# DECEMBER 2022 UTI FUND WATCH



QUALITY THAT HELPS You grow your wealth. Invest in uti flexi cap fund



While investing in quality businesses helps you create wealth, flexibility to invest across market caps may help you generate better returns. Aim to give your investments the best of both the worlds - quality and flexibility with the UTI Flexi Cap Fund.

- Invests in Quality Stocks
- Flexibility to invest across the market capitalization
- Follows a well-set investment strategy and framework

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### UTI Flexi Cap Fund

(UTI Flexi Cap Fund is an open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.) This product is suitable for investors who are seeking:\*

- Long term capital appreciation
- Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum

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

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





Investors understand that their principal will be at Very High risk.

Benchmark riskometer is at Very High risk.

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

INSIDE

• Snapshot • Fund Performance • Portfolio • Sectoral Breakdown Volatility Measures
 Credit Profile

Active Stock Positions
 Dividend Histor

# **FUND FINDER**



# **FUNDS CATEGORY**

EQUITY	Category Of Scheme	Page No.
• UTI Mastershare Unit Scheme	Large Cap Fund	19
• UTI Core Equity Fund	Large & Mid Cap Fund	20
• UTI Flexi Cap Fund	Flexi Cap Fund	21
UTI Value Opportunities Fund	Value Fund	22
UTI Mid Cap Fund	Mid Cap Fund	23
• UTI Small Cap Fund	Small Cap Fund	24
UTI Focused Equity Fund	Focused Fund	25
UTI Dividend Yield Fund	Dividend Yield Fund	26
UTI MNC Fund	Thematic – MNC	27
<ul> <li>UTI India Consumer Fund</li> </ul>	Thematic – Consumption	28
<ul> <li>UTI Infrastructure Fund</li> </ul>	Thematic – Infrastructure	29
<ul> <li>UTI Banking &amp; Financial Services Fund</li> </ul>	Sectoral - Banking & Financial Services	30
UTI Healthcare Fund	Sectoral – Healthcare	31
<ul> <li>UTI Transportation &amp; Logistics Fund</li> </ul>	Sectoral – Transportation & Logistics	32
<ul> <li>UTI Long Term Equity Fund (Tax Saving)</li> </ul>	ELSS	33
HYBRID		
<ul> <li>UTI Hybrid Equity Fund</li> </ul>	Aggressive Hybrid Fund	41
<ul> <li>UTI Multi Asset Fund</li> </ul>	Multi Asset Allocation	43
<ul> <li>UTI Arbitrage Fund</li> </ul>	Arbitrage	45
UTI Regular Savings Fund	Conservative Hybrid Fund	46
UTI Unit Linked Insurance Plan	Dynamic Asset Allocation*	48
<ul> <li>UTI Equity Savings Fund</li> </ul>	Equity Savings	50
SOLUTION		
<ul> <li>UTI Children's Career Fund - Savings Plan</li> </ul>	Children's Fund	52
<ul> <li>UTI Retirement Benefit Pension Fund</li> </ul>	Retirement Fund	54
<ul> <li>UTI Children's Career Fund - Investment Plan</li> </ul>	Children's Fund	56
DEBT		
<ul> <li>UTI Overnight Fund</li> </ul>	Overnight Fund	59
<ul> <li>UTI Liquid Cash Plan</li> </ul>	Liquid Fund	60
<ul> <li>UTI Money Market Fund</li> </ul>	Money Market Fund	62
<ul> <li>UTI Ultra Short Term Fund</li> </ul>	Ultra Short Duration Fund	64
<ul> <li>UTI Treasury Advantage Fund</li> </ul>	Low Duration Fund	66
UTI Floater Fund	Floater	68
<ul> <li>UTI Short Term Income Fund</li> </ul>	Short Duration Fund	69
<ul> <li>UTI Banking and PSU Debt Fund</li> </ul>	Banking and PSU Fund	71
<ul> <li>UTI Corporate Bond Fund</li> </ul>	Corporate Bond Fund	72
• UTI Credit Risk Fund	Credit Risk Fund	74
<ul> <li>UTI Medium Term Fund</li> </ul>	Medium Duration Fund	76
<ul> <li>UTI Dynamic Bond Fund</li> </ul>	Dynamic Bond	78
• UTI Bond Fund	Medium to Long Duration Fund	79
• UTI Gilt Fund	Gilt Fund	80
<ul> <li>UTI Gilt Fund With 10 Year Constant Duration</li> </ul>	Gilt Fund with 10 year constant duration	81
INDEX		
• UTI Nifty 50 Index Fund	Index Fund	34
<ul> <li>UTI Nifty Next 50 Index Fund</li> </ul>	Index Fund	35
<ul> <li>UTI Nifty200 Momentum 30 Index Fund</li> </ul>	Index Fund	36
<ul> <li>UTI S&amp;P BSE Sensex Index Fund</li> </ul>	Index Fund	37
<ul> <li>UTI Nifty Mid cap 150 Quality 50 Index Fund</li> </ul>	Index Fund	38
<ul> <li>UTI S&amp;P BSE Low Volatility Index Fund</li> </ul>	Index Fund	39
READY RECKONER		
• Equity		17
• Hybrid		40
Fixed Income		58

**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 "
\* Proposed category





Vetri Subramaniam Chief Investment Officer

### The business of forecasting is a giant distraction to the process of investing

"There are two kinds of forecasters: those who don't know, and those who don't know they don't know." — John K Galbraith, Economist & Diplomat

This is as good a time as any to remind everyone that what happens in the stock market in a given year has little relevance to what might happen in the next. We do not claim to have a crystal ball that tells us what the market may or may not do this year. It will likely fluctuate. Our investment process is not guided by a market forecast. We do not have a forecast for 2023 just like we did not have one for 2022 or 2021 or for any year before that.

"You can't predict. You can prepare." — Howard Marks, Fund Manager

Our investment process ScoreAlpha is the compass that guides us and keeps us focused. It guides us in the research process and in the construction of portfolio. The positioning of the

fund is managed and monitored based on data and guardrails.\* ScoreAlpha is also a behavior management tool, which keeps us disciplined in the face of uncertainty and fluctuating emotions that the market throws in our path. Under certain conditions wherein decision

making can suffer, this investment process acts as a compass and guides us and enhances our quality of decisions. \*You can track this by referring to our Equity Ready Reckoner in which we publish the monthly statistics for our portfolios. In addition to this month-end statistics, you can also track the ingredients in our portfolios and our portfolio construction outcomes in our product presentations in which the same statistics are presented on a quarterly basis over a three-year time frame.

A significant change in seasons in 2022

Below we use the two pillars of our investing process: Return on Capital Employed (RoCE) for other than financial companies / Return on Assets (RoAs) for financial companies and Operating Cash Flow (OCF) to explain the change in the seasons that we experienced.

First, we look at the performance of the Nifty 500 index when broken up into its different tiers based on RoCE/ RoA (refer to Annexure 1 for a description of the tiers):

CY 2022 Performance of R1, R2 and R3 Tiers											
RoCE Tiers	Weight in Nifty 500 Index	Weighted Average Return									
R1	56%	-4%									
R2	31%	8%									
R3	13%	21%									
Total Returns		3%									

Data as of December 31, 2022.

As the table indicates, businesses with a higher RoCE under-performed lower RoCE businesses in CY 2022. The best stock price performance as a group was registered by businesses with the lowest RoCE businesses (below cost of capital). In terms of strategies, this would typically underpin stronger performance by value-oriented strategies versus quality/growth strategies.

The table below highlights performance of the Nifty 500 index when divided into groups based on their Cash Flow Statistic. This is not as acute a picture as it was for RoCE except that slightly less consistent businesses in terms of generation of cash flow outperformed the most consistent cash flow generators. The most inconsistent cash flow generators were the worst performing group of stocks within the index. Financials for which there is no cash flow rating outperformed strongly.

C	Y 2022 Performance of C1, C2	and C3 Tiers
CFO Tiers	Weight in Nifty 500 Index	Weighted Average Return
C1	62%	-1%
C2	8%	7%
C3	1%	-3%
Financial Services	29%	12%
Total Returns		3%

Data as of December 31, 2022.



This sharp tilt towards value and away from quality/growth was the change of season that marked the year 2022. The Nifty 200 Quality 30 index does not have a growth factor but would have a resemblance and significant correlation with a basket of stocks selected on quality and growth.

This is reflected in the breakup of the indices across different RoCE tiers

RoCE Tiers		Weight										
ROCE HEIS	Nifty 500 Value 50	Nifty 200 Quality 30	Nifty 500									
R1	15%	100%	51%									
R2	66%	0%	33%									
R3	19%	0%	16%									

Data as of December 31, 2022.

The below table compares the Nifty 500 Value index vs the Nifty 200 Quality 30 index and the Nifty 500 index. This performance table tells roughly the same story; the one-year period that corresponds to CY22.

Period	Nifty 500 Value 50 TRI	Nifty 200 Quality 30 TRI	Nifty 500 TRI
1 Year	23.2%	-4.4%	4.2%
2 Years	38.8%	9.8%	17.1%
3 Years	27.8%	15.1%	17.4%
5 Years	5.9%	11.9%	11.5%
7 Years	13.6%	12.7%	14.0%
10 Years	13.3%	14.8%	13.8%

Source: MFI Explorer; Data as of December 31, 2022

The above table indicates the shifting cycles of performance over shorter periods, but as the time horizon is extended the divergence in outcome gets smaller. Our objective is to generate alpha for our funds as compared to their respective benchmark index. The market has moods and seasons; what works well in one season may not do as well in another; but over a cycle we aim to outperform.

### UTI's approach to portfolio management

At UTI MF, our investment process emphasises on disciplined portfolio management within guard rails and supports diversity of styles and factors. For investors, diversification across styles is as important as diversification across companies and sectors by fund managers. Investors can use our products and capabilities that span the entire range of styles to achieve their financial goals.

The intelligent investor realises that drawdowns are inevitable when invested in the market and recognises that there will be tough times — when a style is out of favour — and good times — when the stars shine on the style.

That brings us to a likely follow-up question: Can we identify turning points in the cycle? To that our answer is: Forecasting is difficult, but you can be prepared by using diversification.

Or if I may paraphrase the words of John Bogle, founder of The Vanguard Group: 'The business of forecasting is a giant distraction to the process of investing'.

Here's the original comment by John Bogle: *"The stock market is a giant distraction to the business of investing."* Annexure 1

	Metric	C1	C2	C3	
Sector	Metric	HIGH	CONSISTENCY	LOW	
All companies (excluding Financials)	Positive OCF	In all previous 5 years	in 3 or 4 of the previous 5 years	In 2 or less of the previous 5 years	
	Metric	R1	R2	R3	
Sector	Memic	HIGH	CONSISTENCY	LOW	
All companies (excluding Financials)	RoCE	> 18% (5 year average)	10% - 18% (5 year average)	<=10% (5 year average)	
Banks & HFCs	RoA	> 1.2% (5 year average)	1.2% - 0.8% (5 year average)	<=0.8% (5 year average)	
NBFCs (excluding HFCs)	RoA	> 2.4% (5 year average)	1.8% - 2.4% (5 year average)	<=1.8% (5 year average	
Non-lending NBFCs	RoE	> 15%	> 10% - 15%	<=10%	

Vetri Subramaniam Chief Investment Officer UTI Asset Management Company Ltd





## The year of Murphy's Law

# After a year of policy normalisation, it is time to withstand volatility

For those who are not familiar with Murphy's Law, it is a popular cultural adage regarding misfortune in general. It is typically stated as: "Anything that can go wrong will go wrong." It is also often extended to "Anything that can go wrong will go wrong, and at the worst possible time."

Murphy's Law was named after Captain Edward A. Murphy, a US Air Force engineer who was working on a project to see how much deceleration a person could withstand in a crash.

Anurag Mittal Fund Manager

Inspired by this theory, Peter Drucker, the great management consultant, formulated Drucker's Law to deal with the complexity of management. Drucker's law states that: "If one thing goes wrong, everything else will, and at the same time."

At the same time last year, vaccines and their rollout was the most pressing problem for the world. It was expected that with the pace of vaccination roll-out picking up, supply chains would normalise and inflation would come down. In the world of monetary policy, it was widely anticipated that policy normalisation would be gradual.

However, as the year went on, most of these predictions failed to come true. The global economy, coming on the heels of once-in-a-century pandemic, faced a concoction of high inflation, unexpected geo-political shocks, aggressive monetary policy normalisation and rigorous Covid restrictions in China. There were around 275 rate hikes in 2022, enough for one every trading day, with more than 50 central banks having executed the once-rare 75 basis-point increase (Source: <a href="http://bit.ly/3idFCxD">http://bit.ly/3idFCxD</a>).

The RBI also had to hike its policy rates by 290bps during FYTD23 from a lower bound of 3.35% to 6.25% in a short span after guiding a calibrated policy normalisation in February 2022. This was done post the geopolitical-led commodity shock and aggressive monetary policy actions from the advanced economy central banks.

Investors who were waiting for better entry points — despite the aggressive monetary action, decline in systemic liquidity and the lack of RBI OMOs, the Rs. 14 trillion plus gross government borrowing (compared to pre-Covid gross borrowing of Rs. 9.3 lakh cr in FY20) — sailed smoothly. The 10-year benchmark bond yield closed just seven times over 7.50% throughout 2022 (Source: Bloomberg). This was despite the non-inclusion of India in global bond indices. Long-end government bonds also remained well anchored, thanks to much lower than announced state government borrowing.

As we get closer to the terminal policy rate, the MPC meetings have started to witness a growing divergence between members regarding terminal policy rates, monetary policy stance and members' outlook on growth and inflation. While some members have characterised growth outlook as "fragile" and are perceiving local and global inflation to have peaked, majority of members remain concerned on sticky core inflation and wish to maintain policy action to bring inflation closer to the target of 4% in the medium term.



As we had noted in our April '22 MPC review (<u>The RBI pivots: Update on the Monetary Policy (utimf.com)</u>, given the long prevalence of headline CPI over 6% in a supply shocked global economy, which RBI did not really have a control on, a logical thing for RBI would be to anchor inflation expectations towards 4%, by providing a reasonable real rate buffer till it is closer to its 4% target. Hence, we do not expect RBI to provide monetary support in case of a moderate slowdown in domestic growth.

## Outlook: Improved valuations; Curve broadly priced towards the expected terminal rate

We believe markets will remain range-bound in the near term till global central banks sincerely pivot i.e., start cutting rates, which may turn the risk sentiment. However, that is still some time away as central banks await meaningful decline in inflation, increase in unemployment or an inadvertent crisis.

The two pandemic years of 2020 and 2021 were characterised by low interest rates, exceptionally high liquidity and reasonably steep yield curves. This provided acceptable compensation for holding longer duration. The year of policy normalisation — 2022 — was largely a period of repricing of bond yields, subpar returns and flattening of the yield curve.

The tough act for investors today is to position and ride out the volatility, given the wide distribution of possible outcomes with intermittent false flags on inflation, geo-political dynamics or financial stability.

The current market valuations after the meaningful corrections, especially on the one-to-three-year segment of the yield curve, are broadly in line with their long-term averages and pricing in the consensus RBI terminal rate.

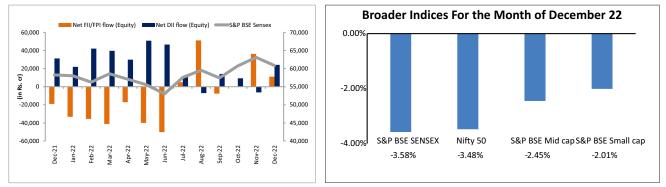
Investors with 6-12 months horizon can consider an allocation to low duration/ money market strategies, given that expected terminal rate is priced in. Investors with more than three-year investment horizon can consider allocation towards roll-down strategies and actively managed intermediate duration (one-to-four year) categories, given the reasonable starting levels of yield and potential to participate in downward yields momentum as global inflation pressures cool off.

The views expressed are the author's own views and not necessarily those of UTI Asset Management Company Limited. The views are not investment advice and investors should obtain their own independent advice before taking a decision to invest in any asset class or instrument.



# **Equity Market**

After an extended rally going back several months, December 2022 saw a correction on US Fed rate hike concerns even as both FIIs and DIIs turned net buyers for only the second time in 2022 (first time in June 2022). Large cap indices S&P BSE Sensex and Nifty 50 fell 3.58% and 3.48% respectively, while S&P BSE Mid-Cap and S&P BSE Small-Cap slipped 2.45% and 2.01% respectively.



On the BSE sectorial front, S&P BSE Utilities down by -6.92%, S&P BSE Power down by 6.76%, S&P BSE Teck down by 6.09%, were the top losers, while S&P BSE Metal (2.95%) was the lone gainer.

Sector Indices	Month End Value	% Change (MoM)	% Change (YoY)	
S&P BSE Auto	28,923.14	-4.78	16.54	
S&P BSE Bankex	48,906.28	-0.90	21.03	
S&P BSE CD	39,722.17	-4.28	-11.27	
S&P BSE CG	33,342.22	-1.49	15.97	
S&P BSE FMCG	16,075.30	-2.73	16.62	
S&P BSE HC	23,033.66	-3.81	-12.10	
S&P BSE IT	28,671.86	-6.03	-24.24	
S&P BSE Metal	20,855.59	2.95	8.36	
S&P BSE Oil & Gas	20,409.11	-0.97	16.57	
S&P BSE Power	4,381.29	-6.76	25.84	
S&P BSE PSU	10,017.86	-0.03	23.05	
S&P BSE Realty	3,446.85	-3.90	-10.26	
S&P BSE Teck	13,413.34	-6.09	-19.28	

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

# Debt Market

Retail inflation (CPI) eased to an eleven-month low of 5.88% in November 2022 (6.77% in October 2022) owing to softening of food prices. This is the first time in 2022 CPI has come below the central bank's upper band of 6%. The Consumer Food Price Index (CFPI), a measure of food inflation, eased month-on-month in November 2022 to 4.67% vis-à-vis 7.01% in October 2022.

Wholesale price-based inflation (WPI) softened to a 21-month low of 5.85% in November 2022 (8.39% in the previous month), making it the second straight month the WPI has remained below the double-digit mark. Downtrend in WPI was mainly owing to easing of prices of food articles, chemicals & chemical products, basic metals, textiles and paper & paper products vis-à-vis corresponding month of the previous year.

# **MARKET REVIEW - JANUARY 2023**

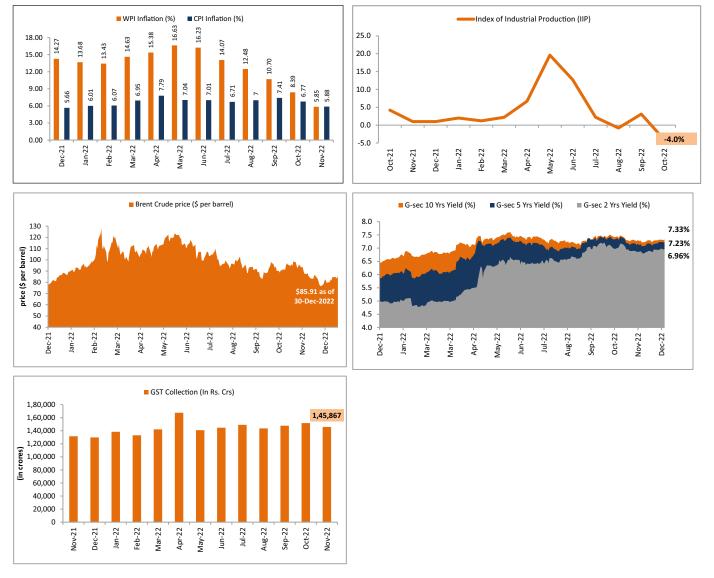


India's factory output (IIP), slipped by 4% (for October 2022 data), owing to manufacturing sector contracting 5.6% even as mining and electricity expanded by 2.5% and 1.2% respectively. The combined index of eight core industries increased by 5.4% (provisional) in November 2022 compared to November 2021, mainly due to expansion in production of cement, coal, electricity, steel and fertilizers.

Gross Goods and Services Tax (GST) collections for November 2022 (for sales in October 2022) stood at Rs 1,45,867 crore compared to Rs 1,51,718 crore in October 2022. Revenue for November 2022 is 11% higher year-on-year and it is the ninth month in succession when GST collections have crossed Rs 1.40 lakh crores.

The country's exports rallied from a sharp dip in October 2022 (of nearly 17%) to a mild 0.6% rise in November 2022. Even as exports rebounded to USD32bn from USD29.8bn in October 2022, it is trailing the USD39bn level averaged over April-September 2022. Merchandise trade deficit eased below USD25bn, a first in five months.

This continues to be a liquidity-driven market as FIIs and DIIs have interchangeably provided buying support to shore up markets. This has ensured strong inflows throughout the year keeping markets at historically high premiums. Corporate profitability will have to keep up to justify these levels, failing which we may see a correction. Factors like the Ukraine-Russia conflict, US Fed rate hikes, December 2022 corporate results remain key short-term monitorables.



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



# Short-end bonds attractive as rate-hike cycle near peak: UTI Mutual Fund's Sudhir Agrawal

Synopsis

The benchmark 10-year bond yield is at 7.32%, and Agrawal sees it rising by another 15-20 basis points as he expects the next fiscal year's budget to be expansionary.

India's bond yield curve looks attractive at the shorter end as the interest rate tightening cycle is expected to peak soon, while heavy debt supply in the new year could weigh on the longer end, a fund manager with UTI Mutual Fund said on Monday.

With government borrowing likely to pick up in the fiscal year starting April, the shorter end of the curve was more preferable, said Sudhir Agrawal, executive vice president and fixed income fund manager at UTI Mutual Fund.

"The long end of the curve is going to continue to have this supply issue all around the year going forward, while the short end of the curve is just a seasonal phenomenon." India's one-year bond yield was at 6.794% on Monday, while the three-year bond yield was at 7.091%.

The Reserve Bank of India has raised rates by 225 basis points so far in the current tightening cycle and is expected to hike rates by just another 25 basis points before it takes a pause, as per a Reuters poll.

Agrawal expects the reporate to peak at 6.50%.

The benchmark 10-year bond yield is at 7.32%, and Agrawal sees it rising by another 15-20 basis points as he expects the next fiscal year's budget to be expansionary.

He also expects corporate bonds supply to rise next year after falling in the last 1-1.5 years as economic activity picks up, with issuers preferring capital market instruments to raise funds over bank borrowings due to an increase in funding costs.

A rise in bond issuances from corporates and banks in the January-March quarter, especially in the three-month to oneyear segments, is expected to put pressure on the two- to three-year part of the curve for a brief period, Agrawal said.

The aggressive tightening by global central banks for the better part of 2022 led to volatility in fixed income assets but provided opportunities for fast money in other asset classes.

However, the quick appreciation in the equity market and the volatility in fixed income will reduce in 2023 as interest rates are near their peak, Agrawal said.

"I do see, globally over, say, the next 12 to 18 months, flows probably moving more in favour of fixed income versus equities."



# यूटीआई एएमसी लिमिटेड के एक्जीक्यूटिव वाइस प्रेसिडेंट और फंड मैनेजर-इक्विटी वी. श्रीवत्स से बातचीत के मुख्य अंश

 बढ़ती महंगाई के बीच आप मारतीय अर्वायावरण को किस विश्व में जाते हुए देखते हैं और लिवेहकों के लिए आपके क्या

### सुझव है?

रूसी युद्ध के सारण कच्चे तेल और खाप कीमतों में बढोतरी और उच्च सेवा सार की मुदारफीति के सारण धितले कुछ महीनों में मुदारफीति का प्रभाव पांच है। भारतीय हिलवे बैक के अनुमानों के अनुसर दसरी तिमही में सेपीआई का औरत लगभग 7% हा जे दिलीय कई के जत तक, चौदी तिमझे तक 6% से नीचे जाने की उपमीद है। यह देखते हुए कि हम सकारात्मक वासचिक ब्याज करों की ओर बढ़ रहे हैं. हसारा मानन है कि मुद्दारफौति पर इसका रीमित प्रमय है। विकसित दनिय में आरक्ष भंदी और मांग पर संभावित ਪਸੰਬ को देखते हुए, हमरा मानन है कि कमेडिटी की कीमलों में प्रिरायट का जेरिकम है और सथ ही चीन के बजर फिर ते खुलने से विनिर्माण सुदारफीति भी कम होगी। हम उपमीव करते हैं कि अने वले वर्षे में मदारफीति कम होगी। 2. मीडियम रूम के सनरिए से आप कार्टाहल में अच्छा प्रवर्षन किया है। यूटीआई हेल्थकेयर पांड का प्रबर्षन बेंचमार्क रे क्षेडा नीचे रहा है और लार्ज कैप जेनरिक के अपटपरफॉर्मेंस का असर तब हुजा जब हमारा वजन इस पर कम था।

4. क्य आपको लगता है कि निवेशकों को 2023 में अपने पोर्टफोलिवो को फिर ते संतुलित करन चाहिए? बजर की अरितरता से निपटने लायक पोर्टफोलियो बनाने के लिए आपका क्य सुझाव होगा?

वर्तमाव रामय में, इस तरव को बेचको हुए कि सुग्रारफीत चरम पर हो सकती है, हमारा मानव है कि मायम अवधि में लोन असेट वर्ज के लिए अच्छा विकल्प हो राकता है और निवेषकों को लोन असेट आसेटन धीरे-धीरे बदान चाहिए। इस्विटी अमी मी एक परांधीबा बीर्यकलिक असेट क्लास बना हुआ है और इसमें व्यवरिशत निवेष जारी रहना चाहिए। लोन पर स्वरारात्मक बूरिकोण को बेखते हुए, हमारा मानन है कि हाइब्रिड फंड निवेषकों के लिए अच्छे अवसर बेते हैं।



दी. श्रीचत्स एवजीववृटिव वाइस प्रेसिडेंट और फंड मॅनेजर-इविचटी, बृटीआई एएमसी लिमिटेड

किन सेक्टर्स से उम्मीद रखते हैं। अगते सल मुदारफीती में नरमी और मजबूत मांग की वजह से डोमेरिएक ओरिएटेड सेक्टर्स में मयाम वृद्धि की उम्मीद कर रहे हैं। हम सब्तो है कि वितीय सेवाओ, ओटोमोबाइल और पूजीगत वस्तुओं और रियल एस्टेट पर सकारहामकत बनी रहेगी। 3. पिछले क्वें में बूटीआई कोर इकिट्टी घंड और प्रटीआई

हेल्यकेवर फांड के प्रवर्शन में कैसे सुधार हुआ है?

यूटीआई कोर इनियटी का एक सल का प्रवर्षन बेचमार्क री क्षेड़ा कम और एक सल और तीन सल की रामय सीमा में लयातार वो

Publication: Business Remedies Date : 26.12.2022



• AMANDEEP CHOPRA, GROUP PRESIDENT AND HEAD OF FIXED INCOME, UTI MF

# 'Fixed income an attractive bet as real returns could turn positive'

As India and the world prepare for a pause in rate hikes, the focus has shifted towards a sustainable pro-growth policy by central banks. Amandeep Chopra, group president Amandeep Chopragroup president and head of fixed income at UTI MF, tells Siddhant Mishra that fixed income is an attractive bet as investors could look forward to a positive real rate of

return in the coming year. Excerpts:

What's your outlook on the debt market in 2023? Most of the turmoil, interest rate volatility and policy normalisation, is Volatinity and policy normalisation, is nearing completion. People will now focus on howlong it takes for the cycle to turn. Rate hikes impact the three key variables of inflation, unemploy-ment and growth. Once central banks see inflation coming down to targeted levels, they could go for cutting rates.

Date: 28.12.2022

Publication: Financial Express

Hence, the key theme for 2023 will be how long central banks stay on a pause, having achieved the terminal policy rate, and what markets are pricing in as regards the next phase of the

ing mastregards the next phase of the rate cycle – when the cuts happen and by how much. Therefore, fixed income may start looking more attractive given the absence of a negative impact in terms of increasing windle and maning rising yields, and nominal yields could also look favourable. Investors could start getting a positive real rate of return, which has eluded them since the last couple of years.

Keeping in mind the volatility, what trend do you see during the first

trend do you see during the first quarter? Ifwelookat the 90-day rolling volatil-ity in bond prices, they will be much loweron an average in 2023. Looking back, in 2022, we went from inflation

not being a worry and central banks expected to be easy-going in terms of policy norm alisation to playing catch-up and front loading rate

hikes. There is an exit from overnight/s tort-duration funds towards longer-duration ones. What explains this shift? explains this shift Investors don't expect rate to rise furth r. The curve is currentlyflit and has and has priced in a certain level of the rep rate. makes sense fo

investors

add a bit of duration, as rates are more favourable. For example, a 5-year G-Sec for these you a return of 7.2%, while the on-year forward inflation is 5.25-5.50%, thus

giving you a: 00-bps real rate of return, and beating infla-tion on the sc vereign curve. Second, the cycle has to eventually nor malise towards a pro-growth le vel, which would benefic investors with a

thre :-five-year hori-zon That gives you a big upside, which yc u won't get from al overnight or liq-uid fund, as the celta of capital gains from a bond portfolio comes with a fall in rates.

YTMs are vet to

FPIs look at emerging market debt from the prism of a decent positive spread, real policy rates with respect to the ho the EM currency behaves.

India hasn't been attractive on any of these parameters peak, with another round of rate hike expected. How will that impact

hike expected. How will that impact long-duration funds? That has been factored in; the only surprises could be if the rate hike doesn't take place, which would be a positive, or if they underestimate inflationary pressure and hike rates more than expected. Investors shouldn'twait for something that has already been discounted because our markets are forward-looking.

FPI investment in equities has

somewhat revived, but debt is still showing outflows. Where does the gap lie? FPIs look at emerging market debt from the prism of a decent positive

From the prism of a decent positive spread, real policy rates with respect to the home currency and how the EM currency behaves. India hasn't been attractive on any of these parameters. Consider the relative rate-hiking cycle. Considerthe relative rate-hiking cycle. A US two-year Treasury earns you about 4.25%, while an equivalent two-year Indian treasury would give 6.8-7.0%, thus giving a spread of 275 bps roughly. The reality, however, is that the annual depreciation in the cur-rency has been 8.5% this year. Hence, the rupee depreciation has nullified the higheryield adollari neverstrowould otherwise earn, and the net dollar returns would be deep negative.

Which category of funds and time horizon would you recommend?

Seeing the way the yield curve has flattened, the spread on the sovereign curve is hardly 10 bps, which is not giving much by taking on a longer duration. Something in the short-tomedium category would be appro-priate. When the conviction increases — likely to happen sometime next year — and there is talk of rate cuts globally, that's when people could consider taking longer durations.

High valuations, the China Covid scare and volatile crude prices could keep markets shaky. Could the debt market benefit? There is a strong case for fixed income

as all drivers are there. Nominal vields asall drivers are there. Nominal yields are back to the level where they give you areal rate of return. With inflation coming down, the real rate is widen-ing. Finally, the possibility of rate cuts – all the pain inflicted by tightening of rates seems to be behind us



Publication: Business Standard Date : 19.12.2022



10



Key Features	UTI MAST	ERSHARE UN	T SCHEME	ודט	CORE EQUITY	FUND		TI FLEXI CAP I	UND	UTI VALL	JE OPPORTUN	ITIES FUND
Fund Category	l	arge Cap Fun	d	Lar	ge & Mid Cap	Fund		Flexi Cap Fu	nd		Value Fund	
Type of Scheme	NECON	ended equ y investing	iity scheme in large cap		ded equity sch e cap and mid	neme investing cap stocks	110120200000000000000000000000000000000		equity scheme , mid cap, small	An open ended equity scheme following a value investment strategy		
Investment Objective	generate long by investing and equity re companies. However, the	g term capita predominan lated securitio ere can be no at the investn	assurance or nent objective	generate lor by investing equity relate mid cap com However, th guarantee th	ng term capita predominantl ed securities o npanies. ere can be no	scheme is to al appreciation y in equity and f large cap and o assurance or ment objective chieved.	generate loo by investing equity relat in a flexible capitalizatio However, the guarantee the	ng term capit predominant ed securities manner acr n spectrum. ere can be n	he scheme is to al appreciation ly in equity and of companies oss the market o assurance or ment objective chieved.	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		
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
	Plea	ase refer to pa	. 19	Please refer to pg. 20			Please refer to pg. 21			Please refer to pg. 22		
Plans/Options(Regular/ Direct)	Growth optio IDCW optio Reinvestment CanServe faci	on with t	Payout and	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP												
Fund Size ~	10802.90 Cr			1529.56 Cr			25422.93 Cr			7091.61 Cr		
Expense Ratio@ (%)	Regular: 1.93,	, Direct : 0.97		Regular: 2.5	1, Direct : 1.68		Regular: 1.69, Direct : 0.89			Regular: 1.91, Direct :1.15		
Benchmark Index	S&P BSE 100	TRI		Nifty Large N	Mid cap 250 TF	RI	Nifty 500 TRI			Nifty 500 TRI		

Key Features	υτ	I MID CAP FU	ND	UTI D	IVIDEND YIEL	D FUND		UTI MNC FUN	D		DIA CONSUM	ER FUND	
Fund Category		Mid Cap		Di	vidend Yield F	und		Thematic - MN	IC	Ther	natic – Consu	mption	
Type of Scheme	An open predominant stocks	ended equ y investing	uity scheme in mid cap	3.9 7.87.2	tly investing	uity scheme in Dividend	the theme of equity and	f investing pre	eme following dominantly in I securities of	An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption			
Investment Objective	generate long by investing and equity re companies. However, the	g term capita predominan elated securiti ere can be no at the investn	nent objective	The objective of the scheme is to generate long term capital appreciation and income by investing predominantly in Dividend yielding equity and equity related securities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.				I appreciation in equity and multinational assurance or nent objective	The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.				
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	
	Plea	ase refer to pa	. 23	Ple	Please refer to pg. 26			Please refer to pg. 27			ase refer to p	g. 28	
Plans/Options(Regular/ Direct)	Growth optio IDCW optic Reinvestment	on with	Payout and	IDCW opt	Growth option Gro IDCW option with Payout and IDC Reinvestment Rei			ion with	Payout and	Growth optic IDCW opt Reinvestmen	ion with	Payout and	
SIP/SWP/STRIP													
Fund Size ~	7329.98 Cr	7329.98 Cr					2498.71 Cr			459.34 Cr			
Expense Ratio@ (%)	Regular: 2.11	, Direct : 0.99	1	Regular: 2.08	8, Direct : 1.45		Regular: 2.07, Direct : 1.24			Regular: 2.61, Direct : 1.80			
Benchmark Index TIER I	Nifty Mid cap	150 TRI		Nifty 500 TRI			Nifty MNC TR	રા		Nifty India Consumption TRI			

Nifty Dividend Opportunities 50 TRI

Benchmark Index TIER II -

~(Monthly Average as on 30<sup>th</sup> December 2022)

Minimum Investment Amount refer page No. 92

Asset Allocation refer page no. 88-89 \*Benchmark change w.e.f January 1, 2022.



Key Features	UTI INF	RASTRUCTUR	E FUND	UTI BANKING	G AND FINANC FUND	IAL SERVICES	UTI	HEALTHCARE	UND	UTI TRANS	SPORTATION 8 FUND		
Fund Category	Them	atic – Infrastru	icture	Sectoral – B	anking & Finar	ncial Services	Sec	toral – Health	care	Sectoral –	Transportation	1 & Logistics	
Type of Scheme	An open ender the Infrastruc	ed equity sche ture theme	me following	100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	led equity scho nd Financial Se	이는 것은 사람이 많은 것을 알았다. 것은 것을 많은 것을 하는 것을 많은 것을 알았다.		led equity sch care Services S	eme investing Sector	The state of the second se	led equity sch ition and logist	eme investing tics sector	
Investment Objective	The investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged either directly or indirectly in the infrastructure areas of the Indian economy. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			vide long term capital appreciation esting predominantly in equity and related securities of companies ed either directly or indirectly in firastructure areas of the Indian my. wer, there can be no assurance or nete that the investment objective inter the scheme would be achieved.					The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equities and equity related securities of companies/ institutions engaged in the Healthcare Services Sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			cheme is to il appreciation y in equity and of companies ortation and assurance or nent objective shieved.	
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	
	Plea	ase refer to pg	. 29	Ple	ase refer to pg	. 30	Ple	ase refer to pg	. 31	Ple	ase refer to p	2. 32	
Plans/Options(Regular/ Direct)	Growth optio IDCW optic Reinvestment	on with I	Payout and	Growth option IDCW option with Payout and II			Growth option IDCW Option with Payout and Reinvestment			Growth option			
SIP/SWP/STRIP													
Fund Size ~	1535.67 Cr			862.04 Cr			701.48 Cr			1953.07 Cr			
Expense Ratio@ (%)	Regular: 2.29, Direct : 1.91			Regular: 2.64	, Direct : 1.37		Regular: 2.56	, Direct : 1.46		Regular: 2.36	5, Direct : 1.04		
Benchmark Index	Nifty Infrastructure TRI			Nifty Financia	al Services TRI		S&P BSE Healthcare TRI			Nifty Transpo	ortation & Logi	stics TRI	
Key Features		G TERM EQUI (TAX SAVING)	TY FUND	UTI	SMALL CAP F	JND	UTI NIFTY2	00 MOMENTU FUND	M 30 INDEX	UTI N	IIFTY 50 INDEX	FUND	
Fund Category		ELSS		Small Cap Fund				Index Fund			Index Fund		
Type of Scheme		ded equity l a statutory loc ît		An open- predominant stocks	ended equi ly investing		[20] D. M.			/ tracking Nifty 50 index			
Investment Objective	invest predom related secur the market securities sha	bjective of the innantly in equ ities of comp capitalization all also includ ebentures/bor	ity and equity banies across n spectrum. e fully/partly	generate lon by investing and equity re companies. However, the guarantee th	g term capital predominant elated securitie ere can be no at the investm	the scheme is to capital appreciation ominantly in equity ecurities of small cap be no assurance or investment objective d be achieved. Index The investment objective of the scheme is to provide returns that, before expenses closely correspond to the total return of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee of assurance that the investment objective of the scheme will be achieved.					invest in stocks lifty 50 Index a eturn equivale ssive" investm ere can be no	assurance or nent objective	
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	
	Plea	ase refer to pg	. 33	Ple	ase refer to pg	. 24	Ple	ase refer to pa	. 36	Ple	ase refer to pa	g. 34	
Plans/Options(Regular/ Direct)	Growth optio IDCW Option	n		Growth optic IDCW option	on		Growth optic			Growth optic IDCW opti Reinvestmen	on ion with	Payout and	
SIP/SWP/STRIP													
Fund Size ~	2958.54 Cr		10	2409.97 Cr			2131.53 Cr		0	9378.94 Cr			
Expense Ratio@ (%)	Regular: 2.01,	Direct : 0.95		Regular: 2.27				Regular: 0.91, Direct : 0.40			Regular: 0.30, Direct : 0.20		
							Nifty 200 Momentum 30 TRI			NIFTY 50 TRI			

~(Monthly Average as on 30<sup>th</sup> December 2022)

Minimum Investment Amount refer page No. 92 Asset Allocation refer page no. 88-89 \*Benchmark change w.e.f January 1, 2022.



	UTI NIFT	Y NEXT 50 INI	DEX FUND	UTI H	YBRID EQUITY	FUND	UTI	MULTI ASSET I	UND	UTI	ARBITRAGE FU	IND	
Fund Category	0	Index Fund		Aggr	essive Hybrid	Fund	Mu	lti Asset Alloca	tion		Arbitrage		
Type of Scheme		ded scheme Next 50 Inde	All and a second and a second	10111000000000000000000000000000000000	ly in equity	eme investing and equity	2.000 (1.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.000 (0.00) (0.000 (0.00) (0.000 (0.000 (0.000 (0.00) (0.000 (0.00) (0.000 (0.00) (0.000 (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.00) (0.	nded scheme and Gold ETFs	investing in	An open e arbitrage op	nded scheme portunities	investing i	
Investment Objective	The principa	l investment	objective of			e scheme is to	The objectiv	ve of the S	cheme is to	The objecti	ve of the sc	heme is t	
200			in stocks of			l appreciation	1 1 2 2 2 2	term capital a		generate capital appreciation through			
	companies d	comprising th	e underlying	by investing p	predominantly	in equity and	investing predominantly in a diversified			arbitrage opportunities between cas			
	index and e	ndeavor to a	chieve return	equity relate	d securities	of companies	portfolio of	equity and e	quity related	and derivatives market and arbitrage			
	equivalent	to underlyin	g index by	Concession of the second se		capitalization	instruments.	The fund al	so invests in	opportunities within the derivation			
	1.2.4		scheme will	63.030		nvests in debt		noney market			d by deployment		
	1 million (1997)	- 52 U.M.C - 6	the index in			ments with a	- C C A A	to generate re	·		securities and m	ioney marke	
			he underlying	view to gener			A PARTY OF A	o invests in Go io allocation		instruments.		1.02/010/02/02/02	
			of minimizing Ices between	However, th		nent objective		However, 1		577 1 - 10 - 20 - 20 - 20 - 20 - 20 - 20 -	ere can be no at the investm		
	A COMPANY OF A COMPANY OF		lying Index in	of the Schem		Marine Construction and a second second second		or guarante			ie would be ach	Contraction and an and a second	
			arket liquidity,	of the senen	- 110010 00 00	increa.	1.04	objective of		of the seller		in the second	
		5 - 1952	nent expenses				would be ach						
	and other	factors which	may cause				CONTRACTOR NOT						
	tracking erro	r. The schem	e would alter										
			nd when the										
Entry Load / Evit Load			lerlying index.	Enting	Ualding	Fula	Entra	Halding	Fult	Entra	Holding	Eule	
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	
		ase refer to p			ase refer to pg		a second in the	ase refer to pa			ase refer to pg.		
Plans/Options(Regular/	Growth optio			Growth optio			Growth optic			Growth optic	a la construction de la construc	- Alexandre	
Direct)				IDCW optic	on with	Payout and	IDCW opti	ion with	Payout and	IDCW opt	ion with P	ayout and	
				Reinvestment			Reinvestmen	t		Reinvestmen			
				Can Serve fac							ility available		
SIP/SWP/STRIP													
Fund Size ~	2102.73 Cr	·		4469.29 Cr		E.	899.40 Cr	-74		3571.14 Cr			
Expense Ratio@ (%)	a magine water and a second	, Direct : 0.33		Regular: 1.99	The start have been derived by the start way have		and the state of the second state of the secon	, Direct : 1.04	0.00	Regular: 0.93			
Benchmark Index	Nifty Next 50	TRI		CRISIL Hybrid	35+65 Aggres	ssive Index	100000000000000000000000000000000000000	200 TRI 25% ( ond Fund 10%		Nifty 50 Arbi	trage Index		
							Gold	ond i und 10/6	Frices of				
					NKED INSURA				antero -		DREN'S CAREE	- FUND	
Key Features	UTI REG	GULAR SAVING	SS FUND	*Temporary discontinuation of fresh subscription under UTI Unit Linked Insurance Plan (UTI ULIP) (w.e.f July 01, 2022)			UTIEC	QUITY SAVING	5 FUND	SAVINGS PLAN^			
Fund Category	Conse	ervative Hybri	d Fund					Equity Saving	1	1	Children's Fund		
Type of Scheme	10.00 25 25	12 I.M. 12279- 004	eme investing	NG 752	ed tax saving o	cum insurance	An open ended scheme investing in equity, arbitrage and debt			1123 112320.3371	nded fund for		
	predominant	ly in debt inst	ruments	scheme.			equity, arbitr	age and debt		5 years or t	having a lock-ir till the child at		
Investment Objective	The primary	objective of								majority (whichever is earlier) The primary objective of the schen			
measurent objective		ent Objective The primary objective of the scher		Investment	objective of	the scheme	The investme	ent objective o	of the Scheme			er)	
intestinent objective	is to invest predominantly in debt a			CLASS TO MAN AND ADDRESS OF		the scheme eturn through	10000000000000000000000000000000000000	ent objective o e capital app		The primary		r) the scheme	
intestinent objective	money mark	predominantl et instrument	/ in debt and s and part of	is primarily t growth in the	to provide re e NAV or thro	eturn through ough dividend	is to provid income distri	e capital app bution to the i	reciation and nvestors using	The primary is to invest money mark	objective of predominantly set instruments	r) the scheme in debt and and part o	
mustiment objective	money mark the portfolio	predominantle et instrument into equity/	y in debt and s and part of equity related	is primarily t growth in the distribution	to provide re e NAV or thro (IDCW) and	eturn through ough dividend reinvestment	is to provid income distri arbitrage op	e capital app bution to the i portunities, i	reciation and nvestors using nvestment in	The primary is to invest money mark the portfolio	objective of predominantly tet instruments into equity & e	the scheme in debt and and part o quity related	
intestinent objettive	money mark the portfolio securities w	predominantle et instrument into equity/ ith a view	y in debt and s and part of equity related to generating	is primarily to growth in the distribution thereof. Amo	to provide re e NAV or thro (IDCW) and punts collecte	eturn through ough dividend reinvestment ed under the	is to provid income distri arbitrage op equity / equ	e capital app bution to the i portunities, i ity related ins	reciation and nvestors using nvestment in truments and	The primary is to invest money mark the portfolio securities w	v objective of predominantly tet instruments into equity & e vith a view to	r) the scheme in debt and and part o quity related generating	
mostilen objective	money mark the portfolio securities w income and a	predominantle et instrument into equity/ ith a view im for capital	y in debt and s and part of equity related to generating appreciation.	is primarily to growth in the distribution thereof. Amo scheme shall	to provide re e NAV or thro (IDCW) and ounts collecte I generally be	eturn through ough dividend reinvestment ed under the e invested as	is to provid income distri arbitrage op equity / equ debt / money	e capital app bution to the i portunities, i ity related ins y market instru	reciation and nvestors using nvestment in truments and iments.	The primary is to invest money mark the portfolio securities w income and	v objective of predominantly tet instruments into equity & e vith a view to aim for capital a	r) the scheme in debt and and part o quity related generating ppreciation.	
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Entry Load/ Exit Load Plans/Options(Regular/ Direct)	money mark the portfolio securities wi income and a However, the guarantee th of the scheme Entry Load Ple Monthly Payr	predominantle et instrument into equity// ith a view im for capital ere can be no at the investr e would be ac Holding Period ase refer to pp CW Option, ment Plan, Gro	r in debt and s and part of equity related to generating appreciation. assurance or nent objective hieved. Exit Load ; 46 Flexi IDCW	is primarily to growth in the distribution thereof. Amo scheme shall follows: (a) I funds in deb medium risk 40% of the fu related instru Entry Load Plea	to provide reference of the provide reference of the points collected of generally be Not less than the instruments profile. (b) N unds in equitiments. Holding Period ase refer to pg	eturn through bugh dividend reinvestment ed under the e invested as n 60% of the s with low to lot more than les and equity Exit Load 3, 48	is to provid income distri arbitrage op equity / equ debt / money However, th guarantee th of the Schem Entry Load Ple (i) Growth with Payout (iii) Monthly Facility (iv) / Reinvestmen Option with	e capital app bution to the i portunities, i ity related ins; warket instru- ere is no at the investm te would be ac Holding Period ase refer to pg Option (ii) 1 i & Reinvest IDCW Optior iDCW Optior t Facility (v) Q Payout Facility	reciation and nvestors using nvestment in truments and ments. assurance or hent objective hieved. Exit Load . 50 DCW Option ment Facility vith Payout usith Payout (vi) Quarterly IDCW (vi) Quarterly	The primary is to invest money mark the portfolio securities w income and i However, tl guarantee th of the Schem Entry Load Ple (i) Scholarshi	r objective of predominantly tet instruments into equity & e rith a view to aim for capital a here is no a hat the investme would be ach Holding Period tase refer to pg. p Option	r) the scheme in debt and and part o generating ppreciation. ssurance o ent objective ieved. Exit Load	
Entry Load/ Exit Load Plans/Options(Regular/ Direct) SIP/SWP/STRIP Fund Size ~	money mark the portfolio securities wi income and a However, the guarantee th of the schemu Entry Load Pie Monthly ID Option, Monthly Payr Default Plan ( 1589.90 Cr	predominantly et instrument into equity// ith a view im for capital ere can be no at the investr e would be ac Holding Period ase refer to pp CW Option, ment Plan, Gro Growth Plan	r in debt and s and part of equity related to generating appreciation. assurance or ent objective hieved. Exit Load t. 46 Flexi IDCW bowth Plan	is primarily t growth in the distribution thereof. Amo scheme shall follows: (a) I funds in deb medium risk 40% of the fu related instru Entry Load Plee 10 year Plan / 5193.94 Cr	to provide re e NAV or thro (IDCW) and ounts collected I generally bu Not less thar t instruments profile. (b) N unds in equiti ments. Holding Period ase refer to pg / 15 year Plan	eturn through bugh dividend reinvestment ed under the e invested as n 60% of the s with low to tot more than ies and equity Exit Load 3. 48	is to provid income distri arbitrage op equity / equ debt / money However, th guarantee th of the Schem Entry Load Ple (i) Growth with Payout (iii) Monthly Facility (iv) H Reinvestmen Option with IDCW Option	e capital app bution to the i portunities, i ity related ins y market instru- nere is no at the investm would be acc Holding Period ase refer to pg Option (ii) 1 : & Reinvest IDCW Option Konthly IDCW t Facility (v) Q Payout Facility with Reinvest	reciation and nvestors using nvestment in truments and iments. assurance or lent objective hieved.	The primary is to invest money mark the portfolio securities w income and a However, tl guarantee th of the Schem Entry Load Ple (i) Scholarshi (ii) Growth C	r objective of predominantly tet instruments into equity & e ith a view to aim for capital a here is no a hat the investme would be ach Holding Period case refer to pg. p Option option	r) the scheme in debt and and part o generating ppreciation. ssurance o ent objective ieved. <u>Exit</u> Load 52	
Entry Load/ Exit Load Plans/Options(Regular/ Direct) SIP/SWP/STRIP	money mark the portfolio securities wi income and a However, the guarantee th of the scheme Entry Load Pie Monthly ID Option, Monthly Payr Default Plan ( 1589.90 Cr Regular: 1.79	predominantle et instrument into equity// ith a view im for capital ere can be no at the investr e would be ac Holding Period ase refer to pp CW Option, ment Plan, Gro Growth Plan	y in debt and s and part of equity related to generating appreciation. assurance or nent objective hieved. Exit Load c. 46 Flexi IDCW bowth Plan	is primarily to growth in the distribution thereof. Amo scheme shall follows: (a) I funds in deb medium risk 40% of the fu related instru Elated 10 year Plan /	to provide re e NAV or thre (IDCW) and bounts collected I generally be Not less thar it instruments profile. (b) N unds in equiting <b>Period</b> ase refer to pp / 15 year Plan	eturn through bugh dividend reinvestment ed under the e invested as n 60% of the s with low to lot more than les and equity Exit Load 3, 48	is to provid income distri arbitrage op equity / equ debt / money However, th guarantee th of the Schem Entry Load Ple (i) Growth Payout (iii) Monthly Facility (iv) M Reinvestmen Option with IDCW Option IDCW Option 259.96 Cr Regular: 1.51	e capital app bution to the i portunities, i ity related ins warket instru- ere is no at the investm would be ac Holding Period ase refer to pg Option (ii) iDCW Option iDCW Option t Facility (v) Q Payout Facility with Reinvest	reciation and nvestors using nvestment in truments and iments. assurance or lent objective hieved.	The primary is to invest money mark the portfolio securities wi income and a However, the guarantee th of the Schem Entry Load Ple (i) Scholarshi (ii) Growth C 4169.20 Cr Regular: 1.74	r objective of predominantly tet instruments into equity & e ith a view to aim for capital a here is no a hat the investme would be ach Holding Period tase refer to pg. p Option	r) the scheme in debt and and part o generating ppreciation. ssurance o ent objective ieved. Exit Load 52	

