : ₹ 0.56  
Segregated NAV per unit as on Feb 28, 2021 - 13092019 : Growth : ₹ 0.15  
Segregated NAV per unit as on Feb 28, 2021 - 06032020 : Growth : ₹ 0

## NAV per unit as on Feb 28, 2021\* Main Portfolio

Regular Growth : ₹ 11.3205  
\* Refer Page no.66

## High/Low NAV in the month

Growth Option : ₹ 11.3234, ₹ 11.2896

## Portfolio as on February 28, 2021 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			• Tata Steel Ltd.	5.52	BWR AA
• 364 D TBILL MAT- 17/06/2021	10.79	SOV	• Godrej Industries Ltd.	4.59	CRISIL AA
7.26% GSEC 14/01/29	1.63	SOV	• Bharti Hexacom Ltd	4.57	CRISIL AA
364 D-TBILL- 25/03/2021	1.55	SOV	Afcons Infrastructure Ltd.	3.49	ICRA A+
<b>Long Term Debt</b>			JM Financial Asset		
• National Bank For Agriculture & Rural Development	8.05	CRISIL AAA	Reconstruction Co Ltd	3.48	ICRA AA-
• Dilip Buildcon Ltd	7.66	CRISIL A	Axis Bank Ltd.	3.30	CRISIL AAA
• Tata Power Company Ltd.	6.53	IND AA	Power Finance Corporation Ltd.	3.11	CRISIL AAA
• L&T Infrastructure Finance Company Ltd.	6.39	CRISIL AAA	Edelweiss Retail Finance Ltd. **	3.10	ICRA A+
• Muthoot Finance Ltd	6.32	CRISIL AA+	Tata Motors Ltd.	1.64	ICRA AA-
• Amba River Coke Ltd	6.29	CARE AA-	Net Current assets	11.99	
			<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

• Top 10 scrips in the portfolio

\*\* Part of Edelweiss Group

Due to segregation of portfolio, the scheme performance has been impacted as given below: Note: The Return disclosed is after taking impact of creation of (segregated -13092019)

NAV Per Unit (Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
12/09/2019	16.4233	NA
13/09/2019	15.4829	0.2478
Reduction in NAV(%)	-5.73%	

Impact on NAV is negative on account of segregation of portfolio.

Partial amount (Rs. 12.20 lakhs) recovered and accordingly distributed to investors

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

Impact on NAV (Vodafone Idea Ltd) is negative on account of segregation of portfolio.

Partial amount (Rs. 12.33 lakhs) recovered and accordingly distributed to investors

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

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

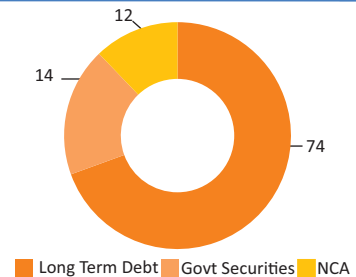
Zee Learn Ltd. NAV per unit (Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
06/07/2020	12.0646	NA
06/07/2020	10.9593	0.5579
Reduction in NAV(%)	-9.16%	

Impact on NAV is negative on account of segregation of portfolio (Zee Learn Ltd.)

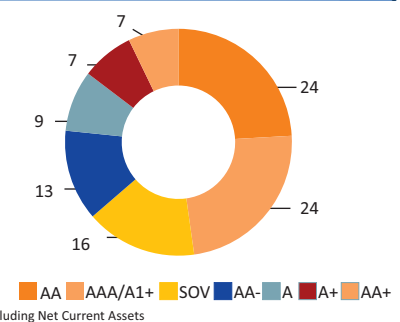
Full amount (Rs. 40.8 Crores) recovered and accordingly distributed to investors

Under Segregated portfolio (Subscription & redemption facility is not available however the unit of Segregated portfolio will be listed on the recognized stock exchange.

## Asset Allocation (% to NAV) (Main Portfolio) as on Feb 28, 2021



## Credit Profile of Debt (% of Debt portion) (Main Portfolio) as on Feb 28, 2021



Excluding Net Current Assets

## UTI Credit Risk Fund (Segregated - 13092019) SEGREGATED Portfolio as on February 28, 2021

Portfolio	% of NAV
SB11YRMLCR+2.58%ALTICO CAP16/08/21.	99.97
Net Current Assets	0.03
<b>Total</b>	<b>100</b>

## UTI Credit Risk Fund (Segregated - 17022020) SEGREGATED Portfolio as on February 28, 2021

Portfolio	% of NAV	Rating
Vodafone Idea Ltd	53.64	CARE-B+
Vodafone Idea Ltd	45.17	CARE-B+
Net Current Assets	1.19	
<b>Total</b>	<b>100.00</b>	

## UTI Credit Risk Fund (Segregated - 06032020) SEGREGATED Portfolio as on February 28, 2021

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

\* Percentage to NAV Less Than 0.01

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Credit Risk Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Term Credit Risk Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	-10.84	9.24	4.95	8,916	10,924	10,495
3 Years	-10.28	9.39	8.95	7,220	13,093	12,936
5 Years	-3.20	9.08	7.34	8,498	15,446	14,253
Since inception*	1.51	9.45	7.31	11,322	21,125	17,938

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'. No of Schemes Managed by Mr. Ritesh Nambiar is 3. \* The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Altico Capital India Ltd, Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on Sep 13, 2019 Feb 17, 2020 March 6, 2020 and July 07, 2020 Respectively

# 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 3)

MARCH 2021

### Type of Scheme & Investment Objective



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.

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

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

### Date of inception/allotment



25<sup>th</sup> March, 2015

### Fund Managers



Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])  
Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance])

### Fund AUM



Fund Size Monthly Average : ₹ 80.66 Crore  
Closing AUM : ₹ 79.61 Crore

### High/Low NAV in the month



High Growth Option : ₹ 13.9858  
Low Growth Option : ₹ 13.9315

### Total expense ratio%



Regular : 1.64  
Direct : 1.02

### Minimum Investment Amount



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

### No. of Unit Holding Accounts



1,518

### Portfolio Parameters



Weighted Average Maturity : 2.71 yrs  
Yield to Maturity : 6.05%  
Modified Duration : 2.11 yrs  
Macaulay Duration : 2.19 yrs  
(Refer Page no. 70)

### Registrar



M/s. KFin Technologies Private Limited

### Load Structure



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

### NAV per unit as on Feb 28, 2021\* Main Portfolio



Regular Growth : ₹ 13.9355  
\* Refer Page no.66

### New Initiative



SMS: MZ to 5676756  
To get scheme details

### Segregated AUM & NAV



Segregated Fund Size Monthly Average - 17022020 : ₹ 1.24 Crore  
Closing AUM: ₹ 1.58 Crore  
Segregated Fund Size Monthly Average - 06032020 : ₹ 0  
Closing AUM: ₹ 0

Segregated NAV per unit as on Feb 28, 2021 - 17022020 : Growth : ₹ 0.08

Segregated NAV per unit as on Feb 28, 2021 - 06032020 : Growth : ₹ 0

### Portfolio as on February 28, 2021 (Main Portfolio)



Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			• Amba River Coke Ltd	6.31	CARE AA-
• 364 D TBILL MAT- 17/06/2021	18.66	SOV	• Dilip Buildcon Ltd	6.20	CRISIL A
• 6.45% GSEC MAT - 07/10/2029	12.52	SOV	• National Bank For Agriculture & Rural Development	3.92	CRISIL AAA
• 7.26% GSEC 14/01/29	6.56	SOV	• Power Finance Corporation Ltd.	1.36	ICRA AAA
• 5.77% GS MAT - 03/08/2030	6.04	SOV	Net Current assets	25.58	
<b>Long Term Debt</b>			<b>Total</b>	<b>100.00</b>	
• L&T Infrastructure Finance Company Ltd.	6.48	CRISIL AAA			
• Muthoot Finance Ltd	6.37	CRISIL AA+			

All figures given are provisional and unaudited

• Top scripts in the portfolio

NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020		
Date	Main Portfolio	Segregated Portfolio
14/02/2020	14.1531	NA
17/02/2020	14.0635	0.0980
Reduction in NAV(%)	-0.63%	

Zee Learn Ltd. NAV per unit (Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
06/07/2020	14.0932	NA
06/07/2020	13.6592	0.2211
Reduction in NAV(%)	-3.08%	

Impact on NAV is negative on account of segregation of portfolio (Zee Learn Ltd.)

Full amount (Rs. 3.4 Crores) recovered and accordingly distributed to investors

Yes Bank Segregated (06032020) NAV per unit (Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
05/03/2020	13.9926	NA
06/03/2020	13.6660	0
Reduction in NAV(%)	-2.33%	

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

### UTI Medium Term Fund (Segregated - 17022020) SEGREGATED Portfolio as on February 28, 2021



Portfolio	% of NAV	Rating
VODAFONE IDEA LTD	99.00	CARE-B+
Net Current Assets	1.00	
<b>Total</b>	<b>100.00</b>	

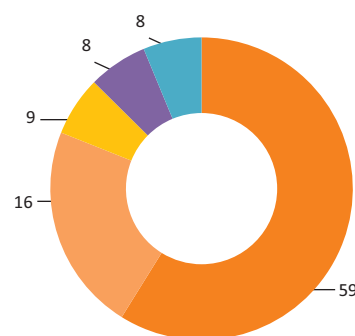
### UTI Medium Term Fund (Segregated -06032020) SEGREGATED Portfolio as on February 28, 2021



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

\* Percentage to NAV Less Than 0.01

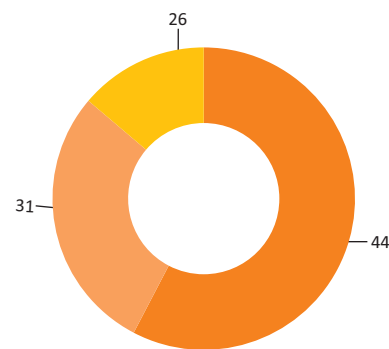
### Credit Profile of Debt as on Feb 28, 2021 (Main Portfolio)



SOV AAA/A1+ AA+ AA- A

Excluding Net Current Assets

### Asset Allocation as on Feb 28, 2021 (Main Portfolio)



Govt Securities Long Term Debt NCA

### Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Medium Term Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium Term Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	-1.02	8.29	4.95	9,898	10,829	10,495
3 Years	3.30	9.07	8.95	11,024	12,978	12,936
5 Years	5.44	8.88	7.34	13,034	15,305	14,253
Since inception*	5.77	8.74	7.24	13,939	16,423	15,126

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

The current fund manager is managing the scheme since Jun 2015 & Co- Fund Manager managing w.e.f Jun 2015.

\* Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 60 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Amandeep S. Chopra is 12 & Mr. Ritesh Nambiar is 3. \*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on Feb 17, 2020 March 6, 2020 and July 07, 2020 Respectively



# UTI DYNAMIC BOND FUND

(Number of Segregated portfolio in the scheme 1)

**MARCH 2021**

## Type of Scheme & Investment Objective



An open ended dynamic debt scheme investing across duration

The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration.

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

## Date of inception/allotment



16th June, 2010

## Fund Manager



Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])  
Managing the scheme since Feb-2012

## Fund AUM



Fund Size Monthly Average : ₹ 241.42 Crore  
Closing AUM : ₹ 219.32 Crore

## High/Low NAV in the month



High Growth Option : ₹ 21.0336  
Low Growth Option : ₹ 20.9203

## Total expense ratio%



Regular : 1.59  
Direct : 1.02

## Minimum Investment Amount



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

## No. of Unit Holding Accounts



6,551

## Portfolio Parameters



Weighted Average Maturity : 4.78 yrs  
Yield to Maturity : 5.12%  
Modified Duration : 3.47 yrs  
Macaulay Duration : 3.56 yrs  
(Refer Page no. 70)

## Registrar



M/s. KFin Technologies Private Limited

## Load Structure



Entry Load	Nil	
Exit Load	3%	< 3 months
	2%	>= 3 months and < 6 months
	1%	>= 6 months and < 1 year
	Nil	>= 1 year

## NAV per unit as on Feb 28, 2021\* Main Portfolio



Regular Growth ₹ 20.9241

\* Refer Page no.66

## Initiative



SMS: DBF to 5676756  
To get scheme details

## Segregated AUM & NAV



Segregated Fund Size Monthly Average - 17022020 :  
₹ 6.20 Crore Closing AUM: ₹ 7.89 Crore

Segregated NAV per unit as on Feb 28, 2021 -17022020 :  
Growth : ₹ 0.30

## Portfolio as on February 28, 2021 (Main Portfolio)



Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			<b>Long Term Debt</b>		
• 6.22% GSEC 16/03/2035	19.44	SOV	• Jorabat Shillong Expressway Ltd. ~	20.29	IND D
• 91D TBILL MAT - 29/04/2021	13.61	SOV	• Punjab National Bank	4.52	CRISIL AA+
• 5.77% GS MAT - 03/08/2030	13.16	SOV	• U P Power Corporation Ltd	0.05	IND AA(CE)
• 364 D TBILL MAT- 17/02/2022	11.01	SOV	Net Current assets	8.84	
• 091D TBILL - MAT 22/04/2021	9.08	SOV	<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

• Top scrips in the portfolio

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

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

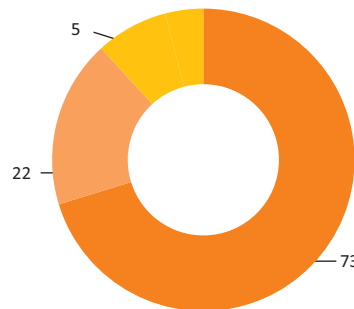
Date	Main Portfolio	Segregated Portfolio
14/02/2020	19.9279	NA
17/02/2020	19.5948	0.3570
Reduction in NAV(%)	-1.67%	

## UTI Dynamic Bond Fund (Segregated - 17022020) SEGREGATED Portfolio as on February 28, 2021



Portfolio	% of NAV	Rating
Vodafone Idea Ltd	98.96	CARE-B+
Net Current Assets	1.04	
<b>Total</b>	<b>100.00</b>	

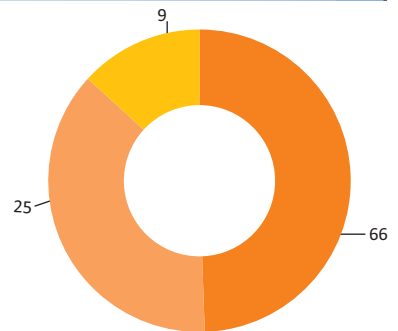
## Credit Profile of Debt as on Feb 28, 2021 (Main Portfolio)



SOV D AA+

Excluding Net Current Assets

## Asset Allocation as on Feb 28, 2021 (Main Portfolio)



Govt Securities NCDs NCA

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Dynamic Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	6.77	7.04	4.95	10,677	10,704	10,495
3 Years	2.13	9.05	8.95	10,653	12,971	12,936
5 Years	4.82	8.57	7.34	12,655	15,089	14,253
Since inception*	7.14	8.50	6.81	20,934	23,963	20,254

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'. No of Schemes Managed by Mr. Amandeep S. Chopra is 12.\*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 BOND FUND

(Number of Segregated portfolio in the scheme 1)

MARCH 2021

## Type of Scheme & Investment Objective



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.

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

## Date of inception/allotment



4th May, 1998

## Fund Manager



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

## Fund AUM



Fund Size Monthly Average : ₹ 292.73 Crore  
Closing AUM : ₹ 289.64 Crore

## High/Low NAV in the month



High Growth Option : ₹ 50.4859  
Low Growth Option : ₹ 50.1352

## Total expense ratio%



Regular : 1.61  
Direct : 1.15

## Minimum Investment Amount



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

## No. of Unit Holding Accounts



19,445

## Portfolio Parameters



Weighted Average Maturity : 5.21 yrs  
Yield to Maturity : 5.60%  
Modified Duration : 3.78 yrs  
Macaulay Duration : 3.89 yrs  
(Refer Page no. 70)

## Registrar



M/s. KFin Technologies Private Limited

## Load Structure



Entry Load	Nil	
Exit Load	3%	< 3 months
	2%	>= 3 months and < 6 months
	1%	>= 6 months and < 1 year
	Nil	>= 1 year

## NAV per unit as on Feb 28, 2021\* Main Portfolio



Regular Growth ₹ 50.1475

\* Refer Page no.66

## Initiative

## Options Available



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

SIP & SWP

## Segregated AUM & NAV



Monthly average: ₹ 15.26 Crore  
Closing AUM: ₹ 19.42 Crore  
Segregated NAV per unit as on Feb 28, 2021 :  
Growth : ₹ 1.58

## Portfolio as on February 28, 2021



Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			<b>Long Term Debt</b>		
• 5.77% GS MAT - 03/08/2030	18.27	SOV	• Jorabat Shillong Expressway Ltd. ~	12.93	IND D
• 6.22% GSEC 16/03/2035	16.36	SOV	• Punjab National Bank	5.14	CRISIL AA+
• 091D TBILL - MAT 22/04/2021	10.31	SOV	• Power Finance Corporation Ltd.	3.55	CRISIL AAA
• 364 D TBILL MAT- 17/02/2022	8.34	SOV	Net Current assets	18.13	
• 91D TBILL MAT - 29/04/2021	5.15	SOV	<b>Total</b>	<b>100.00</b>	
• 8.0% ARUNACHAL PR SDL 08/04/2030	1.82	SOV			