~(Monthly Average as on 30<sup>th</sup> December 2022)

Minimum Investment Amount refer page No. 92

Asset Allocation refer page no. 88-89 \* Proposed Category \* Post completion of 10 years/ 15 years period opted by the investor

^Subject to unit holding basis meeting the requirements of the destination scheme and after the lock in for at least 5 years or till the child attains age of majority (whichever is earlier)



Low Duration Fund	UTI RETIRI	EMENT BENEF	IT PENSION		LDREN'S CAREE		UT	I OVERNIGHT F	UND	UTI	LIQUID CASH P	LAN	
Fund Category	0 #F	Retirement Fur	nd		Children's Fun	d		Overnight Fun	d		Liquid Fund		
Type of Scheme	oriented sch	nded retirem ieme having a retirement ag	lock-in of 5	for children 5 years or	ended fund fo having a lock-i till the child a hichever is earli	n for at least ttains age of	in overnigh interest rate	An open ended debt scheme investing in overnight securities. Relatively low interest rate risk and Relatively low credit risk.			An open ended liquid scheme. Relatively low interest rate risk and Moderate credit risk.		
Investment Objective	The investme primarily to g for pension income / cas to the extent their holding investing in a of debt & mo equity & equ However, th guarantee th	ent objective of generate a corp in the form sh flow to the nt of redemp after the age mix of securiti mey market ins ity related inst here is no a tat the investm e would be ac	bus to provide of periodical a unit holders tion value of of 58 years by es comprising struments and rruments. assurance or nent objective	The primary generate lo by investing equity relat across th spectrum. However, t guarantee t	objective of the ng term capital predominantly ted securities market there is no a hat the investm ne would be ac	e scheme is to appreciation in equity and of companies capitalization assurance or tent objective	The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.			<ul> <li>is to generate steady and reasonable</li> <li>income, with low risk and high level</li> <li>of liquidity from a portfolio of debt &amp;</li> <li>money market instruments.</li> <li>However there can be no assurance that</li> <li>the investment objective of the Scheme</li> </ul>			
Entry Load/ Exit Load	Entry	Holding	Exit	Entry	Holding	Exit	Entry	Holding	Exit	Entry	Holding	Exit	
	Load	Period	Load	Load	Period	Load	Load	Period	Load	Load	Period	Load	
		ase refer to pg	. 54		ease refer to pg	. 56		ease refer to pa	g. 59		ease refer to pg.	60	
Plans/Options(Regular/ Direct)	Growth Option			Growth option IDCW option Scholarship Option			Growth Option, Periodic Option with payout & reinvestment of IDCW Daily Reinvestment of IDCW Option			Growth option IDCW option			
SIP/SWP/STRIP									X	X			
Fund Size ~	3746.43 Cr			708.06 Cr			7886.97 Cr			27916.01 Cr			
Expense Ratio@ (%)	Regular: 1.69	, Direct : 1.05		Regular: 2.72, Direct : 1.51			Regular: 0.12, Direct : 0.07			Regular: 0.23, Direct : 0.14			
Benchmark Index	CRISIL Short Fund Index	Term Debt Hyb	orid 60+40	Nifty 500 TF	RI		CRISIL Overnight Fund A-I Index			CRISIL Liquid Fund Al Index			
Key Features	иті м	ONEY MARKE	T FUND			A SHORT TERM FUND UTI TREASURY ADVANTAGE FUND			AGE FUND	UTI FLOATER FUND			
Fund Category	100.001	oney Market F	And the second se		a Short Duration	and the second	Low Duration Fund				Floater		
Type of Scheme	in money ma	ded debt sche arket instrume : rate risk a	nts. Relatively				An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months. Moderate interest rate risk and Moderate credit risk.			predominantly investing in floating rate instruments. (including fixed rate instruments converted to floating rate			
Investment Objective	is to general high level of portfolio of n However the the investme will be achie	ent objective of te reasonable f liquidity by noney market ere can be no a ent objective o eved. The Sche	income with investing in a instruments. issurance that if the Scheme eme does not	is to gener low volatili portfolio co market instr However th the investm	nent objective c ate reasonable ty through inv omprising of de ruments. ere can be no a ient objective o	income with estment in a ebt & money ssurance that f the Scheme	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			<ul> <li>The investment objective of the scheme s is to generate reasonable returns and g 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</li> </ul>			

	guarantee / i	ndicate any ret	urns.	1.1.1	eved. The Sche ndicate any ret		0.5	eved. The Sche ndicate any ret		rate debt se instruments. However the the investme will be achie	tion of its net a ecurities and m ere can be no a ent objective of eved. The Sche indicate any ret	oney market ssurance that f the Scheme me does not
Entry Load/ Exit Load	Entry	Holding	Exit	Entry	Holding Period	Exit	Entry	Holding Period	Exit	Entry	Holding Period	Exit
	Load	Period ase refer to pg	Load	Load	ase refer to pg	Load	Load	ease refer to pg	Load	Load	ease refer to pg.	Load
Plans/Options (Regular/ Direct)	Growth option			Reinvestmen Reinvestmen Fortnightly/M	on /Daily IDCW t Option/Week t Option /Flexi Monthly/Quarte al Payout & Rei	ly IDCW / IDCW Option erly/Half	President and a concerned	ly/Fortnightly/I alf-Yearly/ Annu on	소설 전에 다 가지 않는 것이 들는 것이 없다.	Half Yearly	on /Quarterly II DCW Option // IDCW Option b t facilities	Annual IDCW
SIP/SWP/STRIP												
Fund Size ~	7372.06 Cr			2034.97 Cr			3046.53 Cr			1781.41 Cr		
Expense Ratio@ (%)	Regular: 0.27	, Direct : 0.20		Regular: 0.96	, Direct : 0.44		Regular: 0.44	4, Direct : 0.33		Regular: 0.8	5, Direct : 0.35	
Benchmark Index	CRISIL Mone	y Market Fund	A-I Index	CRISIL Ultra S Index	Short Duration	Fund B-I	CRISIL Low D	ouration Fund A	-I Index	CRISIL Low Duration Debt Index		

~(Monthly Average as on 30<sup>th</sup> December 2022)

Minimum Investment Amount refer page No. 92

Asset Allocation refer page no. 88-89 # Subject to completion of lock-in period

^Subject to unit holding basis meeting the requirements of the destination scheme and after the lock in for at least 5 years or till the child attains age of majority (whichever is earlier)



Key Features	UTI SHOP	T TERM INCO	ME FUND	UTI BANKI	ING AND PSU	DEBT FUND	UTI CO	RPORATE BON	D FUND	UTI	CREDIT RISK FU	JND
Fund Category Type of Scheme	UTI Short Ter ended short t in instrumen duration of p and 3 years. risk and Mod	ort Duration Fu m Income Fu term debt sch ts such that portfolio is be Relatively high erate credit ris	nd is an open eme investing the Macaulay tween 1 year n interest rate tk.	An open predominant instruments Undertaking and Municip interest rate Risk.	tly investing of Banks, s,PublicFinanc pal Bonds. Re risk and Mc	ebt scheme g in debt Public Sector cial Institutions elatively High oderate Credit	UTI Corpora ended deb investing in corporate bo	rporate Bond F te Bond Fund t scheme p AA+ and nds. Relatively Relatively Low	l is an open redominantly above rated High interest	UTI Credit R debt schem in AA and b (excluding A Relatively H	Credit Risk Fund Risk Fund is an le predominan elow rated corp A+ rated corpo ligh interest ra gh Credit Risk.	open ended tly investing porate bonds prate bonds).
Investment Objective	is to generat low risk and a portfolio o instruments. However the the investme will be achie	ent objective of e reasonable high level of of debt & m re can be no a nt objective of ved. The Sche ndicate any re	income, with liquidity from oney market ssurance that f the Scheme me does not	is to generat low risk and portfolio of p market secur Sector Und Financial Inst Bonds. How assurance th of the Sche	te reasonable high level of li predominantly rities issued by dertakings (P titutions (PFIs) wever there nat the investme we will be a	of the scheme income, with quidity from a debt & money Banks, Public ISUS), Public and Municipal can be no nent objective achieved. The tee / indicate	to generate of predominant corporate bo However, the the investme will be realized	ent objective of optimal return: ily in AA+ and nds. ere can be no a ent objective o zed. The Sche ndicate any ret	s by investing above rated ssurance that f the scheme me does not	is to gen- and capital minimum of below rated AA+ rated co However the the investme will be achie	ent objective of erate reasona appreciation 65% of total ass corporate bonds) ere can be no as ent objective of eved. The Schei indicate any ret	ble income by investing sets in AA and ds (excluding ssurance that f the Scheme me does not
Entry Load/ Exit Load	Entry	Holding	Exit	Entry	Holding	Exit	Entry	Holding	Exit	Entry	Holding	Exit
	Load	Period ase refer to pg	Load	Load	Period ease refer to pa	Load	Load	Period ase refer to pg	Load	Load	Period ease refer to pg.	Load
Plans/Options(Regular/ Direct)	Growth Opti Quarterly IDC	on,Monthly I W Option, Ha al IDCW Optic	DCW Option, If Yearly IDCW	Growth optic Mthly/Qtly/H		ual/Flexi	Growth Optio Half Yearly ID Option/	on /Quarterly I DCW Option/ A ption both pay	DCW Option/ nnual IDCW	Gowth Optic Payout and F	n /IDCW Option Reinvestment Fa	n (with acilities)/
SIP/SWP/STRIP												
Fund Size ~	2147.75 Cr						3159.25 Cr			451.08 Cr		
Expense Ratio@ (%) Benchmark Index		, Direct : 0.33 Duration Fund	A-II Index	Regular: 0.57, Direct : 0.24 Re			, Direct : 0.23 rate Bond Fund	i B-II Index		0, Direct : 0.81 Risk Fund C-II I	ndex	
Key Features		EDIUM TERM			the substance of the su		L L	and the second	D		UTI GILT FUND	
Fund Category Type of Scheme	and the second se	ium Duration	Fund	UTI DYNAMIC BOND FUND UTI BOND FUND Dynamic Bond Medium to Long Duration Fur								
Type of Scheme		adad madium		and the second se	and the second se					UTL Cilt Fur	Gilt Fund	and ad dabt
	scheme inves the Macaulay between 3 ye	nded mediun ting in instrum duration of t ears and 4 ye rate risk and F	n term debt ents such that he portfolio is ars. Relatively	An open en investing acr	ded dynamic oss duration. F	debt scheme	An open er scheme inve that the M portfolio is b	nded medium esting in instr Jacaulay dura etween 4 years igh interest r	term debt uments such tion of the s and 7 years.	scheme ir securities a	Gilt Fund is an open ovesting in cross maturitie trate risk and R	government es. Relatively
Investment Objective	scheme invest the Macaulay between 3 yy High interests Credit Risk. The investme is to general investing in securities si duration of th 4 years. However the the investme will be achie	ting in instrum duration of t ears and 4 ye	term debt ents such that he portfolio is ars. Relatively elatively High if the scheme is income by poney market ie Macaulay between 3 to ssurance that f the Scheme ime does not	An open en investing acre interest rate Risk. The investme is to gener adequate management in debt and across durati However, the the investme will be reali	ded dynamic oss duration. If a risk and mo rate optimal liquidity thr t of the portfoll money marke ion. are can be no a ant objective o	debt scheme Relatively High derate Credit of the scheme returns with ough active io, by investing et instruments assurance that of the scheme eme does not	An open er scheme inver- that the M portfolio is b Relatively hi Moderate cre- transport adequate liq and money m the Macaulaa between 4 ye However the the investme will be achie	nded medium esting in instr Jacaulay dura etween 4 years igh interest r	term debt uments such tion of the s and 7 years. ate risk and f the scheme returns with sting in debt ents such that he portfolio is s. ssurance that f the Scheme me does not	scheme in securities a high interest credit risk. The investme to generate of investment i by the Cee State Govern unconditions Central Gov Government and interest. However the the investme will be achief	nd is an open nvesting in cross maturitie trate risk and R ent objective of f redit risk-free re n sovereign sec ntral Governm ment and / or ally guarantee ernment and / or ally guarantee ern ally guarantee ernment and / or ally guarantee ernment and / or ally guarantee ernment and / or ally guarantee ern ally gua	government s. Relatively kelatively low the scheme is strum through urities issued ent and/ora any security ed by the / or a State t of principal ssurance that i the Scheme me does not
Investment Objective Entry Load/ Exit Load	scheme inves the Macaulay between 3 yu High interest Credit Risk. The investme is to genera investing in securities si duration of tl 4 years. However thei the investme will be achie guarantee /in Entry Load	ting in instrum r duration of t ears and 4 ye rate risk and F int objective of the reasonabl debt & m uch that the portfolio is re can be no a int objective of ved. The Sche dicate any ret Holding Period	term debt ents such that he portfolio is ars. Relatively elatively High of the scheme income by poney market ie Macaulay between 3 to ssurance that f the Scheme me does not urns Exit Load	An open en investing acri interest rate Risk. The investme is to gener adequate management in debt and across durati However, the the investme will be reali guarantee / i	ded dynamic oss duration. If a risk and mo ent objective e rate optimal liquidity thr to fthe portfol money marke ion. are can be no a ent objective o zed. The Sche indicate any re Holding Period	debt scheme Relatively High derate Credit of the scheme returns with ough active ough active assurance that of the scheme me does not turns.	An open er scheme inve that the M portfolio is b Relatively hi Moderate cro The investme is to gener adequate liq and money n the Macaular between 4 ye However the the investme guarantee / i	nded medium esting in instr facaulay dura etween 4 yearr edit risk. ent objective o ate optimal juidity by inve y duration of th ears and 7 year re can be no a ent objective o vevel. The Sche ndicate any ret Holding Period	term debt uments such tion of the s and 7 years. ate risk and if the scheme returns with ents such that he portfolio is s. ssurance that if the Scheme ume does not turns. Exit Load	scheme in securities a high interest credit risk. The investment to generate of investment i by the Cer State Govern unconditions Central Gov Government and interest. However the the investment will be achie guarantee / i Entry Load	nd is an open nvesting in cross maturitie trate risk and R ent objective of it redit risk-free re n sovereign sec ntral Governm ment and / or ally guarantee ernment and / or ally guarantee e	government s. Relatively telatively low the scheme is eturn through urities issued ent and/ora any security ed by the t of principal ssurance that i the Scheme me does not urns. Exit Load
	scheme inves the Macaulay between 3 yy High interest Credit Risk. The investme is to genera investing in securities si However the the investme will be achie guarantee /in <u>Entry Load</u> <u>Ple</u> Options: (a)C IDCW Option (d) Half Year IDCW Option	ting in instrum r duration of t ears and 4 ye- rate risk and P ent objective of the reasonable debt & m uch that th he portfolio is re can be no a nt objective of ved. The Sche dicate any ret Holding Period ase refer to pg frowth Optior (c) Quarterly ly IDCW Option	term debt ents such that he portfolio is ars. Relatively High of the scheme income by oney market ie Macaulay between 3 to ssurance that f the Scheme me does not urns Exit Load .76 (b) Monthly IDCW Option on (e) Annual	An open en investing acru- interest rate Risk. The investme is to gener adequate management in debt and across durati However, the the investme will be reali guarantee / i <u>Entry Load</u> Ple Growth optic IDCW opti Reinvestmen	ded dynamic oss duration. If a risk and mo ent objective of rate optimal liquidity thr money marke ion. are can be no a ent objective of cad. The Sche indicate any re Holding Period case refer to pe on ion with it arly/Annual/Fli	debt scheme Relatively High derate Credit of the scheme returns with ough active ough active assurance that of the scheme me does not turns.	An open er scheme invert that the M portfolio is b Relatively hi Moderate crr The investme is to gener adequate liq and money m the Macaular between 4 ye However the the investme will be achie guarantee / i Entry Load Ple (a) Quarterly IDCW Option	nded medium esting in instr lacaulay dura etween 4 year: gh interest n edit risk. ent objective o ate optimal juidity by inve- market instrumer y duration of th aars and 7 year re can be no a ent objective o ved. The Sche ndicate any ret Holding Period ase refer to pg IDCW Option ( 10 C) Annual IDC	term debt uments such tion of the s and 7 years. ate risk and f the scheme returns with sting in debt ents such that ne portfolio is s. ssurance that f the Scheme me does not turns. Exit Load .79 b) Half Yearly W Option (d)	scheme in securities a high interest credit risk. The investme to generate c investment i by the Cei State Govern uncondition Central Gov Government and interest. However the the investme will be achie guarantee / Entry Load	nd is an open nvesting in cross maturitie trate risk and R ent objective of tredit risk-free re n sovereign sec ontral Governm ment and / or ally guarantee ernment and / or ally guarantee ernment and / or ally guarantee ernment and / tree can be no as ent objective of eved. The Schel indicate any ret Holding Period asse refer to pg. n - IDCW (wit	government s. Relatively telatively low the scheme is strum through urities issued ent and/ora any security ed by the / or a State t of principal ssurance that i the Scheme me does not urns. Exit Load 80
Entry Load/ Exit Load Plans/Options(Regular/	scheme invest the Macaulay between 3 yy High interest Credit Risk. The investme is to general investing in securities si duration of ti 4 years. However the the investme will be achie guarantee /in <u>Entry Load</u> <u>Ple</u> . Options: (a)C IDCW Option	ting in instrum r duration of t ears and 4 ye- rate risk and P ent objective of the reasonable debt & m uch that th he portfolio is re can be no a nt objective of ved. The Sche dicate any ret Holding Period ase refer to pg frowth Optior (c) Quarterly ly IDCW Option	term debt ents such that he portfolio is ars. Relatively High of the scheme income by oney market ie Macaulay between 3 to ssurance that f the Scheme me does not urns Exit Load .76 (b) Monthly IDCW Option on (e) Annual	An open en investing acri interest rate Risk. The investme is to gener adequate management in debt and across durati However, the the investme guarantee / i <u>Entry Load</u> Ple Growth optic IDCW optic IDCW optic	ded dynamic oss duration. If a risk and mo ent objective of rate optimal liquidity thr money marke ion. are can be no a ent objective of cad. The Sche indicate any re Holding Period case refer to pe on ion with it arly/Annual/Fli	debt scheme Relatively High derate Credit of the scheme returns with ough active io, by investing it instruments assurance that of the scheme eme does not turns. Exit Load g. 78 Payout and	An open er scheme inve that the M portfolio is b Relatively hi Moderate crr The investme is to gener adequate liq and money m the Macaular between 4 ye However the the investme will be achie guarantee / i <u>Entry Load</u> Ple (a) Quarterly iDCW Option Flexi IDCW O	nded medium esting in instr lacaulay dura etween 4 year: gh interest n edit risk. ent objective o ate optimal juidity by inve- market instrumer y duration of th aars and 7 year re can be no a ent objective o ved. The Sche ndicate any ret Holding Period ase refer to pg IDCW Option ( 10 C) Annual IDC	term debt uments such tion of the s and 7 years. ate risk and f the scheme returns with sting in debt ents such that ne portfolio is s. ssurance that f the Scheme me does not turns. Exit Load .79 b) Half Yearly W Option (d)	scheme in securities a high interest credit risk. The investme to generate of investment i by the Ceet State Govern unconditions Central Gov Government and interest. However the the investme will be achie guarantee / i Entry Load Ple Growth Plan	nd is an open nvesting in cross maturitie trate risk and R ent objective of tredit risk-free re n sovereign sec ontral Governm ment and / or ally guarantee ernment and / or ally guarantee ernment and / or ally guarantee ernment and / tree can be no as ent objective of eved. The Schel indicate any ret Holding Period asse refer to pg. n - IDCW (wit	government s. Relatively telatively low the scheme is strum through urities issued ent and/ora any security ed by the / or a State t of principal ssurance that i the Scheme me does not urns. Exit Load 80
Entry Load/ Exit Load Plans/Options(Regular/ Direct) SIP/SWP/STRIP Fund Size ~	scheme invest the Macaulay between 3 yy High interest Credit Risk. The investme is to general investing in securities si duration of th 4 years. However the the investme will be achie guarantee /in <u>Entry Load</u> <u>Pie</u> Options: (a)C IDCW Option (d) Half Year IDCW Option (f) Flexi IDCV and reinvestr	ting in instrum y duration of t ears and 4 ye rate risk and P ent objective of the reasonable debt & m uch that th he portfolio is re can be no a nt objective of ved. The Sche dicate any ret Holding Period ase refer to pg Growth Optior (c) Quarterly y IDCW Option V Option with nent facilities	term debt ents such that he portfolio is ars. Relatively elatively High if the scheme is income by oney market ie Macaulay between 3 to ssurance that f the Scheme is does not urns Exit Load .76 (b) Monthly IDCW Option on (e) Annual both payout	An open en investing acri interest rate Risk. The investme is to gener adequate management in debt and across durati However, the the investme will be reali guarantee / i Entry Load Ple Growth optic IDCW opti Reinvestmen Qtly/Half Yea Payout and R	ded dynamic oss duration. If a risk and mo ent objective of rate optimal liquidity thr t of the portfoll money marke ion. ere can be no a ent objective of zed. The Sche indicate any re Holding Period asse refer to pe on ion with it arly/Annual/Fil teinvestment	debt scheme Relatively High derate Credit of the scheme returns with ough active io, by investing it instruments assurance that of the scheme eme does not turns. Exit Load 3, 78 Payout and exi IDCW with	An open er scheme invert that the M portfolio is b Relatively hi Moderate cra The investme is to gener adequate liq and money m the Macaula between 4 ye However the the investme will be achie guarantee / i <u>Entry Load</u> Ple (a) Quarterly IDCW Option Flexi IDCW C	nded medium sting in instr lacaulay dura etween 4 year: etwein 4 year: ent objective o ate optimal uidity by inven- harket instrumd- y duration of the ears and 7 year re can be no a ent objective o eved. The Schenndicate any ret Holding Period ase refer to pg IDCW Option ( (c) Annual IDC Option with bot t facilities.	term debt uments such tion of the s and 7 years. ate risk and f the scheme returns with sting in debt sting in debt rets such that he portfolio is s. ssurance that f the Scheme me does not urns.	scheme in securities a high interest credit risk. The investme to generate of investment i by the Cen State Govern unconditions Central Gov Government and interest. However the the investme will be achie guarantee / i Entry Load Ple Growth Plan reinvestmen	nd is an open nvesting in cross maturitie trate risk and R ent objective of f redit risk-free re n sovereign sec thral Governm nment and / or ally guarantee ernment and / or ally guarantee erne can be no as erne can be n	government s. Relatively kelatively low the scheme is strurn through urities issued ent and/ora any security ed by the / or a State t of principal ssurance that if the Scheme me does not urns. Exit Load 80 th payout &
Entry Load/ Exit Load Plans/Options(Regular/ Direct) SIP/SWP/STRIP	scheme invest the Macaulay between 3 yy High interest Credit Risk. The investme is to general investing in securities si duration of ti 4 years. However the the investme will be achie guarantee /in Entry Load Plee Options: (a)C IDCW Option (d) Half Year IDCW Option (f) Flexi IDCV Score Cr Regular: 1.61	ting in instrum y duration of t ears and 4 ye rate risk and P ent objective of the reasonable debt & m uch that th he portfolio is re can be no a nt objective of ved. The Sche dicate any ret Holding Period ase refer to pg Growth Optior (c) Quarterly ly IDCW Option V Option with nent facilities	term debt ents such that he portfolio is ars. Relatively elatively High if the scheme is income by oney market ie Macaulay between 3 to ssurance that if the Scheme me does not urns Exit Load .76 (b) Monthly IDCW Option on (e) Annual both payout	An open en investing acru- interest rate Risk. The investme is to gener adequate management in debt and across durati However, the the investme will be reali- guarantee / i Entry Load Ple Growth optic IDCW opti Reinvestmen Qtly/Half Yea Payout and R	ded dynamic oss duration. If a risk and mo ent objective of rate optimal liquidity thr t of the portfoll money marke ion. ere can be no a ent objective of zed. The Sche indicate any re Holding Period asse refer to pe on ion with it arly/Annual/Fli teinvestment	debt scheme Relatively High derate Credit of the scheme returns with ough active io, by investing it instruments assurance that of the scheme me does not turns. Exit Load g. 78 Payout and exi IDCW with	An open er scheme invert that the M portfolio is b Relatively hi Moderate crr The investme is to gener adequate liq and money m the Macaular between 4 ye However the the investme will be achie guarantee / i Entry Load Ple (a) Quarterly IDCW Option Flexi IDCW C reinvestment 281.76 Cr Regular: 1.63	nded medium sting in instr lacaulay dura etween 4 year: edit risk. ent objective o ate optimal uidity by inve narket instrumd y duration of tl ears and 7 year re can be no a ent objective o eved. The Sche ndicate any ret Holding Period ase refer to pg IDCW Option ( (c) Annual IDC option with bo t facilities.	term debt uments such tion of the s and 7 years. ate risk and f the scheme returns with sting in debt ents such that ne portfolio is s. ssurance that f the Scheme me does not urns. Exit Load .79 (b) Half Yearly W Option (d) th payout an	scheme in securities a high interest credit risk. The investment to generate of investment i by the Cete State Govern uncondition: Central Gov Government and interest. However the the investmen will be achie guarantee / i Entry Load Ple Growth Plan reinvestmen	nd is an open nvesting in cross maturitie trate risk and R ent objective of f redit risk-free re n sovereign sec thral Governm ment and / or ally guarantee ernment and / or ally guarantee ernment and / or ally guarantee ernment and / or ally guarantee ernment and / or ally guarantee erne can be no as ent objective of eved. The Schel indicate any ret <b>Holding</b> <b>Period</b> asse refer to pg. n - IDCW (wit t facilities)	government s. Relatively kelatively low the scheme is strurn through urities issued ent and/ora any security ed by the / or a State t of principal ssurance that if the Scheme me does not urns. Exit Load 80 th payout &

"(Monthly Average as on 30<sup>th</sup> December 2022) Minimum Investment Amount refer page No. 92 Asset Allocation refer page no. 88-89



Key Features	UTI FO	CUSED EQUIT	FUND	UTI S&P E	BSE SENSEX IN	DEX FUND	UTI NIFTY	Mid cap 150 C INDEX FUND	QUALITY 50	UTI S&P B	SE LOW VOLATI FUND	LITY INDEX
Fund Category		Focused Fund			Index Fund			Index Fund			Index Fund	
Type of Scheme		ed equity sche 30 stocks a	1993 MARING MORE TO 1997	10177120	nded scheme S&P BSE Sense		1 P. C. P. C. L. Statistics P. 450	nded scheme ty Mid cap 15 Index (TRI)		Contraction of the second states of the second stat	nded scheme P BSE Low Ve (TRI)	
Investment Objective	appreciation equity relate 30 stocks acr However, the guarantee th	ment objecti generate long by investing d instruments oss market cap ere can be no at the investm e would be act	in equity & of maximum s. assurance or ent objective	to provide re closely corre of the secur underlying i error. Howey assurance th	ent objective of aturns that, bef espond to the ities as repres index, subject ver, there is no at the investm we will be achie	ore expenses, total returns sented by the t to tracking guarantee or nent objective	to provide re closely corre of the secur underlying error. Howey assurance th	ent objective of eturns that, bef espond to the rities as repres index, subject ver there is no nat the investme will be achie	ore expenses, total returns ented by the to tracking guarantee or tent objective	to provide re closely corre of the secur underlying error. Howev assurance th	ent objective of eturns that, before aspond to the rities as repres index, subject ver, there is no nat the investme will be achieve	ore expenses, total returns ented by the to tracking guarantee or ent objective
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Holding Exit Load Period Load			Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Ple	ase refer to pg	. 25	Please refer to pg. 37			Please refer to pg. 38			Please refer to pg. 39		
Plans/Options(Regular/ Direct)	<ul> <li>ar/ (i) Growth Option         <ul> <li>(ii) Payout of Income Distribution cum capital withdrawal option</li> <li>In case no option is indicated in the application form, then the default option</li> <li>will be the Growth Option</li> </ul> </li> </ul>		cated in the	(i) Growth	Option.		(i) Growth	Option.		(i) Growth	Option.	
SIP/SWP/STRIP												
Fund Size ~	2633.78 Cr			131.46 Cr			117.70 Cr			115.31 Cr		
Expense Ratio@ (%)	Regular: 1.92	, Direct : 0.26		Regular: 0.29	, Direct : 0.19		Regular: 0.87	7, Direct : 0.41		Regular: 0.90	), Direct : 0.44	
Benchmark Index	Nifty 500 TRI	Index TRI		S&P BSE Sens	sex TRI		Nifty Mid car	p 150 Quality 5	0 TRI	S&P BSE Low	Volatility TRI	

Key Features		T FUND WITH	
Fund Category	Gilt Fund wit	h 10 year cons	tant duration
Type of Scheme	government maturity of	ed debt schem securities havi 10 years. Re risk and Re	ng a constant elatively High
Investment Objective	is to gener high liquidity of governm weighted av around 10	ent objective o ate optimal o by investing ent securitie: erage portfolio years. Howeve rance that the	returns with in a portfolio s such that o maturity is er there can e investment
	1.1.1.1	e does not	
Entry Load/ Exit Load	The Scheme	e does not	
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~(Monthly Average as on 30<sup>th</sup> December 2022)

Minimum Investment Amount refer page No. 92

Asset Allocation refer page no. 88-89

In addition there is a Direct Plan which is offered in each of the schemes/plans mentioned above except, scheme closed for subscription. 'Expense Ratio' represents the Total Expenses (TER) as on 30<sup>th</sup> December 2022.



# EQUITY READY RECKONER JANUARY 2023

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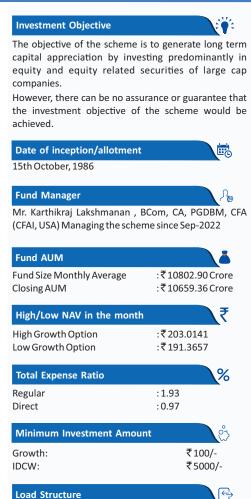
# EQUITY READY RECKONER JANUARY 2023

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Proceedings of the second 
# **UTI MASTERSHARE UNIT SCHEME**

An open ended equity scheme predominantly investing in large cap stocks.

Portfolio as o



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 – NII

NAV per unit as on 30 <sup>th</sup> Decer	mber, 2022 ₹
Regular Growth Option	₹194.4991
Regular IDCW Option	₹41.4674
Direct Growth Option	₹208.5853
Direct IDCW Option	₹47.4223

Portfolio Details	
% of Top 10 Stocks	50.22
Median Market Cap (₹ Cr)	3,07,190
Weighted Average Market Cap	4,17,639
Number of Securities	51
All figures given are provisional and u	inaudited.

Market Capita	alisation (%	6)	<b>G</b>	•
	Large	Mid	Small	
Fund	88	9	3	
Benchmark	96	4	0	

Portfolio as on 30 <sup>th</sup> December, 2022		
Equity	% to NAV	Equity
ICICI Bank Ltd	9.59	Asian Paints Ltd.
HDFC Ltd.	7.52	Avenue Supermarts Ltd.

Infosys Ltd.	7.48	Sun Pharmaceuticals Industries Ltd.	1.70
Bharti Airtel Ltd.	4.53	Tata Motors Ltd.	1.61
Axis Bank Ltd.	4.45	State Bank Of India	1.53
Reliance Industries Ltd.	4.11	Aditya Birla Fashion & Retail Ltd.	1.43
HDFC Bank Ltd.	4.08	LTIMindtree Ltd.	1.37
Maruti Suzuki India Ltd.	2.87	Tech Mahindra Ltd	1.34
Kotak Mahindra Bank Ltd.	2.84	Godrej Consumer Products Ltd	1.30
Tata Consultancy Services Ltd.	2.75	Cipla Ltd.	1.27
Bajaj Finance Ltd.	2.38	Pidilite Industries Ltd.	1.26
Larsen & Toubro Ltd.	2.23	Havells India Ltd.	1.16
SKF India Ltd.	2.07	Balkrishna Industries Ltd.	1.06
Eicher Motors Ltd	1.96	Others	13.34
Titan Company Ltd.	1.91	Net Current Assets	3.88
Ultratech Cement Ltd.	1.80	TOTAL	100.00
ICICI Lombard General			
Insurance Company Ltd	1.74		

Active Stock positions			B	Quantitative Indicators	Fund	Benchmark
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.93	1
ICICI Bank Ltd	2.9	Reliance Industries Ltd.	-5.3	Standard Deviation	20.79%	22.10%
Bharti Airtel Ltd.	2.4	HDFC Bank Ltd.	-3.6	(Annual)		
HDFC Ltd.	2.4	ITC Ltd.	-3.1	Sharpe Ratio	0.39%	
SKF India Ltd.	2.1	Hindustan Unilever Ltd.	-2.5	Portfolio Turnover Ratio (Annual)	0.18	
Maruti Suzuki India Ltd.	1.7	Mahindra &		P/B	6.97	6.65
		Mahindra Ltd.	-1.3	P/E	36.52	32.36
				ROE	16.83	18.42

Fund Performanc						
Period	NAV Growth (%)	S&P BSE 100 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)
1 Year	-1.80	6.03	5.80	9,820	10,603	10,580
3 Years	14.71	16.15	15.15	15,100	15,676	15,274
5 Years	10.73	12.27	13.62	16,651	17,842	18,942
Since inception*	15.52	14.25	14.97	18,63,891	12,48,765	15,67,382

For Since Inception, we have excluded right issue for mastershare.

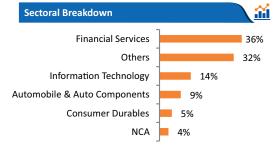
Assuming all IDCWs were reinvested at the immediate ex-div. NAV, till the growth option was not available and considering NAVs under growth option thereafter. Different plans have a different expense structure. The performance details provided herein are of regular plan. S&P BSE 100 TRI since 01st Jan 1990. Prior period Sensex returns. \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary', Schemes Managed by Mr. Karthikrai Lakshmanan

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

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE 100 TRI	Yield (%) S&P BSE Sensex TRI
1 Year	1,20,000	1,22,334	1,26,504	1,26,945	3.64	10.25	10.95
3 Years	3,60,000	4,54,402	4,78,354	4,72,897	15.75	19.40	18.58
5 Years	6,00,000	8,47,410	8,90,025	8,89,325	13.79	15.79	15.75
7 Years	8,40,000	13,33,354	14,23,290	14,43,090	12.98	14.81	15.20
10 Years	12,00,000	23,27,873	24,82,258	24,93,665	12.72	13.92	14.01
15 Years	18,00,000	49,46,860	52,53,705	52,56,744	12.45	13.15	13.16
Since inception	21,70,000	75,01,806	80,34,781	80,77,222	12.39	13.03	13.07

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 December 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.



# JANUARY 2023

% to NAV

1.73

1.72

For Product Label, Refer Page no. 94-98.

# UTI CORE EQUITY FUND (Erstwhile UTI Top 100 Fund)

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



% of Top 10 Stocks	33.80			
Median Market Cap (₹ Cr)	41,635			
Weighted Average Market Cap	2,24,205			
Number of Securities	59			
All figures given are provisional and unaudited.				

Market Capit	alisation (%	6)	G
	Large	Mid	Small
Fund	46	44	9
Benchmark	54	44	2

Portfolio as on 30 <sup>th</sup> December, 2022	
Equity	% to

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	5.68	Hindustan Petroleum Corporation Ltd.	1.94
ICICI Bank Ltd	4.38	Cummins India Ltd.	1.93
State Bank Of India	3.45	Ajanta Pharma Ltd.	1.85
ITC Ltd.	3.25	Dalmia Bharat Ltd	1.80
Federal Bank Ltd.	3.19	Aditya Birla Fashion & Retail Ltd.	1.77
Infosys Ltd.	2.95	Bharat Forge Ltd.	1.76
Fortis Healthcare Ltd.	2.93	Mahindra & Mahindra Ltd.	1.76
Axis Bank Ltd.	2.85	Phoenix Mills Ltd	1.75
Larsen & Toubro Ltd.	2.57	Oracle Financial Services Software Ltd.	1.75
HCL Technologies Ltd.	2.54	Zydus Lifesciences Ltd	1.67
HDFC Ltd.	2.51	Oberoi Realty Ltd.	1.48
Coromandel International Ltd.	2.32	Aurobindo Pharma Ltd.	1.42
Max Financial Services Ltd.	2.27	Nippon Life India Asset Management Ltd	1.28
Hindalco Industries Ltd.	2.13	Others	25.47
Bharti Airtel Ltd.	2.01	Net Current Assets	3.41
Aditya Birla Capital Ltd	1.99	TOTAL	100.00
Emami Ltd.	1.94		

Active Stock positions	;		B	Quantitative Indicators	Fund	Benchmark
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.95	1
Fortis Healthcare Ltd.	2.5	Reliance Industries Ltd.	-3.6	Standard Deviation	20.72%	21.18%
Federal Bank Ltd.	2.4	Tata Consultancy		(Annual)		
State Bank Of India	2.2	Services Ltd.	-1.8	Sharpe Ratio	0.57%	
Coromandel Internation	nal	Kotak Mahindra		Portfolio Turnover Ratio (Annual)	0.31	
Ltd.	2.0	Bank Ltd.	-1.4	P/B	3.93	8.92
HCL Technologies Ltd.	2.0	Hindustan Unilever Ltd.	-1.2	P/E	24.97	35.75
-		Bajaj Finance Ltd.	-0.9	ROE	16.01	18.70

Fund Performanc						
Period	NAV Growth (%)	Nifty Large Mid cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Large Mid cap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Year	4.57	4.48	5.69	10,457	10,448	10,569
3 Years	18.40	20.04	15.51	16,606	17,306	15,418
5 Years	9.17	11.71	12.85	15,510	17,402	18,308
Since inception*	12.10	15.12	12.55	47,409	68,102	50,069

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 93 in 'Fund Manager Summary'. Schemes Managed by Mr. V Srivatsa.

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

SIP Returns as o	n 30 <sup>th</sup> Decem	ber, 2022					
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Large Mid cap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Large Mid cap 250 TRI	
1 Year	1,20,000	1,26,190	1,26,428	1,26,680	9.75	10.13	10.53
3 Years	3,60,000	4,94,003	4,97,510	4,75,581	21.71	22.22	18.98
5 Years	6,00,000	8,93,606	9,32,587	8,87,594	15.95	17.69	15.67
7 Years	8,40,000	13,60,669	14,90,543	14,24,214	13.55	16.10	14.83
10 Years	12,00,000	23,29,807	27,62,823	24,61,523	12.74	15.92	13.77
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	16,30,000	39,50,652	49,00,427	41,78,774	12.18	15.00	12.92

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.



# JANUARY 2023

# UTI FLEXI CAP FUND (Earlier Known as UTI Equity Fund)

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

Investment Objective	
The primary objective of the so term capital appreciation by in equity and equity related sec flexible manner across the spectrum. However, there c guarantee that the investment would be achieved.	vesting predominantly in urities of companies in a market capitalization an be no assurance or
Date of inception/allotment	
18th May, 1992	
Fund Manager	S.
Ajay Tyagi - CFA, MFC Managing the scheme since Ja	n-2016
Fund AUM	
Fund Size Monthly Average Closing AUM	:₹25422.93 Crore :₹24929.40 Crore
High/Low NAV in the month	י ₹
High Growth Option Low Growth Option	:₹242.8909 :₹228.7680
Total Expense Ratio	%
Regular Direct	:1.69 :0.89
Minimum Investment Amou	int 🖒
Growth: IDCW:	₹5000/- ₹5000/-
Load Structure	(E)

### 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 30 <sup>th</sup> Decer	nber, 2022 🛛 ₹
Regular Growth Option	₹232.0020
Regular IDCW Option	₹153.3850
Direct Growth Option	₹244.3545
Direct IDCW Option	₹162.6146

Portfolio Details	
% of Top 10 Stocks	43.98
Median Market Cap (₹ Cr)	1,18,405
Weighted Average Market Cap	2,30,947
Number of Securities	55
All figures given are provisional and u	inaudited.

Market Capitalisation (%)				
	Large	Mid	Small	
Fund	69	21	10	
Benchmark	78	14	8	

Portfolio as on 20 <sup>th</sup> December	201

Portfolio as on 30 <sup>th</sup> December, 2022			
Equity	% to NAV	Equity	% to NAV
LTIMindtree Ltd.	6.33	Asian Paints Ltd.	1.52
ICICI Bank Ltd	5.94	Schaeffler India Ltd	1.44
Bajaj Finance Ltd.	5.58	Jubilant Food Works Ltd	1.44
HDFC Bank Ltd.	4.75	Berger Paints India Ltd.	1.44
Infosys Ltd.	4.46	Endurance Technologies Ltd.	1.38
Kotak Mahindra Bank Ltd.	3.98	Divis Laboratories Ltd.	1.37
Avenue Supermarts Ltd.	3.91	Marico Ltd.	1.34
HDFC Ltd.	3.17	Ajanta Pharma Ltd.	1.34
Info-Edge (India) Ltd.	3.11	Pidilite Industries Ltd.	1.26
Coforge Ltd	2.75	Havells India Ltd.	1.22
Astral Ltd.	2.65	Indiamart Intermesh Ltd	1.19
Titan Company Ltd.	2.48	Suven Pharmaceuticals Ltd	1.19
Maruti Suzuki India Ltd.	2.07	Grindwell Norton Ltd.	1.19
AU Small Finance Bank Ltd	1.86	IPCA Laboratories Ltd.	1.18
Shree Cement Ltd.	1.81	Others	20.99
PI Industries Ltd.	1.61	Net Current Assets	4.05
		TOTAL	100.00

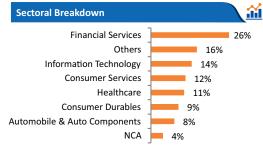
Active Stock positions			B	Quantitative Indicators	Fund	Benchmark
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.89	1
LTIMindtree Ltd.	6.0	Reliance Industries Ltd.	-7.3	Standard Deviation	20.01%	21.50%
Bajaj Finance Ltd.	4.1	Tata Consultancy		(Annual)		
Avenue Supermarts Ltd.	3.4	Services Ltd.	-2.8	Sharpe Ratio	0.43%	
Info-Edge (India) Ltd.	2.9	ITC Ltd.	-2.4	Portfolio Turnover Ratio (Annual)	0.08	
Coforge Ltd	2.6	Axis Bank Ltd.	-2.1	P/B	10.50	9.02
		Larsen & Toubro Ltd.	-2.1	P/E	43.51	33.28
				ROE	23.80	18.48

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000						
Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-13.42	4.25	5.69	8,658	10,425	10,569
3 Years	15.11	17.36	15.51	15,258	16,171	15,418
5 Years	12.03	11.51	12.85	17,652	17,246	18,308
Since inception*	12.34	11.78	NA	3,53,533	3,03,204	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 93 in 'Fund Manager Summary'. N.A. - Not Available. Schemes Managed by Mr. Ajay Tyagi. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 TRI. 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 o	n 30 <sup>th</sup> Decem	ber, 2022					
Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,15,740	1,25,930	1,26,680	-6.54	9.33	10.53
3 Years	3,60,000	4,28,226	4,83,362	4,75,581	11.62	20.14	18.98
5 Years	6,00,000	8,31,836	8,98,652	8,87,594	13.04	16.18	15.67
7 Years	8,40,000	13,42,301	14,29,042	14,24,214	13.17	14.92	14.83
10 Years	12,00,000	24,16,336	25,32,675	24,61,523	13.42	14.30	13.77
15 Years	18,00,000	56,14,330	53,65,812	51,45,655	13.92	13.40	12.91
Since inception	21,70,000	88,19,364	80,78,166	78,73,130	13.89	13.08	12.84

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



# UTI VALUE OPPORTUNITIES FUND (Erstwhile UTI Opportunities Fund)

# JANUARY 2023

An open ended equity scheme following a value investment strategy.



Entry Load: Nil

ExitLoad : (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 30 <sup>th</sup> Decem	nber, 2022 ₹
Regular Growth Option	₹104.3668
Regular IDCW Option	₹30.4153
Direct Growth Option	₹112.2046
Direct IDCW Option	₹36.5939

Portfolio Details	
% of Top 10 Stocks	44.35
Median Market Cap (₹ Cr)	99,596
Weighted Average Market Cap	2,72,661
Number of Securities	57
All figures given are provisional and u	inaudited.

Market Capit			
	Large	Mid	Small
Fund	68	18	14
Benchmark	8		

	e eth e		
Portfolio as	on 30‴ D	ecember.	2022

Portfolio as on 30 <sup>th</sup> December, 2022			
Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.63	Tech Mahindra Ltd	1.48
ICICI Bank Ltd	6.98	Ajanta Pharma Ltd.	1.39
Infosys Ltd.	6.45	ICICI Lombard General	
Axis Bank Ltd.	5.19	Insurance Company Ltd	1.37
Bharti Airtel Ltd.	3.86	AIA Engineering Ltd.	1.36
State Bank Of India	3.45	Mphasis Ltd	1.34
Hindalco Industries Ltd.	2.43	Shree Cement Ltd.	1.29
IndusInd Bank Ltd.	2.17	Fortis Healthcare Ltd.	1.25
Aditya Birla Fashion & Retail Ltd.	2.13	Jubilant Food Works Ltd	1.24
Bajaj Auto Ltd.	2.06	Suven Pharmaceuticals Ltd	1.23
Maruti Suzuki India Ltd.	2.03	Bharat Petroleum Corporation Ltd.	1.22
Tata Steel Ltd.	2.01	Crompton Greaves Consumer Electricals Ltd.	1.22
Eicher Motors Ltd	1.95	Multi Commodity Exchange Of India Ltd	1.22
Cipla Ltd.	1.92	Phoenix Mills Ltd	1.22
Samvardhana Motherson International Ltd	1.58	Others	23.99
Godrej Consumer Products Ltd	1.56	Net Current Assets	2.23
Sun Pharmaceuticals Industries Ltd.	1.53	TOTAL	100.00

Active Stock positions	;		B	Quantitative Indicators	Fund	Benchmark
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.94	1
HDFC Bank Ltd.	3.7	Reliance Industries Ltd.	-7.3	Standard Deviation	20.61%	21.50%
Axis Bank Ltd.	3.1	HDFC Ltd.	-2.8	(Annual)		
Bharti Airtel Ltd.	2.2	Tata Consultancy		Sharpe Ratio	0.52%	
Aditya Birla Fashion &		Services Ltd.	-2.8	Portfolio Turnover Ratio (Annual)	0.29	
Retail Ltd.	2.0	ITC Ltd.	-2.4	P/B	4.99	9.02
Infosys Ltd.	1.9	Kotak Mahindra		P/E	31.22	33.28
		Bank Ltd.	-2.2	ROE	17.01	18.48

Fund Performanc	Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000							
Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)		
1 Year	4.27	4.25	5.69	10,427	10,425	10,569		
3 Years	17.39	17.36	15.51	16,184	16,171	15,418		
5 Years	11.75	11.51	12.85	17,433	17,246	18,308		
Since inception*	14.38	13.83	14.11	1,04,426	95,997	1,00,205		

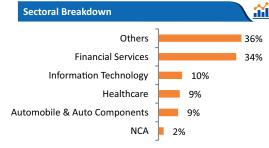
Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Feb-2017 & Co- Fund Manager managing w.e.f Feb 2018. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 TRI. 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 o	n 30 <sup>th</sup> Decem	ber, 2022					
Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,26,447	1,25,930	1,26,680	10.16	9.33	10.53
3 Years	3,60,000	4,77,969	4,83,362	4,75,581	19.34	20.14	18.98
5 Years	6,00,000	8,96,896	8,98,652	8,87,594	16.10	16.18	15.67
7 Years	8,40,000	14,04,012	14,29,042	14,24,214	14.43	14.92	14.83
10 Years	12,00,000	23,78,078	25,32,675	24,61,523	13.12	14.30	13.77
15 Years	18,00,000	53,12,591	53,65,812	51,45,655	13.28	13.40	12.91
Since inception	20,90,000	74,91,631	72,17,686	69,94,709	13.24	12.88	12.57

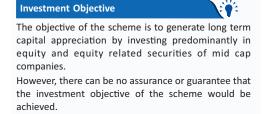
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.



# UTI MID CAP FUND

An open ended equity scheme predominantly investing in Mid cap stocks.

# JANUARY 2023





Managing the scheme since Aug-2019

Fund AUM	4
Fund Size Monthly Average Closing AUM	:₹7329.98 Crore :₹7230.14 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹196.4890 :₹183.5467
Total Expense Ratio	%
Regular Direct	: 2.11 : 0.99
Minimum Investment Amount	Ů
Growth:	₹ 5000/-

Growth:	₹ 5000/-
IDCW:	₹5000/-

Load Strue	ture	<b>↓</b> ⊖
Entry Load	Nil	
Holding	Less than one year	Greater than or
Period		equal to one Year
Exit Load	1%	Nil

2022 ₹
₹188.9303
₹89.4035
₹205.7044
₹101.2276

Portfolio Details	
% of Top 10 Stocks	25.95
Median Market Cap (₹ Cr)	30,036
Weighted Average Market Cap	32,705
Number of Securities	72
All figures given are provisional and u	inaudited.

Market Capitalisation (%)					
	Large	Mid	Small		
Fund	13	68	19		
Benchmark	9	86	5		



Portfolio as on 30 <sup>°°</sup> December, 2022			
Equity	% to NAV	Equity	% to NAV
Tube Investments Of India Ltd	4.37	Bharat Electronics Ltd.	1.73
Cholamandalam Investment &		Jubilant Food Works Ltd	1.73
Finance Company Ltd	3.14	Ashok Leyland Ltd.	1.73
Federal Bank Ltd.	3.05	Polycab India Ltd	1.70
Shriram Finance Ltd	2.42	Indian Hotels Company Ltd.	1.68
PI Industries Ltd.	2.38	Crompton Greaves Consumer Electricals Ltd.	1.64
Bharat Forge Ltd.	2.29	Balkrishna Industries Ltd.	1.56
Karur Vysya Bank Ltd.	2.09	Phoenix Mills Ltd	1.51
Schaeffler India Ltd	2.09	Max Financial Services Ltd.	1.47
Astral Ltd.	2.08	Kajaria Ceramics Ltd.	1.46
City Union Bank Ltd	2.04	Endurance Technologies Ltd.	1.46
APL Apollo Tubes Ltd	2.02	Page Industries Ltd	1.44
J.K.Cement Ltd.	1.99	Prestige Estates Projects Ltd	1.42
Mphasis Ltd	1.91	Narayana Hrudayalaya Ltd	1.40
L&T Technology Services Ltd	1.81	Others	37.40
Alkem Laboratories Ltd	1.81	Net Current Assets	3.41
United Breweries Ltd.	1.76	TOTAL	100.00

Active Stock positions			<b>B</b>	Quantitative Indicators	Fund	Benchmark
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.91	1
Cholamandalam Inv &		Max Healthcare		Standard Deviation	20.17%	21.60%
Finance Company Ltd	3.1	Institute Ltd	-1.8	(Annual)		
Tube Investments		AU Small Finance		Sharpe Ratio	0.84%	
Of India Ltd	2.8	Bank Ltd	-1.8	Portfolio Turnover Ratio (Annual)	0.13	
PI Industries Ltd.	2.4	Varun Beverages Ltd	-1.7	P/B	8.25	8.43
Karur Vysya Bank Ltd.	2.1	Trent Ltd.	-1.7	P/E	8.25 41.95	39.37
City Union Bank Ltd	2.0	Yes Bank Ltd.	-1.5	ROE	17.29	18.59

Fund Performance	rmance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000							
Period	NAV Growth (%)	Nifty Mid cap 150 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Mid cap 150 TRI (₹)	Nifty 50 TRI (₹)		
1 Year	-0.76	3.91	5.69	9,924	10,391	10,569		
3 Years	23.48	24.55	15.51	18,838	19,333	15,418		
5 Years	9.84	11.18	12.85	15,992	16,993	18,308		
Since inception*	17.55	17.39	14.42	2,07,175	2,02,022	1,24,920		

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 93 in 'Fund Manager Summary'. Schemes Managed by Mr Ankit Agarwal.

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

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Mid cap 150 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Mid cap 150 TRI	Yield (%) Nifty 50 TR
1 Year	1,20,000	1,23,318	1,26,875	1,26,680	5.19	10.84	10.53
3 Years	3,60,000	4,96,524	5,22,706	4,75,581	22.08	25.83	18.98
5 Years	6,00,000	9,43,224	9,86,512	8,87,594	18.16	20.00	15.67
7 Years	8,40,000	14,48,173	15,70,911	14,24,214	15.29	17.58	14.83
10 Years	12,00,000	28,54,670	30,76,315	24,61,523	16.53	17.92	13.77
15 Years	18,00,000	75,04,443	72,89,993	51,45,655	17.25	16.92	12.91
Since inception	21,70,000	1,12,46,173	1,04,22,073	78,73,130	16.12	15.91	12.84

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



# **UTI SMALL CAP FUND**

An open ended equity scheme predominantly investing in Small cap stocks.

22

Æ

# JANUARY 2023

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

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



Management) managing the scheme since Dec 2020

Fund AUM	4
Fund Size Monthly Average Closing AUM	:₹2409.97 Crore :₹2389.11 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹16.2035 :₹15.0190
Total Expense Ratio	%
Regular Direct	: 2.27 : 0.60
Minimum Invoctment Amount	ů

### Minimum Investment Amount

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

# Load Structure

Entry Load: Nil

ExitLoad : Less than one year 1%. Greater than or equal to one year Nil

NAV per unit as on 30 <sup>th</sup> Dece	mber, 2022 ₹
Regular Growth Option	₹15.5997
Regular IDCW Option	₹15.5996
Direct Growth Option	₹16.2143
Direct IDCW Option	₹16.2142

Portfolio Details	
% of Top 10 Stocks	20.69
Median Market Cap (₹ Cr)	10,767
Weighted Average Market Cap	12,746
Number of Securities	80
All figures given are provisional and ι	inaudited.

Market Capita	C		
	Large	Mid	Small
Fund	-	22	78
Benchmark	-	5	95

Portfolio as on 30 <sup>th</sup> December, 2022
-------------------------------------------------

% to NAV	Equity	% to NAV
2.89	Metro Brands Ltd	1.57
2.53	KEC International Ltd.	1.56
2.24	Canfin Homes Ltd.	1.56
2.13	Greenpanel Industries Ltd	1.55
1.91	MTAR Technologies Ltd	1.55
1.87	Cholamandalam Financial Holdings Ltd	1.48
1.85	Teamlease Services Ltd.	1.45
1.79	Praj Industries Ltd.	1.45
1.75	La Opala RG Ltd.	1.43
1.74	KPIT Technologies Ltd	1.43
1.73	Prince Pipes And Fittings Ltd	1.43
1.69	KNR Constructions Ltd	1.38
1.65	eClerx Services Ltd.	1.37
1.62	Others	45.58
1.60	Net Current Assets	3.08
1.59	TOTAL	100.00
1.58		
	NAV 2.89 2.53 2.24 2.13 1.91 1.87 1.85 1.79 1.75 1.74 1.73 1.69 1.65 1.62 1.60 1.59	NAVEquity2.89Metro Brands Ltd2.53KEC International Ltd.2.24Canfin Homes Ltd.2.13Greenpanel Industries Ltd1.91MTAR Technologies Ltd1.87Cholamandalam Financial Holdings Ltd1.85Teamlease Services Ltd.1.79Praj Industries Ltd1.75La Opala RG Ltd.1.74KPIT Technologies Ltd1.69KNR Constructions Ltd1.65eClerx Services Ltd.1.62Others1.60Net Current Assets1.59TOTAL

Active Stock positions	;		<b>B</b>
Overweight (Top 5)	%	Underweight (Top 5)	%
Tube Investments Of		Apollo Tyres Ltd.	-1.2
India Ltd	2.5	IDFC Ltd.	-1.2
Karur Vysya Bank Ltd.	1.9	Redington Ltd	-1.2
APL Apollo Tubes Ltd	1.6	RBL Bank Ltd.	-1.2
Chalet Hotels Ltd	1.5	Central Depository	
Creditaccess		Services (India) Ltd	-1.1
Grameen Ltd	1.4		

Fund Performance Vs Benchmark (CAGR) as on 30 $^{\circ}$ December, 2022 Growth of $\overline{<}$ 10000						
Period	NAV Growth (%)	Nifty Small Cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-0.63	-2.64	5.69	9,937	9,736	10,569
Since inception*	24.56	29.57	17.17	15,600	16,896	13,783

Different plans have a different expense structure. The performance details provided herein are of regular plan. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Ankit Agarwal.\*Compounded annualized Growth Rate. The performance of the benchmark is calculated using total return index variant of the benchmark index.

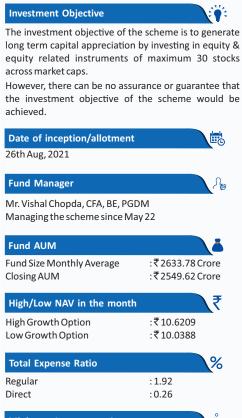
SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Small cap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Small cap 250 TRI	Yield (%) Nifty 50 TRI
1 Year Since inception	1,20,000 2,40,000	1,22,879 2,74,211	, ,	1,26,680 2,67,945	4.50 13.42	6.19 12.12	10.53 11.01

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 FOCUSED EQUITY FUND**

An open-ended equity scheme investing in maximum 30 stocks across market caps



### **Minimum Investment Amount**

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

### Load Structure

Entry Load: Nil (Not Applicable as per SEBI guidelines) Exit Load : Less than one year 1%

Greater than or equal to one year Nil

 $\left( \leftarrow \right)$ 

NAV per unit as on 30 <sup>th</sup>	December, 2022 ₹
Regular Growth Option	₹10.2052
Regular IDCW Option	₹10.2052
Direct Growth Option	₹10.4520
Direct IDCW Option	₹10.4517

Portfolio Details	
% of Top 10 Stocks	49.80
Median Market Cap (₹ Cr)	1,02,737
Weighted Average Market Cap	3,05,683
Number of Securities	30
All figures given are provisional and u	inquidited

All figures given are provisional and unaudited.

Market Capitalisation (%)			G
	Large	Mid	Small
Fund	79	19	2
Benchmark	78	14	8

Portfolio as on 30 <sup>th</sup> December, 2022			
Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	8.99	Ultratech Cement Ltd.	2.93
HDFC Bank Ltd.	8.94	Havells India Ltd.	2.80
Tata Consultancy Services Ltd.	6.26	Dabur India Ltd.	2.64
LTIMindtree Ltd.	3.77	Tube Investments Of India Ltd	2.45
Tata Motors Ltd.	3.75	Abb India Ltd.	2.26
Godrej Consumer Products Ltd	3.65	Ajanta Pharma Ltd.	2.23
Bharti Airtel Ltd.	3.64	Cipla Ltd.	2.22
Bajaj Finance Ltd.	3.62	Max Financial Services Ltd.	2.13
ICICI Lombard General		Divis Laboratories Ltd.	2.11
Insurance Company Ltd	3.59	PI Industries Ltd.	1.61
Trent Ltd.	3.58	Hindalco Industries Ltd.	1.59
IndusInd Bank Ltd.	3.57	Cholamandalam Investment &	
Phoenix Mills Ltd	3.49	Finance Company Ltd	1.57
United Breweries Ltd.	3.49	Avenue Supermarts Ltd.	1.12
Bharat Forge Ltd.	3.45	Ashok Leyland Ltd.	0.84
Maruti Suzuki India Ltd.	3.29	Net Current Assets	1.41
Jubilant Food Works Ltd	3.01	TOTAL	100.00

Active Stock positions			B
Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	3.8	Reliance Industries Ltd.	-7.3
Tata Consultancy		Infosys Ltd.	-4.6
Services Ltd.	3.5	HDFC Ltd.	-3.9
LTIMindtree Ltd.	3.4	ITC Ltd.	-2.4
United Breweries Ltd.	3.4	Kotak Mahindra	
Godrej Consumer		Bank Ltd.	-2.2
Products Ltd	3.4		

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000						
Period	NAV Growth	Nifty 500	Nifty 50	NAV Growth	Nifty 500	Nifty 50
	(%)	TRI (%)	TRI (%)	(₹)	TRI (₹)	TRI (₹)
1 Year	-0.41	4.25	5.69	9,959	10,425	10,569
Since inception	1.51	8.21	7.71	10,204	11,125	11,055

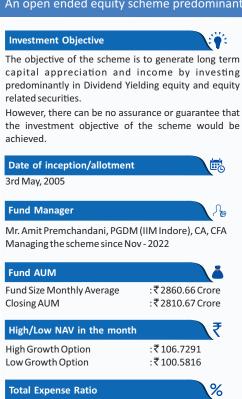
Different plans have a different expense structure. The performance details provided herein are of regular plan. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page

93 in 'Fund Manager Summary'. Schemes Managed by Mr. Vishal Chopda. The performance of the benchmark is calculated using total return index variant of the benchmark index.

Sectoral Breakdown		
Financial Services Others Information Technology Fast Moving Consumer Goods Automobile & Auto Components Consumer Services Healthcare Capital Goods NCA	16% 10% 9% 8% 7% 7% 1%	32%

# **UTI DIVIDEND YIELD FUND**

An open ended equity scheme predominantly investing in Dividend Yielding stocks.



Total Expense Ratio		<b>~</b> %
Regular	:2.08	
Direct	:1.45	

Minimum Investment Amount	
Growth:	₹5000/-
IDCW:	₹5000/-

Load Struc	ture	
Entry Load	Nil	
	< 1 Year	>= 1 Year
Period		
Exit Load	1%	Nil

NAV per unit as on 30 <sup>th</sup> December	er, 2022 ₹
Regular Growth Option	₹102.6253
Regular IDCW Option	₹20.7880
Direct Growth Option	₹109.0758
Direct IDCW Option	₹24.3505

Portfolio Details			
% of Top 10 Stocks	48.87		
Median Market Cap (₹ Cr)	1,00,245		
Weighted Average Market Cap	2,31,602		
Number of Securities	47		
All figures given are provisional and unaudited.			

Market Capitalisation (%)			G
	Large	Mid	Small
Fund	69	15	16
Benchmark	78	14	8

### Рс

Portfolio as on 30 <sup>th</sup> December, 2022		$\sim$	
Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	8.05	Hindustan Petroleum Corporation Ltd.	2.12
ITC Ltd.	6.49	Great Eastern Shipping Co. Ltd.	1.91
NTPC Ltd.	5.86	Oil & Natural Gas Corporation Ltd.	1.89
Tech Mahindra Ltd	5.06	HDFC Ltd.	1.88
Mphasis Ltd	4.42	Coromandel International Ltd.	1.76
Tata Steel Ltd.	4.34	Procter & Gamble Hygiene & Hel Care Ltd.	1.63
Hindustan Unilever Ltd.	4.10	Hero Motocorp Ltd.	1.56
Marico Ltd.	3.90	Computer Age Management Services Ltd	1.52
Tata Consultancy Services Ltd.	3.48	Sanofi India Ltd.	1.42
ICICI Bank Ltd	3.17	ICICI Securities Ltd.	1.42
LTIMindtree Ltd.	2.82	ICICI Prudential Life Insurance Company Ltd.	1.22
Torrent Pharmaceuticals Ltd.	2.48	Indian Energy Exchange Ltd	1.15
Bharat Petroleum Corporation Ltd.	2.47	Mahanagar Gas Ltd.	1.04
GAIL (India) Ltd.	2.28	Others	11.50
Bharat Electronics Ltd.	2.24	Net Current Assets	2.48
Cummins India Ltd.	2.21	TOTAL	100.00
Bajaj Auto Ltd.	2.13		

Active Stock position	าร		Æ	Quantitative Indicators	Fund	Benchmark
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.83	1
NTPC Ltd.	5.2	Reliance Industries Ltd.	-7.3	Standard Deviation	19.09%	21.50%
Tech Mahindra Ltd	4.5	HDFC Bank Ltd.	-5.3	(Annual)		
Mphasis Ltd	4.3	Kotak Mahindra		Sharpe Ratio	0.50%	
ITC Ltd.	4.1	Bank Ltd.	-2.2	Portfolio Turnover Ratio (Annual)	0.13	
Marico Ltd.	3.7	Axis Bank Ltd.	-2.1	P/B	6.88	9.02
		Larsen & Toubro Ltd.	-2.1	P/E	26.77	33.28
				ROE	25.34	18.48

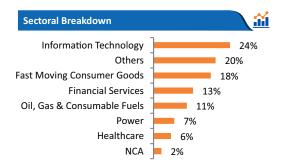
Fund Performance Vs Benchmark (CAGR) as on 30 $^{ m th}$ December, 2022 Growth of ₹ 10000								
Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty Dividend Opportunities 50 TRI (%)			Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-5.33	4.25	4.79	5.69	9,467	10,425	10,479	10,569
3 Years	16.04	17.36	17.56	15.51	15,631	16,171	16,254	15,418
5 Years	10.15	11.51	10.65	12.85	16,219	17,246	16,591	18,308
Since inception*	14.08	14.72	16.61	NA	1,02,594	1,13,256	1,51,178	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 so performance scenaro decarso managed by the familing, provide the family provide the family of the The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty Dividend Opportunities 50 TRI
1 Year	1,20,000	1,20,263	1,25,930	1,26,179	0.41	9.33	9.73
3 Years	3,60,000	4,52,097	4,83,362	4,82,755	15.40	20.14	20.05
5 Years	6,00,000	8,37,073	8,98,652	8,71,561	13.29	16.18	14.93
7 Years	8,40,000	13,14,458	14,29,042	13,74,725	12.58	14.92	13.83
10 Years	12,00,000	22,50,783	25,32,675	23,30,555	12.09	14.30	12.74
15 Years	18,00,000	47,46,682	53,65,812	51,99,078	11.97	13.40	13.03
Since inception	21,10,000	69,64,420	74,22,090	78,94,269	12.31	12.93	13.52

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



# **UTI MNC FUND**

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

Investment Objective	
The primary objective of the so term capital appreciation by in equity and equity related se companies. However, there can be no ass the investment objective of achieved.	vesting predominantly in curities of multinational urance or guarantee that
Date of inception/allotment	
29th May, 1998	
Fund Mensoon	0
Fund Manager	
Mr. Karthikraj Lakshmanan , (CFAI, USA) Managing the sche	
Fund AUM	4
Fund Size Monthly Average	:₹2498.71 Crore
Closing AUM	:₹2452.75 Crore
High/Low NAV in the montl	י ₹
High Growth Option	:₹281.4199
Low Growth Option	:₹270.2919
Total Expense Ratio	%
Regular	: 2.07
Direct	:1.24
Minimum Investment Amou	int 👸
Growth:	₹ 5000/-
IDCW:	₹5000/-
Load Structure	E
Entry Load Nil	
Holding Less than one yea	
Period	equal to one Year

NAV per unit as on 30 <sup>th</sup> De	ecember, 2022 ₹
Regular Growth Option	₹272.7414
Regular IDCW Option	₹140.6213
Direct Growth Option	₹297.2875
Direct IDCW Option	₹154.2128

Nil

Exit Load

1%

Portfolio Details					
% of Top 10 Stocks	54.14				
Median Market Cap (₹ Cr)	45,050				
Weighted Average Market Cap	1,08,566				
Number of Securities	35				
All figures given are provisional and unaudited.					

Market Capitalisation (%)					
	Large	Mid	Small		
Fund	38	58	4		
Benchmark	64	35	1		

Portfolio as on 30 <sup>th</sup> December, 2022			
Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	8.15	Escorts Kubota Ltd	2.20
Nestle India Ltd.	7.05	Bayer Cropscience Ltd.	2.17
Hindustan Unilever Ltd.	6.95	CRISIL Ltd	2.03
Honeywell Automation India Ltd.	5.06	Gland Pharma Ltd	1.98
Schaeffler India Ltd	4.99	3M India Ltd.	1.92
Mphasis Ltd	4.90	Sanofi India Ltd.	1.92
United Spirits Ltd.	4.70	HDFC Asset Management Company Ltd	1.76
Britannia Industries Ltd.	4.43	Oracle Financial Services Software Ltd.	1.71
United Breweries Ltd.	3.96	Timken India Ltd.	1.59
SKF India Ltd.	3.95	ICICI Prudential Life Insurance Company Ltd.	0.91
Procter & Gamble Hygiene & Hel Care Ltd.	3.95	Nippon Life India Asset Management Ltd	0.82
Grindwell Norton Ltd.	3.76	Mahindra Cie Automotive Ltd	0.82
Cummins India Ltd.	3.48	Proctor & Gamble Health Ltd	0.54
Abbott India Ltd.	3.15	Others	1.89
Siemens India Ltd.	2.97	Net Current Assets	0.84
Whirlpool Of India Ltd.	2.91	TOTAL	100.00
Bosch Ltd.	2.53		

Active Stock positions			Ð	Quantitative Indicators	Fund	Benchmark
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.89	1
Honeywell		Ambuja Cements Ltd.	-6.4	Standard Deviation	17.25%	18.76%
Automation India Ltd.	3.5	Vedanta Ltd	-5.7	(Annual)		
Schaeffler India Ltd	3.1	Britannia Industries Ltd.	-4.0	Sharpe Ratio	0.28%	
Whirlpool Of India Ltd.	2.9	Ashok Leyland Ltd.	-3.4	Portfolio Turnover Ratio (Annual)	0.06	
Grindwell Norton Ltd.	2.4	, Colgate Palmolive		P/B	18.63	20.76
SKF India Ltd.	2.2	India Ltd.	-3.4	P/E	57.56	57.96
				ROE	28.24	31.16

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of $\stackrel{\texttt{F}}{\leftarrow}$ 10000						
Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Year	-1.44	3.83	5.69	9,856	10,383	10,569
3 Years	11.36	14.28	15.51	13,814	14,930	15,418
5 Years	6.25	7.50	12.85	13,543	14,359	18,308
Since inception*	15.61	13.30	NA	3,54,980	2,16,023	NA

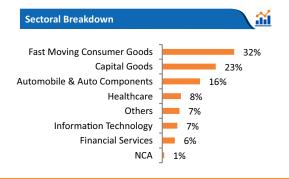
Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. N.A Not Available. Schemes Managed by Mr. Karthikraj Lakshmanan.

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

Period	Investment Amount (₹)	Fund Value (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty MNC TRI	Yield (%) Nifty 50 TF
1 Year	1,20,000	1,21,799	1,25,383	1,26,680	2.80	8.46	10.53
3 Years	3,60,000	4,25,601	4,50,706	4,75,581	11.20	15.18	18.98
5 Years	6,00,000	7,61,521	8,17,383	8,87,594	9.48	12.33	15.67
7 Years	8,40,000	11,72,620	13,08,655	14,24,214	9.38	12.45	14.83
10 Years	12,00,000	21,75,693	24,30,797	24,61,523	11.45	13.53	13.77
15 Years	18,00,000	57,97,140	59,13,536	51,45,655	14.29	14.52	12.91
Since inception	21,70,000	92,35,331	93,75,103	78,73,130	14.31	14.45	12.84

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



In

# UTI INDIA CONSUMER FUND (Erstwhile UTI India Lifestyle Fund)

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

R

vestment Objective	
e objective of the scheme is to generate	lon

The long term to gene 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.



Minimum Investment Amount	
Growth:	₹5000/
IDCW:	₹5000/-

# Load Structure

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

NAV per unit as on 30 <sup>th</sup>	December, 2022 ₹
Regular Growth Option	₹38.6924
Regular IDCW Option	₹33.8225
Direct Growth Option	₹40.9362
Direct IDCW Option	₹35.9374

Portfolio Details				
% of Top 10 Stocks	50.72			
Median Market Cap (₹ Cr)	1,96,878			
Weighted Average Market Cap	2,23,084			
Number of Securities	35			
All figures given are provisional and unaudited.				

Market Capita	¢		
	Large	Mid	Small
Fund	76	21	3
Benchmark	94	6	-

Portfolio as on 30 December, 2022			
Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	7.79	Crompton Greaves Consumer Electricals Ltd.	2.26
Bharti Airtel Ltd.	7.44	Phoenix Mills Ltd	2.20
Asian Paints Ltd.	5.46	Aditya Birla Fashion & Retail Ltd.	2.19
Titan Company Ltd.	5.16	Trent Ltd.	2.18
Nestle India Ltd.	4.55	Havells India Ltd.	2.14
ITC Ltd.	4.47	Bajaj Finance Ltd.	2.03
Godrej Consumer Products Ltd	4.29	Marico Ltd.	1.91
Avenue Supermarts Ltd.	4.02	Astral Ltd.	1.75
Hindustan Unilever Ltd.	3.90	ICICI Lombard General	
Eicher Motors Ltd	3.66	Insurance Company Ltd	1.69
Metro Brands Ltd	3.32	Vedant Fashions Ltd	1.48
United Breweries Ltd.	3.31	Page Industries Ltd	1.47
HDFC Bank Ltd.	2.88	FSN E-Commerce Ventures (Nykaa) Ltd	1.25
Dabur India Ltd.	2.79	Whirlpool Of India Ltd.	1.19
ICICI Bank Ltd	2.77	Others	4.70
Tata Motors Ltd.	2.48	Net Current Assets	0.80
Jubilant Food Works Ltd	2.48	TOTAL	100.00

Active Stock positions			B	Quantitative Indicators	Fund	Benchmark
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.92	1
Metro Brands Ltd	3.3	Mahindra &		Standard Deviation	18.62%	19.48%
United Breweries Ltd.	3.3	Mahindra Ltd.	-6.5	(Annual)		
HDFC Bank Ltd.	2.9	Hindustan Unilever Ltd.	-6.0	Sharpe Ratio	0.31%	
ICICI Bank Ltd	2.8	ITC Ltd.	-5.5	Portfolio Turnover Ratio (Annual)	0.17	
Godrej Consumer		Adani Transmission Ltd.	-3.9	P/B	15.76	15.66
Products Ltd	2.5	Britannia Industries Ltd.	-2.8	P/E	59.70	57.36
				ROE	19.30	23.62

Fund Performance Vs Benchmark (CAGR) as on 30 $^{ m th}$ December, 2022 Growth of ₹ 10000						
Period	NAV Growth (%)	Nifty India Consumption TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)
1 Year	-2.33	8.53	5.69	9,767	10,853	10,569
3 Years	12.45	16.46	15.51	14,224	15,802	15,418
5 Years	7.97	9.46	12.85	14,676	15,717	18,308
Since inception*	9.16	12.79	10.84	38,675	64,075	48,955

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

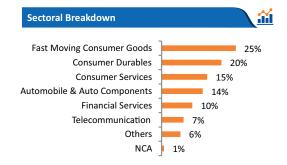
\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Vishal Chopda.

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

Period	Investment Amount (₹)	Fund Value (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,20,227	1,25,575	1,26,680	0.35	8.77	10.53
3 Years	3,60,000	4,36,250	4,64,712	4,75,581	12.91	17.34	18.98
5 Years	6,00,000	7,98,971	8,53,715	8,87,594	11.41	14.09	15.67
7 Years	8,40,000	12,38,133	13,52,126	14,24,214	10.90	13.37	14.83
10 Years	12,00,000	20,83,393	24,11,917	24,61,523	10.64	13.39	13.77
15 Years	18,00,000	44,87,922	57,84,188	51,45,655	11.31	14.27	12.91
Since inception	18,40,000	46,34,000	60,16,167	53,10,913	11.17	14.13	12.72

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 INFRASTRUCTURE FUND**

An open ended equity scheme following the infrastructure theme.

Investment Objective	
The investment objective of the long term capital appre- predominantly in equity and equity companies engaged either dirrinfrastructure areas of the India However, there can be no assut the investment objective of achieved.	ciation by investing uity related securities of ectly or indirectly in the an economy. urance or guarantee that
Date of inception/allotment	
7th April, 2004	
Fund Manager	A.
Mr Sachin Trivedi, B.Com, MMS Managing the scheme since Sep	
Fund AUM	
Fund Size Monthly Average Closing AUM	:₹1535.67 Crore :₹1501.31 Crore
High/Low NAV in the month	₹
High Growth Option	:₹87.4623
Low Growth Option	:₹81.8890
Total Expense Ratio	%
Regular	: 2.29
Direct	:1.91
Minimum Investment Amou	nt 🖒
Growth:	₹ 5000/-
IDCW:	₹5000/-
Load Structure	E

Entry Load: Nil

Exit Load : < 30 days - 1%;≥ 30 days - Nil

NAV per unit as on 30 <sup>th</sup>	December, 2022 ₹
Regular Growth Option	₹83.7834
Regular IDCW Option	₹43.7888
Direct Growth Option	₹87.2405
Direct IDCW Option	₹45.6532

Portfolio Details	
% of Top 10 Stocks	54.88
Median Market Cap (₹ Cr)	1,67,886
Weighted Average Market Cap	2,69,071
Number of Securities	46
All figures given are provisional and u	inaudited.

Market Capita	¢		
	Large	Mid	Small
Fund	63	23	14
Benchmark	90	10	-

### P

Portfolio as on 30 <sup>th</sup> December, 2022			
Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	9.73	Mahindra Logistics Ltd	1.67
Larsen & Toubro Ltd.	9.47	Brigade Enterprises Ltd.	1.67
NTPC Ltd.	5.77	Indraprastha Gas Ltd	1.64
Ultratech Cement Ltd.	5.24	H G Infra Engineering Ltd.	1.58
Reliance Industries Ltd.	5.09	PNC Infratech Ltd	1.52
ICICI Bank Ltd	4.87	KNR Constructions Ltd	1.32
Adani Ports And Special Economic Zone Ltd	4.33	Oberoi Realty Ltd.	1.31
Axis Bank Ltd.	3.88	Torrent Power Ltd.	1.27
State Bank Of India	3.63	Crompton Greaves Consumer Electricals Ltd.	1.22
Container Corporation Of India Ltd	2.87	3M India Ltd.	1.21
SKF India Ltd.	2.68	J. Kumar Infraprojects Ltd.	1.16
Bharat Electronics Ltd.	2.63	Blue Star Ltd.	1.07
Shree Cement Ltd.	2.56	AIA Engineering Ltd.	1.01
Gujarat Gas Ltd	2.52	Others	9.13
Bharat Forge Ltd.	2.40	Net Current Assets	1.65
Siemens India Ltd.	2.17	TOTAL	100.00
Cummins India Ltd.	1.73		

Active Stock positions			<b>B</b>	Quantitative Indicators	Fund	Benchma
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.90	1
ICICI Bank Ltd	4.9	Reliance Industries		Standard Deviation	21.90%	22.45%
Axis Bank Ltd.	3.9	Ltd.	-15.0	(Annual)		
State Bank Of India	3.6	Larsen & Toubro Ltd.	-5.1	Sharpe Ratio	0.44%	
SKF India Ltd.	2.7	Power Grid		Portfolio Turnover Ratio (Annual)	0.12	
Bharat Electronics Ltd.	2.6	Corporation Of India Lt	:d -4.2	P/B	4.87	4.10
		Grasim Industries Ltd.	-3.7	P/E	35.64	35.37
		ONGC Ltd.	-3.3	ROE	13.90	12.19

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000								
Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)		
1 Year	8.81	7.49	5.69	10,881	10,749	10,569		
3 Years	16.17	19.17	15.51	15,684	16,932	15,418		
5 Years	7.14	9.50	12.85	14,120	15,746	18,308		
Since inception*	12.55	9.73	14.42	91,724	57,004	1,24,920		

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 93 in 'Fund Manager Summary'. Schemes Managed by Mr Sachin Trivedi. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 100 TRI. 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 o	n 30 <sup>th</sup> Decem	ber, 2022					
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure TRI	
1 Year	1,20,000	1,29,215	1,26,582	1,26,680	14.61	10.37	10.53
3 Years	3,60,000	4,96,756	4,93,448	4,75,581	22.11	21.63	18.98
5 Years	6,00,000	8,81,344	9,12,729	8,87,594	15.39	16.81	15.67
7 Years	8,40,000	13,26,225	13,87,907	14,24,214	12.83	14.10	14.83
10 Years	12,00,000	22,46,638	21,86,447	24,61,523	12.06	11.55	13.77
15 Years	18,00,000	39,41,195	34,33,762	51,45,655	9.78	8.13	12.91
Since inception	21,70,000	55,35,519	45,26,192	78,73,130	9.52	7.58	12.84

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



# UTI BANKING & FINANCIAL SERVICES FUND (Erstwhile UTI Banking Sector Fund)

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

# JANUARY 2023

**Investment Objective** 

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

### Date of inception/allotment

7th April, 2004

### **Fund Manager**

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

Managing the scheme since June-2014 & Ms. Preethi R S, MBA , IIM Kozhikode BE, Computer Science RVCE, Bengaluru Managing the scheme since May 2022

Fund AUM	
Fund Size Monthly Average	:₹862.04 Crore
Closing AUM	:₹862.65 Crore
High/Low NAV in the month	₹
High Growth Option	:₹131.7497
Low Growth Option	:₹124.7962
Total Expense Ratio	%
Regular	: 2.64
Direct	:1.37
Minimum Investment Amount	t Č
Crowth	₹ 5000/

Growth:	₹ 5000/-
IDCW:	₹5000/-

### Load Structure

Entry Load: Nil

Exit Load : < 30 days - 1%;≥ 30 days - Nil

NAV per unit as on 30 <sup>th</sup> December	r, 2022 ₹
Regular Growth Option	₹128.4035
Regular IDCW Option	₹49.9740
Direct Growth Option	₹142.4905
Direct IDCW Option	₹55.7682

Portfolio Details	
% of Top 10 Stocks	77.77
Median Market Cap (₹ Cr)	5,24,428
Weighted Average Market Cap	4,50,365
Number of Securities	23
All figures given are provisional and u	inaudited

Market Capitalisation (%)						
	Large	Small				
Fund	85	5	10			
Benchmark	97	3	0			

Portfolio as on 30 <sup>th</sup> December, 2022			
Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	19.25	Federal Bank Ltd.	1.75
ICICI Bank Ltd	17.70	Cholamandalam Investment &	
Axis Bank Ltd.	9.74	Finance Company Ltd	1.68
State Bank Of India	9.25	Prudent Corporate Advisory Services Ltd	1.39
HDFC Ltd.	6.42	Max Financial Services Ltd.	1.36
Kotak Mahindra Bank Ltd.	3.81	Canfin Homes Ltd.	1.26
SBI Life Insurance Company Ltd.	3.22	DCB Bank Ltd	1.25
IndusInd Bank Ltd.	2.97	Bandhan Bank Ltd.	1.16
Bajaj Finance Ltd.	2.85	Kfin Technologies Ltd	1.09
Karur Vysya Bank Ltd.	2.55	PB Fintech Ltd	0.77
SBI Cards And Payment Services Pvt Ltd.	1.97	ICICI Securities Ltd.	0.00
Bajaj Finserv Ltd.	1.86	Creditaccess Grameen Ltd	0.00
Multi Commodity Exchange Of India Ltd	1.83	Net Current Assets	3.07
ICICI Lombard General		TOTAL	100.00
Insurance Company Ltd	1.79		

Active Stock positions	5		<b>B</b>	Quantitative Indicators	Fund	Benchmark
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.97	1
IndusInd Bank Ltd.	3.0	HDFC Ltd.	-8.7	Standard Deviation	28.90%	29.24%
Karur Vysya Bank Ltd.	2.6	Kotak Mahindra		(Annual)		
Multi Commodity		Bank Ltd.	-4.6	Sharpe Ratio	0.03%	
Exchange Of India Ltd	1.8	HDFC Bank Ltd.	-3.6	Portfolio Turnover Ratio (Annual)	0.21	
Federal Bank Ltd.	1.7	Bajaj Finance Ltd.	-2.7	P/B	3.79	3.76
State Bank Of India	1.7	ICICI Bank Ltd	-2.1	P/E	26.11	26.29
				ROE	15.09	15.61

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of $\overline{<}$ 10000							
Period	NAV Growth (%)	Nifty Financial Services TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)	
1 Year	15.08	10.47	5.69	11,508	11,047	10,569	
3 Years	7.57	9.84	15.51	12,450	13,255	15,418	
5 Years	5.29	13.26	12.85	12,942	18,644	18,308	
Since inception*	14.59	17.87	14.42	1,28,445	2,18,006	1,24,920	

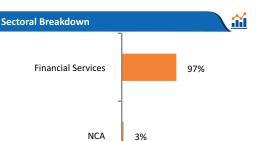
Different plans have a different expense structure. The performance details provided herein are of regular plan. The Benchmark Index of UTI -Banking Sector Fund is Changed From S&P CNX Banks to CNX Bank index with effect from 13th May, 2010 \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani & Ms. Preethi R S.

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

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Financial Services TRI	Yield (%) Nifty 50 TR
1 Year	1,20,000	1,33,945	1,31,391	1,26,680	22.34	18.15	10.53
3 Years	3,60,000	4,80,520	4,71,755	4,75,581	19.72	18.41	18.98
5 Years	6,00,000	8,03,085	8,70,167	8,87,594	11.62	14.87	15.67
7 Years	8,40,000	12,14,213	14,57,349	14,24,214	10.36	15.47	14.83
10 Years	12,00,000	21,13,297	27,28,850	24,61,523	10.90	15.69	13.77
15 Years	18,00,000	46,29,208	65,96,993	51,45,655	11.67	15.78	12.91
Since inception	21,70,000	74,95,636	1,12,82,927	78,73,130	12.38	16.15	12.84

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



# UTI HEALTHCARE FUND (Erstwhile UTI Pharma & Healthcare Fund)

**₽** 

# **JANUARY 2023**

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

Investment Objective	
The primary objective of the so term capital appreciation by in equity and equity related s /institutions engaged in the He However, there can be no assu the investment objective of achieved.	vesting predominantly in securities of companies salthcare Services Sector. urance or guarantee that
Date of inception/allotment	
28th June, 1999	
Fund Manager	S.
Mr. V Srivatsa - B.Com., ACA, CV Managing the scheme since M Mr. Kamal Gada B.Com, CA, CS, Managing the scheme since M	ar 2017 & CFA
Fund AUM	<u> </u>
Fund Size Monthly Average	:₹701.48 Crore
Closing AUM	:₹691.46 Crore
High/Low NAV in the month	י ₹
High Growth Option	:₹153.6945
Low Growth Option	:₹148.4960
Total Expense Ratio	%
Regular	: 2.56
Direct	:1.46
Minimum Investment Amou	int 🖒
Growth:	₹ 5000/-
IDCW:	₹5000/-

### Load Structure

Entry Load: Nil

Exit Load : < 30 days - 1%;≥ 30 days - Nil

NAV per unit as on 30 <sup>th</sup> D	ecember, 2022 → ₹
<b>Regular Growth Option</b>	₹148.5058
Regular IDCW Option	₹114.7741
Direct Growth Option	₹163.2855
Direct IDCW Option	₹126.2089

Portfolio Details	
% of Top 10 Stocks	59.18
Median Market Cap (₹ Cr)	40,633
Weighted Average Market Cap	66,011
Number of Securities	32
All figures given are provisional and u	inaudited.

Market Capitalisation (%)							
	Large	Mid	Small				
Fund	43	27	30				
Benchmark	51	30	18				

Portfolio as on 30 <sup>th</sup> December, 2022					
Equity	% to NAV	Equity	% to NAV		
Sun Pharmaceuticals Industries Ltd.	13.58	J.B.Chemicals & Pharmaceuticals Ltd	1.94		
Cipla Ltd.	8.54	Metropolis Healthcare Ltd	1.90		
Dr Reddy's Laboratories Ltd.	6.65	Poly Medicure Ltd.	1.71		
Apollo Hospitals Enterprise Ltd.	6.48	AMI Organics Ltd	1.65		
Fortis Healthcare Ltd.	4.68	Proctor & Gamble Health Ltd	1.58		
Krishna Institute Of Medical Science Ltd	4.11	Indoco Remedies Ltd.	1.37		
Ajanta Pharma Ltd.	3.99	Rainbow Childrens Medicare Ltd	1.34		
Zydus Lifesciences Ltd	3.79	Windlas Biotec Ltd	1.01		
Divis Laboratories Ltd.	3.70	Biocon Ltd.	0.98		
IPCA Laboratories Ltd.	3.66	Lupin Ltd.	0.90		
ERIS Lifesciences Ltd	3.65	Pfizer Ltd.	0.90		
Aurobindo Pharma Ltd.	3.55	Alembic Pharmaceuticals Ltd.	0.83		
Suven Pharmaceuticals Ltd	3.16	Sanofi India Ltd.	0.80		
Torrent Pharmaceuticals Ltd.	3.07	Others	1.38		
Abbott India Ltd.	2.49	Net Current Assets	2.18		
Gland Pharma Ltd	2.28	TOTAL	100.00		
Alkem Laboratories Ltd	2.17				

Active Stock positions			¥6	Quantitative Indicators	Fund	Benchmark
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.90	1
ERIS Lifesciences Ltd	3.3	Max Healthcare		Standard Deviation	18.49%	20.07%
Ajanta Pharma Ltd	3.3	Institute Ltd	-5.2	(Annual)		
Krishna Institute Of		Sun Pharmaceuticals		Sharpe Ratio	0.75%	
Medical Science Ltd	3.2	Industries Ltd.	-3.7	Portfolio Turnover Ratio (Annual)	0.29	
Suven Pharmaceuticals		Divis Laboratories Ltd.	-3.2	P/B	5.89	6.24
Ltd	2.4	Laurus Labs Ltd.	-2.4	P/E	40.04	44.25
Fortis Healthcare Ltd.	2.3	Lupin Ltd.	-1.9	ROE	17.70	15.52

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000						
Period	NAV Growth (%)	S&P BSE Healthcare TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Healthcare TRI(₹)	Nifty 50 TRI (₹)
1 Year	-12.33	-11.50	5.69	8,767	8,850	10,569
3 Years	20.43	20.47	15.51	17,475	17,493	15,418
5 Years	10.33	9.97	12.85	16,352	16,087	18,308
Since inception*	13.49	13.77	NA	1,96,305	2,08,022	NA

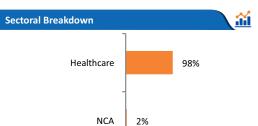
Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. N.A Not Available. Schemes Managed by Mr. V Srivatsa & Mr. Kamal Gada. 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 o	n 30 <sup>th</sup> Decem	ber, 2022					
Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE Healthcare TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,17,096	1,17,561	1,26,680	-4.47	-3.76	10.53
3 Years	3,60,000	4,04,840	4,11,036	4,75,581	7.79	8.82	18.98
5 Years	6,00,000	8,28,053	8,21,511	8,87,594	12.85	12.53	15.67
7 Years	8,40,000	12,32,610	12,02,230	14,24,214	10.78	10.08	14.83
10 Years	12,00,000	20,37,310	19,61,086	24,61,523	10.21	9.49	13.77
15 Years	18,00,000	50,76,911	51,17,430	51,45,655	12.75	12.85	12.91
Since inception	21,70,000	78,43,653	80,59,000	78,73,130	12.80	13.05	12.84

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.\*Since inception for above mentioned schemes is taken for the period December 2004 to December 2022 (Since SIP facility was introduced in November 2004 to December 2024 to December 2024 (Since SIP facility was introduced in November 2024 to December 2024 (Since SIP facility was introduced in November 2024 to December 2024 to December 2024 (Since SIP facility was introduced in November 2024 to December 2024 to December 2024 (Since SIP facility was introduced in November 2024 to December 2024 to December 2024 (Since SIP facility was introduced in November 2024 to December 2024 to December 2024 (Since SIP facility was introduced in November 2024 to December 2024 to December 2024 (Since SIP facility was introduced in November 2024 to December 2024 to December 2024 (Since SIP facility was introduced in November 2024 to December 2024 to December 2024 (Since SIP facility was introduced in November 2024 to December 2024 to December 2024 (Since SIP facility was introduced in November 2024 to December 2024 (Since SIP facility was introduced in November 2024 to December 2024 to December 2024 (Since SIP facility was introduced in November 2024 to December 2024 to December 2024 (Since SIP facility was introduced in November 2024 to December 2024 to Dec 2004. Past performance may or may not be sustained in future.