All figures given are provisional and unaudited

• Top scrips in the portfolio

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

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

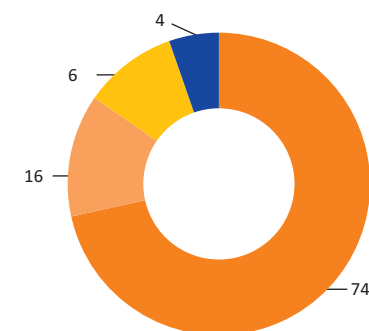
Date	Main Portfolio	Segregated Portfolio
14/02/2020	48.8351	NA
17/02/2020	46.9540	1.9120
Reduction in NAV(%)	-3.85%	

## UTI Bond Fund (Segregated - 17022020) SEGREGATED Portfolio as on February 28, 2021



Portfolio	% of NAV	Rating
Vodafone Idea Ltd	98.96	CARE-B+
Net Current Assets	1.04	
<b>Total</b>	<b>100.00</b>	

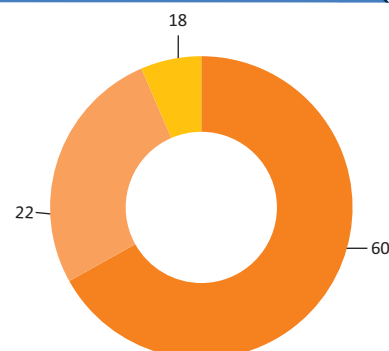
## Credit Profile of Debt as on Feb 28, 2021 (Main Portfolio)



SOV D AA+ AAA/A1+

Excluding Net Current Assets

## Asset Allocation as on Feb 28, 2021 (Main Portfolio)



Govt Securities Long Term Debt NCA

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Medium To Long Term Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium To Long Term Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	6.84	7.01	4.95	10,684	10,701	10,495
3 Years	-0.41	9.29	8.95	9,877	13,057	12,936
5 Years	2.91	8.81	7.34	11,543	15,256	14,253
Since inception*	7.32	10.00	NA	50,199	88,174	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. No of Schemes Managed by Mr. Amandeep S. Chopra is 12.

\* 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.

## Type of Scheme &amp; Investment Objective



UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities.

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 achieved. The Scheme

## Date of inception/allotment



21st January, 2002

## Fund Manager



Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])  
Managing the scheme since Jul-2004

## Fund AUM



Fund Size Monthly Average : ₹ 750.95 Crore  
Closing AUM : ₹ 721.39 Crore

## High/Low NAV in the month



High Growth Option : ₹ 49.1059  
Low Growth Option : ₹ 48.7182

## Total expense ratio%



Regular : 0.94  
Direct : 0.63

## Minimum Investment Amount



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

## No. of Unit Holding Accounts



8,173

## Portfolio Parameters



Weighted Average Maturity : 5.96 yrs  
Yield to Maturity : 5.05%  
Modified Duration : 3.96 yrs  
Macaulay Duration : 4.09 yrs  
(Refer Page no. 70)

## Registrar



M/s. KFin Technologies Private Limited

## Load Structure



Entry Load : Nil  
Exit Load : Nil

## NAV per unit as on Feb 28, 2021\*



Regular Growth ₹ 48.7346

\* Refer Page no.66

## New Initiative

## Options Available



SMS: GAF to 5676756  
To get scheme details

SIP

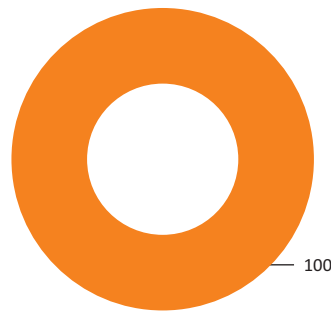
## Portfolio as on February 28, 2021



Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			• 8.13% GSEC 22.06.45	2.37	SOV
• 5.77% GS MAT - 03/08/2030	22.01	SOV	• 6.89% MADHYA PRADESH SDL- 21/10/2040	0.85	SOV
• 6.22% GSEC 16/03/2035	20.36	SOV	• 7.08% U P MAT 17/02/2031.	0.66	SOV
• 364 D TBILL MAT - 07/05/2021	17.23	SOV	6.87% ANDHRA SDL-21/10/2035	0.42	SOV
• 091 D-TBILL MAT 06/05/21	6.89	SOV	7.24% ASSAM SDL 2030-29/01/30	0.25	SOV
• 364 D TBILL MAT- 17/02/2022	6.70	SOV	Net Current assets	10.53	
• 91D TBILL MAT - 29/04/2021	6.21	SOV	<b>Total</b>	<b>100.00</b>	
• 091D TBILL - MAT 22/04/2021	5.52	SOV			

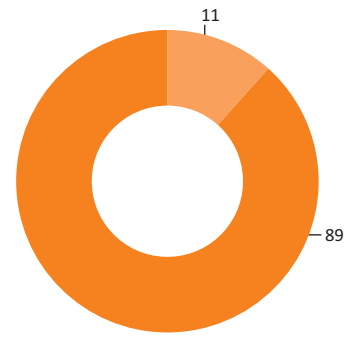
All figures given are provisional and unaudited  
• Top 10 scrips in the portfolio

## Credit Profile of Debt as on Feb 28, 2021



SOV

## Asset Allocation as on Feb 28, 2021



Govt Securities NCA

## Fund Performance Vs Benchmark (CAGR) as on February 28, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Dynamic Gilt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	6.08	6.67	4.95	10,608	10,667	10,495
3 Years	9.38	9.48	8.95	13,089	13,125	12,936
5 Years	9.33	8.42	7.34	15,624	14,985	14,253
Since inception*	8.64	7.86	6.84	48,758	42,483	35,427

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'. No of Schemes Managed by Mr. Amandeep S. Chopra is 12.

UTI Mastershare Unit Scheme - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
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	0.80	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 16, 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
2020	16.00%	1.60	31.2494	10.00	October 29, 2020	November 05, 2020

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 2020.

\*Not Availbale

# NAV at the time of Div. Declaration

\$ Dividend % is in regular plan

**Cumulative Gross Total  
Dividend of 667%  
Since 1987 till 2020**

UTI Flexi Cap Fund (Earlier Known as 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
2020	30%	3.00	109.9267	10.00	18/08/2020	25/08/2020

\*Not Availbale

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	19/03/2015	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 respective Option under the Schemes would fall

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	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
2011	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	17.8696	10.00	21/12/2017	28/12/2017
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
2020	4.50%	0.45	15.3595	10.00	14/09/2020	21/09/2020

UTI Value Opportunities Fund (Formerly known as UTI Opportunities) - 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	24/04/2011	01/05/2011
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	15/04/2014	22/04/2014
2015	15%	1.50	20.5752	10.00	16/04/2015	17/04/2015
2016	10%	1.00	18.6083	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 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	14/01/2004	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%	2.00	19.56	10.00	16/01/2007	23/01/2007
2008	35%	3.50	22.8	10.00	04/02/2008	11/02/2008
2009	15%	1.50	17.07	10.00	29/12/2009	05/01/2010
2011	10%	1.00	16.37	10.00	14/02/2011	21/02/2011
2013	20%	2.00	17.5786	10.00	11/12/2013	18/12/2013
2015	22%	2.20	22.5504	10.00	12/01/2015	19/01/2015
2016	25%	2.50	19.0170	10.00	18/01/2016	25/01/2016
2017	13.5%	1.35	19.1411	10.00	10/01/2017	17/01/2017
2018	27%	2.70	22.5279	10.00	14/02/2018	21/02/2018
2019	15%	1.50	18.8737	10.00	22/01/2019	29/01/2019

UTI Arbitrage Fund (Formerly known as UTI Spread 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
2019	0.80%	0.080	16.1118	10.00	30/10/2019	06/11/2019
2019	0.80%	0.080	16.0824	10.00	26/11/2019	03/12/2019
2020	0.80%	0.080	16.0690	10.00	30/01/2020	06/02/2020
2020	1.0%	0.100	16.0392	10.00	25/02/2020	03/03/2020
2020	1.20%	0.120	16.0522	10.00	16/03/2020	23/03/2020
2020	0.80%	0.080	16.0119	10.00	05/05/2020	12/05/2020
2020	0.80%	0.080	15.9862	10.00	02/06/2020	09/06/2020
2020	0.80%	0.080	15.9591	10.00	29/06/2020	06/07/2020
2020	0.80%	0.080	15.8805	10.00	29/07/2020	05/08/2020
2020	0.70%	0.070	15.8518	10.00	31/08/2020	07/09/2020
2020	0.70%	0.070	15.8206	10.00	29/10/2020	05/11/2020
2020	0.70%	0.070	15.7670	10.00	27/11/2020	07/12/2020
2021	0.70%	0.070	15.7462	10.00	30/12/2020	06/01/2021
2021	0.60%	0.060	15.7017	10.00	01/02/2021	08/02/2021

# DIVIDEND/BONUS HISTORY

Year	Dividend %	Record Date (NAV/FV)	Record Date
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
2020	3.90%	24.11/10	27/08/2020
2020	3.90%	24.63/10	11/11/2020
2021	4.70%	30.12/10	15/02/2021

Year	Dividend	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

Year	Dividend	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
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
2020	9.00%	0.900	33.7304	10.00	08/07/20	15/07/20
2020	10.00%	1.000	36.4651	10.00	09/12/20	16/12/20

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

Year	Dividend	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
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
2020	1.50%	0.150	12.5178	10.00	17/06/2020	24/06/2020
2020	1.50%	0.150	12.6397	10.00	16/09/2020	23/09/2020
2020	1.50%	0.150	12.7588	10.00	14/12/2020	21/12/2020

Year	Dividend	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
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
2020	1.00%	0.100	13.5121	10.00	17/06/2020	24/06/2020
2020	1.00%	0.100	16.9457	10.00	16/09/2020	23/09/2020
2020	1.00%	0.100	13.6925	10.00	14/12/2020	21/12/2020

Year	Dividend	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2012	3.50%	0.350	12.7174	10.00	28/03/2012	04/04/2012
2012	0.30%	0.300	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	0.030%	0.030	20.5256	10.00	19/06/2018	26/06/2018
2018	0.30%	0.030	17.3736	10.00	18/09/2018	25/09/2018
2018	1.40%	0.140	18.1480	10.00	19/12/2018	26/12/2018
2019	2.00%	0.200	18.0782	10.00	18/03/2019	25/03/2019
2019	1.50%	0.150	19.0489	10.00	20/06/2019	27/06/2019
2019	2.00%	0.200	19.4702	10.00	18/09/2019	25/09/2019
2019	2.00%	0.200	19.2848	10.00	19/12/2019	26/12/2019
2020	2.00%	0.200	19.5270	10.00	19/03/2020	26/03/2020
2020	1.50%	0.150	20.4645	10.00	16/09/2020	23/09/2020
2020	1.00%	0.100	20.6317	10.00	14/12/2020	21/12/2020

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
2010	6.00%	0.600	11.9718	10.00	3/28/2010	4/4/2010
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%	0.400	1448.7274	1000.00	18/03/2019	25/03/2019
2020	4.00%	0.400	1483.9871	1000.00	19/03/2020	26/03/2020

Year	Dividend	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
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
2020	1.50%	0.150	12.1334	10.00	17/06/2020	24/06/2020
2020	1.50%	0.150	12.1629	10.00	16/09/2020	23/09/2020
2020	1.50%	0.150	12.1621	10.00	14/12/2020	21/12/2020

Year	Dividend	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
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
2018	1.00%	10.00	1143.3918	1000.00	19/06/2018	26/06/2018
2018	1.00%	10.00	1154.0068	1000.00	18/09/2018	25/09/2018
2018	1.00%	10.00	1167.9430	1000.00	19/12/2018	26/12/2018
2019	2.00%	20.00	1179.7755	1000.00	18/03/2019	25/03/2019
2020	1.00%	10.00	1135.9063	1000.00	17/06/2020	24/06/2020
2020	1.00%	10.00	1144.9093	1000.00	16/09/2020	23/09/2020
2020	1.00%	10.00	1149.8879	1000.00	14/12/2020	21/12/2020



# DIVIDEND/BONUS HISTORY

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
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	26/09/2016	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
2020	1.00%	0.100	11.3820	10.00	17/06/2020	24/06/2020
2020	1.00%	0.100	11.4756	10.00	16/09/2020	23/09/2020
2020	1.00%	0.100	11.5779	10.00	14/12/2020	21/12/2020

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
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	19/03/2020	26/03/2020
2020	1.00%	0.100	11.3735	10.00	17/06/2020	24/06/2020
2020	1.00%	0.100	11.5203	10.00	16/09/2020	23/09/2020
2020	1.00%	0.100	11.6996	10.00	14/12/2020	21/12/2020

## PLANS/OPTIONS

### UTI Liquid Cash Plan

- (i) Growth Option
- (ii) Daily Dividend Reinvestment Option
- (iii) Weekly Dividend Reinvestment Option
- (iv) Fortnightly Dividend Reinvestment Option
- (v) Monthly Dividend Payout Option
- (vi) Quarterly Dividend Payout Option
- (vii) Quarterly Dividend Reinvestment Option
- (viii) Half Yearly Dividend Payout Option
- (ix) Half Yearly Dividend Reinvestment Option
- (x) Annual Dividend Payout Option
- (xi) Annual Dividend Reinvestment Option
- (xii) Flexi Dividend Payout Option
- (xiii) Flexi Dividend Reinvestment Option
- (xiv) Default Option - Daily Dividend Reinvestment 2016

### 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	3.25%	0.325	11.3754	10.00	21/03/2016	28/03/2016
2016	1.50%	0.150	11.6493	10.00	20/06/2016	27/06/2016
2016	1.50%	0.150	11.5104	10.00	19/09/2016	26/09/2016
2016	1.50%	0.150	11.6442	10.00	19/12/2016	26/12/2016
2017	2.50%	0.250	11.6698	10.00	15/03/2017	22/03/2017
2017	1.50%	0.150	12.3492	10.00	21/06/2017	28/06/2017
2017	1.50%	0.150	11.7604	10.00	18/09/2017	25/09/2017
2017	1.50%	0.150	11.7444	10.00	19/12/2017	26/12/2017
2018	1.50%	0.150	11.7434	10.00	19/03/2018	26/03/2018
2018	0.30%	0.030	11.6753	10.00	19/06/2018	26/06/2018
2018	0.45%	0.045	11.7932	10.00	18/09/2018	25/09/2018
2018	1.25%	0.125	11.9678	10.00	19/12/2018	26/12/2018
2019	2.00%	0.200	12.0368	10.00	18/03/2019	25/03/2019

UTI Ultra Short Term Fund (Formerly known as UTI Floating Rate Fund STP) - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
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	1053.1182	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
2020	0.75%	07.50	1093.4088	1000.00	17/06/2020	24/06/2020
2020	1.00%	10.00	1098.5559	1000.00	16/09/2020	23/09/2020
2020	0.75%	07.50	1101.2983	1000.00	14/12/2020	21/12/2020

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
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	09/08/2019	19/08/2019
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	23/03/2020
2020	0.85%	0.85	15.9355	10.00	15/06/2020	22/06/2020
2020	0.85%	0.85	16.8188	10.00	15/07/2020	22/07/2020
2020	0.80%	0.0850	17.7898	10.00	18/08/2020	25/08/2020
2020	0.85%	0.0850	17.7579	10.00	16/09/2020	23/09/2020
2020	0.85%	0.0850	17.7479	10.00	19/10/2020	26/10/2020
2020	0.85%	0.0850	18.3413	10.00	18/11/2020	25/11/2020
2020	0.85%	0.0850	18.6632	10.00	16/12/2020	23/12/2020
2021	0.85%	0.0850	18.9348	10.00	18/01/2021	25/01/2021
2021	0.85%	0.0850	19.2624	10.00	17/02/2021	24/02/2021

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
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	18/09/2019	25/09/2019
2019	1.50%	0.150	11.0929	10.00	19/12/2019	26/12/2019
2020	1.00%	0.100	10.8977	10.00	17/06/2020	24/06/2020
2020	0.50%	0.005	10.8456	10.00	14/12/2020	21/12/2020

# 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 Flexi Cap Fund	May 18

# Schemes Renamed

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

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

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

## UTI Mastershare Unit Scheme

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

## UTI Core Equity Fund

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

## UTI Mid Cap Fund

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

## UTI Dividend Yield Fund

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

## UTI Value Opportunities Fund

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

## UTI India Consumer Fund

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

## UTI Infrastructure Fund

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

## UTI MNC Fund

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

## UTI Healthcare Fund

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

## UTI Transportation & Logistics Fund

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

## UTI Banking and Financial Services Fund

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

## UTI Nifty Index Fund

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

## UTI Overnight Fund

Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Overnight securities (including 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 securitised 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

Asset allocation in light of anticipated adverse situation :  
The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including 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

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 Money Market 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 <b>Of Which</b> Cash future arbitrage opportunities Net long equity position	65%	90%	Medium to High
Debt and Money Market Securities (including securitized debt & margin for derivatives)*	20%	75%	Low to Medium
	20%	50%	Medium to High
Units issued by REITs & InvITs	10%	35%	Low to Medium
	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.