# **UTI TRANSPORTATION & LOGISTICS FUND**

An open ended equity scheme investing in transportation & logistics sector.

Investment Objective	
The objective of the scheme i capital appreciation by inve equity and equity related s engaged in the transportation a However, there can be no assu the investment objective of achieved.	sting predominantly in ecurities of companies and logistics sector. Irrance or guarantee that
Date of inception/allotment	
11th April, 2008	
Fund Manager	₽₽
Mr Sachin Trivedi, B.Com, MMS Managing the scheme since Se	,
Fund AUM	
Fund Size Monthly Average	:₹1953.07 Crore
Closing AUM	:₹1930.73 Crore
High/Low NAV in the month	₹
High Growth Option	:₹154.8962
Low Growth Option	:₹143.9468
Total Expense Ratio	%
Regular	: 2.36
Direct	:1.04
Minimum Investment Amou	nt 🖒
Growth:	₹ 5000/-
IDCW:	₹5000/-
Load Structure	E
Entry Load: Nil	
Exit Load : < 30 days - 1%;≥ 30	days – Nil

NAV per unit as on $30^{\text{th}}$ D	ecember, 2022 ₹
Regular Growth Option	₹148.7788
Regular IDCW Option	₹68.6033
Direct Growth Option	₹165.7377
Direct IDCW Option	₹76.6534

Portfolio Details					
% of Top 10 Stocks	71.75				
Median Market Cap (₹ Cr)	1,08,368				
Weighted Average Market Cap	1,11,197				
Number of Securities	34				
All figures given are provisional and unaudited.					

Market Capitalisation (%)						
	Large	Mid	Small			
Fund	70	22	8			
Benchmark	68	29	3			

### Portfolio as on 30<sup>th</sup> December, 2022

Equity% to NAAVEquityMahindra & Mahindra Ltd.13.61Mahindra Logistics LtdMaruti Suzuki India Ltd.13.16Samvardhana Motherson International LtdEicher Motors Ltd.8.92Minda Corporation LtdTata Motors Ltd.8.16Endurance Technologies Ltd.Adani Ports And Special Economic Zone Ltd7.00Motherson Sumi Wiring India LtdBajaj Auto Ltd.6.98VRL Logistics LtdAshok Leyland Ltd.4.31Subros Ltd.Hero Motocorp Ltd.3.73Jamna Auto Industries Ltd.Apollo Tyres Ltd.3.07Mahindra CIE Automotive LtdTVS Motor Company Ltd2.80Escorts Kubota LtdInterglobe Aviation Ltd1.97Gujarat Pipavav Port Ltd.Bharat Forge Ltd.1.67OthersSundram Fasteners Ltd.1.62Net Current AssetsSchaeffler India Ltd1.44TOTALMahindra & Mahindra Fin.Ser.Ltd.1.37			
Maruti Suzuki India Ltd.13.16Samvardhana Motherson International LtdEicher Motors Ltd8.92Minda Corporation LtdTata Motors Ltd.8.16Endurance Technologies Ltd.Adani Ports And Special Economic Zone Ltd7.00Motherson Sumi Wiring India LtdBajaj Auto Ltd.6.98VRL Logistics LtdAshok Leyland Ltd.4.31Subros Ltd.Hero Motocorp Ltd.3.73Jamna Auto Industries Ltd.Apollo Tyres Ltd.3.07Mahindra CIE Automotive LtdTVS Motor Company Ltd2.80Escorts Kubota LtdInterglobe Aviation Ltd1.97Gujarat Pipavav Port Ltd.Bharat Forge Ltd.1.67OthersSundram Fasteners Ltd.1.62Net Current AssetsSchaeffler India Ltd1.44TOTAL	Equity		Equity
Eicher Motors LtdBareMinda Corporation LtdTata Motors Ltd.8.92Minda Corporation LtdTata Motors Ltd.8.16Endurance Technologies Ltd.Adani Ports And Special Economic Zone Ltd7.00Motherson Sumi Wiring India LtdBajaj Auto Ltd.6.98VRL Logistics LtdAshok Leyland Ltd.4.31Subros Ltd.Hero Motocorp Ltd.3.73Jamna Auto Industries Ltd.Apollo Tyres Ltd.3.07Mahindra CIE Automotive LtdTVS Motor Company Ltd2.80Escorts Kubota LtdInterglobe Aviation Ltd1.97Gujarat Pipavav Port Ltd.Bharat Forge Ltd.1.87Sandhar Technologies LtdBosch Ltd.1.67OthersSundram Fasteners Ltd.1.62Net Current AssetsSchaeffler India Ltd1.44TOTAL	Mahindra & Mahindra Ltd.	13.61	Mahindra Logistics Ltd
Tata Motors Ltd.8.16Endurance Technologies Ltd.Adani Ports And Special Economic Zone Ltd7.00Motherson Sumi Wiring India LtdBajaj Auto Ltd.6.98VRL Logistics LtdAshok Leyland Ltd.4.31Subros Ltd.Hero Motocorp Ltd.3.73Jamna Auto Industries Ltd.Apollo Tyres Ltd.3.07Mahindra CIE Automotive LtdTVS Motor Company Ltd2.80Escorts Kubota LtdInterglobe Aviation Ltd1.97Gujarat Pipavav Port Ltd.Bharat Forge Ltd.1.67OthersSundram Fasteners Ltd.1.62Net Current AssetsSchaeffler India Ltd1.44TOTAL	Maruti Suzuki India Ltd.	13.16	Samvardhana Motherson International Ltd
Adani Ports And Special Economic Zone Ltd7.00Motherson Sumi Wiring India LtdBajaj Auto Ltd.6.98VRL Logistics LtdAshok Leyland Ltd.4.31Subros Ltd.Hero Motocorp Ltd.3.73Jamna Auto Industries Ltd.Apollo Tyres Ltd.3.07Mahindra CIE Automotive LtdTVS Motor Company Ltd2.80Escorts Kubota LtdInterglobe Aviation Ltd1.97Gujarat Pipavav Port Ltd.Bharat Forge Ltd.1.67OthersSundram Fasteners Ltd.1.62Net Current AssetsSchaeffler India Ltd1.44TOTAL	Eicher Motors Ltd	8.92	Minda Corporation Ltd
Bajaj Auto Ltd.6.98VRL Logistics LtdAshok Leyland Ltd.4.31Subros Ltd.Hero Motocorp Ltd.3.73Jamna Auto Industries Ltd.Apollo Tyres Ltd.3.07Mahindra CIE Automotive LtdTVS Motor Company Ltd2.80Escorts Kubota LtdInterglobe Aviation Ltd2.57MRF Ltd.Container Corporation Of India Ltd1.97Gujarat Pipavav Port Ltd.Bharat Forge Ltd.1.67OthersSundram Fasteners Ltd.1.62Net Current AssetsSchaeffler India Ltd1.44TOTAL	Tata Motors Ltd.	8.16	Endurance Technologies Ltd.
Ashok Leyland Ltd.4.31Subros Ltd.Hero Motocorp Ltd.3.73Jamna Auto Industries Ltd.Apollo Tyres Ltd.3.07Mahindra CIE Automotive LtdTVS Motor Company Ltd2.80Escorts Kubota LtdInterglobe Aviation Ltd2.57MRF Ltd.Container Corporation Of India Ltd1.97Gujarat Pipavav Port Ltd.Bharat Forge Ltd.1.67OthersSundram Fasteners Ltd.1.62Net Current AssetsSchaeffler India Ltd1.44TOTAL	Adani Ports And Special Economic Zone Ltd	7.00	Motherson Sumi Wiring India Ltd
Hero Motocorp Ltd.3.73Jamna Auto Industries Ltd.Apollo Tyres Ltd.3.07Mahindra CIE Automotive LtdTVS Motor Company Ltd2.80Escorts Kubota LtdInterglobe Aviation Ltd2.57MRF Ltd.Container Corporation Of India Ltd1.97Gujarat Pipavav Port Ltd.Bharat Forge Ltd.1.67OthersSundram Fasteners Ltd.1.62Net Current AssetsSchaeffler India Ltd1.44TOTAL	Bajaj Auto Ltd.	6.98	VRL Logistics Ltd
Apollo Tyres Ltd.3.07Mahindra CIE Automotive LtdTVS Motor Company Ltd2.80Escorts Kubota LtdInterglobe Aviation Ltd2.57MRF Ltd.Container Corporation Of India Ltd1.97Gujarat Pipavav Port Ltd.Bharat Forge Ltd.1.87Sandhar Technologies LtdBosch Ltd.1.67OthersSundram Fasteners Ltd.1.62Net Current AssetsSchaeffler India Ltd1.44TOTAL	Ashok Leyland Ltd.	4.31	Subros Ltd.
TVS Motor Company Ltd2.80Escorts Kubota LtdInterglobe Aviation Ltd2.57MRF Ltd.Container Corporation Of India Ltd1.97Gujarat Pipavav Port Ltd.Bharat Forge Ltd.1.87Sandhar Technologies LtdBosch Ltd.1.67OthersSundram Fasteners Ltd.1.62Net Current AssetsSchaeffler India Ltd1.44TOTAL	Hero Motocorp Ltd.	3.73	Jamna Auto Industries Ltd.
Interglobe Aviation Ltd2.57MRF Ltd.Container Corporation Of India Ltd1.97Gujarat Pipavav Port Ltd.Bharat Forge Ltd.1.87Sandhar Technologies LtdBosch Ltd.1.67OthersSundram Fasteners Ltd.1.62Net Current AssetsSchaeffler India Ltd1.44TOTAL	Apollo Tyres Ltd.	3.07	Mahindra CIE Automotive Ltd
Container Corporation Of India Ltd1.97Gujarat Pipavav Port Ltd.Bharat Forge Ltd.1.87Sandhar Technologies LtdBosch Ltd.1.67OthersSundram Fasteners Ltd.1.62Net Current AssetsSchaeffler India Ltd1.44TOTAL	TVS Motor Company Ltd	2.80	Escorts Kubota Ltd
Bharat Forge Ltd.1.87Sandhar Technologies LtdBosch Ltd.1.67OthersSundram Fasteners Ltd.1.62Net Current AssetsSchaeffler India Ltd1.44TOTAL	Interglobe Aviation Ltd	2.57	MRF Ltd.
Bosch Ltd.1.67OthersSundram Fasteners Ltd.1.62Net Current AssetsSchaeffler India Ltd1.44TOTAL	Container Corporation Of India Ltd	1.97	Gujarat Pipavav Port Ltd.
Sundram Fasteners Ltd.     1.62     Net Current Assets       Schaeffler India Ltd     1.44     TOTAL	Bharat Forge Ltd.	1.87	Sandhar Technologies Ltd
Schaeffler India Ltd 1.44 <b>TOTAL</b>	Bosch Ltd.	1.67	Others
	Sundram Fasteners Ltd.	1.62	Net Current Assets
Mahindra & Mahindra Fin.Ser.Ltd. 1.37	Schaeffler India Ltd	1.44	TOTAL
	Mahindra & Mahindra Fin.Ser.Ltd.	1.37	

Mahindra & Mahindra I	Fin.Ser	.Ltd.	1.37				
Active Stock positions	;			B	Quantitative Indicators	Fund	Benchmark
Overweight (Top 5)	%	Underweight	(Top 5)	%	Beta	1.00	1
Eicher Motors Ltd	3.6	Tube Investme	ents		Standard Deviation	25.44%	25.12%
Bajaj Auto Ltd.	2.1	Of India Ltd		-3.4	(Annual)		
Ashok Leyland Ltd.	1.9	Indian Railway	/ Catering	&	Sharpe Ratio	0.39%	
Apollo Tyres Ltd.	1.8	Tourism Ltd		-2.3	Portfolio Turnover	0.12	
Mahindra & Mahindra		Zomato Ltd		-2.3	Ratio (Annual) P/B	5.03	4.32
Fin.Ser.Ltd.	1.4	Balkrishna Ind	ustries Lto	d2.1	P/E	5.03 41.83	4.32
		MRF Ltd.		-1.6	ROE	8.97	8.55

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000							
Period	NAV Growth (%)	Nifty Transportation & Logistics TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)	
1 Year	14.69	12.12	5.69	11,469	11,212	10,569	
3 Years	16.53	19.81	15.51	15,830	17,206	15,418	
5 Years	3.06	5.35	12.85	11,627	12,979	18,308	
Since inception*	17.15	16.39	10.79	1,02,962	93,548	45,244	

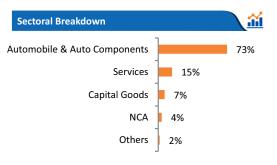
Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr Sachin Trivedi.

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

SIP Returns as on 30 <sup>th</sup> December, 2022										
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Transportation & Logistics TRI	Yield (%) Nifty 50 TR			
1 Year	1,20,000	1,26,985	1,27,278	1,26,680	11.02	11.49	10.53			
3 Years	3,60,000	4,99,586	5,14,859	4,75,581	22.53	24.72	18.98			
5 Years	6,00,000	8,48,095	8,99,958	8,87,594	13.82	16.24	15.67			
7 Years	8,40,000	12,11,931	13,05,406	14,24,214	10.30	12.38	14.83			
10 Years	12,00,000	23,11,648	23,66,082	24,61,523	12.59	13.03	13.77			
Since inception	17,60,000	65,42,094	63,79,099	49,80,375	16.33	16.03	13.10			

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.



# **JANUARY 2023**

% to NAV

1.35

1.30

1.18

1.03

0.99

0.95

0.91

0.80

0.75

0.60

0.58

0.46

0.36

0.82

3.69

100.00

UTI LONG TERM EQUITY FUND (TAX SAVING) (Erstwhile UTI Equity Tax Saving Plan)

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

# JANUARY 2023

% to NAV

1.68

1.65

1.65

1.64

1.63

1.60

1.57

1.57

1.46

1.44

1.33

1.33

1.31

1.31

23.05

1.14

Portfolio as on 30<sup>th</sup> December, 2022 % to NAV Equity Equity ICICI Bank Ltd 8.34 Metro Brands Ltd HDFC Bank Ltd. 8.28 **Eicher Motors Ltd** Infosys Ltd. 6.28 United Breweries Ltd. Axis Bank Ltd. 5.05 Nestle India Ltd. Bharti Airtel Ltd. 3.62 Jubilant Food Works Ltd State Bank Of India Aditya Birla Fashion & Retail Ltd. 3.08 Bajaj Finance Ltd. Tata Motors Ltd. 2.50 Maruti Suzuki India Ltd. 2.45 ITIMindtree Ltd. Godrej Consumer Products Ltd 2.11 Carborandum Universal Ltd. Phoenix Mills Ltd CESC Ltd 2.00 Ultratech Cement Ltd. 1.93 Bharat Forge Ltd. Crompton Greaves Consumer Electricals Ltd. 1.92 Ajanta Pharma Ltd. Hindalco Industries Ltd. 1.84 Cipla Ltd. Avenue Supermarts Ltd. MTAR Technologies Ltd 1.77 Cholamandalam Investment & Others Finance Company Ltd Net Current Assets 1.77 ICICI Lombard General Insurance TOTAL 100.00 Company Ltd 1.68 œ

Active Stock positions			ð	<b>Quantitative Indicators</b>	Fund	Benchma
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.94	1
ICICI Bank Ltd	3.2	Reliance Industries Ltd.	-7.3	Standard Deviation	20.57%	21.50%
Axis Bank Ltd.	3.0	HDFC Ltd.	-3.9	(Annual)		
HDFC Bank Ltd.	2.3	Tata Consultancy		Sharpe Ratio	0.44%	
Bharti Airtel Ltd.	1.9	Services Ltd.	-2.8	Portfolio Turnover Ratio (Annual)	0.26	
Phoenix Mills Ltd	1.9	Kotak Mahindra Bank Lto	12.2	P/B	7.95	9.02
		Larsen & Toubro Ltd.	-2.1	P/E	35.11	33.28
				ROE	17.50	18.48

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of $\stackrel{?}{\stackrel{?}{_{\sim}}}$ 10000							
Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	
1 Year	-3.49	4.25	5.69	9,651	10,425	10,569	
3 Years	15.56	17.36	15.51	15,438	16,171	15,418	
5 Years	9.76	11.51	12.85	15,934	17,246	18,308	
Since inception*	14.42	13.82	13.28	2,23,394	1,97,887	1,77,333	
Different plans have a di	fferent evnense str	ucture The nerfo	rmance details provid	led herein are of r	egular nlan		

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 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Vishal Chopda.

Benchmark for UTI Long Term Equity Fund (Tax Saving) has been changed from S&P BSE 200 to Nifty 500 TRI. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 TRI. PRI values The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30 <sup>th</sup> December, 2022									
Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI		
1 Year	1,20,000	1,21,542	1,25,930	1,26,680	2.40	9.33	10.53		
3 Years	3,60,000	4,56,030	4,83,362	4,75,581	16.01	20.14	18.98		
5 Years	6,00,000	8,55,733	8,98,652	8,87,594	14.19	16.18	15.67		
7 Years	8,40,000	13,34,460	14,29,042	14,24,214	13.00	14.92	14.83		
10 Years	12,00,000	23,37,078	25,32,675	24,61,523	12.80	14.30	13.77		
15 Years	18,00,000	48,67,573	53,65,812	51,45,655	12.26	13.40	12.91		
Since inception	21,70,000	69,32,486	80,78,166	78,73,130	11.65	13.08	12.84		

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

**.** .

**Financial Services** 33% Others 16% Information Technology 10% Automobile & Auto Components 9% Fast Moving Consumer Goods 7% **Consumer Services** 7% Capital Goods 6% Healthcare 5% **Consumer Durables** 5% NCA 1%

Sectoral Breakdown

### **Investment Objective**

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

Date of inception/allotment 15th December, 1999	Ē
Fund Manager	S.
Mr. Vishal Chopda, CFA, BE, PGE Managing the scheme since Au	
Fund AUM	
Fund Size Monthly Average Closing AUM	:₹2958.54 Crore :₹2912.95 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹147.6691 :₹139.2640
Total Expense Ratio	%
Regular Direct	: 2.01 : 0.95
Minimum Investment Amou	nt 🖒
Growth: IDCW:	₹500/- ₹500/-

### Load Structure

Entry Load: Nil

ExitLoad : Nil (Lock-in-Period of 3 years for each investment)

 $\left( \begin{array}{c} - \\ - \\ - \\ \end{array} \right)$ 

NAV per unit as on 30 <sup>th</sup> [	December, 2022 🕈
<b>Regular Growth Option</b>	₹142.3031
Regular IDCW Option	₹27.1857
Direct Growth Option	₹155.2246
Direct IDCW Option	₹36.5807

Portfolio Details				
% of Top 10 Stocks	43.71			
Median Market Cap (₹ Cr)	1,17,846			
Weighted Average Market Cap	2,72,656			
All figures given are provisional and unaudited.				

Market Capita	¢		
	Large	Mid	Small
Fund	67	20	13
Benchmark	78	14	8

# UTI NIFTY 50 INDEX FUND (Earlier known as UTI NIFTY INDEX FUND)

# **JANUARY 2023**

An open ended scheme replicating/ tracking Nifty 50 index.



Past performance may or may not be sustained in future.

### Portfolio as on 30<sup>th</sup> December 2022

Portfolio as on 30 <sup>th</sup> December, 2022			
Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	10.99	HCL Technologies Ltd.	1.38
HDFC Bank Ltd.	8.97	Titan Company Ltd.	1.36
ICICI Bank Ltd	7.77	Sun Pharmaceuticals Industries Ltd.	1.35
Infosys Ltd.	6.90	Adani Enterprises Ltd.	1.32
HDFC Ltd.	5.95	Tata Steel Ltd.	1.14
Tata Consultancy Services Ltd.	4.17	Bajaj Finserv Ltd.	1.05
ITC Ltd.	3.65	Ultratech Cement Ltd.	1.00
Kotak Mahindra Bank Ltd.	3.31	IndusInd Bank Ltd.	0.99
Axis Bank Ltd.	3.16	NTPC Ltd.	0.99
Larsen & Toubro Ltd.	3.15	Power Grid Corporation Of India Ltd	0.91
State Bank Of India	2.94	JSW Steel Ltd.	0.91
Hindustan Unilever Ltd.	2.86	Nestle India Ltd.	0.87
Bharti Airtel Ltd.	2.52	Tata Motors Ltd.	0.87
Bajaj Finance Ltd.	2.19	Others	12.77
Asian Paints Ltd.	1.74	Net Current Assets	-0.09
Mahindra & Mahindra Ltd.	1.50	TOTAL	100.00
Maruti Suzuki India Ltd.	1.40		

Quantitative Indicators	Fund	Benchmark	P
Beta Standard Deviation (Annual) Sharpe Ratio	1.00 22.41% 0.38%	1 22.41%	
Portfolio Turnover Ratio (Annual)	0.06		

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000								
od NAV Growth (%)		Nifty 50 S&P BSE TRI (%) Sensex TRI (%)		Nifty 50 TRI (₹)	S&PBSE Sensex TRI (₹)			
5.33	5.69	5.80	10,533	10,569	10,580			
15.04	15.51	15.15	15,230	15,418	15,274			
12.45	12.85	13.62	17,986	18,308	18,942			
11.56	12.49	12.79	1,21,586	1,46,966	1,56,182			
	NAV Growth (%) 5.33 15.04 12.45	NAV Growth (%)         Nifty 50 TRI (%)           5.33         5.69           15.04         15.51           12.45         12.85	NAV Growth (%)         Nifty 50 TRI (%)         S&P BSE Sensex TRI (%)           5.33         5.69         5.80           15.04         15.51         15.15           12.45         12.85         13.62	NAV Growth (%)         Nifty 50 TRI (%)         S&P BSE Sensex TRI (%)         NAV Growth (₹)           5.33         5.69         5.80         10,533           15.04         15.51         15.15         15,230           12.45         12.85         13.62         17,986	NAV Growth (%)         Nifty 50 TRI (%)         S&P BSE Sensex TRI (%)         NAV Growth (₹)         Nifty 50 TRI (₹)           5.33         5.69         5.80         10,533         10,569           15.04         15.51         15.15         15,230         15,418           12.45         12.85         13.62         17,986         18,308			

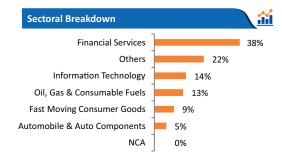
\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain.

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

SIP Returns as on 30 <sup>th</sup> December, 2022								
Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) Nifty 50 TRI	Yield (%) S&P BSE Sensex TRI	
1 Year	1,20,000	1,26,443	1,26,680	1,26,945	10.15	10.53	10.95	
3 Years	3,60,000	4,72,823	4,75,581	4,72,897	18.57	18.98	18.58	
5 Years	6,00,000	8,78,873	8,87,594	8,89,325	15.27	15.67	15.75	
7 Years	8,40,000	14,03,737	14,24,214	14,43,090	14.42	14.83	15.20	
10 Years	12,00,000	24,05,171	24,61,523	24,93,665	13.33	13.77	14.01	
15 Years	18,00,000	48,74,058	51,45,655	52,56,744	12.28	12.91	13.16	
Since inception	21,70,000	72,24,754	78,73,130	80,77,222	12.04	12.84	13.07	

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 December 2022 (Since SIP facility was introduced in November 2004. **Past performance may or may not be sustained in future**.

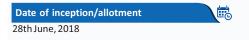


As per the Gazette Notification CG-DL-E-13032020-218653 dated 13<sup>th</sup> March, 2020 issued by Ministry of Finance (Department of Financial Services) notifying 'Yes Bank Limited Reconstruction Scheme 2020 75% of the Yes Bank Limited holding has become non-saleable and locked-in for three years from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

# **UTI NIFTY NEXT 50 INDEX FUND**

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

# **JANUARY 2023**



#### **Fund Manager**

Mr. Sharwan Kumar Goyal, CFA, MMS

Managing the scheme since July-2018 & Mr Ayush Jain, Assistant Fund Manager CA, B.Com (Tax) Managing the scheme since May 2022

Fund AUM	4
Fund Size Monthly Average Closing AUM	:₹2102.73 Crore :₹2087.92 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹15.7157 :₹14.5293
Total Expense Ratio	%
Regular Direct	:0.79 :0.33
Minimum Investment Amount	Ů

#### **Minimum Investment Amount**

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

Load Structure	E
Entry Load: Nil	
Exit Load : Nil	

NAV per unit as on 30 <sup>th</sup> December,	2022 ₹
Regular Growth Option	₹15.0389
Direct Growth Option	₹15.4099

Portfolio Details					
% of Top 10 Stocks	31.80				
Median Market Cap (₹ Cr)	74,299				
Weighted Average Market Cap	1,05,884				
All figures given are provisional and unaudited.					

Market Capita	6)			
	Large	Mid	Small	
Fund	89	11	-	

Portfolio	as on 30 <sup>th</sup>	December	2022
	us on 50	December	, 2022

Portfolio as on 30 December, 2022				
Equity	% to NAV	Equity	% to NAV	
Adani Total Gas Ltd	3.82	Cholamandalam Investment &		
LTIMindtree Ltd.	3.46	Finance Company Ltd	2.46	
Pidilite Industries Ltd.	3.36	Havells India Ltd.	2.38	
Ambuja Cements Ltd.	3.33	PI Industries Ltd.	2.38	
Bharat Electronics Ltd.	3.09	Marico Ltd.	2.28	
Tata Power Company Ltd.	3.04	United Spirits Ltd.	2.26	
Bank Of Baroda	2.99	GAIL (India) Ltd.	2.24	
Vedanta Ltd	2.97	Avenue Supermarts Ltd.	2.18	
SRF Ltd.	2.88	Siemens India Ltd.	2.18	
Godrej Consumer Products Ltd	2.86	SBI Cards And Payment Services Pvt Ltd.	2.02	
Dabur India Ltd.	2.75	DLF Ltd.	2.01	
ICICI Lombard General		Interglobe Aviation Ltd	1.87	
Insurance Company Ltd	2.73	Hindustan Aeronautics Ltd	1.83	
Adani Transmission Ltd.	2.72	Colgate Palmolive India Ltd.	1.77	
Shree Cement Ltd.	2.69	Others	21.86	
Info-Edge (India) Ltd.	2.63	Net Current Assets	-0.10	
Adani Green Energy Ltd	2.53	TOTAL	100.00	
Indian Oil Corporation Ltd.	2.52			

Quantitative Indicators	Fund	Benchmark	
Beta Standard Deviation (Annual)	1.00 21.34%	1 21.37%	
Sharpe Ratio Portfolio Turnover Ratio (Annual)	0.36% 0.50		

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000						
Period	NAV Growth (%)	Nifty Next 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)
1 Year	0.10	0.96	5.69	10,010	10,096	10,569
3 Years	14.21	15.25	15.51	14,903	15,314	15,418
Since inception*	9.46	10.84	13.99	15,036	15,911	18,055

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 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain.

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

SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Next 50 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,22,379	1,22,943	1,26,680	3.71	4.60	10.53
3 Years	3,60,000	4,51,760	4,58,803	4,75,581	15.34	16.43	18.98
Since inception	5,40,000	7,26,613	7,42,823	7,78,605	13.21	14.21	16.36

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 NIFTY200 MOMENTUM 30 INDEX FUND**

**JANUARY 2023** 

(An open-ended scheme replicating/tracking the Nifty200 Momentum 30 Index)

Investment Objective				
The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.				
Date of inception/allotment	Ē			
10th Mar, 2021				
Fund Manager				
Mr. Sharwan Kumar Goyal, B.Co Managing the scheme since Ma Mr Ayush Jain, Assistant Fund M Managing the scheme since Ma	ar-2021 & Manager CA, B.Com (Tax)			
Fund AUM	<u>د</u>			
Fund Size Monthly Average	:₹2131.53 Crore			
Closing AUM	:₹2104.11 Crore			
High/Low NAV in the month	₹			
High Growth Option	:₹13.7248			
Low Growth Option	:₹12.7539			
Total Expense Ratio	%			
Regular	:0.91			
Direct	:0.40			
Minimum Investment Amount				

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

#### Load Structure

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

(F)

NAV per unit as on 30 <sup>th</sup> Decembe	er, 2022 ₹
Regular Growth Option	₹13.1169
Direct Growth Option	₹13.2384

Portfolio Details	
% of Top 10 Stocks	49.59
Median Market Cap (₹ Cr)	1,33,133
Weighted Average Market Cap	2,06,367

All figures given are provisional and unaudited.

Market Capita	arket Capitalisation (%)				
	Large	Mid	Small		
Fund	78	22	-		

Portfolio	as on 30 <sup>th</sup>	December	2022

Portfolio as on 30 <sup>th</sup> December, 2022			
Equity	% to NAV	Equity	% to NAV
Adani Enterprises Ltd.	5.06	Pidilite Industries Ltd.	3.07
State Bank Of India	5.04	TVS Motor Company Ltd	2.93
Mahindra & Mahindra Ltd.	5.00	Trent Ltd.	2.69
NTPC Ltd.	4.98	Cummins India Ltd.	2.41
Axis Bank Ltd.	4.95	Canara Bank	2.35
Sun Pharmaceuticals Industries Ltd.	4.95	Jindal Steel & Power Ltd.	1.89
Bank Of Baroda	4.93	IDFC First Bank Ltd	1.86
ITC Ltd.	4.92	Punjab National Bank	1.76
Bharti Airtel Ltd.	4.89	Siemens India Ltd.	1.66
ICICI Bank Ltd	4.89	ABB India Ltd.	1.12
Ambuja Cements Ltd.	4.66	Bharat Heavy Electricals Ltd.	1.06
Eicher Motors Ltd	4.19	Aditya Birla Capital Ltd	0.83
Bharat Electronics Ltd.	3.81	Escorts Kubota Ltd	0.61
Coal India Ltd.	3.47	Others	0.00
Federal Bank Ltd.	3.43	Net Current Assets	-0.02
Hindustan Aeronautics Ltd	3.42	TOTAL	100.00
Indian Hotels Company Ltd.	3.22		

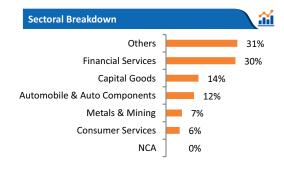
Fund Performand	ce Vs Benchma	rk (CAGR) as o	n 30 <sup>th</sup> Decembe	r, 2022 Growtl	n of₹10000	
Period	NAV Growth (%)	Nifty200 Momentum 30 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty200 Momentum 30 Index TRI (₹)	Nifty 50 TRI (₹)
1 Year Since inception*	-5.95 16.16	-5.45 17.57	5.69 11.64	9,405 13,116	9,455 13,406	10,569 12,207

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 93 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as o	n 30 <sup>th</sup> Decem	ber, 2022					
Period	Investment Amount (₹)	Fund Value (₹)	Nifty200 Momentum 30 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty200 Momentum 30 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,21,964	1,21,667	1,26,680	3.06	2.60	10.53
Since inception	2,10,000	2,18,010	2,17,451	2,29,161	4.16	3.87	9.91

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 S&P BSE SENSEX INDEX FUND (Earlier known as UTI SENSEX INDEX FUND)

# **JANUARY 2023**

(An open-ended scheme replicating/tracking the S&P BSE Sensex TRI Index)

₩,

Investment Objective	
The investment objective of t returns that, before expenses the total returns of the securiti underlying index, subject to there is no guarantee or assura objective of the scheme will be	s, closely correspond to ies as represented by the tracking error. However, ance that the investment
Date of inception/allotment	Ē
31st Jan, 2022	
Fund Manager	Su
<b>,</b> .	
Managing the scheme since Jar Mr Ayush Jain, Assistant Fund I	n-2022 Manager CA, B.Com (Tax)
Managing the scheme since Jar Mr Ayush Jain, Assistant Fund I Managing the scheme since Ma Fund AUM Fund Size Monthly Average	n-2022 Manager CA, B.Com (Tax)
Managing the scheme since Jar Mr Ayush Jain, Assistant Fund I Managing the scheme since Ma Fund AUM Fund Size Monthly Average	n-2022 Manager CA, B.Com (Tax) ay 2022. :₹131.46 Crore :₹132.01 Crore
Fund Size Monthly Average Closing AUM	n-2022 Manager CA, B.Com (Tax) ay 2022. :₹131.46 Crore :₹132.01 Crore
Managing the scheme since Jar Mr Ayush Jain, Assistant Fund I Managing the scheme since Ma Fund AUM Fund Size Monthly Average Closing AUM High/Low NAV in the month High Growth Option	n-2022 Manager CA, B.Com (Tax) ay 2022. :₹131.46 Crore :₹132.01 Crore ₹ :₹11.0298
Managing the scheme since Jar Mr Ayush Jain, Assistant Fund I Managing the scheme since Ma Fund AUM Fund Size Monthly Average Closing AUM High/Low NAV in the month High Growth Option Low Growth Option Total Expense Ratio Regular	n-2022 Manager CA, B.Com (Tax) ay 2022. :₹131.46 Crore :₹132.01 Crore ? :₹11.0298 :₹10.4295 % :0.29
Managing the scheme since Jar Mr Ayush Jain, Assistant Fund I Managing the scheme since Ma Fund AUM Fund Size Monthly Average Closing AUM High/Low NAV in the month High Growth Option Low Growth Option Total Expense Ratio	n-2022 Manager CA, B.Com (Tax) ay 2022. :₹131.46 Crore :₹132.01 Crore ? :₹11.0298 :₹10.4295

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

Load Structure

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

NAV per unit as on 30 <sup>th</sup> Decemb	er, 2022 ₹
Regular Growth Option	₹10.6025
Direct Growth Option	₹10.6122

7.10
9,970
5,450

All figures given are provisional and unaudited.

Market Capit	ket Capitalisation (%)				
	Large	Mid	Small		
Fund	100	-	-		

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

Portfolio as on 30 <sup>th</sup> December, 2022			
Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	12.70	Maruti Suzuki India Ltd.	1.61
HDFC Bank Ltd.	10.35	HCL Technologies Ltd.	1.59
ICICI Bank Ltd	8.97	Titan Company Ltd.	1.57
Infosys Ltd.	7.98	Sun Pharmaceuticals Industries Ltd.	1.56
HDFC Ltd.	6.92	Bajaj Finserv Ltd.	1.39
Tata Consultancy Services Ltd.	4.82	Tata Steel Ltd.	1.31
ITC Ltd.	4.22	Ultratech Cement Ltd.	1.16
Kotak Mahindra Bank Ltd.	3.77	IndusInd Bank Ltd.	1.15
Axis Bank Ltd.	3.73	NTPC Ltd.	1.14
Larsen & Toubro Ltd.	3.64	Power Grid Corporation Of India Ltd	1.06
State Bank Of India	3.32	Nestle India Ltd.	1.01
Hindustan Unilever Ltd.	3.30	Tata Motors Ltd.	0.99
Bharti Airtel Ltd.	2.85	Tech Mahindra Ltd	0.93
Bajaj Finance Ltd.	2.53	Wipro Ltd.	0.84
Asian Paints Ltd.	2.01	Net Current Assets	-0.14
Mahindra & Mahindra Ltd.	1.73	TOTAL	100.00



# UTI NIFTY Mid cap 150 QUALITY 50 INDEX FUND

# **JANUARY 2023**

(An open-ended scheme replicating/tracking Nifty Mid cap 150 Quality 50 Total Return Index

Investment Objective		
The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However there is no guarantee or assurance that the investment objective of the scheme will be achieved.		
Date of inception/allotment	Ē	
11th Apr, 2022		
Fund Manager		
Mr. Sharwan Kumar Goyal, B.Co Managing the scheme since Apr Mr Ayush Jain, Assistant Fund M Managing the scheme since Ma	ʻil 2022 1anager CA, B.Com (Tax)	
Fund AUM	4	
Fund Size Monthly Average Closing AUM	:₹117.70 Crore :₹116.53 Crore	
High/Low NAV in the month	₹	
High Growth Option Low Growth Option	:₹9.8493 :₹9.1476	
Total Expense Ratio	%	
Regular Direct	:0.87 :0.41	
Minimum Investment Amour	nt 🖒	
₹ 5000/- subsequent minimum	investment under	

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

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

NAV per unit as on 30 <sup>th</sup>	December, 2022 ₹
Regular Growth Option	₹9.3372
Direct Growth Option	₹9.3695

Portfolio Details		
% of Top 10 Stocks	31.85	
Median Market Cap (₹ Cr)	26,027	
Weighted Average Market Cap	30,323	
All figures given are provisional and unaudited.		

Market Capitalisation (%)			G
	Large	Mid	Small
Fund	11	76	13

\*In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The above scheme is in existence for less than 1 years.

#### Portfolio as on 30<sup>th</sup> December, 2022

Portfolio as on 30 <sup>th</sup> December, 2022			
Equity	% to NAV	Equity	% to NAV
Page Industries Ltd	4.90	Voltas Ltd.	2.17
Tata Elxsi Ltd.	3.81	Coforge Ltd	2.14
Indian Energy Exchange Ltd	3.79	SKF India Ltd.	2.07
Tube Investments Of India Ltd	3.48	Hindustan Zinc Ltd.	2.05
ICICI Securities Ltd.	2.84	L&T Technology Services Ltd	2.00
APL Apollo Tubes Ltd	2.79	Atul Ltd.	2.00
Persistent Systems Ltd.	2.62	Oracle Financial Services Software Ltd.	1.91
Petronet LNG Ltd.	2.57	Kajaria Ceramics Ltd.	1.88
AU Small Finance Bank Ltd	2.52	Grindwell Norton Ltd.	1.86
Astral Ltd.	2.52	Navin Fluorine International Ltd.	1.82
Deepak Nitrite Ltd.	2.50	Solar Industries India Ltd.	1.78
Abbott India Ltd.	2.47	Gujarat State Petronet Ltd.	1.74
Supreme Industries Ltd.	2.45	Bayer Cropscience Ltd.	1.67
Crompton Greaves Consumer Electricals Ltd.	2.34	Others	26.72
Balkrishna Industries Ltd.	2.33	Net Current Assets	-0.16
Emami Ltd.	2.22	TOTAL	100.00
Coromandel International Ltd.	2.21		

Fund Performance Vs Benchmark (CAGR) as on $30^{\oplus}$ December, 2022 Growth of ₹ 10000						
Period	NAV Growth (%)	Nifty Mid cap150 Quality 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Mid cap150 Quality 50 TRI (₹)	Nifty 50 TRI (₹)
Since inception*	-6.63	-6.27	3.55	9,337	9,373	10,355

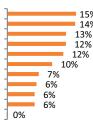
Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain. The performance of the benchmark is calculated using total return index variant of the benchmark index.



Information Technology Financial Services Consumer Durables Others Oil, Gas & Consumable Fuels

Automobile & Auto Components NCA



**Investment Objective** 

# **UTI S&P BSE LOW VOLATILITY INDEX FUND**

: 1:

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Л<sub>и</sub>

(An open-ended scheme replicating/tracking S&P BSE Low Volatility Total Return Index(TRI)

# **JANUARY 2023**

Equity	% to NAV	Equity	% to NAV
Indian Railways Fin Corpn Ltd.	6.14	ITC Ltd.	3.13
Nestle India Ltd.	4.15	Marico Ltd.	3.11
Britannia Industries Ltd.	4.14	Exide Industries Ltd.	3.08
Castrol India Ltd.	3.93	ICICI Bank Ltd	3.07
Colgate Palmolive India Ltd.	3.89	Petronet LNG Ltd.	3.06
Power Finance Corporation Ltd.	3.68	Infosys Ltd.	3.05
Sun Pharmaceuticals Industries Ltd.	3.62	ACC Ltd	3.02
MRF Ltd.	3.47	Bajaj Auto Ltd.	3.00
Tata Consultancy Services Ltd.	3.43	Bayer Cropscience Ltd.	3.00
Dabur India Ltd.	3.43	Glaxosmithkline Pharmacueticals Ltd.	2.83
HDFC Bank Ltd.	3.43	Pidilite Industries Ltd.	2.70
Hindustan Unilever Ltd.	3.27	SBI Life Insurance Company Ltd.	2.67
Cipla Ltd.	3.26	Ajanta Pharma Ltd.	2.65
Alkem Laboratories Ltd	3.23	Berger Paints India Ltd.	2.58
Dr Reddy's Laboratories Ltd.	3.23	Net Current Assets	-0.46
Larsen & Toubro Ltd.	3.23	TOTAL	100.00

<u>...</u>

25%

Fund AUM	
Fund Size Monthly Average Closing AUM	:₹115.31 Crore :₹124.78 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹11.5388 :₹10.9691
Total Expense Ratio	%
Regular	:0.90
Direct	:0.44
Minimum Investment Amount	t Č

Mr Ayush Jain, Assistant Fund Manager CA, B.Com (Tax)

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.

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

Managing the scheme since May 2022.

Date of inception/allotment

03rd Mar, 2022

**Fund Manager** 

#### Minimum Investment Amount

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

Load Struct	ure	¢
Entry Load*:	Nil (Not Applicable as per SE guidelines)	BI
Exit Load :	Nil	

NAV per unit as on 30 <sup>th</sup> De	cember, 2022 ₹
Regular Growth Option	₹11.1344
Direct Growth Option	₹11.1783

Portfolio Details	
% of Top 10 Stocks	39.87
Median Market Cap (₹ Cr)	83,462
Weighted Average Market Cap	2,07,378

All figures given are provisional and unaudited.

Market Capita	lisation (9	%)	C			
	Large	Large Mid				
Fund	58	32	10			

#### Sectoral Breakdown

Fast Moving Consumer Goods Financial Services Healthcare Automobile & Auto Components	25 19% 19% 10%
Others	9%
Oil, Gas & Consumable Fuels	7%
Information Technology	6%
Chemicals	6%
NCA	0%



# HYBRID READY RECKONER JANUARY 2023

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# UTI HYBRID EQUITY FUND (Erstwhile UTI Balanced Fund)

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

# **JANUARY 2023**

Investment Objective Portfolio
The primary objective of the scheme is to generate long
term capital appreciation by investing predominantly in
equity and equity related securities of companies
the market capitalization spectrum. The fund
UDEC Ban

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	E.
2nd January, 1995	

#### Fund Manager

Mr. V Srivatsa (Equity Portion) - B.Com., ACA, CWA, PGDM (IIM-I) Managing the scheme since Nov 2009 & Mr. Sunil Madhukar Patil (Debt Portion), M.com.,MFM Managing the scheme since Feb 2018

Fund AUM	
Fund Size Monthly Average	:₹4469.29 Crore
Closing AUM	:₹4416.58 Crore
High/Low NAV in the month	₹
High Growth Option	:₹268.7672
Low Growth Option	:₹257.7742
Total Expense Ratio	%
Regular	:1.99
Direct	:1.34
Minimum Investment Amou	int 👸
Growth:	₹1000/-
IDCW:	₹5000/-
Load Structure	E

#### 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 30 <sup>th</sup> I	December, 2022 🤇 🏹
<b>Regular Growth Option</b>	₹262.4953
<b>Regular IDCW Option</b>	₹32.9665
Direct Growth Option	₹277.8028
Direct IDCW Option	₹35.7201

Portfolio Details	
Median Market Cap (₹ Cr)	2,85,987
Weighted Average Market Cap	3,32,894
Number of Securities	60
All figures given are provisional and u	inaudited.

Market Capita	lisation (%	5)	¢
	Large	Mid	Small
Fund	69	21	10

^ Mukesh Ambani promoter Group company

Fund Performan	ice Vs Benchm	nark (CAGR) as on	30 <sup>th</sup> Decembe	er, 2022 Grow	/th of ₹ 10000	
Period	NAV Growth (%)	CRISIL Hybrid 35+65 Aggressive Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)
1 Year	5.64	4.79	5.69	10,564	10,479	10,569
3 Years	15.97	13.96	15.51	15,603	14,805	15,418
5 Years	8.58	10.99	12.85	15,095	16,848	18,308
Since inception*	14.47	NA	NA	4,40,729	NA	NA

The current fund manager is managing the scheme since Nov 2009 & Co-Fund Manager managing w.e.f Feb 2018 . \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. V Srivatsa & Mr. Sunil Madhukar Patil. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as	on 30 <sup>m</sup> Decem	ıber, 2022					
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Hybrid 35+65 Aggressive Index	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,26,143	1,25,475	1,26,680	9.67	8.61	10.53
3 Years	3,60,000	4,70,554	4,45,817	4,75,581	18.22	14.42	18.98
5 Years	6,00,000	8,48,708	8,35,515	8,87,594	13.85	13.22	15.67
7 Years	8,40,000	12,89,893	13,17,093	14,24,214	12.05	12.63	14.83
10 Years	12,00,000	22,00,808	22,88,541	24,61,523	11.67	12.40	13.77
15 Years	18,00,000	45,48,210	47,21,829	51,45,655	11.47	11.91	12.91
Since inception	21,70,000	66,16,650	70,09,042	78,73,130	11.21	11.75	12.84

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

# **UTI HYBRID EQUITY FUND** (Erstwhile UTI Balanced Fund) An open ended hybrid scheme investing predominantly in equity and equity related instruments.

Sectoral Breakdown	<b>î</b>	Asset Allocation of D	ebt as or	30 <sup>th</sup> Dec, 2022		Credit Profile of Debt as o	on 30 <sup>th</sup> Dec, 2022	
Financial Services Others Information Technology Automobile & Auto Components Healthcare Construction	23% 13% 9% 7% 7%	Long Term Debt NCA INVIT	1 1 2% 1%	73 3% 1%	3%	AAA/ A1+/ SOV/ NCA AA+ AA- & Below AA	12% 2% 1%	85%
Fast Moving Consumer Goods Portfolio Parameters	5%	CP/CDS Quantitative Indicators	J 1%	Benchmark		1		
Weighted Average Maturity Yield to Maturity* Modified Duration Macaulay Duration *Annualized Portfolio YTM – Yields of are annualized	7.15 Yrs 7.63% 4.32 Yrs 4.54 Yrs	Beta Standard Deviation (Annual) Sharpe Ratio Portfolio Turnover Ratio (Annual)	1.10 15.93% 0.59% 0.28	1 14.14%				

**Investment Objective** 

# UTI MULTI ASSET FUND (Erstwhile UTI Wealth Builder Fund)

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

# JANUARY 2023

Portfolio as on 30<sup>th</sup> December, 2022 % to NAV Portfolio **Futures/Rating** Equity Varun Beverages Ltd 4.18 ITC 1td 3.31 Ambuja Cements Ltd. 3.10 NTPC Ltd. 2.72 Bank Of Baroda -0.13 2.62 Indian Hotels Company Ltd. 2.42 -0.16 Mahindra & Mahindra Ltd. 2.09 Coal India Ltd 2.03 Page Industries Ltd 1.93 -0.14 Karur Vysya Bank Ltd. 1.89 Federal Bank Ltd. 1 87 TVS Motor Company Ltd 1.69 Trent Ltd. 1.64 -0.17 Hindustan Aeronautics Ltd 1.56 Bharat Electronics Ltd. 1.51 Eicher Motors Ltd 1.41 Solar Industries India Ltd. 1.39 Tube Investments Of India Ltd 1.38 Great Eastern Shipping Co. Ltd. 1.34 Canara Bank 1.33 -1.33 Phoenix Mills Ltd 1.25 Oil & Natural Gas Corporation Ltd. 1.22 -1.23 United Spirits Ltd. 1.19 -1.20 Tech Mahindra Ltd 1.14 -1.15 **KPIT** Technologies Ltd 1.11 Fine Organic Ind Ltd 1.08 Indian Bank 1.05 CG Power And Industrial Solutions Ltd 1.01 Coromandel International Ltd. 0.99 Schaeffler India Ltd 0.97 Tata Elxsi Ltd. 0.94 ABB India Itd 0.93 Aditya Birla Fashion & Retail Ltd. 0.84 -0.08 AIA Engineering Ltd. 0.84 DCB Bank Itd 0 77 Jyothy Labs Ltd. 0.75 Apollo Tyres Ltd. 0.63 Narayana Hrudayalaya Ltd 0.59 Creditaccess Grameen Ltd 0.52 Grindwell Norton Ltd. 0.51 GHCL Ltd. 0.50 Thermax Ltd. 0.47 **RHI Magnesita India Ltd** 0.44 Asahi India Glass Ltd. 0.42 ZF Commercial Vehicle Control Systems India Ltd 0.40 Sun Pharmaceuticals Industries Ltd. 0.39 -0.39 Titan Company Ltd. 0.39 -0.39 ICICI Bank Ltd 0.35 -0.35 Mahindra CIE Automotive Ltd 0.34 -0.28 Power Grid Corporation Of India Ltd 0.28 SRF Ltd. 0.27 -0.27 Tata Power Company Ltd. 0.27 -0.28 Borosil Renewables Ltd 0.25 Persistent Systems Ltd. 0.22 -0.22 Ratnamani Metals & Tubes Ltd. 0.19 Jamna Auto Industries Ltd. 0.17 -0.12 Mphasis Ltd 0.12 Hindalco Industries Ltd. 0.10 -0.10 National Aluminium Company Ltd. 0.09 -0.09 Chambal Fertilisers & Chemicals Ltd 0.08 -0.08 **Govt Securities** 7.38% GSEC 20/06/2027 3.93 SOV 7.54% G-sec 23/05/2036 2.82 SOV 6.54% GSEC MAT - 17/01/2032 SOV 2.64 364 D TBILL MAT 12/10/2023 1.59 SOV 364 D TBILL MAT 19/10/2023 0.53 SOV 364 D TBILL MAT - 01/06/2023 0.15 SOV **Mutual Fund Units** UTI MF- Gold Exchange Traded Fund 19.77 Net Current assets 3.09 Total 100.00

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

#### **Fund Manager**

Mr. Sharwan Kumar Goyal, CFA, MMS (Equity/Gold Portion) Managing the scheme since Nov 2021 & Mr. Sunil Madhukar Patil , M.com.,MFM (Debt Portion) Managing the scheme since Sep 2021

Fund AUM	
Fund Size Monthly Average	:₹899.40 Crore
Closing AUM	:₹895.60 Crore
High/Low NAV in the month	₹
High Growth Option	:₹46.7588
Low Growth Option	:₹44.6793
Total Expense Ratio	%
Regular	: 1.93
Direct	:1.04
Minimum Investment Amount	Ċ
Growth:	₹ 5000/-
IDCW:	₹5000/-
Load Structure	E

#### 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 30 <sup>th</sup> Decem	ber, 2022 ₹
Regular Growth Option	₹45.9371
Regular IDCW Option	₹19.9262
Direct Growth Option	₹49.6816
Direct IDCW Option	₹22.2030

Portfolio Details	
% of Top 10 Stocks	25.94
Median Market Cap (₹ Cr)	50,842
Weighted Average Market Cap	81,772
All figures given are provisional and u	inaudited.