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

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

# Minimum Investment Amount

## UTI Bond Fund

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

## UTI Treasury Advantage Fund

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

## UTI Gilt Fund

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

## UTI Multi Asset Fund

Minimum initial investment is ₹ 5,000/-.

## UTI Liquid Cash Plan (UTI LCP)

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

## UTI - Money Market Fund

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

## UTI Short Term Income Fund

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

## UTI Ultra Short Term Fund

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

## UTI Medium Term Fund

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

## UTI Banking & PSU Debt Fund

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

## UTI Retirement Benefit Pension Fund

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

## Benchmark Index

### UTI Multi Asset Fund

S&P BSE 200 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 Credit Risk Fund

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

### UTI Regular Savings Fund

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

### UTI Mastershare Unit Scheme

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

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

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

### UTI Value Opportunities Fund

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

### UTI Liquid Cash Plan

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

### UTI Multi Asset Fund

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

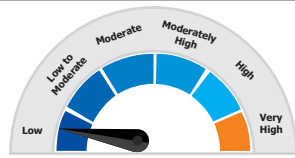
# FUND MANAGER SUMMARY

## 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 Flexi Cap Fund (Earlier Known as 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	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 48 49 36 47 38 37 46 41
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 42 39 43 44 41
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)	45 39 46
12	Mr. Sunil Madhukar Patil, 31	UTI Hybrid Equity Fund UTI Equity Savings Fund (Debt Portfolio) UTI Corporate Bond Fund	24 29 44
13	Mr. Amit Sharma, 10	UTI Money Market Fund (along with Mr.Amandeep Chopra) UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal) UTI Liquid Cash Plan (along with Mr.Amandeep Chopra) UTI Overnight Fund (along with Mr.Amandeep Chopra)	38 26 37 36
14	Mr Sharwan Kumar Goyal, 12	UTI Arbitrage Fund (along with Mr. Amit Sharma) UTI Gold Exchange Traded Fund UTI-Nifty Exchange Traded Fund (UTI-Nifty ETF) UTI-Sensex Exchange Traded Fund (UTI-Sensex ETF) UTI Nifty Next 50 ETF UTI S&P BSE Sensex Next 50 ETF UTI Nifty Index Fund UTI Nifty Next 50 Index Fund UTI Bank ETF	26
15	Mr Ankit Agarwal	UTI Mid Cap Fund UTI SmallCap Fund	13

# All Product Labelling Disclosures

\*Investors should consult their Mutual Fund Distributor if in doubt about whether the product is suitable for them.

Scheme name	This product is suitable for investors who are seeking*	Riskometer 
<b>UTI FLOATER FUND</b> Refer Page no 41  <b>UTI TREASURY ADVANTAGE FUND</b> Refer Page no 40  <b>UTI CORPORATE BOND FUND</b> Refer Page no 44  <b>UTI MONEY MARKET FUND</b> Refer Page no 38  <b>UTI SHORT TERM INCOME FUND</b> Refer Page no 42  <b>UTI LIQUID CASH PLAN</b> Refer Page no 37  <b>UTI ULTRA SHORT TERM FUND</b> Refer Page no 39	<ul style="list-style-type: none"> <li>To generate reasonable returns</li> <li>To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives)</li> <li>Reasonable income consistent with high liquidity over short term</li> <li>Investment in Debt &amp; Money Market instruments</li> <li>Optimal returns over the medium to long term</li> <li>To invest predominantly in AA+ and above rated corporate debt</li> <li>Reasonable income with high level of liquidity over short-term</li> <li>Investment in money market securities</li> <li>Reasonable income with low risk and high level of liquidity over short-term</li> <li>Investment in Debt &amp; Money Market instruments</li> <li>Steady and reasonable income over short-term with capital preservation.</li> <li>Investment in money market securities &amp; high quality debt</li> <li>Reasonable income with low volatility over short term</li> <li>Investment in debt &amp; money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Low to Moderate Risk</p>
<b>UTI OVERNIGHT FUND</b> Refer Page no 36  <b>UTI ARBITRAGE FUND</b> Refer Page no 26	<ul style="list-style-type: none"> <li>Reasonable income over one day with capital preservation</li> <li>Investment in overnight securities</li> <li>Capital appreciation over medium to long term</li> <li>Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments</li> </ul>	 <p>Investors understand that their principal will be at Low Risk</p>
<b>UTI GILT FUND</b> Refer Page no 49  <b>UTI MEDIUM TERM FUND</b> Refer Page no 46  <b>UTI BANKING AND PSU DEBT FUND</b> Refer Page no 43	<ul style="list-style-type: none"> <li>Credit risk free return over the medium to long term</li> <li>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</li> <li>Reasonable income over the medium to long term</li> <li>Investment in Debt and Money Market instruments</li> <li>Reasonable income, with low risk and high level of liquidity over short to medium term</li> <li>Investment predominantly in Debt &amp; Money Market Securities issued by Bank, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds</li> </ul>	 <p>Investors understand that their principal will be at Moderate Risk</p>
<b>UTI EQUITY SAVINGS FUND</b> Refer Page no 29  <b>UTI CREDIT RISK FUND</b> Refer Page no 45  <b>UTI BOND FUND</b> Refer Page no 48  <b>UTI REGULAR SAVINGS FUND</b> Refer Page no 27  <b>UTI - MULTI ASSET FUND</b> Refer Page no 25  <b>UTI DYNAMIC BOND FUND</b> Refer Page no 47	<ul style="list-style-type: none"> <li>Long-term capital appreciation and income • Investment in equity &amp; equity related instruments, arbitrage opportunities, and investments in debt money market opportunities.</li> <li>Reasonable income and capital appreciation over medium to long term</li> <li>Investment in Debt and Money Market instruments</li> <li>Optimal returns with adequate liquidity over medium to long term</li> <li>Investment in Debt &amp; money market instruments</li> <li>Long-term capital appreciation and regular income over medium-term</li> <li>Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities)</li> <li>Long-term capital appreciation</li> <li>Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class</li> <li>Optimal returns with adequate liquidity over medium to long term</li> <li>Investment in Debt &amp; Money Market Instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderately High Risk</p>



# All Product Labelling Disclosures

\*Investors should consult their Mutual Fund Distributor if in doubt about whether the product is suitable for them.

Scheme name	This product is suitable for investors who are seeking*	Riskometer 
<b>UTI - UNIT LINKED INSURANCE PLAN</b> Refer Page no 28  <b>UTI CHILDREN'S CAREER FUND - SAVINGS PLAN</b> Refer Page no 30  <b>UTI RETIREMENT BENEFIT PENSION FUND</b> Refer Page no 34	<ul style="list-style-type: none"> <li>• Long Term Capital Appreciation</li> <li>• Investment in equity instruments (maximum-40%) and debt Instruments</li> <li>• Long Term Capital Appreciation</li> <li>• Investment in equity instruments (maximum-40%) and debt Instruments</li> <li>• Long Term Capital Appreciation</li> <li>• Investment in equity instruments (maximum-40%) and debt Instruments</li> </ul>	 <p>Investors understand that their principal will be at High Risk</p>
<b>UTI HYBRID EQUITY FUND</b> Refer Page no 24  <b>UTI NIFTY INDEX FUND</b> Refer Page no 22  <b>UTI NIFTY NEXT 50 INDEX FUND</b> Refer Page no 23  <b>UTI-NIFTY EXCHANGE TRADED FUND (UTI-Nifty ETF)</b>  <b>UTI BANKING AND FINANCIAL SERVICES FUND</b> Refer Page no 18  <b>UTI MASTERSHARE UNIT SCHEME</b> Refer Page no 9  <b>UTI HEALTHCARE FUND</b> Refer Page no 19  <b>UTI TRANSPORTATION &amp; LOGISTICS FUND</b> Refer Page no 20  <b>UTI FLEXI CAP FUND</b> (Earlier Known as UTI EQUITY FUND) Refer Page no 11  <b>UTI VALUE OPPORTUNITIES FUND</b> Refer Page no 12  <b>UTI INDIA CONSUMER FUND</b> Refer Page no 16  <b>UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN</b> Refer Page no 35  <b>UTI LONG TERM EQUITY FUND (TAX SAVING)</b> Refer Page no 21  <b>UTI DIVIDEND YIELD FUND</b> Refer Page no 14  <b>UTI CORE EQUITY FUND</b> Refer Page no 10  <b>UTI INFRASTRUCTURE FUND</b> Refer Page no 17  <b>UTI MNC FUND</b> Refer Page no 15  <b>UTI MID CAP FUND</b> Refer Page no 13	<ul style="list-style-type: none"> <li>• Long term capital appreciation • Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities)</li> <li>• Capital growth in tune with index returns • Passive investment in equity instruments comprised in Nifty 50 index</li> <li>• Capital growth in tune with index returns • Passive investment in equity instruments comprised in Nifty 50 index</li> <li>• Long term investment. • Investment in securities covered by Nifty 50 Index Riskometer</li> <li>• Long term capital appreciation • Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities.</li> <li>• Long term capital appreciation • Investment predominantly in equity instruments of large cap companies</li> <li>• Long term capital appreciation • Investment predominantly in equity and equity related securities in the Healthcare Service sector.</li> <li>• Long term capital appreciation • Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector</li> <li>• Long term capital appreciation • Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum</li> <li>• Long term capital appreciation • Investment in equity instruments following a value investment strategy across the market capitalization spectrum</li> <li>• Long term capital growth • Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption</li> <li>• Long term capital appreciation • Investment in equity instruments (above 70%) and debt instruments</li> <li>• Long term capital appreciation • Investment in equity instruments of companies that are believed to have growth potential</li> <li>• Long term capital appreciation • Investment predominantly in dividend yielding equity and equity related securities</li> <li>• Long term capital appreciation • Investment predominantly in equity instruments of large cap and mid cap companies</li> <li>• Long term capital appreciation • Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector.</li> <li>• Long term capital appreciation • Investment predominantly in equity and equity related securities of Multi-National companies</li> <li>• Long term capital appreciation • Investment predominantly in mid cap companies</li> </ul>	 <p>Investors understand that their principal will be at Very High Risk</p>