Market Capitalisation (%)				
	Large	Mid	Small	
Fund	51	34	14	
Benchmark	87	12	0	

# UTI MULTI ASSET FUND (Erstwhile UTI Wealth Builder Fund)

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

Fund Performance Vs Benchmark (CAGR) as on 30 $^{ m th}$ December, 2022 Growth of ₹ 10000						
Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
1 Year	4.42	5.12	5.69	10,442	10,512	10,569
3 Years	9.70	14.09	15.51	13,205	14,854	15,418
5 Years	6.41	11.39	12.85	13,645	17,155	18,308
Since inception*	11.40	14.52	16.01	45,938	67,850	81,449

Different plans have a different expense structure. The performance details provided herein are of regular plan. @Equity: 65% S&P BSE 200 Debt & Money Market Instruments: 25% CRISIL Composite Bond Fund: Gold ETFs: 10% Prices of Gold \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil , Mr. Sharwan Kumar Goyal . The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as o	on 30 <sup>th</sup> Decem	ber, 2022					-
Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,26,118	1,25,250	1,26,680	9.63	8.25	10.53
3 Years	3,60,000	4,20,257	4,43,379	4,75,581	10.33	14.03	18.98
5 Years	6,00,000	7,48,254	8,37,934	8,87,594	8.77	13.34	15.67
7 Years	8,40,000	11,19,985	13,23,757	14,24,214	8.09	12.78	14.83
10 Years	12,00,000	17,83,853	22,85,194	24,61,523	7.70	12.37	13.77
Since inception	16,80,000	30,49,736	41,48,702	45,34,994	8.08	12.04	13.17

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit

of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future. @Equity: 65% S&P BSE 200 Debt & Money Market Instruments: 25% CRISIL Composite Bond Fund: Gold ETFs: 10% Prices of Gold

Æ

%

-6.7

-5.8

-5.1

-4.5

Quantitative Indicators	Fund	Benchmark	æ
Beta Standard Deviation (Annual) Sharpe Ratio Portfolio Turnover Ratio (Annual)	0.91 13.77% 0.23% 2.88	1 14.42%	
nacio (/ innaci)			

%

3.9

2.7

2.2

2.0

2.0

Underweight (Top 5)

HDFC Bank Ltd.

ICICI Bank Ltd

Infosys Ltd.

HDFC Ltd.

Reliance Industries Ltd. -8.2

**Active Stock positions** Overweight (Top 5)

Varun Beverages Ltd

Bank Of Baroda

Indian Hotels

Company Ltd.

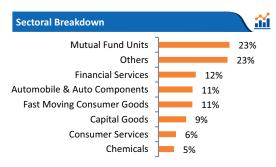
NTPC Ltd.

Ambuja Cements Ltd.

Portfolio Parameters	
Weighted Average Maturity	5.57 Yrs
Yield to Maturity*	7.10%
Modified Duration	3.91 Yrs
Macaulay Duration	4.05 Yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized







WBINDX4 Returns		
Monthly Returns	6.69%	
Quarterly Returns	0.25%	
half Yearly Returns	1.27%	
Annual Returns - Absolute	2.12%	
2 Year CAGR	18.64%	
3 Year CAGR	10.10%	
5 Year CAGR	6.68%	
10 Year CAGR	12.66%	
YTD	0.92%	

# UTI ARBITRAGE FUND (Erstwhile UTI Spread Fund)

# JANUARY 2023

An open ended scheme investing in arbitrage opportunities.

**Investment Objective** 

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

Date of inception/allotment 22nd June, 2006

#### **Fund Manager**

Mr. Sharwan Kumar Goyal (For Equity Portion) Managing the scheme since Jan 2021 & Mr. Amit Sharma (For Debt Portion) Managing the scheme since Jul 2018

Fund AUM	
Fund Size Monthly Average Closing AUM	:₹3571.14 Crore :₹3579.96 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹29.3316 :₹29.1287
Total Expense Ratio	%
Regular Direct	: 0.93 : 0.34
Minimum Investment Amount	Ċ

#### Load Structure

Entry Load: Nil

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

(B) Redemption / Switch out after 21 days from the date of allotment - NIL Any redemption/switchout of units would be done on First in First out (FIFO) basis

**(**₽

NAV per unit as on 30 <sup>th</sup> D	December, 2022 ₹
Regular Growth Option	₹29.3296
Regular IDCW Option	₹16.5690
Direct Growth Option	₹30.8031
Direct IDCW Option	₹18.0185

Portfolio Details	
Median Market Cap (₹ Cr)	99,065
Weighted Average Market Cap	2,77,468
All figures given are provisional and u	inaudited

Portfolio Parameters	
Weighted Average Maturity	0.32 Yrs
Yield to Maturity*	6.78%
Modified Duration	0.32 Yrs
Macaulay Duration	0.32 Yrs

Portfolio as on 30 <sup>th</sup> December, 2022		
Equity	% to NAV	Hedged
Equity*	66.47	
MM Instruments	22.95	
Cash, MM & cash equivalent	10.44	
STD	0.15	
Debt	0.00	
Total	100.00	

All figures given are provisional and unaudited. \*Average Equity holding is 67.36% for the past 12 months against the requirement of minimum 65%. (Annual average of the monthly average opening and closing figures)

Asset Allocation of Debt as on 3	0 <sup>th</sup> Dec, 2022		Quantitative Indicators	Fund	Benchmark
Equity		66%	Beta Standard Deviation (Annual)	0.35 1.09%	1 1.87%
MM Instruments	23%		Sharpe Ratio Portfolio Turnover	-2.30% 10.74	
Cash, MM & cash equivalent	10%		Ratio (Annual)	10.74	
STD	0%				
Debt	0%				

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000						
Period	NAV Growth (%)	Nifty 50 Arbitrage TRI (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty 50 Arbitrage TRI (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	4.04	4.19	4.11	10,404	10,419	10,411
3 Years	4.09	3.57	4.49	11,279	11,111	11,410
5 Years	4.91	4.35	5.57	12,710	12,374	13,115
Since inception*	6.72	6.09	6.09	29,316	26,581	26,581

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

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 Arbitrage TRI(₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage TRI	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,848	1,22,870	1,23,061	4.45	4.48	4.79
3 Years	3,60,000	3,82,521	3,82,215	3,82,885	3.99	3.93	4.05
5 Years	6,00,000	6,70,420	6,65,774	6,78,217	4.39	4.11	4.85
7 Years	8,40,000	9,94,611	9,78,510	10,13,323	4.76	4.30	5.28
10 Years	12,00,000	15,72,751	15,37,605	16,18,134	5.28	4.85	5.83
15 Years	18,00,000	28,72,820	21,77,351	29,11,687	5.96	5.35	6.12
Since inception	19,70,000	33,42,308	21,77,351	33,45,575	6.11	5.35	6.12

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

# UTI REGULAR SAVINGS FUND (Erstwhile UTI MIS Advantage Plan)

An open ended hybrid scheme investing predominantly in debt instruments.

## **JANUARY 2023**

Portfolio as on 30<sup>th</sup> December, 2022 (Main Portfolio) % to NAV Rating Fauity HDFC Bank Ltd. 2.38 ICICI Bank Ltd 1.70 Infosvs Ltd. 1.60 Axis Bank Ltd. 1 2 7 Bharti Airtel Ltd. 0.95 State Bank Of India 0.86 Hindalco Industries Itd. 0.62 Aditya Birla Fashion & Retail Ltd. 0.55 IndusInd Bank Ltd. 0.55 Maruti Suzuki India Ltd. 0.53 Others 13.57 CP/CDS ebt CRISIL AAA/A1+ Kotak Mahindra Bank Ltd. 1.54 Govt Securities 6.54% GSEC MAT - 17/01/2032 9.01 SOV 7.26% GSEC 22/08/2032 SOV 6.32 7.26% GSEC 14/01/29 SOV 5.07 7.70% MH SDL MAT - 19/10/2030 3.21 SOV 7.38% GSEC 20/06/2027 3.19 SOV 7.19% GJ SDL MAT - 25/01/2027 3.16 SOV GOI FRB - MAT 22/09/2033 2.53 SOV 7.81 % UP SDL 19/10/2034 SOV 1.60 SOV 7 41% GS MAT - 19/12/2036 1.59 07.75 TN SDL MAT 10/08/2032 0.96 SOV 364 D TBILL MAT - 01/06/2023 0.16 SOV 7.17% GSEC 08/01/2028 0.05 SOV Long Term Debt Power Finance Corporation Ltd. 3.10 CRISIL AAA/A1+ Jamnagar Utilities & Power Pvt Ltd. ^ 3.10 CRISIL AAA/A1+ State Bank Of India 1.91 CRISIL AA+ CRISIL AAA/A1+ Summit Digitel Infrastructure Ltd 1.85 CARE A-Yes Bank Ltd. 1.72 Shriram Finance Ltd 1.60 IND AA+ Small Indst. Dev. Bank Of India 1.59 ICRA AAA/A1+ Housing And Urban Development Corpn 1.59 CARE AAA/A1+ Bajaj Finance Ltd. 1.59 CRISIL AAA/A1+ ICRA AAA/A1+ HDFC Itd. 1.58 Union Bank Of India 1.58 CRISIL AA+ HDFC Bank Ltd. 1.58 CRISIL AAA/A1+ Cholamandalam Investment & Finance Company Ltd ICRA AA+ 1.57 National Housing Bank 1.57 CRISIL AAA/A1+ Tata Motors Finance Ltd. CRISIL AA-1.56 Canfin Homes Ltd. 1.54 ICRA AA+ India Grid Trust CRISIL AAA/A1+ 1.54 ICICI Bank Ltd CRISIL AAA/A1+ 1.16 **REC Ltd** 0.97 CRISIL AAA/A1+ Canara Bank 0.64 CRISIL AA+ Piramal Capital & Housing Finance Ltd 0.57 ICRA AA Net Current assets 3.13 100.00 Total

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 30 $^{\rm th}$ December, 2022 Growth of ₹ 10000						-
Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (%)		NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	3.33	3.41	0.44	10,333	10,341	10,044
3 Years	8.81	8.10	3.61	12,886	12,635	11,124
5 Years	6.49	8.24	5.43	13,697	14,860	13,028
Since inception*	9.21	8.37	5.44	53,590	46,258	27,439

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 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Amandeep S. Chopra & Mr. Amit Premchandani. \*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

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

**Investment Objective** 

Date of inception/allotment	Ē
16th December, 2003	
Fund Manager	Au
Mr. Amandeep S. Chopra - B.Sc. MBA [F	

Portfolio) Managing the scheme since Jun 2004 Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA (Equity Porfolio) Managing the scheme since Jan 2022

Fund AUM	
Fund Size Monthly Average Closing AUM	:₹1589.90 Crore :₹1575.17 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹53.9768 :₹53.2500
Total Expense Ratio	%
Regular Direct	:1.79 :1.20
Minimum Investment Amount	Ů
Growth Plan Monthly IDCW Option Flexi IDCW Option	₹5000/- ₹25000/- ₹5000/-
Load Structure	€÷

#### Load Structure

Entry Load: Nil

ExitLoad : (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 30 <sup>th</sup> Decemb	er, 2022 ₹
Regular Growth Option	₹53.5821
Regular IDCW Option	₹15.7428
Direct Growth Option	₹57.0993
Direct IDCW Option	₹17.1899

Portfolio Details	
Median Market Cap (₹ Cr)	98,366
Weighted Average Market Cap	2,69,617
Number of Securities	56
All figures given are provisional and u	inaudited.

Market Capita	G		
	Large	Mid	Small
Fund	67	19	14

# **UTI REGULAR SAVINGS FUND** (Erstwhile UTI MIS Advantage Plan) An open ended hybrid scheme investing predominantly in debt instruments.

Segregated NAV per unit as on

30<sup>th</sup> December, 2022 Growth :

SIP Returns as	on 30 <sup>th</sup> Decem	ber, 2022					-
Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund		Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,23,690	1,23,644	1,22,553	5.78	5.71	3.99
3 Years	3,60,000	4,15,249	3,98,173	3,70,835	9.52	6.67	1.94
5 Years	6,00,000	7,34,458	7,34,837	6,68,227	8.03	8.05	4.26
7 Years	8,40,000	11,00,362	11,23,221	9,91,749	7.60	8.17	4.68
10 Years	12,00,000	18,21,669	18,64,321	16,01,565	8.10	8.54	5.63
15 Years	18,00,000	35,63,253	36,01,296	28,76,250	8.57	8.70	5.97
Since inception	21,70,000	51,07,101	50,84,477	38,84,241	8.75	8.70	6.07

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.

Asset Allocation of Debt as on 30 <sup>th</sup> D	Dec, 2022	Credit Profile	of Debt as on 30	<sup>th</sup> Dec, 2022
Govt Securities	37%	AAA/ A1+/		82%
Long Term Debt	34%		AA+	12%
Equity	25%	AA	- & Below 5	%
NCA 3% CP/CDS 2%			AA 1%	6
. ]	Ŧ	Excluding Net Currer		
Segregated AUM & NAV	\₹	Segregated - 170	gular Plan - Growt 22020	n Option)
Segregated Fund Size Monthly Average : Closing AUM:	₹0.0Crore ₹0.0Crore	Date	Main Portfolio	Segregated Portfolio
siedening, territi		1/1/02/2020	/11 6229	NΔ

₹0.0

Segregated - 17022020				
Date	Main Portfolio	Segregated Portfoli		
14/02/2020	41.6229	NA		
17/02/2020	40.5238	0.3570		
Reduction in				
NAV(%)	-2.64%			

Sectoral Breakdown		<u> </u>
Others		37%
Financial Services		34%
Information Technology	10%	
Healthcare	10%	
Automobile & Auto Components	9%	

	Quantitative Indicators	Fund	Benchmark	æ
	Beta	1.16	1	
	Standard Deviation (Annual)	6.09%	4.42%	
7	Sharpe Ratio	0.36%		
	Portfolio Turnover Ratio (Annual)	0.93		
	Portfolio Parameters			
	Weighted Average Matur	ity	6.81 Yrs	
	Yield to Maturity*	7.73%		
	Modified Duration	4.37 Yrs		
	Macaulay Duration	4.59 Yrs		

Segregated Portfolio as o	on 30 Decembe	
Portfolio	% of NAV	Rating
Vodafone Idea Ltd	0*	CARE-B-
Net Current Assets	0*	

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

# **UTI UNIT LINKED INSURANCE PLAN\***

An open ended tax saving cum insurance scheme.

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

Date of inception/allotment 1st October, 1971

#### **Fund Manager**

Mr. Sunil Madhukar Patil , M.com., MFM (Debt portion) Managing the scheme since Dec 2021

Mr. Ajay Tyagi - Master in Finance, CFA Charterholder (Equity Porfolio) Managing the scheme since Dec 2014

Fund AUM	
Fund Size Monthly Average	:₹5193.94 Crore
Closing AUM	:₹5150.42 Crore
	Ŧ
High/Low NAV in the month	7
High Growth Option	:₹32.9242
Low Growth Option	:₹32.1630
Total Expense Ratio	%
Existing	:1.70
Direct	:0.96
Minimum Investment Amoun	t ල්
Torgot oppount on bon ood to ₹15	00.000/

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

#### Load Structure R

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

NAV per unit as on 30 <sup>th</sup> Decem	ber, 2022 ₹
Existing Growth Option	₹32.3537
Direct Growth Option	₹34.3819

Portfolio Details	
Median Market Cap (₹ Cr)	1,29,167
Weighted Average Market Cap	2,34,309
Number of Securities	56
All figures given are provisional and u	inaudited.

Market Capita	lisation (%			
	Large	Mid	Small	
Fund	70	21	9	

\*Temporary discontinuation of fresh subscription (w.e.f July 01, 2022)

Equity	
LTIMindtree Ltd.	2.57
ICICI Bank Ltd	2.36
Bajaj Finance Ltd.	2.19
HDFC Bank Ltd.	1.92
Infosys Ltd.	1.78
Avenue Supermarts Ltd.	1.62
Kotak Mahindra Bank Ltd.	1.57
HDFC Ltd.	1.27
Coforge Ltd	1.22
Info-Edge (India) Ltd.	1.20
Astral Ltd.	1.10
Titan Company Ltd.	0.93
Maruti Suzuki India Ltd.	0.85
AU Small Finance Bank Ltd	0.79
Shree Cement Ltd.	0.73
Others	16.09

Portfolio as on 30<sup>th</sup> December, 2022

Portfolio

Net Current assets Total		3.20 <b>100.00</b>	
First Business Receivable Trus	st`	0.79	IND AAA/A1+
Securitised Debt			
UTI Nifty Bank Exchange Trad	led Fund	0.04	
Mutual Fund Units			
Others		7.04	
LIC Housing Finance Ltd.		0.97	CRISIL AAA/A1+
Housing And Urban Developr	ment Corpn	0.97	CARE AAA/A1+
Shriram Finance Ltd		0.98	IND AA+
REC Ltd		1.25	CRISIL AAA/A1+
Jamnagar Utilities & Power P	vt Ltd. ^	1.39	CRISIL AAA/A1+
National Bank For Agricultur	e & Rural Development	1.45	CRISIL AAA/A1+
Power Finance Corporation L	td.	1.46	CRISIL AAA/A1+
State Bank Of India		1.46	CRISIL AA+
HDFC Ltd.		1.94	CRISIL AAA/A1+
Small Indst. Dev. Bank Of Indi	ia	2.66	CRISIL AAA/A1+
Long Term Debt			
6.58% GUJARAT SDL MAT - 31	L/03/2027	1.89	SOV
GOI FRB - MAT 22/09/2033		1.93	SOV
7.41% GS MAT - 19/12/2036		4.65	SOV
6.54% GSEC MAT - 17/01/203	32	7.81	SOV
7.26% GSEC 22/08/2032		8.65	SOV
Others		9.41	
Govt Securities			
ICICI Bank Ltd		0.94	ICRA AAA/A1+
Kotak Mahindra Bank Ltd.		0.94	CRISIL AAA/A1+
CP/CDS			
Others		16.08	
Shree Cement Ltd.		0.73	
AU Small Finance Bank Ltd		0.79	
Maruti Suzuki India Ltd.		0.85	
Titan Company Ltd.		0.93	
Asliai Llu.		1.10	

\$ Underlying customer - Reliance Group Company ^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 30 December, 2022 Growth of < 10000							
Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 TRI (₹)	
1 Year	-2.36	4.51	5.69	9,764	10,451	10,569	
3 Years	8.45	11.73	15.51	12,758	13,952	15,418	
5 Years	5.56	10.56	12.85	13,109	16,524	18,308	
Since inception*	10.40	NA	NA	15,98,323	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 93 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi.

Period	Investment	Fund	NIFTY 50 Hybrid	Nifty 50	Yield (%)		Yield (%)
	Amount (₹)	Value (₹)	Composite Debt 50:50 Index (₹)	TRI (₹)	Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index	
1 Year	1,20,000	1,20,114	1,25,004	1,26,680	0.18	7.86	10.53
3 Years	3,60,000	4,02,236	4,28,781	4,75,581	7.35	11.71	18.98
5 Years	6,00,000	7,13,001	8,01,480	8,87,594	6.84	11.54	15.67
7 Years	8,40,000	10,71,265	12,54,784	14,24,214	6.84	11.28	14.83
10 Years	12,00,000	17,70,069	21,26,998	24,61,523	7.55	11.03	13.77
15 Years	18,00,000	35,20,943	42,82,592	51,45,655	8.43	10.76	12.91
Since inception	21.70.000	51,67,377	63,20,914	78,73,130	8.86	10.78	12.84

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

### JANUARY 2023

% to NAV

Rating

# **UTI UNIT LINKED INSURANCE PLAN\*** An open ended tax saving cum insurance scheme.

Sectoral Breakdown		Asset Allocation o	of Debt a	s on 30 <sup>th</sup> Dec, 20	022	Credit Profile of Debt as c	on 30 <sup>th</sup> Dec, 2022
Financial Services	470	28%	Equity urities		38% 34%	AAA/ A1+/ SOV/ NCA	91%
Others Information Technology	17% 15%	Long Term	-	22%		AA+	7%
Healthcare Consumer Services	12%	CD	NCA /CDS	3% 2%		AA- & Below	2%
Consumer Durables	10%	Securitised	-	2% 1%		AA	1%
Automobile & Auto Components	8%	Mutual Fund	Units	0%		-	
Portfolio Parameters		Quantitative Indicators	Fund	Benchmark	æ		
Weighted Average Maturity Yield to Maturity* Modified Duration Macaulay Duration Securitised Debt Average Maturity First Business Receivable Trust	7.20 Yrs 7.58% 4.61 Yrs 4.83 Yrs 1.01 Yrs	Beta Standard Deviation (Annual) Sharpe Ratio Portfolio Turnover Ratio (Annual)	0.68 8.16% 0.23% 0.16	1 11.13%			
*Annualized Portfolio YTM – Yields of a are annualized	II securities						

# **UTI EQUITY SAVINGS FUND**

An open ended scheme investing in equity, arbitrage and debt.

Investment Objective	
The investment objective of t capital appreciation and inco- investors using arbitrage opp- equity / equity related instru- market instruments. However guarantee that the investment would be achieved.	ome distribution to the ortunities, investment in ments and debt / money , there is no assurance or
Date of inception/allotment	
30th August, 2018	
Fund Manager	
Mr. V Srivatsa (Equity Portio PGDM (IIM-I) Managing the sci Mr. Sunil Madhukar Patil (Deb Managing the scheme since Au	heme since Aug 2018 ot Portion), M.com.,MFM
Fund AUM	
Fund Size Monthly Average	:₹259.96 Crore
Closing AUM	:₹260.51 Crore
High/Low NAV in the month	ı ₹
High Growth Option	:₹14.0247
Low Growth Option	:₹13.7707
Total Expense Ratio	%
Regular	: 1.51
Direct	:0.68
Minimum Investment Amou	int 🖒
Growth:	₹ 5000/-
IDCW:	₹5000/-
Load Structure	E

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 30 <sup>th</sup> Decemb	er, 2022 ₹
Regular Growth Option	₹13.8792
Regular IDCW Option	₹13.8793
Direct Growth Option	₹14.4317
Direct IDCW Option	₹14.4325

Portfolio Details						
% of Top 10 Stocks	20.43					
Median Market Cap (₹ Cr)	3,09,395					
Weighted Average Market Cap	3,96,477					
Number of Securities	31					
All figures given are provisional and unaudited.						

Market Capita				
	Large	Mid	Small	
Fund	96	1	2	

Portfolio as on 30 <sup>th</sup> December, 2022		
Portfolio	% to NAV	Futures/Rating
Equity		
Infosys Ltd.	7.77	-4.68
HDFC Ltd.	6.36	-5.32
Grasim Industries Ltd.	5.98	-5.05
Reliance Industries Ltd.	4.39	-3.62
ICICI Bank Ltd	4.12	-1.40
Axis Bank Ltd.	3.72	-2.51
HDFC Bank Ltd.	3.35	
JSW Steel Ltd.	2.91	-2.91
SBI Life Insurance Company Ltd.	2.34	-2.36
Hindalco Industries Ltd.	2.21	-1.33
Larsen & Toubro Ltd.	2.03	
HCL Technologies Ltd.	1.86	
ITC Ltd.	1.82	
State Bank Of India	1.80	
Hindustan Unilever Ltd.	1.59	-1.60
Oil & Natural Gas Corporation Ltd.	1.45	-0.39
IndusInd Bank Ltd.	1.34	
Bharti Airtel Ltd.	1.21	
NTPC Ltd.	1.20	
Aurobindo Pharma Ltd.	1.14	-0.69
Cipla Ltd.	1.10	
Mahindra & Mahindra Ltd.	0.89	
ICICI Lombard General Insurance Company Ltd	0.72	
Maruti Suzuki India Ltd.	0.70	
Tech Mahindra Ltd	0.68	
Indus Towers Ltd.	0.65	
Tata Motors Ltd.	0.63	
Power Grid Corporation Of India Ltd	0.54	
Interglobe Aviation Ltd	0.54	
Bajaj Auto Ltd.	0.47	
GAIL (India) Ltd.	0.44	
Dr Reddy's Laboratories Ltd.	0.42	
Dabur India Ltd.	0.24	-0.24
Wipro Ltd.	0.19	
Govt Securities		
7.38% GSEC 20/06/2027	11.58	SOV
7.26% GSEC 22/08/2032	9.55	SOV
364 D TBILL MAT 12/10/2023	1.82	SOV
364 D TBILL MAT 19/10/2023	1.82	SOV
364 D TBILL MAT - 01/06/2023	0.13	SOV
Net Current assets	8.30	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000							
Period	NAV Growth (%)	CRISIL Equity Savings Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)	
1 Year	6.34	5.76	0.44	10,634	10,576	10,044	
3 Years	10.11	10.33	3.61	13,353	13,434	11,124	
Since inception*	7.85	9.25	6.35	13,881	14,680	13,063	

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

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

SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Equity Savings Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,25,154	1,25,306	1,22,505	8.10	27.96	3.91
3 Years	3,60,000	4,23,227	4,20,888	3,70,692	10.82	12.19	1.91
Since inception	5,20,000	6,43,507	6,50,349	5,62,801	9.81	11.08	3.61

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 Savings

# **UTI EQUITY SAVINGS FUND** An open ended scheme investing in equity, arbitrage and debt.

Sectoral Breakdown		$\sim$	Asset Allocation of D	ebt as on	30 <sup>th</sup> Dec, 2022		Credit Profile of Debt as on	30 <sup>th</sup> Dec, 2022
	Others	17%	6% Equity		6	7%		
Information Techr Oil, Gas & Consumable Construction Ma Metals & N	e Fuels terials	9%	Govt Securities		25%		AAA/ A1+/ SOV/ NCA	100%
ast Moving Consumer		-	NCA	8	%		Excluding Net Current Assets	
Portfolio Parameters			Quantitative Indicators	Fund	Benchmark	æ		
Neighted Average Matu Yield to Maturity* Modified Duration Macaulay Duration *Annualized Portfolio YTM are annualized	-	4.53 Yrs 6.93% 3.39 Yrs 3.51 Yrs ds of all securities	Beta Standard Deviation (Annual) Sharpe Ratio Portfolio Turnover Ratio (Annual)	0.73 7.66% 0.46% 3.86	1 9.07%			
Active Stock positions			( B					
Overweight (Top 5) HDFC Bank Ltd. Infosys Ltd. ICICI Bank Ltd Larsen & Toubro Ltd. HCL Technologies Ltd.	% 3.4 3.1 2.7 2.0 1.9	Underweight (Top 5) SBI Life Insurance Company Ltd. Hindustan Unilever Ltd. JSW Steel Ltd. Dabur India Ltd. Wipro Ltd.	% 0.0 0.0 0.0 0.0 0.2					

# **UTI CHILDREN'S CAREER FUND - SAVINGS PLAN**

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

# JANUARY 2023

**Investment Objective** The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity & equity related securities with a view to generating income and aim for capital appreciation. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved. Date of inception/allotment 12th July, 1993 **Fund Manager** 

Mr. Vishal Chopda, CFA, BE, PGDM (Equity Portfolio) Managing the scheme since Aug 2019 Mr. Sunil Madhukar Patil, M.com., MFM (Debt portion) Managing the scheme since Dec 2021

Fund AUM	
Fund Size Monthly Average	:₹4169.20 Crore
Closing AUM	:₹4134.75 Crore
High/Low NAV in the month	₹
High Growth Option	:₹31.4656
Low Growth Option	:₹30.7533
Total Expense Ratio	%
Regular	: 1.74
Direct	:1.53
Minimum Investment Amount	Êž
Growth:	₹1000/-
Scholarship Option:	₹1000/-
Lock In Period	E

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)

Load Structure	E
Entry Load: Nil	
Exit Load : Nil	
NAV per unit as on 30 <sup>th</sup> December, 2022	₹

Regular Growth Option	₹31.0191
Direct Growth Option	₹31.5503

Portfolio Details	
Median Market Cap (₹ Cr)	1,17,985
Weighted Average Market Cap	2,72,832
All figures given are provisional and u	inaudited.

Market Capita	lisation (%	G	
	Large	Mid	Small
Fund	67	20	13

Portfolio as on 30 <sup>th</sup> December, 2022		
Portfolio	% to NAV	Rating
Equity		
ICICI Bank Ltd	3.33	
HDFC Bank Ltd.	3.31	
Infosys Ltd.	2.51	
Axis Bank Ltd.	2.01	
Bharti Airtel Ltd.	1.43	
State Bank Of India	1.23	
Bajaj Finance Ltd.	1.00	
Maruti Suzuki India Ltd.	0.98	
Godrej Consumer Products Ltd	0.84	
Phoenix Mills Ltd	0.79	
Crompton Greaves Consumer Electricals Ltd.	0.77	
Ultratech Cement Ltd.	0.76	
Hindalco Industries Ltd.	0.73	
Avenue Supermarts Ltd.	0.71	
Cholamandalam Investment & Finance Company Ltd	0.71	
Others	18.29	
CP/CDS		
Kotak Mahindra Bank Ltd.	1.17	CRISIL AAA/A1+
ICICI Bank Ltd	1.17	ICRA AAA/A1+
Govt Securities		
Others	6.86	
6.54% GSEC MAT - 17/01/2032	9.72	SOV
7.26% GSEC 22/08/2032	6.02	SOV
GOI FRB - MAT 22/09/2033	3.01	SOV
7.41% GS MAT - 19/12/2036	2.78	SOV
7.89% GJ SDL MAT - 15/05/2025	2.45	SOV
Long Term Debt		
HDFC Ltd.	3.56	CRISIL AAA/A1+
Power Finance Corporation Ltd.	2.67	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	2.41	CRISIL AAA/A1+
REC Ltd	2.14	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	1.80	CRISIL AAA/A1+
Shriram Finance Ltd	1.22	IND AA+
Housing And Urban Development Corpn	1.21	CARE AAA/A1+
HDFC Bank Ltd.	1.20	CRISIL AAA/A1+
NTPC Ltd.	1.20	CRISIL AAA/A1+
Citicorp Finance India Ltd.	1.20	CRISIL AAA/A1+
Others	5.75	
Securitised Debt		
First Business Receivable Trust\$	0.37	IND AAA/A1+
Net Current assets	2.68	
Total	100.00	

\$ Underlying customer - Reliance Group Company

Fund Performance Vs Benchmark (CAGR) as on 30 December, 2022 Growth of < 10000							
Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 TRI (%)		CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)	
1 Year	2.67	4.68	5.69	10,267	10,468	10,569	
3 Years	9.77	11.21	15.51	13,230	13,758	15,418	
5 Years	6.27	9.61	12.85	13,556	15,826	18,308	
Since inception*	10.82	NA	NA	2,06,922	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 93 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr Vishal Chopda

SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,22,728	1,24,552	1,26,680	4.26	7.14	10.53
3 Years	3,60,000	4,18,161	4,22,994	4,75,581	9.99	10.78	18.98
5 Years	6,00,000	7,44,969	7,84,273	8,87,594	8.60	10.66	15.67
7 Years	8,40,000	11,16,422	12,19,125	14,24,214	8.00	10.47	14.83
10 Years	12,00,000	18,89,640	20,69,024	24,61,523	8.79	10.51	13.77
15 Years	18,00,000	38,65,115	41,47,564	51,45,655	9.54	10.38	12.91
Since inception	21,70,000	55,52,868	60,44,345	78,73,130	9.55	10.36	12.84

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

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority(whichever is earlier).

Sectoral Breakdown		Asset Allocation of	Debt as	on 30 <sup>th</sup> Dec, 202	2	Credit Profile of Debt as o	on 30 <sup>th</sup> Dec, 2022	
Financial Services Others Information Technology Automobile & Auto Components Fast Moving Consumer Goods Consumer Services Capital Goods Healthcare Consumer Durables	16% 10% 9% 8% 7% 6% 5% 5%	<ul> <li>33%</li> <li>Govt Securiti</li> <li>Long Term De</li> <li>Nr</li> <li>CP/CD</li> <li>Securitised De</li> </ul>	es bt CA S	31% 24% %	39% 5	AAA/ A1+/ SOV/ NCA AA+ AA AA AA- & Below Excluding Net Current Assets	6% 1% 1%	93%
Portfolio Parameters		Quantitative Indicators	Fund	Benchmark	æ			
Weighted Average Maturity Yield to Maturity* Modified Duration	6.70 Yrs 7.61% 4.27 Yrs 4.48 Yrs	Beta Standard Deviation (Annual) Sharpe Ratio	0.96 8.70% 0.37%	1 8.71%				

**JANUARY 2023** 

#### Investment Objective

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

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

# Date of inception/allotment

#### **Fund Manager**

Mr. V Srivatsa - B.Com., PGDM (IIM-I), CA & ICWA (Equity Portion) Managing the scheme since Sep 2019 Mr. Sunil Madhukar Patil, M.com., MFM (Debt portion) Managing the scheme since Dec 2021

Fund AUM	La construction de la constructi
Fund Size Monthly Average Closing AUM	:₹3746.43 Crore :₹3727.31 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹36.4224 :₹35.6054
Total Expense Ratio	%
Regular Direct	:1.69 :1.05
	0

#### **Minimum Investment Amount**

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

Load Strue	ture	9			¢
Entry Load:	Nil				
Exit Load :	Nil				
	An	open	ended	retirement	solution

oriented scheme having a lock in of 5 years from the date of allotment of units or till retirement age (whichever is earlier)

NAV per unit as on 30 <sup>th</sup> Decem	nber, 2022 ₹
Regular Growth Option	₹35.9572
Direct Growth Option	₹38.1744

5,178
3,498
59
ed.

Market Capitalisation (%)				
	Large	Mid	Small	
Fund	69	21	10	

Portfolio as on 30 <sup>th</sup> December, 2022		
Portfolio	% to NAV	Rating
Portfolio Equity HDFC Bank Ltd. ICICI Bank Ltd. ICICI Bank Ltd Infosys Ltd. State Bank Of India Larsen & Toubro Ltd. ITC Ltd. HDFC Ltd. HDFC Ltd. HLL Technologies Ltd. Axis Bank Ltd. Mahindra & Mahindra Ltd. Hindalco Industries Ltd. Bharti Airtel Ltd. Bajaj Auto Ltd. Tata Motors Ltd. Others CP/CDS Kotak Mahindra Bank Ltd. ICICI Bank Ltd Govt Securities	% to NAV           3.42           3.11           2.27           2.06           1.98           1.83           1.70           1.46           1.41           1.14           1.03           0.94           0.71           0.58           15.03           1.30           1.30	Rating CRISIL AAA/A1+ ICRA AAA/A1+
Others 7.26% GSEC 22/08/2032 7.41% GS MAT - 19/12/2036 6.54% GSEC MAT - 17/01/2032 7.38% GSEC 20/06/2027 6.63% TN SDL 2035 MAT- 23/12/2035. Long Term Debt HDFC Ltd. Power Finance Corporation Ltd. EXIM Bank State Bank Of India Housing And Urban Development Corpn Small Indst. Dev. Bank Of India Bajaj Finance Ltd. LIC Housing Finance Ltd. HDFC Bank Ltd. Jamnagar Utilities & Power Pvt Ltd. ^ Others Net Current assets Total	8.19 9.35 4.29 3.17 2.70 2.24 3.93 3.31 2.26 1.75 1.34 1.34 1.34 1.34 1.34 1.34 1.34 1.34	SOV SOV SOV SOV SOV CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000						
Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)		NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)
1 Year	5.29	4.68	5.69	10,529	10,468	10,569
3 Years	11.92	11.21	15.51	14,023	13,758	15,418
5 Years	6.53	9.61	12.85	13,723	15,826	18,308
Since inception*	10.40	NA	NA	1,60,158	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 93 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt	Yield (%) Nifty 50
	Amount (V)	value (\)	Hybrid 60+40 Fund Index (₹)		Fulla	Hybrid 60+40 Fund Index	TRI
1 Year	1,20,000	1,24,723	1,24,552	1,26,680	7.41	7.14	10.53
3 Years	3,60,000	4,31,685	4,22,994	4,75,581	12.18	10.78	18.98
5 Years	6,00,000	7,66,484	7,84,273	8,87,594	9.74	10.66	15.67
7 Years	8,40,000	11,47,707	12,19,125	14,24,214	8.78	10.47	14.83
10 Years	12,00,000	19,02,663	20,69,024	24,61,523	8.92	10.51	13.77
15 Years	18,00,000	37,08,522	41,47,564	51,45,655	9.05	10.38	12.91
Since inception	21,70,000	52,69,320	60,44,345	78,73,130	9.05	10.36	12.84

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

#### Retirement Fund

# UTI RETIREMENT BENEFIT PENSION FUND An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age(whichever is earlier).

## **JANUARY 2023**

Sectoral Breakdown		<u>ííí</u> 🖌	Asset Allocation of De	ebt as on	30 <sup>th</sup> Dec, 2022		Credit Profile of Debt as o	on 30 <sup>th</sup> Dec, 2022	
Financial Services	]	36%	Equity	]	39	9%	- AAA/ A1+/ SOV/ NCA		91%
Others		23%		-					
Information Technology	13%		Govt Securities		30%		AA+	6%	
Automobile & Auto Components	9%		Long Term Debt		26%		- AA- & Below		
Healthcare	7%		CP/CDS	- 3%			AA- & BEIOW	1%	
Construction	7%		CF/CD3	- 570			AA	1%	
Fast Moving Consumer Goods	5%		NCA	3%			-	J	
	-			-			Excluding Net Current Assets		
Portfolio Parameters		Qu	antitative Indicators	Fund	Benchmark	æ			
Weighted Average Maturity Yield to Maturity* Modified Duration	7.58 Yrs 7.58% 4.70 Yrs		eta andard Deviation nnual)	0.95 8.55%	1 8.71%				

\*Annualized Portfolio YTM – Yields of all securities are annualized

4.94 Yrs

**Macaulay Duration** 

Quantitative Indicators	Fund	Benchmark	æ
Beta	0.95	1	
Standard Deviation (Annual)	8.55%	8.71%	
Sharpe Ratio Portfolio Turnover	0.62% 0.38		
Ratio (Annual)			

# **UTI CHILDREN'S CAREER FUND - INVESTMENT PL** 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).

JANUARY 2023

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



Mr. Vishal Chopda, CFA, BE, PGDM (Equity Portfolio) Managing the scheme since Aug 2019

Fund AUM	4
Fund Size Monthly Average	:₹708.06 Crore
Closing AUM	:₹701.26 Crore
High/Low NAV in the month	₹
High Growth Option	:₹61.2304
Low Growth Option	:₹57.7393
Total Expense Ratio	%
Regular	:2.72
Direct	:1.51
Minimum Investment Amount	Ů
Growth:	₹1000/-
IDCW:	₹1000/-
Scholarship:	₹1000/-

#### Load Structure

Entry Load: Nil

Exit Load : Nil

#### Lock In Period

An open ended fund for investment for children having a lock in for atleast 5 years from the date of allotment of units or till child attains age of majority (whichever is earlier).

 $\left| \leftarrow \frac{1}{r} \right|$ 

NAV per unit as on 30 <sup>th</sup>	December, 2022 ₹
<b>Regular Growth Option</b>	₹58.9851
<b>Regular IDCW Option</b>	₹58.9885
Direct Growth Option	₹63.7462
Direct IDCW Option	₹63.8551

Portfolio Details	
Median Market Cap (₹ Cr)	1,17,531
Weighted Average Market Cap	2,72,491

All figures given are provisional and unaudited.

Market Capita	alisation (9	%)	
	Large	Mid	Small
Fund	67	20	13
Benchmark	78	14	8

Portfolio	% to NAV	Rati
Equity		
ICICI Bank Ltd	8.34	
HDFC Bank Ltd.	8.28	
Infosys Ltd.	6.28	
Axis Bank Ltd.	5.05	
Bharti Airtel Ltd.	3.61	
State Bank Of India	3.08	
Bajaj Finance Ltd.	2.51	
Maruti Suzuki India Ltd.	2.46	
Godrej Consumer Products Ltd	2.11	
Phoenix Mills Ltd	2.00	
Ultratech Cement Ltd.	1.93	
Crompton Greaves Consumer Electricals Ltd.	1.92	
Hindalco Industries Ltd.	1.84	
Avenue Supermarts Ltd.	1.79	
Cholamandalam Investment & Finance Company Ltd	1.77	
ICICI Lombard General Insurance Company Ltd	1.69	
Metro Brands Ltd	1.69	
Eicher Motors Ltd	1.66	
Nestle India Ltd.	1.64	
Jubilant Food Works Ltd	1.64	
Others	37.65	
Govt Securities		
364 D TBILL MAT - 01/06/2023	0.12	SOV
Net Current assets	0.95	
Total	100.00	

Fund Performanc	e Vs Benchmar	k (CAGR) as o	n 30 <sup>th</sup> December,	2022 Growth	of₹10000	
Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-4.01	4.25	5.69	9,599	10,425	10,569
3 Years	14.99	17.36	15.51	15,211	16,171	15,418
5 Years	9.16	11.51	12.85	15,503	17,246	18,308
Since inception*	11.37	10.07	10.07	49,911	41,886	41,886

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 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Vishal Chopda.

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

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,21,161	1,25,930	1,26,680	1.81	9.33	10.53
3 Years	3,60,000	4,52,586	4,83,362	4,75,581	15.47	20.14	18.98
5 Years	6,00,000	8,37,837	8,98,652	8,87,594	13.33	16.18	15.67
7 Years	8,40,000	13,17,587	14,29,042	14,24,214	12.64	14.92	14.83
10 Years	12,00,000	23,30,449	25,32,675	24,61,523	12.74	14.30	13.77
15 Years	18,00,000	48,90,061	53,65,812	51,45,655	12.32	13.40	12.91
Since inception	17,90,000	48,39,923	53,31,675	51,10,404	12.33	13.47	12.97

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.

Portfolio Parameters		Quantitative Indicators	Fund	Benchmark	æ
Weighted Average Maturity Yield to Maturity* Modified Duration	0.05 Yrs 6.43% 0.05 Yrs	Beta Standard Deviation (Annual)	0.94 20.58%	1 21.50%	
Macaulay Duration	0.05 Yrs	Sharpe Ratio Portfolio Turnover	0.41% 0.22		

Ratio (Annual)

\*Annualized Portfolio YTM – Yields of all securities are annualized

## For Product Label, Refer Page no. 94-98.

### **JANUARY 2023**

**UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN** An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority(whichever is earlier).