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	INF789F81U28
22	UTI Credit Risk Fund	Direct Annual Dividend Plan	INF789F81U36
23	UTI Credit Risk Fund	Direct Monthly Dividend Plan	INF789F81U02
24	UTI Credit Risk Fund	Direct Monthly Dividend Plan	INF789F81U10
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 Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct Dividend Plan	INF789F01TA8
40	UTI Flexi Cap Fund (Earlier Known as 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	INF789F01T9
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	INF789F818N3
57	UTI LONG TERM ADVANTAGE FUND - SERIES IV	DIRECT PLAN - DIVIDEND	INF789FC1FD7
58	UTI LONG TERM ADVANTAGE FUND - SERIES V	DIRECT PLAN - DIVIDEND	INF789FC1H51
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	INF789F81KL1
83	UTI MEDIUM TERM FUND	DIRECT ANNUAL DIVIDEND PLAN	INF789F81KM9
84	UTI MEDIUM TERM FUND	DIRECT MONTHLY DIVIDEND PLAN	INF789F81KF3
85	UTI MEDIUM TERM FUND	DIRECT MONTHLY DIVIDEND PLAN	INF789F81KG1
86	UTI MEDIUM TERM FUND	DIRECT QUARTERLY DIVIDEND PLAN	INF789F81KH9
87	UTI MEDIUM TERM FUND	DIRECT QUARTERLY DIVIDEND PLAN	INF789F81KI7
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	INF789F01VS0
93	UTI ARBITRAGE FUND	DIRECT DIVIDEND PLAN	INF789F81RE1
94	UTI ARBITRAGE FUND	DIRECT DIVIDEND PLAN	INF789F81RF8
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	INF789F01VA8
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	INF789FA1RA1
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

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	INF789F1ACZ0
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	PLANDESC	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 FLEXI CAP FUND	Regular Dividend Plan	INF189A01053
20	UTI FLEXI CAP 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	INF789F016N7
34	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - DIVIDEND	INF789F01FB1
35	UTI LONG TERM ADVANTAGE FUND - SERIES V	REGULAR PLAN - DIVIDEND	INF789F01HQ5
36	UTI LONG TERM ADVANTAGE FUND - SERIES VI	REGULAR PLAN - DIVIDEND	INF789F01V58
37	UTI LONG TERM ADVANTAGE FUND - SERIES VII	REGULAR PLAN - DIVIDEND	INF789F01508
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	INF789F01RH4
56	UTI ARBITRAGE FUND	REGULAR DIVIDEND PLAN	INF789F01RI2
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	INF789F1AC09
75	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACR7
76	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACS5
77	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACT3
78	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACU1
79	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACV9
80	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACW7

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

[https://docs.utimf.com/v1/AUTH\\_5b9dd00b-8132-4a21-a800-](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)[711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

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## **ATTENTION**

### **UTI SCUP Outstanding Unit holding Accounts**

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

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

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

## UTI MASTERSHARE UNIT SCHEME (Refer Page No. 09)

Regular Growth Option	₹ 158.20
Regular Income Option	₹ 36.81
Direct Growth Option	₹ 166.83
Direct Income Option	₹ 40.98

## UTI CORE EQUITY FUND (Refer Page No. 10)

Regular Growth Option	₹ 78.25
Regular Income Option	₹ 41.50
Direct Growth Option	₹ 81.18
Direct Income Option	₹ 43.28

## UTI FLEXI CAP FUND (Earlier Known as UTI EQUITY FUND) (Refer Page No. 11)

Regular Growth Option	₹ 206.49
Regular Income Option	₹ 144.04
Direct Growth Option	₹ 214.25
Direct Income Option	₹ 150.03

## UTI VALUE OPPORTUNITIES FUND (Refer Page No. 12)

Regular Growth Option	₹ 81.97
Regular Income Option	₹ 23.89
Direct Growth Option	₹ 86.95
Direct Income Option	₹ 28.36

## UTI MID CAP FUND (Refer Page No. 13)

Regular Growth Option	₹ 144.16
Regular Income Option	₹ 72.12
Direct Growth Option	₹ 154.12
Direct Income Option	₹ 79.74

## UTI DIVIDEND YIELD FUND (Refer Page No. 14)

Regular Growth Option	₹ 81.40
Regular Income Option	₹ 17.98
Direct Growth Option	₹ 85.56
Direct Income Option	₹ 20.58

## UTI MNC FUND (Refer Page No. 15)

Regular Growth Option	₹ 225.12
Regular Income Option	₹ 116.07
Direct Growth Option	₹ 241.25
Direct Income Option	₹ 125.14

## UTI INDIA CONSUMER FUND (Refer Page No. 16)

Regular Growth Option	₹ 31.16
Regular Income Option	₹ 29.19
Direct Growth Option	₹ 32.60
Direct Income Option	₹ 30.57

## UTI INFRASTRUCTURE FUND (Refer Page No. 17)

Regular Growth Option	₹ 65.00
Regular Income Option	₹ 33.97
Direct Growth Option	₹ 67.27
Direct Income Option	₹ 35.20

## UTI BANKING AND FINANCIAL SERVICES FUND (Refer Page No. 18)

Regular Growth Option	₹ 106.78
Regular Income Option	₹ 41.56
Direct Growth Option	₹ 116.00
Direct Income Option	₹ 45.40

## UTI HEALTHCARE FUND (Refer Page No. 19)

Regular Growth Option	₹ 134.90
Regular Income Option	₹ 104.26
Direct Growth Option	₹ 145.30
Direct Income Option	₹ 112.30

## UTI TRANSPORTATION & LOGISTICS FUND (Refer Page No. 20)

Regular Growth Option	₹ 117.89
Regular Income Option	₹ 54.36
Direct Growth Option	₹ 128.33
Direct Income Option	₹ 59.35

## UTI LONG TERM EQUITY FUND (TAX SAVING) (Refer Page No. 21)

Regular Growth Option	₹ 116.88
Regular Income Option	₹ 24.42
Direct Growth Option	₹ 125.21
Direct Income Option	₹ 31.58

## UTI NIFTY INDEX FUND (Refer Page No. 22)

Regular Growth Option	₹ 96.01
Regular Income Option	₹ 48.37
Direct Growth Option	₹ 96.90
Direct Income Option	₹ 48.82

## UTI NIFTY NEXT 50 INDEX FUND (Refer Page No. 23)

Regular Growth Option	₹ 12.19
Direct Growth Option	₹ 12.38

## UTI HYBRID EQUITY FUND (Refer Page No. 24)

Regular Growth Option	₹ 205.14
Regular Income Option	₹ 29.25
Direct Growth Option	₹ 214.62
Direct Income Option	₹ 31.06

## UTI MULTI ASSET FUND (Refer Page No. 25)

Regular Growth Option	₹ 39.88
Regular Income Option	₹ 18.88
Direct Growth Option	₹ 42.46
Direct Income Option	₹ 20.55