<u>íí</u> Asset Allocation of Debt as on 30<sup>th</sup> Dec, 2022 Credit Profile of Debt as on 30<sup>th</sup> Dec, 2022 Sectoral Breakdown **Financial Services** 33% Others 16% Equity 99% Information Technology 10% Automobile & Auto Components 9% AAA/ A1+/ SOV/ NCA 100% Fast Moving Consumer Goods 8% NCA 1% **Consumer Services** 7% Capital Goods 6% Healthcare 5% Consumer Durables 5% **Govt Securities** 0%



# **FIXED INCOME PRODUCTS JANUARY 2023**

Mode (642)         Mode (642)         Mode (642)         Mode (643)         Mode (644)         Mode (6		March 1		Posting	of Representation				ALLEY D	ALLER MINISTRATION (10)	4		and the second			Condition of the	(redition and provide (m)	(s) a		a.	*	
1.81         · · ·         93.40         · · ·         91.40         · · ·         910.00         · · ·           3.41         0.50         · · ·         8.41         1.215         3.55         100.00         115           3.41         0.50         · · ·         8.41         1.215         3.55         115.00         115           3.62         2.77         · · ·         213.52         13.53         13.545         3.55         115.00         115           0.75         · · ·         213.52         13.547         20.25         25.25         115.00         115           0.76         · · ·         213.52         13.547         214.12         214.12         214.25         215.25         215.25         215.25         215.25         215.25           0.76         23.74         23.74         23.74         23.75         215.25         215.25         215.25         215.25         215.25         215.25         215.25         215.25         215.25         215.25         215.25         215.25         215.25         215.25         215.25         215.25         215.25         215.25         215.25         215.25         215.25         215.25         215.25         215.25         215	Feed Nerra		19114	Manual A	Durities	Nataday Duration	8	6	THE	0000/000	Corporate Barrels	freed Carl	ğ R	fe	Servicesh	140	-	1	LT AAU/Do <sup>r</sup>	Direct	Fuguer	1
3.41         0.50         · · ·          8.41         1.215         3.85         1.00.00         · · · ·           6.80         2.77         · · · ·         12.50         15.70         15.70         100.00         11.50           0.78         · · · ·         353.2         15.70         15.70         15.70         85.25         11.50           1.610         · · · ·         353.2         15.70         15.70         15.70         85.25         11.50           1.610         · · · ·         353.0         15.70         15.70         15.70         85.25         11.50           1.610         · · · ·         15.11         15.50         15.50         15.50         86.35         10.010         · · · 50.42           1.610         · · · ·         15.61         15.50         15.50         15.50         10.50         50.51           0.505         0561         15.50         18.83         5.93         100.00         · · · · ·           1.050         055         15.50         15.50         15.50         10.50         · · · ·           1.050         056         60.61         15.50         15.56         10.50         · · ·           1.050         <	UTI Overlight Panel	6,625			ē	1 clay	- T	R	151	÷.	-6	8.8	e.	E.	100.00				100.00	94009	91210	ž
d.201         2.77         1.3.55         1.6.36         3.6.05         1.00.00         1.150           0.78         5.3.52         1.3.70         1.8.77         1.8.75         1.8.75         85.25         11.50           1.6.11         4.66         5.4117         1.8.17         1.8.17         1.8.17         86.13         90.42           1.6.12         4.66         5.4117         1.3.15         1.3.57         85.13         90.41           0.66         3.817         1.3.15         3.547         8.543         90.41           0.66         3.816         3.817         1.3.59         8.643         90.41           7.3.51         1.5.562         1.1.56         8.87         1.7.3         8.6.25         90.41           7.3.51         1.5.562         1.1.56         8.87         1.7.3         8.6.25         9.3.1           0.866         0.861         3.59         1.9.25         8.6.25         1.0.00         9.5.1           0.866         0.861         3.76         3.81         3.91         9.7.1         9.7.1           0.866         0.861         3.76         3.76         3.86         1.0.00         9.7.1           0.866	VTI Liguid Cash Plan	23,212	_			40 timp	32.86	40.70	3.4L	050	4.	8.53	12.15	3.85	100.00				68.53	0.14%	0.23%	\$\$5
0.78         · · ·         33.32         1.3.70         1.0.75         56.25         11.50           1.612         4.68         24UT         1.3.11         1.3.62         31.29         30.31           1.612         4.68         24UT         1.3.11         1.3.62         31.29         30.31           0.66         1.813         25.01         1.3.12         3.5.17         3.6.13         30.31           0.66         35.02         1.3.13         3.5.13         3.5.13         3.6.13         30.31           0.66         35.03         1.1.56         3.87         1.1.73         36.27         30.31           0.7         72.51         1.5.52         11.56         3.87         1.7.3         36.27         30.31           0.8         6.516         1.5.50         18.83         5.59         100.00         37.5           0.8         6.516         3.50         1.3.54         3.66         36.12         3.74           1.0         26.56         3.61         1.73         36.61         1.74         3.74           2.6         3.13         1.292         1.03         1.754         3.74           2.6         3.13         3.66	UTI Maney Market hand	7,440	7.00%		_	and the	34.52	41.80	6.80	2.77	E	13.53	16.56	09.6	100.001	1			74.76	9402.0	94270	R
1A.N2         4.481         24UT         1A.N1         13.862         5.012         86.13         90.32           0.066         18.18         29.017         13.113         13.577         81.03         86.33         90.31           •         20.61         29.017         13.113         3.547         3.637         30.31           •         20.61         29.02         13.113         3.547         2.603         26.57           •         73.51         15.582         11.566         8.87         1.73         28.27         .           •         73.51         15.592         11.566         8.87         1.73         28.27         .           •         26.69         66.81         3.74         8.863         1.67         .         .         .           •         26.66         66.81         3.74         8.66         .         .         .         .         .           •         20.60         65.56         8.61         13.74         8.66         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .<	UTI Uten Short Term Fund	_	7.15%	_	and the second second		50.14	20102	R:0	5	22.22	13.20	27.01	10.25	87.25	0511	2.50	0.75	85.58	0.44%	2000	2
0.060         16.18         SGLUT         13.10         13.597         84.87         86.87         90.31           ··         80.02         20.08         59.12         3.597         3.597         250.00         205.57           ··         72.512         15.592         11.556         3.877         1.773         26.00         205.57           ··         256.56         64.61         3.590         138.35         5.593         100.00         ··           ··         266.56         64.61         3.590         138.35         5.593         100.00         ··           ··         266.56         66.61         3.593         130.26         ··         100.00         ··           ··         266.56         66.61         3.593         13.74         8.66         ··         10.00         ··           ··         201.60         67.35         3.516         1.593         10.34         ··         ··         100.00         ··           ··         31.13         12.922         10.34         11.740         ··         1.14           ··         31.13         12.923         10.34         11.36         10.34         ··         ··         1.14	UTI Treasory Advantage Fund	3,005	7.14%		-	1000	20.02	11.40	14.82	4.48	24.07	14.31	15.62	3.01	8	10.82	×		8237	NES.0	O.ARS.	ž
··         50.64         30.186         5.13         3.341         3.541         3.591         3.500         36.57           ··         72.512         15.502         11.566         3.877         1.73         38.277         ··           0.365         0.855         64.02         15.500         18.83         5.933         100.100         ··           0.366         0.855         84.02         15.500         18.83         5.933         100.100         ··           0.366         0.856         84.03         3.349         2.633         3.640         ··         100.100         ··           -         206.60         65.36         3.643         3.74         8.66         100.100         ··           4.07         43.91         6.74         25.06         1.353         2.66         3.664         ··         1.292           2.68         56.64         7.13         12.92         10.34         11.764         7.14           2.68         56.64         7.13         5.34         1.00.100         ··         1.146           2.8374         5.34         1.334         1.292         1.034         1.146         ··         1.146         ··	UTI Short Term Income Fund	2,245	7.50%			1.84 yrs	10.55	e.	9.66	14.55	201.025	13.115	15.57	N.DOS	68.48	15.05	219	263	53.457	0.33%	0.96%	R
· 72.512         15.502         11.556         3.87         1.73         58.27         · ·           0.355         0.855         64.02         15.500         13.853         5.93         100.00         · ·           · ·         3669         60.81         3.59         13.83         5.93         100.00         · ·           · ·         3669         60.81         3.59         13.69         100.00         · ·           · ·         3669         60.81         3.59         3.74         8.66         100.00         · ·           · ·         20.60         65.36         8.61         3.74         8.66         100.00         · ·           · ·         31.3         6.74         25.06         1.35         2.68         9.61         7.16           · ·         31.3         58.56         13.28         1.292         10.34         1.14         1.14           · ·         85.64         · ·         6.34         6.35         1.034         · ·         1.14           · ·         85.64         · ·         12.92         1.034         1.14         1.14           · ·         93.74         6.34         · ·         10.34         1.1	UTI Medium Term Fund	2	7.48%	102		1.11 yrs	a.	3	3	50.62	20.02	3.32	12.2	165	29.00	65%	10.43	*	00.67	1.00%	1.61%	
0.365         0.4502         15.500         13.813         5.913         100.000         ·           ·         25669         60.81         3.59         ·         ·         100.000         ·           ·         25669         60.81         3.59         ·         ·         100.000         ·           ·         25669         66.81         3.59         3.74         8.66         100.00         ·           407         4331         6.74         25.06         1.35         2.68         94.61         °.16           ·         813         674         25.06         1.3292         1.034         31.64         °.16           ·         813         7859         1.3292         1.292         1.034         31.46         °.16           ·         813         7859         1.3286         1.292         1.034         31.46         ·.14           ·         813         783         1.292         1.034         31.54         31.64         ·.14           ·         813         6.34         5.356         1.034         31.54         31.4           ·         813         7.83         1.292         1.034         1.0100	UTT Band Fund	222	7.46%		-	4.80 yes	×	÷.	×.	72.52	15.92	11.56	8.87	1.73	12.82		173		17 85	1,23%	1,63%	ž
··         2669         69.84         3.99         ··         100.00         ··           ··         20.60         65.36         8.63         3.74         8.66         100.00         ··           407         4331         6.74         25.06         1.35         2.68         94.61         5.19           ··         313         6.74         25.06         1.35         2.68         94.61         5.19           ··         313         78.59         13.28         12.92         10.34         3.14           ··         313         78.59         13.28         12.92         10.34         3.14           ··         313         78.59         13.28         12.92         10.34         3.14           ··         313         53.74         5.35         10.34         3.15         3.14	UTT Floater Fund	1,721	7.46%	1.00	-		20.63	2,74	0.86	980	84.02	15.90	18.83	5.93	100.001	×.		- 141	100100	0.35%	0.85%	R
··         20.60         65.36         8.63         3.74         8.66         100.00         ··           4.07         4.331         6.74         25.06         1.35         2.68         94.01         5.16           ··         8.13         6.74         25.06         1.35         2.68         94.01         5.16           ··         8.13         78.59         13.28         12.92         10.34         11.56         7.16           ··         8.13         78.59         13.28         12.92         10.34         11.56         7.16           ··         8.13         78.56         13.28         12.92         10.34         11.56         7.16           ··         8.374         ··         16.47         5.36         10.34         10.00         ··           ··         9.374         ··         6.36         ··         10.34         100.00         ··	UT Burking & PSU Debt Fund	225	7,49%		-	2.45 yes	1	×.	×.	26,69	69.81	3.50		4	DO DO		×.	•	100.00	0.24%	0.57%	ž
4.07         4.331         6.74         25.06         1.35         2.68         94.61         5.19           ·<         3.13         78.59         13.28         12.92         10.34         11.56         3.14           26.68         56.64         ·         16.67         15.35         10.34         11.56         ·           26.89         56.64         ·         16.67         ·         ·         100.00         ·           26.89         56.64         ·         16.67         ·         ·         100.00         ·	UTI Corporate Rend Fund	3.150	7.44%			2.06 yes	5.41	i.	a.	20.60	92.39	8.63	3.74	8.66	100.001	10	14	18	100.001	0.23%	0.57%	ž
•         8.13         78.59         13.28         12.92         10.34         11.56         1.14           26.64         •         16.67         •         •         100.00         •           35.89         56.64         •         16.67         •         •         100.00         •           35.89         56.64         •         16.47         •         •         •         •           35.84         56.54         •         16.47         •         •         •         •         •           35.74         •         •         6.36         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         •         • <t< th=""><th>UTI Dynamic Rand Rund</th><th>X</th><th>7.02%</th><th></th><th></th><th>2.97 WIS</th><th>20.22</th><th>3.</th><th>4.07</th><th>43.91</th><th>6.74</th><th>25.06</th><th>1.35</th><th>2.68</th><th>10.62</th><th>91.2</th><th></th><th></th><th>19 16</th><th>0.81%</th><th>1.54%</th><th>Z</th></t<>	UTI Dynamic Rand Rund	X	7.02%			2.97 WIS	20.22	3.	4.07	43.91	6.74	25.06	1.35	2.68	10.62	91.2			19 16	0.81%	1.54%	Z
26.89         56.64         16.47         16.47         100.00         100.00         1           93.74         6.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26         5.26	UTL Credit Risk Fund	89	7.95%		_		ł.	i.	÷.	8.13	55.82	13.28	12.92	10.34	11.10	AL L	47.01	22.21	N2 CC	0.81%	1.60%	10
53.74 6.26 6.26 IDD 0 · IDD 0	UTT GH Fund	512	7.00%		_				26.89	56.64		16.47	1	11	100 DOI	ar.	14.	а. -	100100	9629	0.94%	2
Manual and Park Ari (TM: Ver und and park Ari (1812), (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (2014) (201	UTI ON Pured with 30 year Constant Duration		7.33%							93.74		6.26			100.001		X	×	100.00	9.20%	0.69%	ž
💢 Edit hand appelinskon frant Henrichten der strater in Verber 1 Aufr. 2.4 mer. 2.000 EDI, 1 dagen 2.000 EDI	*Komultand/ord/Adv/1744 Observational "Development of the general or the 2 Left book in applicable of the flow flow 2011 for head applicable it on these the 1000 for head applicable it on these the	A subscription of the subs	La normality	ICT spaces	dend (siletaera (juu 26. 24ee 2020	12 TO OF REAL	Cold Lance - N	LUCK REPORT	2.5% of the ef-	Part L'AL	AUTS, JU HON 2	the and for the training of the	1 0 00 H 10 10 10 10	-18-100 K								

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

# UTI OVERNIGHT FUND (Erstwhile UTI G-SEC STP)

An open ended debt scheme investing in overnight securities. Relatively Low interest rate risk and Relatively Low Credit Risk.

# **JANUARY 2023**

Portfolio as on 30 <sup>th</sup> December, 2022		
Portfolio	% to NAV	Rating
Govt Securities		
182 DAYS T BILL - 12/01/2023	1.51	SOV
Net Current assets	98.49	
Total	100.00	

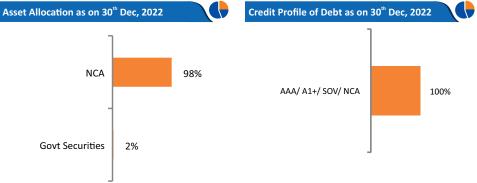
Fund Performan	ce Vs Benchm	ark (CAGR) as on	30 <sup>th</sup> December,	2022 Growt	th of ₹ 10000	*
Period	NAV Growth (%)	CRISIL Overnight Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Overnight Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	4.65	4.76	4.11	10,465	10,476	10,411
3 Years	3.71	3.81	4.49	11,156	11,188	11,410
5 Years	4.51	4.66	5.57	12,469	12,559	13,115
Since inception*	5.90	5.84	5.84	29,915	29,593	29,593

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

SIP Returns as o	n 30 <sup>th</sup> Decem	ber, 2022					
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Overnight Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Overnight Fund A-I Index	Yield (%) CRISIL 1 Yea T-Bill Index
1 Year	1,20,000	1,23,343	1,23,405	1,23,061	5.19	5.29	4.75
3 Years	3,60,000	3,82,720	3,83,419	3,82,885	4.01	4.13	4.04
5 Years	6,00,000	6,66,459	6,68,403	6,78,214	4.15	4.26	4.84
7 Years	8,40,000	9,85,156	9,89,123	10,13,285	4.49	4.60	5.28
10 Years	12,00,000	15,67,236	15,64,467	16,18,084	5.21	5.18	5.83
15 Years	18,00,000	28,51,978	28,33,109	29,11,565	5.86	5.78	6.12
Since inception	21,70,000	38,41,820	38,04,085	38,95,978	5.96	5.86	6.10

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.



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.



#### **Fund Manager**

Mr. Amit Sharma (B.Com, CA, FRM) Managing the scheme since May 2018

Fund AUM	4
Fund Size Monthly Average	:₹7886.97 Crore
Closing AUM	:₹6629.06 Crore
High/Low NAV in the month	₹
High Growth Option	:₹2992.8862
Low Growth Option	:₹2978.1167
Total Expense Ratio	%
Regular	: 0.12
Direct	: 0.07

#### **Minimum Investment Amount**

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

Load Structure Entry Load: Nil Exit Load : Nil

NAV per unit as on 31 <sup>st</sup> Decemb	oer, 2022 ₹
Regular Growth Option	₹2992.8862
Regular IDCW Option	₹1370.8617
Direct Growth Option	₹3021.5782
Direct IDCW Option	₹1371.6621

Portfolio Parameters	
Weighted Average Maturity	1 day
Yield to Maturity*	6.47%
Modified Duration	-
Macaulay Duration	1 day

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

**Portfolio Parameters** 

Yield to Maturity\*

**Modified Duration** 

**Macaulay Duration** 

Weighted Average Maturity

# UTI LIQUID CASH PLAN

An open ended liquid scheme. Relatively Low interest rate risk and Moderate Credit Risk.

# JANUARY 2023

CRISIL Liquid CRISIL 1 Year

Rating

CRISIL AAA/A1+

CRISIL AAA/A1+

CRISIL AAA/A1+ CRISIL AAA/A1+

CRISIL AAA/A1+

CRISIL AAA/A1+

CRISIL AAA/A1+

CRISIL AAA/A1+

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CRISIL AAA/A1+

CRISIL AAA/A1+ IND AAA/A1+

CRISIL AAA/A1+

SOV

SOV

SOV

SOV

SOV SOV

T-Bill Index (₹)

10.411

11,410

13,115

29,519

Invest	tment Objective		Portfolio as on 30	<sup>th</sup> December, 2	2022			
The in	vestment objective of the	scheme is to generate	Portfolio					% to NAV
'	and reasonable income,	•	CP/CDS					
	of liquidity from a portfo	olio of debt & money	National Bank For A	Agriculture & R	ural Developme	nt		11.83
	t instruments.		Canara Bank	-				6.73
	ver there can be no		Reliance Retail Ven	tures Ltd.				5.46
investr	ment objective of the Sch	eme will be achieved.	Indian Bank					5.36
The Sc	heme does not guarantee,	/ indicate any returns.	Union Bank Of Indi	а				4.28
			EXIM Bank					4.25
Date	of inception/allotment	Ē	Federal Bank Ltd.					4.18
			HDFC Ltd.					3.83
Zaraji	ine, 2003		Cholamandalam In		ance Company	Ltd		2.89
			Small Indst. Dev. Ba	ank Of India				2.88
Fund	Manager	$\mathcal{A}_{\mathbf{b}}$	IDFC First Bank Ltd					2.79
Max Am	andoon Chonro / R. Co. N		Reliance Jio Infocor	nm Ltd				2.78
	handeep S. Chopra (B.Sc., N		HDFC Bank Ltd.					2.36
	ging the scheme since Jul 20		ICICI Securities Ltd.					2.34
	nit Sharma (B.Com, CA, FRN		Bank Of Maharasht Larsen & Toubro Lt					2.14
Manag	ging the scheme since Jul 20	017	UCO Bank	u.				1.82 1.81
			Tata Capital Financi	ial Sarvicas Itd				1.81
Fund	AUM		Tata Motors Ltd.	ial Selvices Liu				1.48
Fund S	ize Monthly Average	:₹27916.01 Crore	Godrej Industries L	td				1.13
Closing	, .	:₹23211.80 Crore	Tata Steel Ltd.	tu.				1.07
CIUSIN	AUM	. (25211.80 CIDIE	Network 18 Media	& Investments	Itd.			0.96
112-1-1		₹	Redington Ltd		2001			0.86
Hign/	Low NAV in the month	7/	Mahindra & Mahin	dra Fin.Ser.Ltd.				0.85
High G	rowth Option	:₹3602.6517	Dalmia Cement (Bh	arat) Ltd				0.85
Low G	rowth Option	:₹3583.1537	Aditya Birla Finance	e Ltd.				0.85
	•		HDFC Securities Lto	1				0.85
Total	Expense Ratio	%	Berger Paints India	Ltd.				0.64
			TVS Credit Services	Ltd.				0.64
Regula	ır	:0.23	Birla Group Holding	gs Private Ltd.				0.64
Direct		:0.14	Fullerton India Cree	. ,	d.			0.43
		8	Alembic Pharmace	uticals Ltd.				0.43
Minin	num Investment Amount	e kan	Axis Finance Ltd					0.43
Minim	um initial investment und	or Growth option	IIFL Wealth Manag					0.32
	0/- and in multiples of ₹ 1		Motilal Oswal Finar	ncial Services L	td.			0.32
	is₹20,000/- and in multip	-	CEAT Ltd.					0.21
option	ist 20,000/- and in multip	iles 01 < 1/-	Kotak Mahindra Ba					0.21
			Aditya Birla Money					0.21
Load	Structure		Tata Power Compa Panatone Finvest L					0.11 0.11
Entry	Investors exit upon	Load as a % of	Govt Securities	la.				0.11
Load	Subscription/switch-in	redemption	91 DAYS T BILL - 05	/01/2022				4.76
Load	Subscription/switch-in		91 D TBILL MAT - 19					2.15
		proceeds	91 DAYS T BILL - 02					1.07
NIL	Day 1	0.0070%	8.60% MP SDL 23/0					0.43
	Day 2	0.0065%	364 D TBILL - MAT-					0.43
	Day 3	0.0060%	GS - C STRIP MAT- 1					0.07
	Day 4	0.0055%	Net Current assets	,,				8.54
	Day 5	0.0050%	Total					100.00
	Day 6	0.0045%						
	Day 7 onwards	Nil						
			Fund Performanc	e Vs Benchma	rk (CAGR) as o	n 30 <sup>th</sup> December,	, 2022 Grow	th of ₹ 10000
NAV	per unit as on 31 <sup>st</sup> Decen	nber, 2022 🕈	Period	NAV Growth (%)	CRISIL Liquid Fund Al Index	CRISIL 1 Year T-Bill Index (%)	NAV Growth	CRISIL Liquid Fund
Regula	r Growth Option	₹3602.6517			(%)		(₹)	Al Index (₹)
Regula	r IDCW Option	₹1055.7560	1 Year	4.83	5.01	4.11	10,483	10,501
Direct	Growth Option	₹3627.3104	3 Years	4.09	4.24	4.49	11,279	11,328
	IDCW Option	₹1049.9803	5 Years	5.26	5.26	5.57	12,923	12,923
2		. 10 /0/00	Since inception*	6.95	6.51	5.84	36,017	33,294
-			Different plans have a					

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Oct 2014 & Co- Fund Manager managing w.e.f 7th July, 2017. \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Amandeep S. Chopra & Mr. Amit Sharma.

40 days

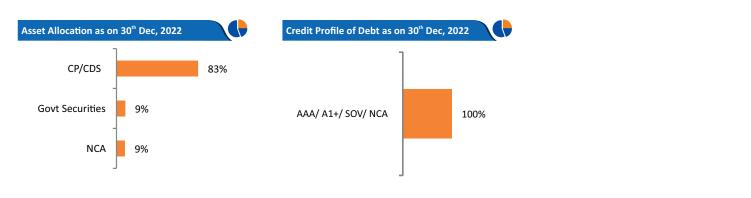
6.63%

40 days

40 days

Liquid Fund (Maturity of upto 91 days)

# UTI LIQUID CASH PLAN An open ended liquid scheme. Relatively Low interest rate risk and Moderate Credit Risk.



# UTI MONEY MARKET FUND

An open ended debt scheme investing in money market instruments. Relatively Low interest rate risk and Moderate Credit Risk.

## JANUARY 2023

Portfolio as on 30<sup>th</sup> December, 2022 Portfolio % to NAV Rating CP/CDS Small Indst. Dev. Bank Of India CRISIL AAA/A1+ 9.48 EXIM Bank 8.47 CRISIL AAA/A1+ 7.93 CRISIL AAA/A1+ Canara Bank CRISIL AAA/A1+ HDFC Ltd. 5.62 Reliance Retail Ventures Ltd. 4.67 CRISIL AAA/A1+ Kotak Mahindra Bank Ltd. 4.65 CRISIL AAA/A1+ HDFC Bank Ltd. 3.50 CARE AAA/A1+ Hero Fincorp Ltd. 2.65 CRISIL AAA/A1+ ICRA AAA/A1+ Tata Motors Finance Ltd. 2.64 Motilal Oswal Financial Services Ltd. ICRA AAA/A1+ 2.60 ∩<sub>®</sub> Piramal Capital & Housing Finance Ltd CRISIL AAA/A1+ 1.99 CRISIL AAA/A1+ Reliance Jio Infocomm Ltd 1 99 Piramal Enterprises Ltd. 1.99 CRISIL AAA/A1+ Bharti Telecom Ltd. 1.95 ICRA AAA/A1+ ICICI Bank Ltd 1.95 ICRA AAA/A1+ Infina Finance Pvt Ltd. 1.83 CRISIL AAA/A1+ IIFL Wealth Management Ltd ICRA AAA/A1+ 1.34 AU Small Finance Bank Ltd 1.33 IND AAA/A1+ CRISIL AAA/A1+ Bajaj Housing Finance Ltd 1.33 Indian Bank 1.32 CRISIL AAA/A1+ IndusInd Bank Ltd. 1.31 CRISIL AAA/A1+ Bajaj Finance Ltd. 1.30 CRISIL AAA/A1+ 1.29 CRISIL AAA/A1+ Tata Projects Ltd CRISIL AAA/A1+ IDFC First Bank Ltd 1.28 Crompton Greaves Consumer Electricals Ltd. 0.73 CRISIL AAA/A1+ Fedbank Financial Services Ltd. 0.66 CRISII AAA/A1+ LIC Housing Finance Ltd. 0.66 CRISIL AAA/A1+ Astec Lifesciences Ltd 0.33 ICRA AAA/A1+ Govt Securities 182 D TBILL MAT - 23/03/23 6.63 SOV 8.66% JH SDL MAT - 20/02/23 0.74 SOV 8.27% RAJASTHAN SPL SDL -23/06/2023 0.68 SOV 8.64% JH SDL MAT - 06/03/2023 0.54 SOV 8.62 MH SDL 2023 0.47 SOV 8.72% ANDHRA PRADESH-06.02.23 0.34 SOV 364 D TBILL MAT - 08/06/2023 0.26 SOV 13.52 Net Current assets Total 100.00

Fund Performan	ce Vs Benchma	ark (CAGR) as on	30 <sup>th</sup> December,	2022 Growt	h of ₹ 10000	
Period		CRISIL Money Market Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	4.93	5.04	4.11	10,493	10,504	10,411
3 Years	4.90	4.63	4.49	11,545	11,456	11,410
5 Years	6.08	5.76	5.57	13,435	13,233	13,115
Since inception*	7.22	7.00	6.04	25,602	24,902	22,052

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Oct 2013 & Co-Fund Manager managing w.e.f 7th July, 2017. \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Anurag Mittal & Mr. Amit Sharma. \*\*The Institution plan (Growth Option) launch on 10th July 2009.

SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Money Market Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Money Market Fund A-I Index	<b>CRISIL 1 Year</b>
1 Year	1,20,000	1,23,489	1,23,579	1,23,054	5.47	5.61	4.78
3 Years	3,60,000	3,86,305	3,86,086	3,82,869	4.64	4.61	4.05
5 Years	6,00,000	6,86,329	6,82,505	6,78,196	5.32	5.10	4.85
7 Years	8,40,000	10,31,912	10,23,065	10,13,302	5.79	5.55	5.28
10 Years	12,00,000	16,65,075	16,47,865	16,18,113	6.38	6.18	5.83
Since inception	16,10,000	26,12,140	25,77,269	24,68,732	6.90	6.72	6.12

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

Investment Objective
----------------------

The investment objective of the scheme is to generate reasonable income with high level of liquidity by investing in a portfolio of money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

#### Date of inception/allotment 23rd April, 1997

#### **Fund Manager**

Mr. Amit Sharma (B.Com, CA, FRM) Managing the scheme since Jul 2017 & Mr. Anurag Mittal, Deputy Head- Fixed Income & Fund Manager: C.A., Msc in Accounting & Finance, London School of Economics, UK Managing the scheme since Dec 2021

Fund AUM	
Fund Size Monthly Average	:₹7372.06 Crore
Closing AUM	:₹7440.48 Crore
High/Low NAV in the month	₹
High Growth Option	:₹2561.4464
Low Growth Option	:₹2546.5673
Total Expense Ratio	%
Regular	:0.27
Direct	:0.20

#### **Minimum Investment Amount**

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

Load Structure	E
Entry Load: Nil	
Exit Load : Nil	

NAV per unit as on 30 <sup>th</sup> December,	, 2022 ₹
Regular Growth Option	₹2560.9655
Regular IDCW Option	₹1042.8211
Direct Growth Option	₹2586.7263
Direct IDCW Option	₹1266.2036

Portfolio Parameters	
Weighted Average Maturity	99 days
Yield to Maturity*	7.00%
Modified Duration	98 days
Macaulay Duration	99 days

\*Annualized Portfolio YTM – Yields of all securities are annualized

Money Market Fund (Maturity upto 1 year)

# **UTI MONEY MARKET FUND** An open ended debt scheme investing in money market instruments. Relatively Low interest rate risk and Moderate Credit Risk.

Credit Profile of Debt as on 30<sup>th</sup> Dec, 2022 Asset Allocation as on 30<sup>th</sup> Dec, 2022 CP/CDS 77% AAA/ A1+/ SOV/ NCA 100% NCA 14% **Govt Securities** 10%

# UTI ULTRA SHORT TERM FUND (Erstwhile UTI Floating Rate Fund STP) An open ended ultra-short term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 3 months and 6 months. Moderate An open ended ultra-short term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 3 months and 6 months. Moderate

## **JANUARY 2023**

interest fate fisk and moderate creat	i nom (i lease relei to page no
Investment Objective	
The investment objective of th reasonable income with lo investment in a portfolio comp market instruments.	ow volatility through prising of debt & money
However there can be no investment objective of the Sc The Scheme does not guarantee	heme will be achieved.
Date of inception/allotment	
29th August, 2003	
Fund Manager Mr. Ritesh Nambiar [BMS ( (Finance)] Managing the schem	
Fund AUM	
Fund Size Monthly Average	:₹2034.97 Crore
Closing AUM	:₹2005.28 Crore
High/Low NAV in the month	₹
High Growth Option	:₹3575.2762
Low Growth Option	:₹3556.3227
Total Expense Ratio	%
Regular	:0.96
Direct	:0.44

#### **Minimum Investment Amount**

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

## Load Structure

Entry Load: Nil Exit Load : Nil

NAV per unit as on 30 <sup>th</sup>	December, 2022 ₹
Regular Growth Option	₹3574.6835
Regular IDCW Option	₹1026.0615
Direct Growth Option	₹3781.4528
Direct IDCW Option	₹1101.0991

Portfolio Parameters	
Weighted Average Maturity	117 days
Yield to Maturity*	7.15%
Modified Duration	113 days
Macaulay Duration	116 days

\*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 30 <sup>th</sup> December, 2022		
Portfolio	% to NAV	Rating
CP/CDS		
HDFC Bank Ltd.	7.38	CARE AAA/A1+
Small Indst. Dev. Bank Of India	7.36	CRISIL AAA/A1+
Canara Bank	3.68	CRISIL AAA/A1+
IDFC First Bank Ltd	3.62	CRISIL AAA/A1+
ICICI Bank Ltd	3.61	ICRA AAA/A1+
IndusInd Bank Ltd.	3.60	CRISIL AAA/A1+
HDFC Ltd.	3.50	CRISIL AAA/A1+
Reliance Jio Infocomm Ltd Bharti Airtel Ltd.	2.48	CRISIL AAA/A1+
Canfin Homes Ltd.	2.47	CRISIL AAA/A1+
Cantin Homes Ltd. Motilal Oswal Financial Services Ltd.	2.41	CARE AAA/A1+
Tata Projects Ltd	2.40 2.39	ICRA AAA/A1+ CRISIL AAA/A1+
	1.24	
IIFL Wealth Management Ltd Piramal Enterprises Ltd.	1.24	ICRA AAA/A1+ CRISIL AAA/A1+
Federal Bank Ltd.	1.25	CRISIL AAA/A1+ CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	0.96	CRISIL AAA/A1+ CRISIL AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.90	CRISIL AAA/A1+
FRBs	0.74	
Shriram Finance Ltd	2.10	CRISIL AA+
Govt Securities	2.10	CRIDIL AAT
91 DAYS T BILL - 05/01/2023	0.75	SOV
NCDs	0.75	
National Bank For Agriculture & Rural Development	4.97	ICRA AAA/A1+
Cholamandalam Investment & Finance Company Ltd	4.36	ICRA AA+
Indian Railways Fin Corpn Ltd.	2.49	CRISIL AAA/A1+
Grasim Industries Ltd.	2.48	CRISIL AAA/A1+
Kotak Mahindra Prime Ltd.	2.46	CRISIL AAA/A1+
Century Textiles & Industries Ltd.	2.00	CRISIL AA
Telesonic Networks Ltd	1.73	CRISIL AA+
Mahindra & Mahindra Fin.Ser.Ltd.	1.46	IND AAA/A1+
National Housing Bank	1.24	CRISIL AAA/A1+
LIC Housing Finance Ltd.	1.24	CARE AAA/A1+
Mahindra Rural Housing Finance Ltd	1.24	IND AA+
HDFC Ltd.	1.23	CRISIL AAA/A1+
Godrej Properties Ltd.	1.19	ICRA AA+
Hinduja Leyland Finance Ltd.	0.75	CARE AA-
REC Ltd	0.75	CRISIL AAA/A1+
Canfin Homes Ltd.	0.63	ICRA AA+
Manappuram Finance Ltd.	0.50	CRISIL AA
Power Grid Corporation Of India Ltd	0.25	CRISIL AAA/A1+ CRISIL AA+
Muthoot Finance Ltd Net Current assets	0.25 15.69	CRISIL AA+
Total	15.69 100.00	
Iotai	100.00	

Fund Performance Vs Benchmark (CAGR) as on 30 $^{\rm th}$ December, 2022 Growth of ₹ 10000							
Period	NAV Growth (%)	CRISIL Ultra Short Duration Fund B-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Ultra Short Duration Fund B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	
1 Year	4.24	5.34	4.11	10,424	10,534	10,411	
3 Years	5.19	5.14	4.49	11,641	11,624	11,410	
5 Years	5.16	6.20	5.57	12,862	13,511	13,115	
Since inception*	6.80	7.23	5.83	35,723	38,612	29,941	

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

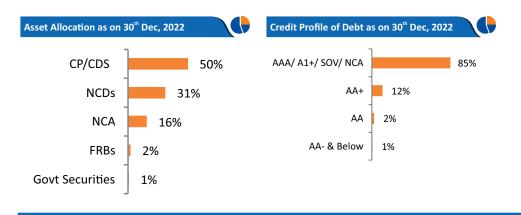
\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar.

SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)		CRISIL Ultra Short Duration Fund B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Ultra Short Duration Fund B-I Index	Yield (%) CRISIL 1 Yea T-Bill Index
1 Year	1,20,000	1,23,058	1,23,763	1,23,054	4.79	5.90	4.78
3 Years	3,60,000	3,89,212	3,88,427	3,82,869	5.14	5.01	4.05
5 Years	6,00,000	6,81,311	6,90,723	6,78,193	5.03	5.58	4.85
7 Years	8,40,000	10,12,877	10,39,092	10,13,264	5.27	5.99	5.28
10 Years	12,00,000	16,26,219	16,80,559	16,18,063	5.93	6.56	5.83
15 Years	18,00,000	30,35,639	31,72,035	29,11,545	6.63	7.17	6.12
Since inception	21,70,000	41,81,186	44,03,745	38,96,093	6.80	7.31	6.10

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

#### UTI ULTRA SHORT TERM FUND (Erstwhile UTI Floating Rate Fund STP) An open ended ultra-short term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 3 months and 6 months. Moderate interest rate risk and Moderate Credit Risk.



# UTI TREASURY ADVANTAGE FUND

2

**∖**⊖

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months. Moderate interest rate risk and Moderate Credit Risk. (Please refer to page no.21 of SID on which the concept of Macaulay duration has been explained)

estment	Objective	

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

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



#### Fund Manager

Inve

Mr. Anurag Mittal, Deputy Head- Fixed Income & Fund Manager: C.A., Msc in Accounting & Finance, London School of Economics, UK Managing the scheme since Dec 2021

Fund AUM	
Fund Size Monthly Average Closing AUM	:₹3046.53 Crore :₹3008.98 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹2954.3566 :₹2939.0142
Total Expense Ratio	%
Regular Direct	:0.44 :0.33
Minimum Investment Amount	ેર

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

Load Structure	
Entry Load: Nil	
Exit Load : Nil	

NAV per unit as on $30^{\text{th}}$	December, 2022 ₹
<b>Regular Growth Option</b>	₹2953.8308
<b>Regular IDCW Option</b>	₹1161.2657
Direct Growth Option	₹2993.7637
Direct IDCW Option	₹1168.8500

Portfolio Parameters	
Weighted Average Maturity	0.75 yrs
Yield to Maturity*	7.14%
Modified Duration	0.63 yrs
Macaulay Duration	0.67 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 30 <sup>th</sup> December, 2022		
Portfolio	% to NAV	Rating
CP/CDS		
Canara Bank	9.82	CRISIL AAA/A1+
HDFC Bank Ltd.	7.21	CARE AAA/A1+
Kotak Mahindra Bank Ltd.	4.98	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	4.94	CRISIL AAA/A1+
Reliance Jio Infocomm Ltd	3.31	CRISIL AAA/A1+
ICICI Bank Ltd	2.41	ICRA AAA/A1+
EXIM Bank	1.64	ICRA AAA/A1+
Motilal Oswal Financial Services Ltd.	1.62	ICRA AAA/A1+
IndusInd Bank Ltd.	1.61	CRISIL AAA/A1+
Bajaj Finance Ltd.	1.61	CRISIL AAA/A1+
Tata Projects Ltd	1.59	CRISIL AAA/A1+
Canfin Homes Ltd.	0.80	CARE AAA/A1+
IDFC First Bank Ltd	0.79	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	3.82	CRISIL AAA/A1+
Shriram Finance Ltd	1.68	IND AA+
Govt Securities		
364 D TBILL - MAT- 02/02/2023	8.26	SOV
182 D TBILL MAT - 30/03/23	4.91	SOV
364 D TBILL MAT -09/02/2023	1.65	SOV
GS - C STRIP MAT- 17/06/2023	0.81	SOV
5.63% GS MAT - 12/04/26	0.79	SOV
5.74% GS 2026-MAT-15/11/2026	0.79	SOV
GS - C STRIP MAT- 16/06/2025	0.70	SOV
7.38% GSEC 20/06/2027	0.67	SOV
7.26% GSEC 22/08/2032	0.33	SOV
GS-C - STRIP MAT-16/12/2025	0.27	SOV
GS - C STRIP MAT- 16/06/2027	0.12	SOV
NCDs		
Cholamandalam Investment & Finance Company Ltd	4.10	ICRA AA+
Mahindra Rural Housing Finance Ltd	2.59	CRISIL AA+
National Bank For Agriculture & Rural Development	2.49	CRISIL AAA/A1+
Tata Capital Ltd.	1.96	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	1.66	CRISIL AAA/A1+
Larsen & Toubro Ltd.	1.66	CRISIL AAA/A1+
National Housing Bank	1.66	CRISIL AAA/A1+
Canfin Homes Ltd.	1.62	ICRA AA+
Bharti Telecom Ltd.	0.83	CRISIL AA+
Net Current assets	14.28	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000						
Period	NAV Growth (%)	CRISIL Low Duration Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Low Duration Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	4.50	4.55	4.11	10,450	10,455	10,411
3 Years	6.89	5.12	4.49	12,215	11,618	11,410
5 Years	4.64	6.26	5.57	12,547	13,549	13,115
Since inception*	7.14	7.32	6.14	29,526	30,314	25,484

Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate.

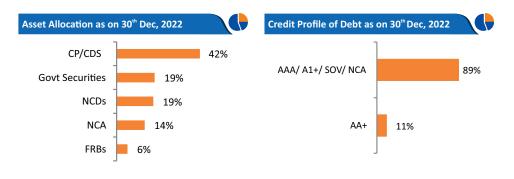
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

SIP Returns as o	Decem	<del>bei, 2</del> 022					
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Fund A-I Index	Yield (%) CRISIL 1 Yea T-Bill Index
1 Year	1,20,000	1,23,195	1,23,310	1,23,054	5.00	5.18	4.78
3 Years	3,60,000	3,97,308	3,86,079	3,82,869	6.52	4.61	4.05
5 Years	6,00,000	6,87,284	6,89,432	6,78,193	5.38	5.50	4.85
7 Years	8,40,000	10,11,794	10,39,548	10,13,264	5.24	6.00	5.28
10 Years	12,00,000	16,15,160	16,92,753	16,18,063	5.80	6.70	5.83
15 Years	18,00,000	30,22,267	31,69,441	29,11,545	6.58	7.16	6.12
Since inception	18,80,000	32,52,608	34,03,547	31,11,509	6.64	7.17	6.12

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

# UTI TREASURY ADVANTAGE FUND

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



#### Floater Fund

Invest

# **UTI FLOATER FUND**

An open ended debt scheme predominantly investing in floating rate instruments. (including fixed rate instruments converted to floating rate exposures using swaps/derivatives. Relatively High interest rate risk and Moderate Credit Risk.

ment Objective	

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

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

#### Date of inception/allotment 30th October, 2018

#### **Fund Manager**

Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA) Managing the scheme since Oct 2018

Fund AUM	
Fund Size Monthly Average Closing AUM	:₹1781.41 Crore :₹1721.40 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹1258.8039 :₹1252.7529
Total Expense Ratio	%
Regular Direct	:0.85 :0.35
	•

#### **Minimum Investment Amount**

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

#### Load Structure Entry Load: Nil

Exit Load : Nil

NAV per unit as on 30 <sup>th</sup>	December, 2022 ₹
<b>Regular Growth Option</b>	₹1258.5868
<b>Regular IDCW Option</b>	₹1150.5719
Direct Growth Option	₹1301.7127
Direct IDCW Option	₹1226.3143

Portfolio Parameters	
Weighted Average Maturity	0.91 yrs
Yield to Maturity*	7.46%
Modified Duration	0.81 yrs
Macaulay Duration	0.86 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 30 <sup>th</sup> December, 2022		
Portfolio	% to NAV	Rating
CP/CDS		
Canara Bank	9.64	CRISIL AAA/A1+
EXIM Bank	9.16	CRISIL AAA/A1+
HDFC Bank Ltd.	8.39	CARE AAA/A1+
ICICI Bank Ltd	5.61	ICRA AAA/A1+
Kotak Mahindra Bank Ltd.	2.81	CRISIL AAA/A1+
HDFC Ltd.	2.74	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	6.39	CRISIL AAA/A1+
Tata Cleantech Capital Ltd.	3.51	CRISIL AAA/A1+
Govt Securities		
182 D TBILL MAT - 23/03/23	0.86	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	0.85	SOV
NCDs		
Small Indst. Dev. Bank Of India	6.36	CARE AAA/A1+
Citicorp Finance India Ltd.	4.31	CRISIL AAA/A1+
HDFC Ltd.	3.18	CRISIL AAA/A1+
REC Ltd	2.91	CRISIL AAA/A1+
Bajaj Finance Ltd.	2.90	CRISIL AAA/A1+
Power Finance Corporation Ltd.	2.90	CRISIL AAA/A1+
India Grid Trust	2.87	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	2.60	ICRA AAA/A1+
National Housing Bank	1.74	CRISIL AAA/A1+
Tata Capital Ltd.	1.72	CRISIL AAA/A1+
Reliance Industries Ltd.	1.45	CRISIL AAA/A1+
Sikka Ports & Terminals Ltd.	1.16	CRISIL AAA/A1+
Net Current assets	15.93	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of $\overline{\mathfrak{T}}$ 10000							
Period	NAV Growth (%)	CRISIL Low Duration Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	
1 Year	3.79	4.92	0.44	10,379	10,492	10,044	
3 Years	4.79	5.52	3.61	11,508	11,751	11,124	
Since inception*	5.67	6.45	6.13	12,588	12,980	12,818	

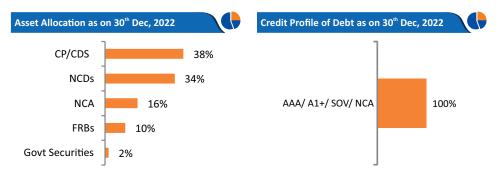
Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since October 2018.

\*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 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal . The above scheme is in existence for less than 5 years.

SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year 3 Years Since inception	1,20,000 3,60,000 5,00,000	1,22,873 3,82,548 5,51,316	1,23,542 3,88,363 5,61,348	1,23,054 3,82,869 5,49,811	4.49 3.99 4.64	5.55 5.00 5.51	4.78 4.05 4.51

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.



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

# **UTI SHORT TERM INCOME FUND**

UTI Short Term Income Fund is an open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years (Please refer to page no.15 of SID on which the concept of Macaulay duration has been explained). Relatively High interest rate risk and Moderate Credit Risk.

## **JANUARY 2023**

Investment Objective Portfolio as on 30<sup>th</sup> Decer

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.



#### **Fund Manager**

Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA) Managing the scheme since Oct-2012

Fund AUM	4
Fund Size Monthly Average Closing AUM	:₹2147.75 Crore :₹2245.56 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹26.3409 :₹26.2294
Total Expense Ratio	%
Regular Direct	:0.96 :0.33
Minimum Investment Amount	: Č

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

#### Load Structure Entry Load: Nil Exit Load : Nil

NAV per unit as on 30 <sup>th</sup> Decer	mber, 2022 ₹
Regular Growth Option	₹37.3130
Regular IDCW Option	₹11.6832
Direct Growth Option	₹27.6560
Direct IDCW Option	₹10.4761

Portfolio Parameters	
Weighted Average Maturity	2.14 yrs
Yield to Maturity*	7.56%
Modified Duration	1.74 yrs
Macaulay Duration	1.84 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 30 <sup>th</sup> December, 2022		
Portfolio	% to NAV	Rating
CP/CDS		
ICICI Bank Ltd	4.30	ICRA AAA/A1+
HDFC Bank Ltd.	4.23	CARE AAA/A1+
Canara Bank	2.13	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	7.13	CRISIL AAA/A1+
Shriram Finance Ltd	2.25	IND AA+
REC Ltd.	2.22	CRISIL AAA/A1+
Govt Securities		
7.38% GSEC 20/06/2027	6.72	SOV
7.26% GSEC 22/08/2032	6.65	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	1.09	SOV
182 D TBILL MAT - 23/03/23	0.66	SOV
05.15 GS 09/11/2025	0.12	SOV
8.19% RAJASTHAN SPL SDL -23/06/2026	0.00	SOV
NCDs		
Small Indst. Dev. Bank Of India	7.98	CARE AAA/A1+
Power Finance Corporation Ltd.	5.55	CRISIL AAA/A1+
REC Ltd.	3.91	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	3.91	ICRA AAA/A1+
India Grid Trust	3.30	CRISIL AAA/A1+
Mahindra Rural Housing Finance Ltd	3.04	CRISIL AA+
Canfin Homes Ltd.	2.82	ICRA AA+
Sikka Ports & Terminals Ltd.	2.68	CRISIL AAA/A1+
Tata Motors Finance Ltd.	2.63	CRISIL AA-
HDFC Ltd.	2.22	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	2.20	ICRA AA+
Kirloskar Ferrous Industries Ltd.	2.18	ICRA AA
Tata Capital Ltd.	1.76	CRISIL AAA/A1+
National Housing Bank	1.10	CRISIL AAA/A1+
EXIM Bank	1.09	CRISIL AAA/A1+
Summit Digitel Infrastructure Ltd	1.08	CRISIL AAA/A1+
Net Current assets	15.05	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000						
Period	NAV Growth (%)	CRISIL Short Duration Fund A-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Duration Fund A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	3.79	3.40	0.44	10,379	10,340	10,044
3 Years	7.51	5.60	3.61	12,429	11,778	11,124
5 Years	4.82	6.58	5.43	12,655	13,755	13,028
Since inception*	7.37	7.38	5.58	26,339	26,373	20,949

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

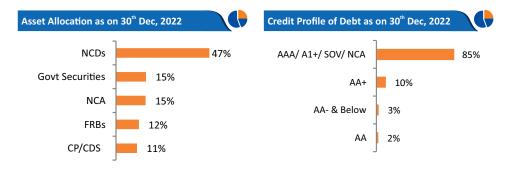
SIP Returns as on 30 <sup>th</sup> December, 2022								
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Duration Fund A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Duration Fund A-II Index	Yield (%) CRISIL 10 Year Gilt Index	
1 Year	1,20,000	1,22,954	1,22,866	1,23,054	4.62	4.48	4.78	
3 Years	3,60,000	3,96,364	3,84,779	3,82,869	6.36	4.38	4.05	
5 Years	6,00,000	6,91,673	6,94,339	6,78,193	5.63	5.79	4.85	
7 Years	8,40,000	10,17,694	10,49,219	10,13,264	5.40	6.26	5.28	
10 Years	12,00,000	16,28,705	17,13,917	16,18,063	5.96	6.93	5.83	
15 Years	16,60,000	27,01,123	28,37,060	25,85,897	6.70	7.35	6.12	
Since inception	16,90,000	27,79,098	29,28,337	26,60,031	6.69	7.37	6.12	

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

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

# **UTI SHORT TERM INCOME FUND**

UTI Short Term Income Fund is an open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years (Please refer to page no.15 of SID on which the concept of Macaulay duration has been explained). Relatively High interest rate risk and Moderate Credit Risk.



# UTI BANKING AND PSU DEBT FUND\*

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

Investment Objective	
The investment objective of the s	cheme is to generat

te reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds.