## UTI ARBITRAGE FUND (Refer Page No. 26)

Regular Growth Option	₹ 27.26
Regular Income Option	₹ 15.70
Direct Growth Option	₹ 28.32
Direct Income Option	₹ 16.91

## UTI REGULAR SAVINGS FUND (Refer Page No. 27)

Regular Growth Option	₹ 45.73
Regular Income Option	₹ 15.03
Direct Growth Option	₹ 48.22
Direct Income Option	₹ 16.10

## UTI UNIT LINKED INSURANCE PLAN (Refer Page No. 28)

Regular Growth Option	₹ 28.91
Direct Growth Option	₹ 30.29

## UTI EQUITY SAVINGS FUND (Refer Page No. 29)

Regular Growth Option	₹ 11.87
Regular Income Option	₹ 11.87
Direct Growth Option	₹ 12.16
Direct Income Option	₹ 12.16

## UTI CHILDREN'S CAREER FUND - SAVINGS PLAN (Refer Page No. 30)

Regular Growth Option	₹ 26.52
Direct Growth Option	₹ 26.86

## UTI RETIREMENT BENEFIT PENSION FUND (Refer Page No. 34)

Regular Growth Option	₹ 29.87
Direct Growth Option	₹ 31.30

## UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN (Refer Page No. 35)

Regular Growth Option	₹ 48.83
Regular Income Option	₹ 48.84
Direct Growth Option	₹ 51.76
Direct Income Option	₹ 51.84

## UTI OVERNIGHT FUND (Refer Page No. 36)

Regular Growth Option	₹ 2785.8789
Regular Income Option	₹ 1484.1496
Direct Growth Option	₹ 2809.6278
Direct Income Option	₹ 1523.4770

## UTI LIQUID CASH PLAN (Refer Page No. 37)

Regular Growth Option	₹ 3343.2958
Regular Income Option	₹ 1027.9427
Direct Growth Option	₹ 3360.3656
Direct Income Option	₹ 1027.6023

## UTI MONEY MARKET FUND (Refer Page No. 38)

Regular Growth Option	₹ 2365.1507
Regular Income Option	₹ 1039.9162
Direct Growth Option	₹ 2385.2526
Direct Income Option	₹ 1167.5647

## UTI ULTRA SHORT TERM FUND (Refer Page No. 39)

Regular Growth Option	₹ 3248.5417
Regular Income Option	₹ 1037.3288
Direct Growth Option	₹ 3401.6075
Direct Income Option	₹ 1094.8596

## UTI TREASURY ADVANTAGE FUND (Refer Page No. 40)

Regular Growth Option	₹ 2602.9914
Regular Income Option	₹ 1023.3370
Direct Growth Option	₹ 2632.0812
Direct Income Option	₹ 1027.6379

## UTI FLOATER FUND (Refer Page No. 41)

Regular Growth Option	₹ 1175.6776
Regular Income Option	₹ 1143.9023
Direct Growth Option	₹ 1202.5953
Direct Income Option	₹ 1191.9168

## UTI SHORT TERM INCOME FUND (Refer Page No. 42)

Regular Growth Option	₹ 33.2260
Regular Income Option	₹ 10.5046
Direct Growth Option	₹ 24.2101
Direct Income Option	₹ 10.3969

## UTI BANKING AND PSU DEBT FUND (Refer Page No. 43)

Regular Growth Option	₹ 16.0417
Regular Income Option	₹ 11.9380
Direct Growth Option	₹ 16.1464
Direct Income Option	₹ 11.9884

## UTI CORPORATE BOND FUND (Refer Page No. 44)

Regular Growth Option	₹ 12.5976
Regular Income Option	₹ 11.9276
Direct Growth Option	₹ 12.6977
Direct Income Option	₹ 12.0251

## UTI CREDIT RISK FUND (Refer Page No. 45)

Regular Growth Option	₹ 11.3174
Regular Income Option	₹ 6.7963
Direct Growth Option	₹ 12.3909
Direct Income Option	₹ 7.3954

## UTI MEDIUM TERM FUND (Refer Page No. 46)

Regular Growth Option	₹ 13.9315
Regular Income Option	₹ 10.0464
Direct Growth Option	₹ 14.5232
Direct Income Option	₹ 10.1532

## UTI DYNAMIC BOND FUND (Refer Page No. 47)

Regular Growth Option	₹ 20.9203
Regular Income Option	₹ 11.5865
Direct Growth Option	₹ 22.0252
Direct Income Option	₹ 16.9490

## UTI BOND FUND (Refer Page No. 48)

Regular Growth Option	₹ 50.1352
Regular Income Option	₹ 13.4889
Direct Growth Option	₹ 53.7689
Direct Income Option	₹ 16.9687

## UTI GILT FUND (Refer Page No. 49)

Regular Growth Option	₹ 48.7182
Regular Income Option	₹ 30.2198
Direct Growth Option	₹ 49.8509
Direct Income Option	₹ 24.7159



# SYSTEMATIC INVESTMENT PLAN (SIP)

Growth of ₹ 10000/- invested every month as on 28th February 2021			
<b>UTI TRANSPORTATION &amp; LOGISTICS FUND-GROWTH***</b>			
Investment Period	Investment Amount	Investment Value-Fund	Yield(%) - Fund
1 Year	1,20,000	1,73,461	93.90
3 Years	3,60,000	4,56,371	16.12
5 Years	6,00,000	7,35,299	8.09
7 Years	8,40,000	11,26,537	8.27
10 Years	12,00,000	25,74,901	14.62
15 Years	NA	NA	NA
Since inception	15,40,000	49,86,912	16.98
Growth of ₹ 10000/- invested every month as on 28th February 2021			
<b>UTI MNC FUND**</b>			
Investment Period	Investment Amount	Investment Value-Fund	Yield(%) - Fund
1 Year	1,20,000	1,39,100	31.43
3 Years	3,60,000	4,16,445	9.75
5 Years	6,00,000	7,47,446	8.75
7 Years	8,40,000	11,80,033	9.57
10 Years	12,00,000	23,88,289	13.22
15 Years	18,00,000	60,15,723	14.73
Since inception	19,50,000	74,33,091	14.91
Growth of ₹ 10000/- invested every month as on 28th February 2021			
<b>UTI CORE EQUITY FUND - GROWTH***</b>			
Investment Period	Investment Amount	Investment Value-Fund	Yield(%) - Fund
1 Year	1,20,000	1,68,306	84.10
3 Years	3,60,000	4,75,467	19.04
5 Years	6,00,000	8,21,827	12.58
7 Years	8,40,000	12,42,948	11.03
10 Years	12,00,000	22,10,952	11.77
15 Years	NA	NA	NA
Since inception	14,10,000	28,34,224	11.31
Growth of ₹ 10000/- invested every month as on 28th February 2021			
<b>UTI INFRASTRUCTURE FUND - GROWTH**</b>			
Investment Period	Investment Amount	Investment Value-Fund	Yield(%) - Fund
1 Year	1,20,000	1,70,349	87.96
3 Years	3,60,000	4,70,634	18.31
5 Years	6,00,000	8,03,974	11.69
7 Years	8,40,000	12,03,316	10.12
10 Years	12,00,000	20,62,366	10.46
15 Years	18,00,000	33,92,451	7.99
Since inception	19,50,000	41,03,666	8.57
Growth of ₹ 10000/- invested every month as on 28th February 2021			
<b>UTI FLEXI CAP FUND (Earlier Known as UTI EQUITY FUND)**</b>			
Investment Period	Investment Amount	Investment Value-Fund	Yield(%) - Fund
1 Year	1,20,000	1,64,104	76.21
3 Years	3,60,000	5,18,802	25.38
5 Years	6,00,000	9,62,062	19.02
7 Years	8,40,000	14,96,678	16.24
10 Years	12,00,000	28,00,332	16.19
15 Years	18,00,000	61,96,704	15.07
Since inception	19,50,000	76,59,333	15.22