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

#### Date of inception/allotment 27th January, 2014

#### **Fund Manager**

Mr. Anurag Mittal, Deputy Head- Fixed Income & Fund Manager: C.A., Msc in Accounting & Finance, London School of Economics, UK Managing the scheme since Dec 2021

Fund AUM	
Fund Size Monthly Average	:₹526.69 Crore
Closing AUM	:₹527.11 Crore
High/Low NAV in the month	₹
High Growth Option	:₹18.2759
Low Growth Option	:₹18.2148
Total Expense Ratio	%
Regular	:0.57
Direct	:0.24

#### **Minimum Investment Amount**

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

Load Structure	(E)
Entry Load: Nil	
Exit Load : Nil	

NAV per unit as on 30 <sup>th</sup> Decemb	oer, 2022 ₹
Regular Growth Option	₹18.2726
Regular IDCW Option	₹12.4129
Direct Growth Option	₹18.4569
Direct IDCW Option	₹12.5158

Portfolio Parameters	
Weighted Average Maturity	4.01 yrs
Yield to Maturity*	7.49%
Modified Duration	3.26 yrs
Macaulay Duration	3.45 yrs

\*The fund intends to follow a roll-down strategy starting June 2022, and the portfolio maturity will ordinarily reduce with time.

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

Portfolio           Govt Securities           7.38% GSEC 20/06/2027           7.17% GSEC 08/01/2028           7.85% TN SDL MAT - 15/03/2027           GS - C STRIP MAT - 15/12/2027           Long Term Debt           National Bank For Agriculture & Rural Development	% to NAV 22.90 1.89 0.97 0.93	Rating SOV SOV SOV
7.38% GSEC 20/06/2027 7.17% GSEC 08/01/2028 7.85% TN SDL MAT - 15/03/2027 GS - C STRIP MAT- 15/12/2027 Long Term Debt	1.89 0.97	SOV
Power Finance Corporation Ltd. Small Indst. Dev. Bank Of India National Housing Bank ICICI Bank Ltd Axis Bank Ltd. EXIM Bank Indian Railways Fin Corpn Ltd. NHPC Ltd. REC Ltd HDFC Bank Ltd. Net Current assets <b>Total</b>	9.52 8.55 8.45 7.56 7.29 5.70 4.76 4.76 4.76 4.71 4.68 3.84 3.50 <b>100.00</b>	SOV CRISIL AAA/A1+ CRISIL AAA/A1+ ICRA AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ ICRA AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+

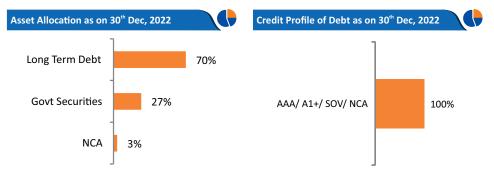
Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000						
Period	NAV Growth (%)	CRISIL Banking and PSU Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Banking and PSU Debt Index(₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	10.34	2.99	0.44	11,034	10,299	10,044
3 Years	7.29	5.69	3.61	12,353	11,808	11,124
5 Years	5.47	6.84	5.43	13,053	13,923	13,028
Since inception*	7.00	8.09	6.89	18,276	20,004	18,109

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

SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Banking and PSU Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,26,253	1,22,868	1,26,253	9.86	4.49	9.86
3 Years	3,60,000	4,02,630	3,84,894	3,82,869	7.42	4.40	4.05
5 Years	6,00,000	7,05,499	6,98,079	6,78,193	6.42	6.00	4.85
7 Years	8,40,000	10,44,228	10,59,180	10,13,264	6.13	6.53	5.28
Since inception	10,60,000	14,13,967	14,54,341	13,67,113	6.38	7.00	5.64

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.



### JANUARY 2023

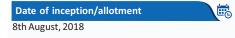
#### **Corporate Bond Fund**

### UTI CORPORATE BOND FUND UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. Relatively High interest rate risk and Relatively Low Credit Risk.

Investment Objective	
The investment objective of the scheme is	to genera

Тł ate 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.



#### **Fund Manager**

Mr. Anurag Mittal, Deputy Head- Fixed Income & Fund Manager: C.A., Msc in Accounting & Finance, London School of Economics, UK Managing the scheme since Dec 2021

Fund AUM	
Fund Size Monthly Average Closing AUM	:₹3159.25 Crore :₹3149.64 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹13.5808 :₹13.5286
Total Expense Ratio	%
Regular Direct	:0.57 :0.23
	0

#### **Minimum Investment Amount**

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

### Load Structure Entry Load: Nil

Exit Load : Nil

NAV per unit as on 30 <sup>th</sup>	December, 2022 ₹
Regular Growth Option	₹13.5784
Regular IDCW Option	₹11.9565
Direct Growth Option	₹13.7687
Direct IDCW Option	₹12.1355

Portfolio Parameters	
Weighted Average Maturity	2.64 yrs
Yield to Maturity*	7.44%
Modified Duration	1.95 yrs
Macaulay Duration	2.06 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio	% to NAV	Rating
CP/CDS		
Kotak Mahindra Bank Ltd.	3.08	CRISIL AAA/A1+
EXIM Bank	2.33	CRISIL AAA/A1+
Govt Securities		
7.38% GSEC 20/06/2027	13.09	SOV
7.26% GSEC 22/08/2032	2.53	SOV
8.24% G-SEC 15/02/2027	1.64	SOV
5.63% GS MAT - 12/04/26	1.37	SOV
GS - C STRIP MAT- 16/06/2027	0.46	SOV
5.74% GS 2026-MAT-15/11/2026	0.45	SOV
7.41% GS MAT - 19/12/2036	0.32	SOV
5.22% GS 15/06/2025	0.30	SOV
GS - C STRIP MAT- 15/06/2027	0.24	SOV
GS - C STRIP MAT- 15/12/2027	0.20	SOV
GOI FRB - MAT 22/09/2033	0.02	SOV
Long Term Debt		
Small Indst. Dev. Bank Of India	8.47	CARE AAA/A1-
HDFC Ltd.	7.89	CRISIL AAA/A1
ICICI Bank Ltd	6.33	CRISIL AAA/A1
National Housing Bank	5.62	CRISIL AAA/A1
Summit Digitel Infrastructure Ltd	4.69	CRISIL AAA/A1
NTPC Ltd.	4.32	CRISIL AAA/A1
EXIM Bank	3.69	CRISIL AAA/A1
HDFC Bank Ltd.	3.22	CARE AAA/A1-
National Bank For Agriculture & Rural Development	3.13	CRISIL AAA/A1
Reliance Industries Ltd.	2.38	CRISIL AAA/A1
India Grid Trust	2.33	CRISIL AAA/A1
Bajaj Finance Ltd.	2.19	CRISIL AAA/A1
Power Grid Corporation Of India Ltd	2.07	CRISIL AAA/A1
Kotak Mahindra Bank Ltd.	1.59	CRISIL AAA/A1
REC Ltd	1.58	CRISIL AAA/A1
Indian Railways Fin Corpn Ltd.	1.58	CRISIL AAA/A1
Axis Finance Ltd	1.08	CRISIL AAA/A1
Grasim Industries Ltd.	0.79	CRISIL AAA/A1
LIC Housing Finance Ltd.	0.77	CRISIL AAA/A1
Kotak Mahindra Prime Ltd.	0.48	ICRA AAA/A1+
NHPC Ltd.	0.35	ICRA AAA/A1+
Larsen & Toubro Ltd.	0.32	CRISIL AAA/A1
Power Finance Corporation Ltd.	0.31	CRISIL AAA/A1
Axis Bank Ltd.	0.16	CRISIL AAA/A1
Net Current assets	8.63	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 30 $^{\rm th}$ December, 2022 Growth of ₹ 10000							
Period	NAV Growth (%)	CRISIL Corporate Bond Fund B-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Corporate Bond Fund B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	
1 Year	3.41	4.32	0.44	10,341	10,432	10,044	
3 Years	5.89	6.73	3.61	11,875	12,160	11,124	
Since inception*	7.20	7.48	6.13	13,579	13,735	12,992	

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 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal. The above scheme is in existence for less than 5 years.

SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Corporate Bond Fund B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Corporate Bond Fund B-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,701	1,23,265	1,22,553	4.22	5.11	3.99
3 Years	3,60,000	3,84,582	3,90,235	3,70,835	4.35	5.32	1.94
Since inception	5,10,000	5,75,994	5,84,204	5,49,769	5.68	6.34	3.49

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10.000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

### JANUARY 2023

Corporate Bond Fund

UTI CORPORATE BOND FUND UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. Relatively High interest rate risk and Relatively Low Credit Risk.

### **JANUARY 2023**

Asset Allocation as on 30<sup>th</sup> Dec, 2022 Credit Profile of Debt as on 30<sup>th</sup> Dec, 2022 Long Term Debt 65% **Govt Securities** 21% AAA/ A1+/ SOV/ NCA 100% NCA 9% CP/CDS 5%

## UTI CREDIT RISK FUND (Erstwhile UTI Income Opportunities Fund)

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

	Investment Objective	
Ę		

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.



#### Fund Manager

Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance]), BMS (Fin) Managing the scheme since Aug-2014

Fund AUM	
Fund Size Monthly Average	:₹451.08 Crore
Closing AUM	:₹448.25 Crore
High/Low NAV in the month	₹
High Growth Option	:₹14.2640
Low Growth Option	:₹14.1990
Total Expense Ratio	%
Regular	:1.60
Direct	:0.81

#### Minimum Investment Amount

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

#### Load Structure

Entry Load: Nil

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

(B) Redemption / Switch out after 12 months from the date of allotment – NIL

NAV per unit as on 30 <sup>th</sup> Decem	nber, 2022 ₹
Regular Growth Option	₹14.2545
Regular IDCW Option	₹8.5600
Direct Growth Option	₹15.8212
Direct IDCW Option	₹9.4434

Portfolio Parameters	
Weighted Average Maturity	2.35 yrs
Yield to Maturity*	7.95%
Modified Duration	1.72 yrs
Macaulay Duration	1.82 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

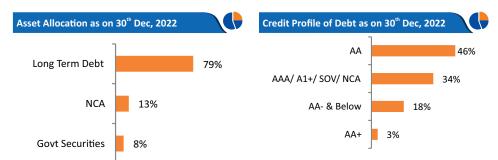
Portfolio as on 30 <sup>th</sup> December, 2022		
Portfolio	% to NAV	Rating
Govt Securities		
7.59% NI GS - 20/03/2029	2.82	SOV
7.38% GSEC 20/06/2027	2.56	SOV
6.54% GSEC MAT - 17/01/2032	2.53	SOV
7.26% GSEC 22/08/2032	0.22	SOV
Long Term Debt		
Piramal Capital & Housing Finance Ltd	5.97	ICRA AA
Summit Digitel Infrastructure Ltd	5.42	CRISIL AAA/A1+
Kirloskar Ferrous Industries Ltd.	5.03	ICRA AA
Godrej Industries Ltd.	4.82	CRISIL AA
Tata Motors Ltd.	4.58	ICRA AA-
India Grid Trust	4.55	CRISIL AAA/A1+
Steel Authority Of India Ltd.	4.53	CARE AA-
Tata Power Company Ltd.	4.47	IND AA
Century Textiles & Industries Ltd.	4.46	CRISIL AA
Piramal Pharma Ltd	4.40	CARE AA
Aadhar Housing Finance Ltd.	4.37	CARE AA
Tata Projects Ltd	4.35	IND AA
Aditya Birla Fashion & Retail Ltd.	4.31	CRISIL AA
TMF Holdings Ltd	3.55	CRISIL AA-
Manappuram Finance Ltd.	3.36	CRISIL AA
Avanse Financial Services Ltd.	2.66	CARE A+
Hinduja Leyland Finance Ltd.	2.23	CARE AA-
Godrej Properties Ltd.	2.22	ICRA AA+
Power Finance Corporation Ltd.	2.20	CRISIL AAA/A1+
Shriram Finance Ltd	1.12	CRISIL AA+
Net Current assets	13.28	
Total	100.00	

Fund Performance	-					
Period	NAV Growth (%)	CRISIL Credit Risk Fund C-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Credit Risk Fund C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year 3 Years 5 Years Since inception*	3.88 -3.05 -1.76 3.57	6.84 8.51 8.76 9.26	0.44 3.61 5.43 6.30	10,388 9,112 9,150 14,262	10,684 12,779 15,221 24,505	10,044 11,124 13,028 18,558

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

SIP Returns as o							
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Credit Risk Fund C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Credit Risk Fund C-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,23,022	1,24,755	1,23,054	4.73	7.47	4.78
3 Years	3,60,000	4,09,329	4,03,708	3,82,869	8.54	7.60	4.05
5 Years	6,00,000	6,21,749	7,41,794	6,78,193	1.40	8.43	4.85
7 Years	8,40,000	8,58,913	11,35,596	10,13,264	0.63	8.48	5.28
10 Years	12,00,000	13,07,148	18,97,499	16,18,063	1.69	8.87	5.83
Since inception	12,10,000	13,21,339	19,21,935	16,36,695	1.72	8.88	5.84

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



### **JANUARY 2023**

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

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

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.

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)

Segregated AUM & NAV	₹
Segregated Fund Size Monthly Average -	
17022020:	₹0.0 Crore
Closing AUM:	₹0.0 Crore
Segregated Fund Size Monthly Average -	
06032020 :	₹0.0 Crore
Closing AUM:	₹0.0 Crore
Segregated NAV per unit as on 30 <sup>th</sup> December, 2022 Growth :	₹0.0

Segregated - 17	022020	
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

UTI Credit Risk Fund (Segregated - 06032020) Segregated Portfolio as on 30th December, 2022				
Portfolio	% of NAV	Rating		
Yes Bank Ltd.	0*	ICRA-D		
* Percentage to NAV Less Than 0.01				
UTI Credit Risk Fund (Segregated - 17022020) Segregated Portfolio as on 30th December, 2022				

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

\* Percentage to NAV Less Than 0.01

### **JANUARY 2023**

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

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

### **JANUARY 2023**

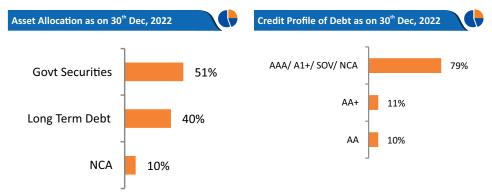
Portfolio	% to NAV	Rating
Govt Securities		
05.15 GS 09/11/2025	16.89	SOV
7.59% NI GS - 20/03/2029	13.49	SOV
5.79% GS MAT -11/05/2030	8.13	SOV
7.26% GSEC 22/08/2032	7.07	SOV
6.54% GSEC MAT - 17/01/2032	5.04	SOV
Long Term Debt		
Reliance Industries Ltd.	8.88	CRISIL AAA/A1
India Grid Trust	6.90	CRISIL AAA/A1
Shriram Finance Ltd	5.34	CRISIL AA+
Godrej Industries Ltd.	5.22	CRISIL AA
Kirloskar Ferrous Industries Ltd.	3.48	ICRA AA
Canfin Homes Ltd.	3.46	ICRA AA+
Power Finance Corporation Ltd.	1.82	ICRA AAA/A1+
Godrej Properties Ltd.	1.77	ICRA AA+
Piramal Capital & Housing Finance Ltd	1.73	ICRA AA
HDFC Ltd.	0.72	CRISIL AAA/A1
EXIM Bank	0.54	CRISIL AAA/A1
Net Current assets	9.51	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000						
Period	NAV Growth (%)	CRISIL Medium Duration Fund B-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium Duration Fund B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	2.43	3.15	0.44	10,243	10,315	10,044
3 Years	2.85	7.53	3.61	10,880	12,436	11,124
5 Years	4.00	7.38	5.43	12,168	14,279	13,028
Since inception*	5.63	7.98	5.95	15,295	18,143	15,659

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

SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium Duration Fund B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium Duration Fund B-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,423	1,22,967	1,23,054	3.79	4.64	4.78
3 Years	3,60,000	3,82,934	3,91,218	3,82,869	4.06	5.49	4.05
5 Years	6,00,000	6,60,433	7,16,762	6,78,193	3.79	7.05	4.85
7 Years	8,40,000	9,76,597	10,88,109	10,13,264	4.25	7.28	5.28
Since inception	9,20,000	10,95,450	12,28,596	11,35,803	4.48	7.41	5.41

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



Fund Manager

The investment objective of the scheme is to generate reasonable income by investing in debt & money market securities such that the Macaulay duration of

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

**Investment Objective** 

the portfolio is between 3 to 4 years.

Date of inception/allotment

25th March, 2015

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

Fund AUM	
Fund Size Monthly Average	:₹56.78 Crore
Closing AUM	:₹56.30 Crore
High/Low NAV in the month	₹
High Growth Option	:₹15.3076
Low Growth Option	:₹15.2713
Total Expense Ratio	%
Regular	: 1.61
Direct	: 1.00

#### **Minimum Investment Amount**

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

### Load Structure

Entry Load: Nil

ExitLoad : 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 30 <sup>th</sup> Decembe	r, 2022 ₹
Regular Growth Option	₹15.2984
Regular IDCW Option	₹11.0326
Direct Growth Option	₹16.1379
Direct IDCW Option	₹10.4537

Portfolio Parameters	
Weighted Average Maturity	3.88 yrs
Yield to Maturity*	7.48%
Modified Duration	2.99 yrs
Macaulay Duration	3.11 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

**UTI MEDIUM TERM FUND** (Number of Segregated portfolio in the scheme 3) An open ended medium term debt scheme investing in instruments such that the macaulay duration of the portolio is between 3 years and 4 years. Relatively High interest rate risk and Relatively High Credit Risk.

### **JANUARY 2023**

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 portolio. (Zee Learn Ltd.) Full amount (Rs. 3.4 Crores) recovered and accordingly distributed to investors.

Segregated AUM & NAV	₹
Segregated Fund Size Monthly Average - 17022020 : Closing AUM: Segregated Fund Size Monthly Average -	₹0.0Crore ₹0.0Crore
06032020 : Closing AUM:	₹ 0.0 Crore ₹0.66 Crore
Segregated NAV per unit as on	₹ 0.0

30<sup>th</sup> December, 2022 Growth :

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 Portfolio as		
Portfolio	% of NAV	Rating
Yes Bank Ltd.	0*	ICRA-D
* Porcontage to NAV/ Loss T	han 0 01	

Percentage to NAV Less Than 0.01

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

UTI Medium Term Fund (Segregated - 17022020) Segregated Portfolio as on 30th December, 2022		
Portfolio	% of NAV	Rating
Vodafone Idea Ltd	0*	CARE-B-
Net Current Assets	0*	

\* Percentage to NAV Less Than 0.01

### UTI DYNAMIC BOND FUND

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

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

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

money market instruments across duration.

Date of inception/allotment

Managing the scheme since Dec 2021

16th June, 2010

**Fund Manager** 

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

### **JANUARY 2023**

Portfolio as on 30 <sup>th</sup> December, 2022		
Portfolio	% to NAV	Rating
CP/CDS		
Canara Bank	6.77	CRISIL AAA/A1-
EXIM Bank	6.77	CRISIL AAA/A1-
Small Indst. Dev. Bank Of India	6.68	CRISIL AAA/A1
Govt Securities		
7.26% GSEC 22/08/2032	30.09	SOV
7.38% GSEC 20/06/2027	13.82	SOV
182 D TBILL MAT - 23/03/23	4.07	SOV
NCDs		
Punjab National Bank	2.71	CRISIL AA+
Canfin Homes Ltd.	2.68	ICRA AA+
Tata Capital Ltd.	1.35	CRISIL AAA/A1
Net Current assets	25.07	
Total	100.00	

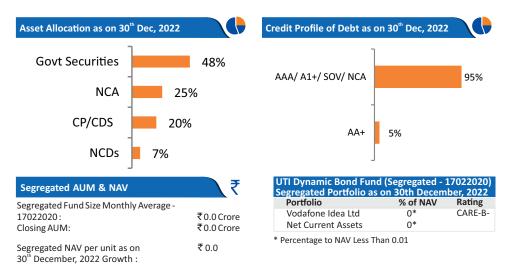
Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000						
Period	NAV Growth (%)	CRISIL Dynamic Bond Fund A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Bond Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	10.08	2.09	0.44	11,008	10,209	10,044
3 Years	8.88	6.13	3.61	12,911	11,956	11,124
5 Years	5.48	7.04	5.43	13,059	14,054	13,028
Since inception*	7.83	7.93	6.08	25,758	26,059	20,976

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

SIP Returns as o	n 30 <sup>™</sup> Decem	ber, 2022					
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Bond Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Bond Fund A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,26,285	1,22,977	1,22,553	9.91	4.66	3.99
3 Years	3,60,000	4,20,714	3,83,071	3,70,835	10.41	4.08	1.94
5 Years	6,00,000	7,28,567	7,02,599	6,68,227	7.71	6.26	4.26
7 Years	8,40,000	10,64,471	10,62,233	9,91,749	6.67	6.61	4.68
10 Years	12,00,000	17,13,808	17,54,578	16,01,565	6.93	7.38	5.63
Since inception	15,00,000	24,16,607	24,83,893	22,04,347	7.32	7.73	5.95

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.



Fund AUM	
Fund Size Monthly Average	:₹367.60 Crore
Closing AUM	:₹363.87 Crore
High/Low NAV in the month	₹
High Growth Option	:₹25.7512
Low Growth Option	:₹25.6515
Total Expense Ratio	%
Regular	: 1.54
Direct	:0.81

#### **Minimum Investment Amount**

**Investment Objective** 

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

Load Structure Entry Load: Nil Exit Load : Nil

NAV per unit as on 30 <sup>th</sup> Decembe	er, 2022 ₹
Regular Growth Option	₹25.7453
Regular IDCW Option	₹13.6461
Direct Growth Option	₹27.4004
Direct IDCW Option	₹13.7503

Portfolio Parameters	
Weighted Average Maturity	3.95 yrs
Yield to Maturity*	7.02%
Modified Duration	2.86 yrs
Macaulay Duration	2.97 yrs

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%			

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

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

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

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

#### Investment Objective

The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years.

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

### Date of inception/allotment 4th May, 1998

#### **Fund Manager**

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

Fund AUM	
Fund Size Monthly Average	:₹281.76 Crore
Closing AUM	:₹281.60 Crore
High/Low NAV in the month	₹
High Growth Option	:₹61.0527
Low Growth Option	:₹60.8430
Total Expense Ratio	%
Regular	:1.63
Direct	:1.29

#### Minimum Investment Amount

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

# Load Structure

Exit Load : Nil

NAV per unit as on 30 <sup>th</sup>	December, 2022 ₹
<b>Regular Growth Option</b>	₹60.9471
Regular IDCW Option	₹15.6534
Direct Growth Option	₹65.7708
Direct IDCW Option	₹20.7563

Portfolio Parameters	
Weighted Average Maturity	7.60 yrs
Yield to Maturity*	7.46%
Modified Duration	4.61 yrs
Macaulay Duration	4.80 yrs

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%		

\*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 30 <sup>th</sup> December, 2022		
Portfolio	% to NAV	Rating
Govt Securities 7.26% GSEC 22/08/2032 7.38% GSEC 20/06/2027 7.41% GS MAT - 19/12/2036 GOI FRB - MAT 22/09/2033 6.54% GSEC MAT - 17/01/2032 07.69% TAMIL NADU SDL - 28/12/2037 Long Term Debt Bajaj Finance Ltd. Kotak Mahindra Bank Ltd. Piramal Capital & Housing Finance Ltd Net Current assets Total	30.04 17.86 10.64 8.84 3.36 1.78 8.87 5.32 1.73 11.55 <b>100.00</b>	SOV SOV SOV SOV SOV CRISIL AAA/A1+ ICRA AA

Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of $\stackrel{ au}{ au}$ 10000						
Period	NAV Growth (%)	CRISIL Medium to Long Duration Fund A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium to Long Duration Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	9.91	1.93	0.44	10,991	10,193	10,044
3 Years	6.71	6.11	3.61	12,153	11,949	11,124
5 Years	3.54	7.10	5.43	11,901	14,094	13,028
Since inception*	7.60	9.44	NA	60,957	92,627	NA

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

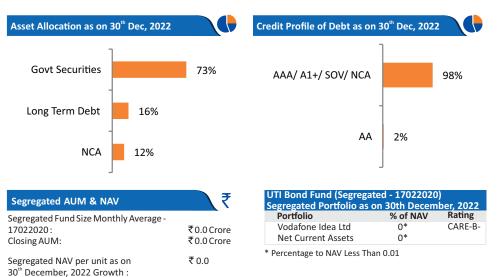
\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Amandeep S. Chopra.

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

SIP Returns as o	n 30 <sup>th</sup> Decem	ber, 2022					
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium to Long Duration Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium to Long Duration Fund A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,26,575	1,22,825	1,22,553	10.37	4.42	3.99
3 Years	3,60,000	4,16,657	3,82,665	3,70,835	9.75	4.01	1.94
5 Years	6,00,000	7,00,588	7,02,571	6,68,227	6.14	6.26	4.26
7 Years	8,40,000	10,04,727	10,63,505	9,91,749	5.04	6.64	4.68
10 Years	12,00,000	15,81,119	17,57,620	16,01,565	5.39	7.41	5.63
15 Years	18,00,000	29,26,105	33,41,847	28,76,003	6.18	7.80	5.97
Since inception	21,70,000	40,10,299	46,56,794	38,84,194	6.39	7.85	6.07

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.



### **JANUARY 2023**

#### Gilt Fund

**UTI GILT FUND** (Erstwhile UTI Gilt Advantage Fund LTP) UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities. Relatively High interest rate risk and Relatively Low Credit Risk.

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.	Investment Objective
	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.

Date of inception/allotment	
21st January, 2002	
Fund Manager	Au

#### Fund Manager

Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA) Managing the scheme since Dec 2021

Fund AUM	
Fund Size Monthly Average Closing AUM	:₹511.63 Crore :₹512.22 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹51.9964 :₹51.8222
Total Expense Ratio	%
Regular Direct	: 0.94 : 0.67
Minimum Investment Amount	ઈર

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

#### Load Structure Entry Load: Nil Exit Load : Nil

NAV per unit as on 30 <sup>th</sup>	December, 2022 ₹
<b>Regular Growth Option</b>	₹51.9821
Regular IDCW Option	₹32.2445
Direct Growth Option	₹53.4647
Direct IDCW Option	₹26.0894

Portfolio Parameters	
Weighted Average Maturity	4.96 yrs
Yield to Maturity*	7.00%
Modified Duration	3.52 yrs
Macaulay Duration	3.65 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 30 <sup>th</sup> December, 2022		
Portfolio	% to NAV	Rating
Govt Securities		
7.26% GSEC 22/08/2032	36.92	SOV
7.38% GSEC 20/06/2027	14.73	SOV
91 DAYS T BILL - 16/03/2023	9.64	SOV
364 D TBILL MAT 11/05/2023	9.54	SOV
182 D TBILL MAT - 23/03/23	6.74	SOV
7.94% HR SDL 2034 - 29/06/2034	4.99	SOV
91 DAYS T BILL - 12/01/2023	0.97	SOV
Net Current assets	16.48	
Total	100.00	

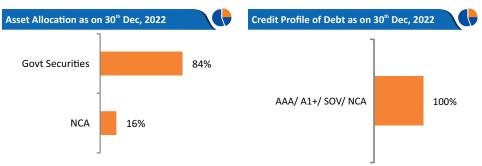
Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of $\stackrel{?}{\stackrel{?}{\leftarrow}}$ 10000								
Period	NAV Growth (%)	CRISIL Dynamic Gilt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)		
1 Year	2.96	2.21	0.44	10,296	10,221	10,044		
3 Years	5.10	5.66	3.61	11,611	11,798	11,124		
5 Years	6.65	6.79	5.43	13,800	13,891	13,028		
Since inception*	8.18	7.51	6.40	51,951	45,609	36,694		

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

SIP Returns as on 30 <sup>th</sup> December, 2022									
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index(₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Gilt Index	Yield (%) CRISIL 10 Year Gilt Index		
1 Year	1,20,000	1,23,090	1,23,250	1,22,553	4.84	5.09	3.99		
3 Years	3,60,000	3,80,125	3,94,003	3,70,835	3.57	5.96	1.94		
5 Years	6,00,000	6,90,599	7,08,056	6,68,227	5.57	6.57	4.26		
7 Years	8,40,000	10,46,319	10,58,884	9,91,749	6.18	6.52	4.68		
10 Years	12,00,000	17,41,633	17,31,947	16,01,565	7.24	7.13	5.63		
15 Years	18,00,000	33,49,794	32,44,510	28,75,950	7.83	7.44	5.97		
Since inception	21,70,000	46,62,007	44,68,501	38,84,140	7.86	7.45	6.07		

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.



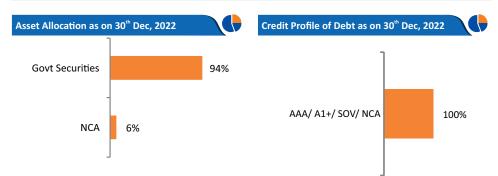
### **JANUARY 2023**

#### Gilt Fund with 10 year constant duration **UTI GILT FUND WITH 10 YEAR CONSTANT DURATION**

(An open ended debt scheme investing in government securities having a constant maturity of 10 years. Relatively High Interest rate

### JANUARY 2023

Portfolio as on 30<sup>th</sup> December, 2022 1: The investment objective of the scheme is to generate % to NAV Portfolio Rating optimal returns with high liquidity by investing in a **Govt Securities** portfolio of government securities such that weighted 7.26% GSEC 22/08/2032 SOV 75.57 6.54% GSEC MAT - 17/01/2032 7.54% G-sec 23/05/2036 5.45 SOV average portfolio maturity is around 10 years. However 5.11 SOV there can be no assurance that the investment 7.41% GS MAT - 19/12/2036 5.06 SOV objective of the Scheme will be achieved. The Scheme 7.38% GSEC 20/06/2027 2.55 SOV Net Current assets 6.28 Total 100.00



Date of inception/allotment 03rd August, 2022 **Fund Manager** 

does not guarantee / indicate any returns.

**Investment Objective** 

Mr. Jaydeep Bhowal & Mr. Anurag Mittal Deputy Head-Fixed Income & Fund Manager: C.A., Msc in Accounting & Finance, London School of Economics, UK Managing the scheme since Aug 2022

Fund AUM	4		
Fund Size Monthly Average	:₹97.68 Crore		
Closing AUM	:₹98.78 Crore		
High/Low NAV in the month	₹		
High Growth Option	:₹10.3138		
Low Growth Option	:₹10.2560		
Total Expense Ratio	%		
Regular	: 0.69		
Direct	: 0.20		

#### **Minimum Investment Amount**

Minimum amount of investment under all plans and options Minimum initial investment is ₹ 5,000/- and in multiples of ₹ 1/- thereafter. Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.

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#### Load Structure

Entry Load\* :Nil

(Not Applicable as per SEBI guidelines) Exit Load :Nil Load Structure during New Fund Offer Period

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

NAV per unit as on 30 <sup>th</sup> Decemb	oer, 2022 ₹
Regular Growth Option	₹10.2729
Regular IDCW Option	₹10.2727
Direct Growth Option	₹10.2942
Direct IDCW Option	₹10.2943

Portfolio Parameters	
Weighted Average Maturity	9.50 yrs
Yield to Maturity*	7.33%
Modified Duration	6.49 yrs
Macaulay Duration	6.73 yrs

The above scheme is in existence for less than 1 years. \*Annualized Portfolio YTM – Yields of all securities are annualized For Product Label, Refer Page no. 94-98.



UTI Ma	stershare Uni	it Scheme -	<b>IDCW Decla</b>	red		
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
1989	1:2@Rs.12		17.78	10	10-01-1989	10-01-1989
	18.00%	1.8	29.45	10	30-06-1989	30-06-1989
1990	18.00%	1.8	26.52	10	04-06-1990	04-06-1990
1991	18.00%	1.8	36	10	28-06-1991	28-06-1991
	1:2 bonus	42.09		10	30-07-1991	30-07-1991
1992	18.00%	1.8	50	10	24-06-1992	24-06-1992
1993	1:3 bonus	0.8	32.1	10	13-12-1993	13-12-1993
	1:1 right @15			10	20-12-1993	20-12-1993
	18.00%	1.8	57.6	10	24-11-1993	24-11-1993
1994	20.00%	2	37.97	10	27-07-1994	27-07-1994
1995	16.00%	1.6	29.78	10	14-06-1995	14-06-1995
	1:5 bonus		23.09	10	30-08-1995	30-08-1995
1996	16.00%	1.6	24.16	10	28-08-1996	28-08-1996
1997	16.00%	1.6	24.76	10	20-08-1997	20-08-1997
1998	16.00%	1.6	15.76	10	19-08-1998	19-08-1998
1999	16.00%	1.6	22.62	10	25-08-1999	25-08-1999
2000	16.00%	1.6	17.14	10	17-05-2000	17-05-2000
2001	10.00%	1	10.34	10	03-10-2001	03-10-2001
2002	10.00%	1	11.13	10	11-10-2002	11-10-2002
2003	14.00%	1.4	14.54	10	18-09-2003	18-09-2003
2004	20.00%	2	18.9	10	24-09-2004	24-09-2004
2005	25.00%	2.5	23.47	10	20-10-2005	20-10-2005
2006	30.00%	3	29.77	10	10-11-2006	10-11-2006
2007	35.00%	3.5	42.75	10	07-11-2007	07-11-2007
2008	22.00%	2.2	20.93	10	23-10-2008	23-10-2008
2009	27.00%	2.7	28.65	10	30-10-2009	30-10-2009
2010	30.00%	3	34.04	10	15-11-2010	15-11-2010
2011	22.00%	2.2	28.02	10	31-10-2011	31-10-2011
2012	22.00%	2.2	27.36	10	15-11-2012	15-11-2012
2013	22.50%	2.25	27.33	10	29-10-2013	29-10-2013
2014	27.50%	2.75	35.54	10	05-11-2014	05-11-2014
2015	28.00%	2.8	33.76	10	09-11-2015	16-10-2015
2016	30.00%	3	34.5821	10	01-11-2016	08-11-2016
2017	35.00%	3.5	34.7809	10	09-10-2017	16-10-2017
2018	27.00%	2.7	32.6933	10	05-11-2018	15-11-2018
2019\$	26.00%	2.6	31.5608	10	10-10-2019	17-10-2019
2020	16.00%	1.6	31.2494	10	29-10-2020	05-11-2020
2021	27.00%	2.7	46.7047	10	25-10-2021	01-11-2021
2022	12.00%	1.20	42.8204	10	27-10-2022	03-11-2022

Year	IDCW	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
UTI Infr	astructure F	und - IDCW	Declared			
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	30.00%	3	17.88	10	03-07-2006	10-07-2006
2007	35%	3.5	22.62	10	22-06-2007	29-06-2007
2009	15.00%	15	19.6	10	31-07-2009	06-08-2009

10

10

09-03-2016

20-03-2017

16-03-2016

27-03-2017

UTI MNC Fund - IDCW Declared

2016

2017

9.00%

10.00%

0.9

20.32

26.0469

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	5.00%	0.5	13.2	10	05-11-2009	12-11-2009
2010	5.00%	0.5	14.34	10	17-03-2010	24-03-2010
2010	5.00%	0.5	14.92	10	21-07-2010	27-07-2010
2010	7%	0.7	16.13	10	21-12-2010	28-12-2010
2011	5.00%	0.5	14.33	10	30-05-2011	06-06-2011
2011	4.00%	0.4	12.71	10	23-11-2011	29-11-2011
2012	4%	0.4	12.9	10	19-06-2012	26-06-2012
2012	5.00%	0.5	14.19	10	17-12-2012	24-12-2012
2013	5.00%	0.5	13.05	10	12-06-2013	19-06-2013
2014	4.50%	0.45	13.1011	10	07-01-2014	14-01-2014
2014	6%	0.6	15.6948	10	04-06-2014	11-06-2014
2014	8.00%	0.8	17.4039	10	22-12-2014	29-12-2014
2015	5.50%	0.55	15.9054	10	17-06-2015	24-06-2015
2015	5.50%	0.55	15.2092	10	21-12-2015	28-12-2015
2016	5.50%	0.55	15.3682	10	30-06-2016	01-07-2016
2016	5.50%	0.55	14.875	10	22-12-2016	29-12-2016
2017	7.50%	0.75	16.9767	10	13-06-2017	20-06-2017
2017	7.50%	0.75	17.8696	10	21-12-2017	28-12-2017
2018	7.50%	0.75	17.1894	10	14-03-2018	21-03-2018
2018	7.50%	0.75	16.2769	10	13-12-2018	20-12-2018
2019	6.00%	0.6	16.072	10	20-06-2019	27-06-2019
2019	7.00%	0.7	15.3871	10	16-12-2019	23-12-2019
2020	4.50%	0.45	15.3595	10	14-09-2020	21-09-2020
2021	5.00%	0.5	18.6293	10	15-03-2021	22-03-2021
2021	7.00%	0.70	23.9138	10	15-11-2021	22-11-2021
2022	6.00%	0.60	21.7131	10	16-08-2022	23-08-2022

 
 Z022
 12.00%
 1.20
 42.3204
 10
 27-10-2022
 03-11-2022
 Pursuant to payment of IDCW-bonus- right, the NAV of the IDCW Option (Existing Plan-Direct
 Plan) of the scheme would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. Face Value per unit is Rs.10.00. # IDCW declared every year since 1987 till 2022. umulative Gross Total IDCW of 724% Since 1987 till 2022

\*Not Availbale

# NAV at the time of Div. Declaration

\$ IDCW % is in regular plan

Year	IDCW	Rs. Per unit	NAV (Cum Div₹)	Face Value (per unit)	NAV Date	Record Date
2000	15%	1.5	13.14	10	N-A*	02-04-2000
2004	30.00%	3	19.69	10	23-01-2004	13-02-2004
2005	20.00%	2	21.28	10	17-05-2005	09-06-2005
2006	20.00%	2	26.99	10	12-07-2006	19-07-2006
2009	10%	1	25.6	10	08-04-2009	16-04-2009
2013	14.00%	1.4	54.87	10	19-02-2013	26-02-2013
2014	17.50%	1.75	67.6094	10	20-05-2014	27-05-2014
2015	28%	2.8	83.6487	10	13-05-2015	14-05-2015
2016	28.00%	2.8	82.604	10	13-06-2016	20-06-2016
2017	28.00%	2.8	93.6715	10	13-06-2017	20-06-2017
2018	33.00%	3.3	112.6637	10	16-08-2018	23-08-2018
2019	30%	3	99.2097	10	29-07-2019	05-08-2019
2020	30.00%	3	109.9267	10	18-08-2020	25-08-2020
2021	45.00%	4.50	171,6550	10	05-08-2021	12-08-2021

*N	lot	Ava	ila	b	e

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2013	15.00%	1.5	23.77	10	18-09-2013	25-09-2013
2015	30%	3	36.8854	10	19-03-2015	26-03-2015
2016	21.00%	2.1	29.773	10	09-03-2016	16-03-2016
2017	25.00%	2.5	33.8504	10	20-03-2017	27-03-2017
2018	27.00%	2.7	36.235	10	14-03-2018	21-03-2018
2021	35%	3.5	42.1175	10	01-03-2021	08-03-2021

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	17.00%	1.7	13.74	10	29-06-2007	06-07-2007
2008	18%	1.8	11.54	10	01-07-2008	08-07-2008
2009	10.00%	1	11.95	10	10-07-2009	17-07-2009
2010	15.00%	1.5	14.05	10	22-01-2010	29-01-2010
2011	8.00%	0.8	14.97	10	24-04-2011	01-05-2011
2012	9%	0.9	14.39	10	12-04-2012	19-04-2012
2013	10.00%	1	15.2	10	07-05-2013	14-05-2013
2014	12.50%	1.25	16.0517	10	15-04-2014	22-04-2014
2015	15%	1.5	20.5752	10	16-04-2015	17-04-2015
2016	10.00%	1	18.6083	10	28-04-2016	05-05-2016
2017	13.00%	1.3	18.6765	10	08-05-2017	15-05-2017
2018	12.00%	1.2	19.5009	10	02-07-2018	09-07-2018
2019	11%	1.1	18.8335	10	17-07-2019	24-07-2019

UTI Healthcare Fund (Formerly known as UTI Pharma & Healthcare Fund) IDCW Declared								
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date		
2006	25%	2.50	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		

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal options of the schemes would fall to the extent of payout and statutory levy (if applicable)



Year	IDCW	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) IDCW Declared Face NAV Rs. Per Value IDCW NAV Date **Record Date** Year (Cum unit (per Div₹) unit) 40% 4.00 N-A\* 14-01-2004 20-01-2004 2004 10.00 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 2013 2015 2016 16.37 17.5786 10% 1.00 10.00 14-02-2011 21-02-2011 2.00 10.00 20% 11-12-2013 18-12-2013 22.5504 2.20 10.00 12-01-2015 19-01-2015 25-01-2016 22% 18-01-2016 2.50 19.0170 10.00 25% 13.5% 27% 2017 1.35 2.70 19.1411 10.00 10-01-2017 17-01-2017 2018 22.5279 10.00 14-02-2018 21-02-2018 2019 15% 1.50 22-01-2019 18.8737 10.00 29-01-2019

10.00

15-02-2022

22-02-2022

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
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
2021	0.50%	0.050	15.6864	10.00	01-03-2021	08-03-2021
2021	0.50%	0.050	15.7097	10.00	31-03-2021	07-04-2021
2021	0.50%	0.050	15.7253	10.00	03-05-2021	10-05-2021
2021	0.50%	0.050	15.7461	10.00	31-05-2021	07-06-2021
2021	0.50%	0.050	15.7642	10.00	30-06-2021	07-07-2021
2021	0.50%	0.050	15.7656	10.00	02-08-2021	09-08-2021
2021	0.50%	0.050	15.7694	10.00	01-09-2021	08-09-2021

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

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2021	0.80%	0.080	16.1092	10.00	27-12-21	03-01-22
2022	0.80%	0.080	16.0356	10.00	24-01-22	01-02-22
2022	0.80%	0.080	15.9497	10.00	23-02-22	02-03-22
2022	0.80%	0.080	15.9006	10.00	28-03-22	04-04-22
2022	0.80%	0.080	15.7325	10.00	25-04-22	02-05-22
2022	0.80%	0.080	15.3382	10.00	25-05-22	01-06-22
2022	0.80%	0.080	15.1732	10.00	23-06-22	01-07-22
2022	0.80%	0.080	15.5388	10.00	25-07-22	01-08-22
2022	0.80%	0.080	15.7457	10.00	25-08-22	01-09-22
2022	0.80%	0.080	15.5558	10.00	26-09-22	03-10-22
2022	0.80%	0.080	15.7971	10.00	24-11-22	01-12-22
2022	0.80%	0.080	15.6997	10.00	26-12-22	02-01-23

The scheme IDCW details under regular plan.

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

#### UTI Bond Fund - IDCW Declared - Last 10 Quarterly IDCW

	ia runa - ibc	vv Declared	- rast to di	lanteny ibi		
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	14.3788	10.00	19-06-2018	26-06-2018
2018	0.25%	0.025	14.4843	10.00	18-09-2018	25-09-2018
2018	1.00%	0.100	14.8155	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	14.4932	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	13.5121	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	16.9457	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	13.6925	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	13.4995	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	13.5782	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	14.5804	10.00	16-12-2021	23-12-2021
2022	1.75%	0.175	14.3915	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	15.1073	10.00	15-06-2022	22-06-2022

UTI Gilt Fund (Formerly known as UTI Gilt Arbitrage Fund LTP) - IDCW Declared for

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2012	3.50%	0.350	12.7174	10.00	28-03-2012	04-04-2012
2012	0.30%	0.300	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

The scheme

2022

25%

2.50

29.8284



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

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	12.0737	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	12.1749	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	12.4714	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	12.1756	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.1334	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.1629	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.1621	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	12.0364	10.00	16-06-2021	23-06-2021
2021	0.50%	0.050	12.1056	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.2050	10.00	16-12-2021	23-12-2021
2022	3.00%	0.300	13.0243	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	13.6903	10.00	15-06-2022	22-06-2022

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.00%	10.00	1167.9430	1000.00	19-12-2018	26-12-2018
2019	2.00%	20.00	1179.7755	1000.00	18-03-2019	25-03-2019
2020	1.00%	10.00	1135.9063	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1144.9093	1000.00	16-09-2020	23-09-2020
2020	1.00%	10.00	1149.8879	1000.00	14-12-2020	21-12-2020
2021	0.50%	5.00	1141.3700	1000.00	16-06-2021	23-06-2021
2021	1.00%	10.00	1151.2855	1000.00	15-09-2021	22-09-2021
2021	1.00%	10.00	1205.2561	1000.00	16-12-2021	23-12-2021
2022	0.50%	5.00	1205.8885	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1208.2190	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1223.3011	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1231.6722	1000.00	14-12-2022	21-12-2022

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	2:15		17.1209	10.00	30-03-2006	06-04-2006
2007	1:10		15.4634	10.00	30-03-2007	06-04-2007
2008	1:10		15.3404	10.00	30-09-2008	07-10-2008
2010	1:10		18.2637	10.00	23-02-2010	02-03-2010
2011	1:10		18.8819	10.00	25-04-2011	02-05-2011
2012	1.10		17.6937	10.00	13-06-2012	20-06-2012
2013	1.10		18.1324	10.00	23-05-2013	30-05-2013
2014	1.10		19.2033	10.00	25-08-2014	01-09-2014

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
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

2021	0.50%	0.050	11.4186	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	11.4837	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4779	10.00	16-12-2021	23-12-2021
2022	0.50%	0.050	12.0850	10.00	16-06-2022	22-06-2022

Year	IDCW	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	1	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

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

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

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

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

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

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal options of the schemes would fall to the extent of payout and statutory levy (if applicable)



Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.00%	10.00	1072.5000	1000.00	19-12-2018	26-12-2018
2019	2.00%	20.00	1081.7755	1000.00	18-03-2019	25-03-2019
2019	1.00%	10.00	1078.2792	1000.00	19-12-2019	26-12-2019
2020	0.50%	5.00	1074.4063	1000.00	19-03-2020	26-03-2020
2020	0.75%	7.50	1093.4088	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1098.5559	1000.00	16-09-2020	23-09-2020
2020	0.75%	7.50	1101.2983	1000.00	14-12-2020	21-12-2020
2021	0.25%	2.50	1097.2161	1000.00	16-06-2021	23-06-2021
2021	0.75%	7.50	1104.1735	1000.00	15-09-2021	22-09-2021
2021	1.50%	15.00	1135.0707	1000.00	16-12-2021	23-12-2021
2022	1.50%	15.00	1129.0981	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1121.2537	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1132.6741	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1139.7173	1000.00	14-12-2022	21-12-2022

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2019	0.85%	0.85	17.4292	10.00	16-12-2019	23-12-2019
2020	0.85%	0.85	17.6850	10.00	15-01-2020	22-01-2020
2020	0.85%	0.85	17.6864	10.00	17-02-2020	24-02-2020
2020	0.85%	0.85	15.3095	10.00	16-03-2020	23-02-2020
2020	0.85%	0.085	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.085	16.8188	10.00	15-07-2020	22-07-2020
2020	0.80%	0.0850	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
2021	0.85%	0.0850	19.0502	10.00	15-03-2021	22-03-2021
2021	0.85%	0.0850	18.7674	10.00	19-04-2021	26-04-2021
2021	0.85%	0.0850	19.5092	10.00	16-06-2021	23-06-2021
2021	0.85%	0.0850	19.6211	10.00	15-07-2021	22-07-2021
2021	0.85%	0.0850	19.8140	10.00	16-08-2021	23-08-2021
2021	0.85%	0.0850	20.3691	10.00	15-09-2021	22-09-2021
2022	2.55%	0.2550	20.5080	10.00	17-01-2022	24-01-2022
2022	2.55%	0.2550	19.5998	10.00	19-04-2022	26-04-2022
2022	2.55%	0.2550	18.7219	10.00	19-07-2022	26-07-2022
2022	2.55%	0.2550	19.4689	10.00	13-10-2022	20-10-2022

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

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

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

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2021	0.50%	5	1096.8314	1000.00	16-06-2021	23-06-2021
2021	1.00%	10	1106.1437	1000.00	15-09-2021	22-09-2021
2021	0.50%	5	1101.5639	1000.00	16-12-2021	23-12-2021
2022	2.00%	20	1095.5515	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1105.7468	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1118.6223	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1124.2392	1000.00	14-12-2022	21-12-2022

UTI Hybrid Equity Fund (Formerly known as UTI Balanced Fund) - IDCW History\* (Recent

IDCW)				
Year	IDCW	NAV	Face Value	Record Date
2017	2.70%	30.99	10	16-10-2017
2017	2.70%	31.47	10	20-11-2017
2017	3%	31.55	10	18-12-2017
2018	2.70%	32.43	10	17-01-2018
2018	4.00%	30.46	10	26-02-2018
2018	2.70%	32.01	10	07-02-2018
2018	3%	29.98	10	21-03-2018
2018	2.70%	29.85	10	19-04-2018
2018	2.70%	29.64	10	21-05-2018
2018	2.70%	29.29	10	21-06-2018
2018	2.30%	29.13	10	23-08-2018
2018	2.30%	28.96	10	25-09-2018
2018	2.30%	27.20	10	23-10-2018
2018	2.30%	27.02	10	22-11-2018
2018	1.10%	27.25	10	26-12-2018
2019	1.10%	27.16	10	22-01-2019
2019	1.10%	25.87	10	21-02-2019
2019	1.10%	27.29	10	25-03-2019
2019	2.10%	27.65	10	22-04-2019
2019	2.10%	26.13	10	22-05-2019
2019	2.10%	26.46	10	24-06-2019
2019	2.10%	26.71	10	24-07-2019
2019	2.10%	25.01	10	27-08-2019
2019	2.10%	24.82	10	25-09-2019
2019	1.70%	24.66	10	22-10-2019
2019	1.70%	25.27	10	25-11-2019
2019	1.70%	25.28	10	23-12-2019
2020	1.70%	26.05	10	22-01-2020
2020	1.70%	25.13	10	24-02-2020
2020	3.90%	24.11	10	27-08-2020
2020	3.90%	24.63	10	11-11-2020
2021	4.70%	30.12	10	15-02-2021
2021	4.70%	30.65	10	17-05-2021
2021	6.00%	33.03	10	18-08-2021
2021	6.00%	35.68	10	22-11-2021
2022	6.00%	33.65	10	22-02-2022
2022	6.00%	31.04	10	23-05-2022
2022	6.00%	33.02	10	17-08-2022
2022	6.80%	33.44	10	17-11-2022

#### PLANS/OPTIONS

UTI Liquid Cash Plan

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

In case IDCW option is selected and the periodicity for IDCW is not specified, the default IDCW option will be the Monthly Payout of IDCW option

#### UTI Money Market Fund

- Growth Option (1)
- (ii) Daily Reinvestment of IDCW option Weekly Payout of IDCW option (iii)
- Weekly Reinvestment of IDCW option (iv)
- (v)
- Fortnightly Payout of IDCW option Fortnightly Reinvestment of IDCW option
- (vi)
- (vii) Monthly Payout of IDCW option
- Monthly Reinvestment of IDCW option (viii)
- Quarterly Payout of IDCW option Quarterly Reinvestment of IDCW option (ix)
- (x)
- (xi) Half Yearly Payout of IDCW option Half Yearly Reinvestment of IDCW option (xii)
- Annual Payout of IDCW option (xiii) Annual Reinvestment of IDCW option (xiv)
- Flexi Payout of IDCW option (xv)
- (xvi) Flexi Reinvestment of IDCW option
- Default Option Growth Option

In case IDCW option is selected and the periodicity for IDCW is not specified, the default IDCW option will be the Monthly Payout of IDCW option

IDCW Means Income Distribution cum capital withdrawal by the scheme of units.