Growth of ₹ 10000/- invested every month as on 28th February 2021			
<b>UTI MID CAP FUND**</b>			
Investment Period	Investment Amount	Investment Value-Fund	Yield(%) - Fund
1 Year	1,20,000	1,70,018	87.34
3 Years	3,60,000	5,14,065	24.71
5 Years	6,00,000	8,87,320	15.70
7 Years	8,40,000	14,01,660	14.40
10 Years	12,00,000	30,35,375	17.69
15 Years	18,00,000	69,76,337	16.43
Since inception	19,50,000	84,00,678	16.18
Growth of ₹ 10000/- invested every month as on 28th February 2021			
<b>UTI BANKING AND FINANCIAL SERVICES FUND - GROWTH**</b>			
Investment Period	Investment Amount	Investment Value-Fund	Yield(%) - Fund
1 Year	1,20,000	1,71,430	90.02
3 Years	3,60,000	4,39,667	13.50
5 Years	6,00,000	7,66,374	9.76
7 Years	8,40,000	11,95,679	9.94
10 Years	12,00,000	21,40,608	11.16
15 Years	18,00,000	48,48,651	12.22
Since inception	19,50,000	60,26,373	12.70
Growth of ₹ 10000/- invested every month as on 28th February 2021			
<b>UTI HEALTHCARE FUND - GROWTH**</b>			
Investment Period	Investment Amount	Investment Value-Fund	Yield(%) - Fund
1 Year	1,20,000	1,44,882	41.45
3 Years	3,60,000	5,30,536	27.04
5 Years	6,00,000	8,99,328	16.25
7 Years	8,40,000	12,92,454	12.13
10 Years	12,00,000	23,82,260	13.17
15 Years	18,00,000	57,84,471	14.28
Since inception	19,50,000	69,33,603	14.18
Growth of ₹ 10000/- invested every month as on 28th February 2021			
<b>UTI DIVIDEND YIELD FUND - GROWTH***</b>			
Investment Period	Investment Amount	Investment Value-Fund	Yield(%) - Fund
1 Year	1,20,000	1,53,293	56.39
3 Years	3,60,000	4,58,212	16.41
5 Years	6,00,000	8,26,113	12.79
7 Years	8,40,000	12,59,213	11.39
10 Years	12,00,000	21,75,526	11.46
15 Years	18,00,000	47,01,958	11.87
Since inception	18,90,000	53,43,969	12.15
Growth of ₹ 10000/- invested every month as on 28th February 2021			
<b>UTI HYBRID EQUITY FUND-GROWTH**</b>			
Investment Period	Investment Amount	Investment Value-Fund	Yield(%) - Fund
1 Year	1,20,000	1,54,854	59.21
3 Years	3,60,000	4,51,473	15.36
5 Years	6,00,000	7,86,672	10.81
7 Years	8,40,000	12,00,286	10.05
10 Years	12,00,000	21,11,696	10.90
15 Years	18,00,000	41,84,736	10.49
Since inception	19,50,000	49,82,538	10.67

# SYSTEMATIC INVESTMENT PLAN (SIP)

Growth of ₹ 10000/- invested every month as on 28th February 2021			
<b>UTI INDIA CONSUMER FUND - GROWTH***</b>			
Investment Period	Investment Amount	Investment Value-Fund	Yield(%) - Fund
1 Year	1,20,000	1,43,410	38.88
3 Years	3,60,000	4,34,240	12.64
5 Years	6,00,000	7,78,537	10.39
7 Years	8,40,000	11,78,587	9.54
10 Years	12,00,000	20,65,260	10.48
15 Years	NA	NA	NA
Since inception	16,20,000	35,46,685	10.92

Growth of ₹ 10000/- invested every month as on 28th February 2021			
<b>UTI LONG TERM EQUITY FUND (TAX SAVING) - GROWTH**</b>			
Investment Period	Investment Amount	Investment Value-Fund	Yield(%) - Fund
1 Year	1,20,000	1,60,683	69.87
3 Years	3,60,000	4,88,062	20.92
5 Years	6,00,000	8,70,450	14.92
7 Years	8,40,000	13,38,750	13.11
10 Years	12,00,000	24,10,394	13.39
15 Years	18,00,000	46,48,508	11.73
Since inception	19,50,000	55,05,381	11.74

Growth of ₹ 10000/- invested every month as on 28th February 2021			
<b>UTI NIFTY INDEX FUND - GROWTH**</b>			
Investment Period	Investment Amount	Investment Value-Fund	Yield(%) - Fund
1 Year	1,20,000	1,58,525	65.90
3 Years	3,60,000	4,75,564	19.05
5 Years	6,00,000	8,78,417	15.29
7 Years	8,40,000	13,44,316	13.23
10 Years	12,00,000	23,46,236	12.88
15 Years	18,00,000	45,09,762	11.38
Since inception	19,50,000	55,11,177	11.75

Growth of ₹ 10000/- invested every month as on 28th February 2021			
<b>UTI ARBITRAGE FUND - GROWTH***</b>			
Investment Period	Investment Amount	Investment Value-Fund	Yield(%) - Fund
1 Year	1,20,000	1,22,121	3.36
3 Years	3,60,000	3,87,019	4.79
5 Years	6,00,000	6,85,330	5.28
7 Years	8,40,000	10,25,016	5.62
10 Years	12,00,000	16,45,677	6.16
15 Years	NA	NA	NA
Since inception	17,50,000	28,93,731	6.58

Growth of ₹ 10000/- invested every month as on 28th February 2021			
<b>UTI MASTERSHARE UNIT SCHEME - GROWTH***</b>			
Investment Period	Investment Amount	Investment Value-Fund	Yield(%) - Fund
1 Year	1,20,000	1,56,503	62.21
3 Years	3,60,000	4,74,001	18.82
5 Years	6,00,000	8,58,830	14.37
7 Years	8,40,000	13,19,148	12.70
10 Years	12,00,000	23,72,471	13.09
15 Years	18,00,000	48,50,482	12.23
Since inception	19,50,000	59,13,396	12.50

Growth of ₹ 10000/- invested every month as on 28th February 2021			
<b>UTI MULTI ASSET FUND - GROWTH***</b>			
Investment Period	Investment Amount	Investment Value-Fund	Yield(%) - Fund
1 Year	1,20,000	1,37,617	28.90
3 Years	3,60,000	4,21,644	10.60
5 Years	6,00,000	7,37,741	8.23
7 Years	8,40,000	10,92,779	7.41
10 Years	12,00,000	17,71,850	7.58
15 Years	NA	NA	NA
Since inception	14,60,000	24,43,106	8.12

Growth of ₹ 10000/- invested every month as on 28th February 2021			
<b>UTI VALUE OPPORTUNITIES FUND - GROWTH***</b>			
Investment Period	Investment Amount	Investment Value-Fund	Yield(%) - Fund
1 Year	1,20,000	1,61,425	71.24
3 Years	3,60,000	4,88,628	21.01
5 Years	6,00,000	8,76,671	15.21
7 Years	8,40,000	13,17,628	12.67
10 Years	12,00,000	23,28,374	12.74
15 Years	18,00,000	52,00,569	13.04
Since inception	18,70,000	56,95,130	13.11

\*\*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 February 2021 (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.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# Corporate Information & Contact Details



Haq, ek behtar zindagi ka.

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3. Mr. Shiva Kumar
4. Mr. Sudesh Kumar Kapahi
5. Ms. Mukeeta Pramit Jhaveri

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2. Mr. Flemming Madsen
3. Mr. Deepak Kumar Chatterjee
4. Mr. N Seshadri
5. Mr. Edward Cage Bernard
6. Mr. Imtaiyazur Rahman
7. Mr. Rajeev Kakar
8. Mrs. Jayashree Vaidhyathanan
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## GLOSSARY

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

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

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

**Yield to Maturity:** The Yield to maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate and time to maturity.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Macaulay Duration:** The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. The Macaulay duration calculates the weighted average time before a bondholder would receive the bond's cash flows. The Macaulay duration of the portfolio is essentially an average of the duration of bonds within the portfolio, accounting for what percentage of the total portfolio each bond represents. The Macaulay duration of a zero-coupon bond would be equal to the bond's maturity.

**Market Capitalizations:** As per the SEBI circular SEBI/HO/JMD/DF3/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows.

a) Large Cap: 1st - 100th company in terms of full market capitalization

b) Mid Cap: 101st - 250th company in terms of full market capitalization

c) Small Cap: 251st company onwards in terms of full market capitalization.

**Median Market Cap vs Weighted Average Market Cap**

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

**P/B:** Price to Book | **P/E:** Price to Earnings | **ROE:** Return on Equity

## Equity & Debt Commentary data source credits:

### Equity write-up

Source for numbers: BSE and NSE and leading business dailies

### Debt write-up

Source for numbers: Leading business dailies

## REGISTRAR & TRANSFER AGENCY

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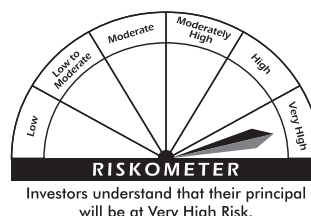
\*On investment of ₹1,50,000 per annum for the highest tax bracket of 30% U/S 80C of the Income Tax Act, 1961. (As per prevailing tax laws).

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