# 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
JTI Growing Corpus Growing Income Plan (GCGIP)	UTI Unit Scheme 95	May 04
JTI Grihalakshmi Unit Plan (GUP)	UTI Smart Woman Savings Plan	Nov 04
	(Name Change)	
JTI Grandmaster Unit Scheme, UTI Primary Equity Fund,	UTI Value Opportunities Fund	
JTI Unit Scheme 92, UTI Master Equity Plan 98,	(New Scheme)	July 05
JTI Master Equity Plan 99		
JTI PSU Fund, UTI Large Cap Fund	UTI Index Select Fund	April 07
ITI GSF- Brand Value Fund	UTI-MNC Fund	April 07
ITI Growth & Value Fund, UTI Dynamic Equity Fund,	UTI Mid Cap Fund	April 07
JTI India Advantage Fund		
JTI Petro Fund (Sector Fund)	UTI Energy Fund	Oct 07
	(Thematic Fund, Name Change)	
ITI Auto Sector Fund (Sector Fund)	UTI Trans. & Logistics Fund	April 08
	(Thematic Fund, Name Change)	
ITI Software Fund	UTI Service Industries Fund	Sept 08
ITI Index Select Fund, UTI Master Growth Fund	UTI Core Equity Fund	May 09
TI Infrastructure Advantage Fund Series 1	UTI Infrastructure Fund	Feb 11
TI Variable Income Scheme - Index Linked Plan	UTI Hybrid Equity Fund	Mar 11
ITI Wealth Builder Fund (Close Ended)	UTI Value Opportunities Fund	Oct 11
TI Master Index Fund, Sunder	UTI Nifty 50 Index Fund	March 12
ITI G-Sec Fund - Investment Plan	UTI Gilt Advantage Fund-LTP	Aug 12
ITI Master Value Fund	UTI Mid Cap Fund	Mar 14
TI Masterplus Unit Scheme	UTI Bluechip Flexicap Fund	July 14
TI Contra Fund & UTI Services Industries Fund	UTI Multi Cap Fund (New scheme)	August 14
ITI Energy Fund	UTI Infrastructure Fund	March 16
ITI Monthly Income Scheme, UTI Smart Woman		
avings Plan, UTI Unit Scheme for Charitable & Religious	UTI Regular Savings Fund	May 18
rusts & Registered Societies		
ITI Multi Cap Fund	UTI Value Opportunities Fund	May 18
ITI Bluechip Flexicap Fund	UTI Flexi Cap Fund	May 18
JTI Long Term Advantage Fund - Series III, IV, V, /I and VII	UTI Long Term Equity Fund (Tax Saving)	Aug 21
TI FIIF - Mthly Interval Plan - I & UTI FIIF Qtly Interval Plan - III	UTI FIIF Series II - Qtly Interval Plan - VI	Apr 22
JTI FIIF - Series II - Qtly Interval Plan - IV & VII, UTI FIIF - Ialf Yrly Plan - I & II	UTI FIIF - Qtly Interval Plan I	Apr 22
ITI FIIF - Mthly Plan II, UTI FIIF - Annual Interval Plan II & IV	UTI FIIF - Annual Interval Plan III	Apr 22
JTI FTIF - Series XXXI-IX (1168 Days), UTI FTIF - Series XXX-XI 1169 Days), UTI FTIF - Series XXX-XII (1148 Days), UTI FTIF - Series XXX-XIII (1127 Days), UTI FTIF - Series XXXI-XIV (1111 Days), JTI FTIF - Series XXXI-XV (1099 Days), UTI FTIF - Series XXXII-I 1126 Days), UTI FTIF - Series XXXII-II (1111 Days)	UTI Corporate Bond Fund	Apr 22

# **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
22	UTI Bank ETF	UTI Nifty Bank ETF	Jul-22
23	UTI Nifty ETF	UTI Nifty 50 ETF	Jul-22
24	UTI Sensex ETF	UTI S&P BSE Sensex ETF	Jul-22
25	UTI Nifty Index Fund	UTI Nifty 50 Index Fund	Jul-22
26	UTI Sensex Index Fund	UTI S&P BSE Sensex Index Fund	Jul-22



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

	Indicative (% of tot	Risk		
Instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile	
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

	Indicative (% of tota	Risk	
Instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile
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

	Indicative (% of tota	Risk	
Instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile
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 (% of tot	Risk	
instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile
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 (% of tota	Risk	
instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile
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

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

#### UTI India Consumer Fund

Instruments	Indicative (% of tot	Risk	
Instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile
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 securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

#### UTI Infrastructure Fund

e i i i i i i i i i i i i i i i i i i i			
Instruments	Indicative (% of tot	Risk	
instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile
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 securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI MNC Fund				
(% of t		Indicative Allocation (% of total assets)		
Instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile	
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 securitised debt#	0	20	Low to medium	
Units issued by REITs & InvITs	0	10	Medium to high	

UTI Healthcare Fund			
	Indicative (% of tot	Risk	
Instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile
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 securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high



#### UTI Transportation & Logistics Fund

Indicative Allocation (% of total assets)		Risk	
Instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile
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

<b>.</b>			
Instruments	Indicative (% of tot	Risk	
instruments	Minimum Maximum Allocation (%) Allocation (%)		Profile
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 50 Index Fund				
Instruments	Indicative Allocation (% of total assets)		Risk	
	Minimum Allocation (%)	Maximum Allocation (%)	Profile	
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
t	Overnight securities (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

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

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

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

#### UTI Treasury Advantage Fund

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

#### UTI Short Term Income Fund

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

#### UTI Medium Term Fund

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

Securities/ Instruments	Indicative Allocation (% of total assets)				Risk Profile
	Min	Max	Prome		
Debt Instruments (including securitised debt)*	50	100	Low to Medium		
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low		
Units issued by REITs & InvITs	0	10	Medium to High		
Asset allocation in light of anticipated adverse situation : The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4years					
	1 12 12	AU 11			

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

#### **UTI Bond Fund**

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

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

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	Tronic
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

#### **UTI Dynamic Bond Fund**

Securities/ Instruments	Indicative Allocation (% of total assets)				Risk Profile
	Min	Max	Tronic		
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	10	Medium to High		



#### UTI Credit Risk Fund

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

#### UTI Banking & PSU Debt Fund

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

UTI Gilt Fund				
Securities/ Instruments	Securities/ Instruments (% 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	
Ttriparty Repo on Government Securities or treasury bill, Repo. Reverse Repo & instruments of such nature	0	20	Low	

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

#### UTI Focused Equity Fund

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

#### UTI Arbitrage Fund<sup>#</sup>

(1) Under normal market circumstances, the investment range would be as follows:					
Securities/ Instruments	Indicative Allocation (% of total assets) Min Max		Risk Profile		
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 circumsta	ances would l	be as follows	:		
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile		
	Min	Max	FIOTILE		
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<sup>#</sup>

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<sup>#</sup>

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	FIOTILE
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<sup>#</sup>

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	FIOTILE
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		Allocation tal 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

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

#### UTI Nifty200 Momentum 30 Index Fund

Instruments	Indicative (% of tot	Risk	
	Minimum Allocation (%)	Maximum Allocation (%)	Profile
Securities covered by Nifty200 Momentum 30 Index	95	100	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or Treasury Bills and units of Liquid Mutual Fund	0	5	Low

#### UTI Small Cap Fund

	Risk	
Minimum Allocation (%)	Maximum Allocation (%)	Profile
65	100	Medium to High
0	35	Low to Medium
0	10	Medium to High
	(% of tot Minimum Allocation (%)	Allocation (%)         Allocation (%)           65         100           0         35

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



#### 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	
Money Market instruments and other liquid instruments	0%	20%	Low to Medium	

#### UTI Equity Savings Fund

Indicative Allocation (% of total assets)		Risk Profile	
Min	Max		
65%	90%	Medium to High	
20% 20%	75% 50%	Low to Medium Medium to High	
10%	35%	Low to Medium	
0%	10%	Medium to High	
	(% of tot: Min 65% 20% 20% 10%	(% of total assets)           Min         Max           65%         90%           20%         75%           20%         50%           10%         35%	

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

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

UTI Nifty Mid cap 150 Quality 50 Index Fund					
Instruments	Indicative Allocation (% of total assets)		Risk Profile		
	Max	Min			
Securities covered by Nifty Mid cap 150 Quality 50 Index	100%	95%	Medium to High		
Debt/ Money Market instruments including Triparty Repo on Government	5%	0%	Low		
Securities or treasury bill and units of Liquid Mutual Fund			J		

#### UTI Nifty Next 50 Index Fund

Type of Instruments	Asset Allocation (% of Net Assets)		Risk profile	
	Min	Max		
Securities covered by underlying index	95%	100%	Medium to High	
Cash/Money Market Instruments including Triparty Repo on Government Securities or treasury bill 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 Triparty Repo on Government Securities or treasury bill & 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.

#### UTI S&P BSE Low Volatility Index Fund

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

UTI Gilt Fund with 10 Year Constant Duration				
Instruments	Indicative Allocation (% of total assets)		Risk Profile	
	Max	Min		
Securities issued by the Central and State Governments	80%	100%	Low to Medium	
Triparty Repos on Government Securities or treasury bill, Repo, Reverse Repo on Government Securities & Money Market instruments	0%	20%	Low	

The Scheme may also take exposure to: Derivatives up to 50% of the net assets of the Scheme. The scheme may take debt derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. The cumulative gross exposure through debt, derivative positions and repo transactions on government securities and such other securities/assets as may be permitted by SEBI from time to time subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme

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

### **Minimum Investment Amount**



#### **UTI Bond Fund**

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

#### **UTI Treasury Advantage Fund**

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

#### **UTI Gilt Fund**

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

#### **UTI Multi Asset Fund**

Minimum initial investment is ₹ 5,000/-.

#### UTI Liquid Cash Plan (UTI LCP)

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

#### **UTI - Money Market Fund**

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

### **Benchmark Index**

#### **UTI Multi Asset Fund**

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

### Load Structure

#### UTI Hybrid Equity Fund

Entry Load	Exit Load
Nil	<ul> <li>(A) Redemption / Switch out within 12 months from the date of allotment –</li> <li>(i) upto 10% of the allotted Units – NIL</li> <li>(ii) beyond 10% of the allotted Units - 1.00 %</li> </ul>
	(B) Redemption / Switch out after 112 months from the date of allotment – NIL

#### **UTI Regular Savings Fund**

#### Entry Load Exit Load

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

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

Load	
Nil	<ul> <li>(A) Redemption / Switch out within 1 year from the date of allotment –</li> <li>(i) upto 10% of the allotted Units – NIL</li> <li>(ii) henced 100% of the allotted Units – 100%</li> </ul>
	(ii) beyond 10% of the allotted Units - 1.00 % (B) Redemption / Switch out after 1 year from the date of allotment – NIL
Nil	<ul> <li>(i) upto 10% of the allotted Units - NIL</li> <li>(ii) beyond 10% of the allotted Units - 1.00 %</li> </ul>

#### **UTI Liquid Cash Plan**

Entry Load	Investor exit upon subscription / switch-in	Load as a % of redemption proceeds	
	Day 1	0.0070%	
Nil	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 Short Term Income Fund

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

#### **UTI Ultra Short Term Fund**

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

#### **UTI Medium Term Fund**

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

#### **UTI Banking & PSU Debt Fund**

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

#### UTI Retirement Benefit Pension Fund

(a) Minimum amount for purchase:

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

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

#### **UTI Mastershare Unit Scheme**

#### Entry Load Exit Load

Ν

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

### UTI Value Opportunities Fund

#### Entry Load Exit Load

<ul> <li>(A) Redemption / Switch out within 1 year from the date of allotment –</li> <li>(i) upto 10% of the allotted Units – NIL</li> <li>(ii) beyond 10% of the allotted Units - 1.00 %</li> <li>(B) Redemption / Switch out after 1 year from the date of allotment – NIL</li> </ul>
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	UTI Multi Asset Fund			
Entry Load	Exit Load			
Nil	<ul> <li>(A) Redemption / Switch out within 12 months from the date of allotment –</li> <li>(i) upto 10% of the allotted Units – NIL</li> <li>(ii) beyond 10% of the allotted Units - 1.00 %</li> </ul>			
	(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. Ajay Tyagi, 18	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND) UTI Unit Linked Insurance Plan (Equity Portion)	21 48
2	Mr. Amandeep Chopra, 28	UTI Bond Fund UTI Liquid Cash Plan (along with Mr. Amit Sharma) UTI Regular Savings Fund (Debt Portion)	79 60 46
3	Mr. Amit Premchandani, 15	UTI Banking and Financial Services Fund (Along with Ms. Preethi RS) UTI Dividend Yield Fund UTI Regular Savings Fund (Equity Portion) UTI Value Opportunities Fund	30 26 46 22
4	Mr. Amit Sharma, 10	UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal) UTI Liquid Cash Plan (along with Mr.Amandeep Chopra) UTI Money Market Fund (along with Mr. Anurag Mittal) UTI Overnight Fund	45 60 62 59
5	Mr Ankit Agarwal	UTI Mid Cap Fund UTI Small Cap Fund	23 24
6	Mr. Anurag Mittal	UTI Banking & PSU Debt Fund UTI Corporate Bond Fund UTI Gilt Fund with 10 year Constant Durartion (along with Mr Jaydeep Bhowal) UTI Money Market Fund (Along with Mr. Amit Sharma) UTI Treasury Advantage Fund	71 72 81 62 66
7	Mr. Kamal Gada	UTI Healthcare Fund (Along with Mr. V. Srivatsa)	31
8	Mr. Karthikraj Lakshmanan	UTI MNC Fund UTI Mastershare Unit Scheme UTI Master Equity Plan Unit Scheme (UTI MEPUS)	27 19
9	Ms. Preethi R S 10	UTI Banking and Financial Services Fund (Along with Mr. Amit Premchandani)	30
10	Mr. Ritesh Nambiar, 13	UTI Credit Risk Fund UTI Medium Term Fund UTI Ultra Short Term Fund	74 76 64
11	Mr Sachin Trivedi, 20	UTI Infrastructure Fund UTI Transportation And Logistic Fund	29 32
12	Mr Sharwan Kumar Goyal, 12	UTI Arbitrage Fund (along with Mr. Amit Sharma) UTI Multi Asset Fund (Equity/Gold Portion) UTI Nifty 50 Index Fund* UTI Nifty 50 Index Fund* UTI Nifty Dank ETF* UTI Nifty Nid cap 150 Quality 50 Index Fund* UTI Nifty Next 50 Index Fund* UTI Nifty Next 50 Index Fund* UTI Nifty200 Momentum 30 Index Fund* UTI S&P BSE Low Volatility Index Fund* UTI S&P BSE Sensex Next 50 ETF* UTI S&P BSE Sensex Index Fund* UTI S&P BSE Sensex Next 50 ETF* UTI S&P BSE Sensex Next 50 ETF* UTI S&P ETF Fund of Fund*	45 43- - - 34- 38 - - 35 36 39- - 37 - -
13	Mr. Sudhir Agrawal, 21	UTI Dynamic Bond Fund UTI Floater Fund UTI Gliuf Fund UTI Short Term Income Fund	78 68 80 69
14	Mr. Sunil Madhukar Patil, 31	UTI Children's Career Fund - Savings Plan (Debt Portion) UTI Equity Savings Fund (Debt Portion), UTI Fixed Income Interval Fund & Fixed Income Interval Fund Series II, UTI Fixed Term Income Funds, UTI Hybrid Equity Fund (Debt Portion), UTI Multi Asset Fund (Debt Portion) UTI Retirement Benefit Pension Fund (Debt Portion) UTI Unit Linked Insurance Plan (Debt Portion) UTI CRISIL SDL Maturity April 2033 Index Fund UTI CRISIL SDL Maturity June 2027 Index Fund	52 50 - - 41 43 54 48 - -
15	Mr. V Srivatsa, 19	UTI Core Equity Fund UTI Equity Savings Fund (Equity Portfolio) UTI Healthcare Fund (Along with Mr. Kamal Gada) UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil) UTI Retirement Benefit Pension Fund (Equity Portion)	20 50 31 41 54
16	Mr. Vishal Chopda, 12	UTI Children's Career Fund-Savings Plan (Equity Portion) UTI Children's Career Fund - Investment Plan UTI Focused Equity Fund UTI India Consumer Fund UTI Long Term Equity Fund (tax Saving)	52 56 25 28 33

\*Assistant Fund Manager is Mr. Ayush Jain



Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI ARBITRAGE FUND Refer Page no 45	<ul> <li>Capital appreciation over medium to long term</li> <li>Takes advantage of arbitrage opportunities in cash and derivative market without taking</li> </ul>	UTI ARBITRAGE FUND	NIFTY 50 ARBITRAGE INDEX
keier Page no 45	<ul> <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>	ILLIGATE THE AND	ELECTORETE D ELECTORETE D Enclosed fabrication of the local fabric
UTI OVERNIGHT FUND	<ul> <li>Reasonable income over one day with capital preservation.</li> <li>Investment in overnight securities.</li> </ul>	UTI OVERNIGHT FUND	CRISIL OVERNIGHT FUND AI INDEX
Refer Page no 59	• investment in overnight securities.	Instantial with the standard	
UTI FLOATER FUND Refer Page no 68	<ul> <li>To generate reasonable returns.</li> <li>To invest predominantly in floating rate instruments (including fixed rate instruments)</li> </ul>	UTI FLOATER FUND	CRISIL LOW DURATION DEBT
	converted to floating rate exposures using swaps/ derivatives).	CSCOMETER CSCOMETER Market Control C	INCLA
UTI TREASURY ADVANTAGE FUND Refer Page no 66	<ul> <li>Reasonable income consistent with high liquidity over short term.</li> <li>Investment in Debt &amp; Money Market instruments.</li> </ul>	UTI TREASURY ADVANTAGE FUND	CRISIL LOW DURATION FUND AI INDEX
		RISCONETER Hondes out for the principal will be at the run the dotter fail	
UTI DYNAMIC BOND FUND Refer Page no 78	Optimal returns with adequate liquidity over medium to long term     Investment in Debt & Money Market Instruments	UTI DYNAMIC BOND FUND	CRISIL DYNAMIC BOND FUND AIII INDEX
		<b>EXCEPTE</b>	RISCOMETER Enchance (clamater) to Madaette Bit
UTI SHORT TERM INCOME FUND Refer Page no 69	<ul> <li>Reasonable Income with low risk and high level of liquidity over short-term.</li> <li>Investment in Debt &amp; Money Market instruments.</li> </ul>	UTI SHORT TERM INCOME FUND	CRISIL SHORT DURATION FUND All INDEX
		RISKOMETER Hinde the take principal will be at law to the short Risk	Extension and and and and and and and and and an
UTI CORPORATE BOND FUND Refer Page no 72	<ul> <li>Optimal returns over the medium to long term.</li> <li>To invest predominantly in AA+ and above rated corporate debt.</li> </ul>	UTI CORPORATE BOND FUND	CRISIL CORPORATE BOND FUND BII INDEX
		ESCONTER Instantional States and August States	Elstopherer Fak
UTI LIQUID CASH PLAN Refer Page no 60	<ul> <li>Steady and reasonable Income over short-term with capital preservation.</li> <li>Investment in money market securities &amp; high quality debt.</li> </ul>	UTI LIQUID CASH PLAN	CRISIL LIQUID FUND AI INDEX
UTI GILT FUND Refer Page no 80	<ul> <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> </ul>	UTI GILT FUND	CRISIL DYNAMIC GILT INDEX
UTI MONEY MARKET FUND	Reasonable Income with high level of liquidity over short-term.	Investors understand that their principal will be at Moderate Risk.	CRISIL MONEY MARKET FUND
Refer Page no 62	Investment in money market securities.	The the defined as	AI INDEX
UTI ULTRA SHORT TERM FUND	Reasonable Income with low volatility over short term.     Investment in debt & money market instruments	Will be at Moderate Risk	CRISIL ULTRA SHORT DURATION
Refer Page no 64	<ul> <li>Investment in debt &amp; money market instruments.</li> </ul>	A CONTRACT OF CONTRACT	FUND BI INDEX



Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI BANKING AND PSU DEBT FUND	<ul> <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</li> </ul>	UTI BANKING AND PSU DEBT FUND	CRISIL BANKING AND PSU DEBT
Refer Page no 71	Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds.	PUND	RISKOMETER Benchmark riskmateri i al Moderate Eist
UTI MEDIUM TERM FUND Refer Page no 76	<ul> <li>Reasonable income over the medium to long term.</li> <li>Investment in Debt and Money Market instruments.</li> </ul>	UTI MEDIUM TERM FUND	CRISIL MEDIUM DURATION FUND BIII INDEX
Neler Page no 70	- mestilent in Debt and Molley Market instruments.	CISCO TO SER	PISSOMEYER Bandmark riskamerer at Moderate Bak
UTI BOND FUND Refer Page no 79	<ul> <li>Optimal returns with adequate liquidity over medium to long term</li> <li>Investment in Debt &amp; money market instruments</li> </ul>	UTI BOND FUND	CRISIL MEDIUM TO LONG DURATION FUND AIII INDEX
		Elscovered With a thought of the protocol with a thought of the protocol	EISTOPICESE Bachmark filamater in et Moderene Eik
UTI GILT FUND WITH 10 YEAR CONSTANT DURATION	<ul> <li>Reasonable income over long term</li> <li>Investment in government securities having a constant maturity of 10 years</li> </ul>	UTI GILT FUND WITH 10 YEAR CONSTANT DURATION	CRISIL 10 YEAR GILT INDEX
Refer Page no 81		CISCO MEYER PISCO MEYER Marking and	EISTOPLETE B Banchmark Fridamater in at Moderate Eist
UTI EQUITY SAVINGS FUND Refer Page no 50	<ul> <li>Long-term capital appreciation and income</li> <li>Investment in equity &amp; equity related instruments, arbitrage opportunities, and</li> </ul>	UTI EQUITY SAVINGS FUND	CRISIL EQUITY SAVINGS INDEX
	investments in debt and money market opportunities.	RISKOMETER Investors understand flat their principal will be at Moderated Pige. Ext.	ELSE OMEYER Backmark fishamater is of Madarapa Elak
UTI CREDIT RISK FUND Refer Page no 74	<ul> <li>Reasonable income and capital appreciation over medium to long term</li> <li>Investment in Debt and Money Market instruments</li> </ul>	UTI CREDIT RISK FUND	CRISIL CREDIT RISK FUND CII INDEX
		RISCOMETER TO A COMETER The at Advanced Part File Ed.	RISCOMETER Bendmark ridematri a d'High Rid.
UTI REGULAR SAVINGS FUND Refer Page no 46	Long-term capital appreciation and regular income over medium-term     Investment in equity instruments (maximum 25%) and fixed income securities (debt and	UTI REGULAR SAVINGS FUND	NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX
	money market securities)	RISKOMETER Invations understand from their periodical	A CONTRACTOR OF A
UTI UNIT LINKED INSURANCE PLAN	Long Term Capital Appreciation     Investment in equity instruments (maximum-40%) and debt Instruments	UTI UNIT LINKED INSURANCE PLAN	NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX
Refer Page no 48		CISCO METER Investors understand that their period	Erscomerce Bandmark ridsmarter i at High Rid.
UTI RETIREMENT BENEFIT PENSION FUND	Long Term Capital Appreciation     Investment in equity instruments (maximum-40%) and debt/ Money market	UTI RETIREMENT BENEFIT PENSION FUND	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX
Refer Page no 54	Instruments	CITATION COLOR	RISCOMETER Endmark ridametri a High Ed.
UTI CHILDREN'S CAREER FUND - SAVINGS PLAN	Long Term Capital Appreciation     Investment in equity instruments (maximum-40%) and debt Instruments	UTI CHILDREN'S CAREER FUND - SAVINGS PLAN	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX
Refer Page no 52	- myesonencin equity instruments (maximum-40%) and debt instruments	SAVINGS PLAN	HYBRID 60440 FUND INDEX



Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI MULTI ASSET FUND Refer Page no 43	<ul> <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> </ul>	UTI MULTI ASSET FUND	65% S&P BSE 200 TRI, 25% CRISIL COMPOSITE BOND FUND INDEX & 10% Price of Gold
		A CONCEPTER RESOLUTION	RISCOMETER Benchmetr in al Way High rid.
		UTI HYBRID EQUITY FUND	CRISIL HYBRID 35+65 AGGRESSIVE INDEX
UTI HYBRID EQUITY FUND Refer Page no 41	<ul> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities)</li> </ul>	RSOMETER Brandowski and the first integral will be of Very first.	RISCOMETER Bradnet r.e. Yay High rid
		UTI NIFTY 50 INDEX FUND	NIFTY 50 TRI
UTI NIFTY 50 INDEX FUND Refer Page no 34	<ul> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in Nifty 50 index</li> </ul>	A STATE OF THE STA	RISCOMETED Redemat Adverse a Very High Adv
		UTI NIFTY NEXT 50 INDEX FUND	NIFTY NEXT 50 TRI
UTI NIFTY NEXT 50 INDEX FUND Refer Page no 35	<ul> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in Nifty Next 50 index</li> </ul>	Instants under the The principal	RISCOMETER Bedrandt räkonster av Viter Fägt rist
UTI BANKING AND FINANCIAL SERVICES FUND	<ul> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of companies engaged</li> </ul>	UTI BANKING AND FINANCIAL SERVICES FUND	NIFTY FINANCIAL SERVICES TRI
Refer Page no 30	in banking and financial services activities.	SERVICES FORD	RISCOMETER Tendenser i or Ver lige da
UTI MASTERSHARE UNIT SCHEME		UTI MASTERSHARE UNIT	S&P BSE 100 TRI
Refer Page no 19	<ul> <li>Investment predominantly in equity instruments of large cap companies.</li> </ul>	SCHEME	BISCOMETER Brickmeter is of Way High rist
UTI HEALTHCARE FUND	Long term capital appreciation	UTI HEALTHCARE FUND	S&P BSE HEALTHCARE TRI
Refer Page no 31	<ul> <li>Investment predominantly in equity and equity related securities in the Healthcare Services Sector.</li> </ul>	ESCALETE Brance and the first memory and the second	Elscometra el very High ria
UTI TRANSPORTATION AND LOGISTICS FUND	<ul> <li>Long term capital appreciation.</li> <li>Investment predominantly in equity and equity related securities of the companies</li> </ul>	UTI TRANSPORTATION & LOGISTICS FUND	NIFTY TRANSPORTATION & LOGISTICS TRI
Refer Page no 32	engaged in the transportation and logistics sector.	RISKOMETER Multiple and there included will be at Very High Risk.	ESCOMPTER Benchmack raisenser a d'Very High risk
UTI FLEXI CAP FUND Refer Page no 21	<ul> <li>Long term capital appreciation</li> <li>Investment in equity instruments of companies with good growth prospects across the</li> </ul>	UTI FLEXI CAP FUND	NIFTY 500 TRI
Neler Page 10 21	<ul> <li>Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum.</li> </ul>	ISSOMETER Investor school and the first principal will be at Very High Fair.	RISCOMETER Beschundt rädenster a ir Very Figh rist
UTI VALUE OPPORTUNITIES FUND Refer Page no 22	Investment in equity instruments following a value investment strategy across the market	UTI VALUE OPPORTUNITIES FUND	NIFTY 500 TRI
	capitalization spectrum.	RISKOMETER Humston understand Hum Har principal	Elscometra el very hejo rist
UTI INDIA CONSUMER FUND Refer Page no 28	<ul> <li>Long term capital growth</li> <li>Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption</li> </ul>	UTI INDIA CONSUMER FUND	NIFTY INDIA CONSUMPTION TRI



Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
JTI CHILDREN'S CAREER FUND - NVESTMENT PLAN	<ul> <li>Long term capital appreciation</li> <li>Investment in equity instruments (above 70%) and debt instruments.</li> </ul>	UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN	NIFTY 500 TRI
efer Page no 56	• investment in equity instruments (above 70%) and debt instruments.	RISCONETER Minister and and the first principal and the arthropy factor	CISCOLUTION
		UTI LONG TERM EQUITY FUND	NIFTY 500 TRI
TTI LONG TERM EQUITY FUND FAX SAVING) efer Page no 33	<ul> <li>Long term capital growth.</li> <li>Investment in equity instruments of companies that are believed to have growth potential.</li> </ul>	BISKOMETER With the advertised with the advert	RISKOMETER Bedmän frikanner i av Ney High rik
		UTI DIVIDEND YIELD FUND	NIFTY 500 TRI
UTI DIVIDEND YIELD FUND Refer Page no 26	<ul> <li>Long term capital appreciation</li> <li>Investment predominantly in Dividend Yielding equity and equity related securities</li> </ul>	RISKOMETER Riskometer All be drey fight fail.	RISCOMETER Benchmark riskameter is at Very High risk
		UTI CORE EQUITY FUND	NIFTY LARGEMid cap 250 TRI
UTI CORE EQUITY FUND Refer Page no 20	<ul> <li>Long term capital appreciation</li> <li>Investment predominantly in equity instruments of both large cap and mid cap companies</li> </ul>	EISCOME TO THE STATE	RISKOMETER Bendmark risk Wary High risk
		UTI INFRASTRUCTURE FUND	NIFTY INFRASTRUCTURE TRI
UTI INFRASTRUCTURE FUND Refer Page no 29	<ul> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector.</li> </ul>	RISCONETER With the articipation of the articipation of the article of the articl	RISKOMEYER Benchmark riskmarket is at Mary Kigh risk
		UTI MNC FUND	Nifty MNC TRI
<b>UTI MNC FUND</b> Refer Page no 27	<ul> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of Multi-National companies</li> </ul>	RISCHETE Brutes understed flat flat pringel	RISCOMETER Bendmark riskower is at Very High risk
		Will be at Yery High Risk.	NIFTY Mid cap 150 TRI
U <b>TI MID CAP FUND</b> Refer Page no 23	<ul> <li>Long term capital appreciation</li> <li>Investment predominantly in mid cap companies</li> </ul>	EISCOLETE Browner and Ward and Andread	RISCOMEYER Benchmark risk Mey High risk
		UTI Small cap FUND	NIFTY Small cap 250 TRI
UTI SMALL CAP FUND Refer Page no 24	<ul> <li>Long term capital appreciation</li> <li>Investment predominantly equity and equity related securities of small cap companies</li> </ul>	RISCONCETER With the offer principal will be a very right first.	RISCONCETER Beckman Ankanner a un Way High risk
		UTI NIFTY200 MOMENTUM 30	NIFTY 200 MOMENTUM 30 TRI
UTI NIFTY200 MOMENTUM 30 INDEX FUND Refer Page no 36	<ul> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in Nifty200 Momentum 30 Index</li> </ul>	INDEX FUND	RISCOMETER Benchmeitr ist Weyr High risk
		UTI FOCUSED EQUITY FUND	NIFTY 500 TRI
UTI FOCUSED EQUITY FUND Refer Page no 25	<ul> <li>Long term capital Growth</li> <li>Investment in equity &amp; equity related securities across market capitalization in maximum 30 stocks</li> </ul>	Elsc Marga	RISCOMETER Benchmärk fragmanske Benchmärk fragmansk
		UTI S&P BSE SENSEX INDEX	S&P BSE SENSEX TRI
		FUND	
UTI S&P BSE SENSEX INDEX FUND Refer Page no 37	<ul> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in S&amp;P BSE Sensex Index</li> </ul>	ELECTION OF THE SEC	RISKOMETER ROOMETER



Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
		UTI NIFTY Mid cap 150 QUALITY 50 INDEX FUND	NIFTY Mid cap 150 QUALITY 50 TRI
UTI NIFTY Mid cap 150 QUALITY 50 INDEX FUND Refer Page no 38	<ul> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in Nifty Mid cap 150 Quality 50 Index</li> </ul>	RISKOMETER Investors understand that interioral	RISKOMEYER Benchmark risk
		UTI S&P BSE LOW VOLATILITY INDEX FUND	S&P BSE LOW VOLATILITY TRI
UTI S&P BSE LOW VOLATILITY INDEX FUND Refer Page no 39	<ul> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in S&amp;P BSE Low Volatility Index</li> </ul>	RISCOMETER Breaters understand that they period	RISCOMETER Benchmark risd Wary High risk

98





Ser. No.	SCHEMEDESC UTI Treasury Advantage Fund - Institutional Plan	PLANDESC Direct Annual IDCW Plan	ISIN INF789F01XF9
2	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XF9
3	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XJ1
4	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XK9
5	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XL7
6	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XM5 INF789F01SL7
8	UTI Banking & Financial Services Fund UTI Banking & Financial Services Fund	Direct IDCW Plan Direct IDCW Plan	INF789F013L7
9	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01S01
10	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SP8
11	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T80
12	UTI Bond Fund UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan Direct Quarterly IDCW Plan	INF789FA1T98 INF789F016Z4
14	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01024
15	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V03
16	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V11
17	UTI Contra Fund	Direct IDCW Plan	INF789F01SR4
18 19	UTI Contra Fund UTI Credit Risk Fund	Direct IDCW Plan Direct Quarterly IDCW Plan	INF789F01SS2 INF789F01YC4
20	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01F04
20	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U28
22	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U36
23	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U02
24 25	UTI Credit Risk Fund UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan Direct Monthly IDCW Plan	INF789FB1U10 INF789F01XR4
25	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01XR4
27	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K22
28	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K30
29	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K63
30	UTI Liquid Cash Plan- Institutional UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1K71 INF789F01XB8
31 32	UTI Dynamic Bond Fund UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan Direct Quarterly IDCW Plan	INF789F01XB8 INF789F01XC6
33	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789F01AC6
34	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S73
35	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SU8
36	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SV6
37 38	UTI Energy Fund UTI Energy Fund	Direct IDCW Plan Direct IDCW Plan	INF789F015X2 INF789F015Y0
39	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F013f0
40	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TB6
41	UTI Long Term Equity Fund (Tax Saving)	Direct IDCW Plan	INF789F01TD2
42	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN DIRECT MONTHLY IDCW PLAN	INF789FA1P84
43 44	UTI ULTRA SHORT TERM FUND UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P92 INF789FA1Q00
44	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q18
46	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q42
47	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q59
48	UTI GILT FUND	DIRECT IDCW PLAN	INF789F01TJ9
49 50	UTI GILT FUND UTI HEALTHCARE FUND	DIRECT IDCW PLAN DIRECT IDCW PLAN	INF789F01TK7 INF789F01TM3
51	UTI HEALTHCARE FUND	DIRECT IDEW PLAN	INF789F011MI3
52	UTI-Services Industries Fund	DIRECT IDCW PLAN	INF789F01TP6
53	UTI-Services Industries Fund	DIRECT IDCW PLAN	INF789F01TQ4
54	UTI-Infrastructure Fund	DIRECT IDCW PLAN	INF789F01TS0
55 56	UTI-Infrastructure Fund UTI - LONG TERM ADVANTAGE FUND - SERIES III	DIRECT IDCW PLAN DIRECT PLAN - IDCW	INF789F01TT8 INF789FB18N3
57	UTI LONG TERM ADVANTAGE FUND - SERIES IV	DIRECT PLAN - IDCW	INF789FC1FD7
58	UTI LONG TERM ADVANTAGE FUND - SERIES V	DIRECT PLAN - IDCW	INF789FC1HS1
59	UTI LONG TERM ADVANTAGE FUND - SERIES VI	DIRECT PLAN - IDCW	INF789FC1V74
60	UTI LONG TERM ADVANTAGE FUND - SERIES VII	DIRECT PLAN - IDCW	INF789FC17D4
61 62	UTI-BLUECHIP FLEXICAP FUND UTI-BLUECHIP FLEXICAP FUND	DIRECT IDCW PLAN DIRECT IDCW PLAN	INF789F01TV4 INF789F01TW2
63	UTI India Consumer Fund	DIRECT IDEW FLAN	INF789F01VG1
64	UTI India Consumer Fund	DIRECT IDCW PLAN	INF789F01VH9
65	UTI-Mid Cap Fund	DIRECT IDCW PLAN	INF789F01TY8
66	UTI-MID CAP FUND	DIRECT IDCW PLAN	INF789F01TZ5
67 68	UTI-MNC Fund UTI-MNC Fund	DIRECT IDCW PLAN DIRECT IDCW PLAN	INF789F01UB4 INF789F01UC2
69	UTI CORE EQUITY FUND	DIRECT IDCW PLAN	INF789F010C2
70	UTI CORE EQUITY FUND	DIRECT IDCW PLAN	INF789F01UF5
71	UTI REGULAR SAVINGS FUND	DIRECT MONTHLY IDCW PLAN	INF789F01UK5
72 73	UTI REGULAR SAVINGS FUND UTI REGULAR SAVINGS FUND	DIRECT MONTHLY IDCW PLAN DIRECT PLAN	INF789F01UL3 INF789F01UM1
73	UTI-Money Market Fund -Institutional Plan	DIRECT PLAN DIRECT MONTHLY IDCW PLAN	INF789F010M1 INF789FA1M46
75	UTI-Money Market Fund -Institutional Plan	DIRECT MONTHLY IDCW PLAN	INF789FA1M53
76	UTI-Money Market Fund -Institutional Plan	DIRECT QUARTERLY IDCW PLAN	INF789FA1M61
77	UTI-Money Market Fund -Institutional Plan	DIRECT QUARTERLY IDCW PLAN	INF789FA1M79
78 79	UTI-Money Market Fund -Institutional Plan UTI-Money Market Fund -Institutional Plan	DIRECT ANNUAL IDCW PLAN DIRECT ANNUAL IDCW PLAN	INF789FA1N03 INF789FA1N11
80	UTI-Mastershare Unit Scheme	DIRECT ANNOAL IDOW PLAN	INF789F01UQ2
81	UTI-Mastershare Unit Scheme	DIRECT IDCW PLAN	INF789F01UR0
82	UTI MEDIUM TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FB1KL1
83	UTI MEDIUM TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FB1KM9
84 85	UTI MEDIUM TERM FUND UTI MEDIUM TERM FUND	DIRECT MONTHLY IDCW PLAN DIRECT MONTHLY IDCW PLAN	INF789FB1KF3 INF789FB1KG1
86	UTI MEDIUM TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FB1K91
87	UTI MEDIUM TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FB1KI7
88	UTI Nifty 50 Index Fund	DIRECT IDCW PLAN	INF789F01WY2
89	UTI Nifty 50 Index Fund	DIRECT IDCW PLAN	INF789F01WZ9
90 91	UTI VALUE OPPORTUNITIES FUND UTI VALUE OPPORTUNITIES FUND	DIRECT IDCW PLAN DIRECT IDCW PLAN	INF789F01UZ3 INF789F01VA4
92	UTI-Rajiv Gandhi Equity Saving Scheme	DIRECT IDCW PLAN	INF789F01VA4 INF789F01YS0
93	UTI ARBITRAGE FUND	DIRECT IDOW PLAN	INF789FB1RE1
94	UTI ARBITRAGE FUND	DIRECT IDCW PLAN	INF789FB1RF8
95	UTI-Short Term Income Fund- Institutional Option	DIRECT QUARTERLY IDCW PLAN	INF789FA1R66
	UTI-Short Term Income Fund- Institutional Option	DIRECT QUARTERLY IDCW PLAN DIRECT MONTHLY IDCW PLAN	INF789FA1R74 INF789F01X27
96	LITL-Short Term Income Fund Institutional Option		
97	UTI-Short Term Income Fund- Institutional Option UTI-Short Term Income Fund- Institutional Option		
97 98 99	UTI-Short Term Income Fund- Institutional Option UTI-Short Term Income Fund- Institutional Option	DIRECT MONTHLY IDCW PLAN DIRECT ANNUAL IDCW PLAN	INF789F01YA8 INF789FA1R33
97 98 99 100	UTI-Short Term Income Fund- Institutional Option UTI-Short Term Income Fund- Institutional Option UTI-Short Term Income Fund- Institutional Option	DIRECT MONTHLY IDCW PLAN DIRECT ANNUAL IDCW PLAN DIRECT ANNUAL IDCW PLAN	INF789F01YA8 INF789FA1R33 INF789FA1R41
97 98 99 100 101	UTI-Short Term Income Fund- Institutional Option UTI-Short Term Income Fund- Institutional Option UTI-Short Term Income Fund- Institutional Option UTI Multi Asset Fund	DIRECT MONTHLY IDCW PLAN DIRECT ANNUAL IDCW PLAN DIRECT ANNUAL IDCW PLAN DIRECT LIDCW PLAN DIRECT IDCW PLAN	INF789F01%8 INF789FA1R33 INF789FA1R41 INF789F01VC0
97 98 99 100	UTI-Short Term Income Fund- Institutional Option UTI-Short Term Income Fund- Institutional Option UTI-Short Term Income Fund- Institutional Option	DIRECT MONTHLY IDCW PLAN DIRECT ANNUAL IDCW PLAN DIRECT ANNUAL IDCW PLAN	INF789F01YA8 INF789FA1R33 INF789FA1R41

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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	INF789F1ACY3
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	LITI - FLOATER FLIND	DIRECT PLAN	INE789E1ADE0

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42UT-Md Cap FandUCWNY7890120243UT-MX Cap FandUCW FANNY7890132844UT-MX FundUCW FANNY7890132845UT-MX FundUCY FANNY7890133646UT-CRE EQUITY FUNDREGULAR IDCW FANNY7890133647UT CORE EQUITY FUNDREGULAR IDCW FANNY7890133648UT-Matershare Unit SchemeDCW FANNY7890139649UT-Matershare Unit SchemeDCW FANNY7890139640UT-Matershare Unit SchemeDCW FANNY7890139650UT-Matershare Unit SchemeDCW FANNY7890139651UT-Matershare Unit SchemeDCW FANNY7890139652UT-Matershare Unit SchemeDCW FANNY7890139653UT-Matershare Unit SchemeDCW FANNY7890139654UT-Matershare Unit SchemeDCW FANNY7890139655UT-Mattrie SchemeREGULAR IDCW FANNY7890139656UT-Mattrie SchemeREGULAR IDCW FANNY7890139657UT-Mattrie SchemeREGULAR IDCW FANNY7890139658UTI Mattrie SchupREGULAR IDCW FANNY7890139659UTI Mattrie SchupREGULAR IDCW FANNY7890139659UTI Mattrie SchupRegular PlanNY7890139650UT RABITRAGE FUNDRegular PlanNY7890139659UTI Mattrie SchupRegular PlanNY7890139650UT RABITRAGE FUNDRegular PlanNY7891439251UTI CORPORTE SOND FUND <td< td=""><td></td><td></td><td></td><td></td></td<>				
43UT: Md Cap FundIDCWINT Reprint 200244UT: MNC FundIDCM FAININT Reprint 200345UT: MNC FundIDCM FAININT Reprint 200346UT: CORE COUNT FUNDREDURAL IDCM FAININT Reprint 200347UT: CORE COUNT FUNDREDURAL IDCM FAININT Reprint 200348UT: Makershare Unit SchmenIDCM FAININT Reprint 200349UT: Makershare Unit SchmenIDCM FAININT Reprint 200349UT: Makershare Unit SchmenIDCM FAININT Reprint 200440UT: Makershare Unit SchmenIDCM FAININT Reprint 200441UT: Makershare Unit SchmenIDCM FAININT Reprint 200442UT: Makershare Unit SchmenIDCM FAININT Reprint 200453UT: Maker SchmenREDURAL IDCM FAININT Reprint 200454UT: Maker SchmenREDURAL IDCM FAININT Reprint 200455UT: ABRIT MGE FUNDREDURAL IDCM FAININT Reprint 200456UT: Makir MGE FUNDRepuir IDCM FAININT Reprint 200457UT: Makir MGE FUNDRepuir IDCM FAININT Reprint 200458UT: Makir MGE FUNDRepuir IDCM FAININT Reprint 200459UT: Makir MGE FUNDRepuir IDCM FAININT Reprint 200459UT: Makir MGE FUNDRepuir FINNINT Reprint 200450UT: Makir MGE FUNDRepuir FINNINT Reprint 200450UT: Makir MGE FUNDRepuir FINNINT Reprint 200451UT: Makir MGE FUNDRe				
44         UT-MKC Fund         IDCW FLAN         INTSP01028           45         UT-MKC Fund         IDCW FLAN         INTSP01028         INTSP01028           46         UT CORE EQUITY FUND         REGULAR IDCW FLAN         INTSP01028         INTSP01028           47         UT CORE EQUITY FUND         REGULAR IDCW FLAN         INTSP01018         INTSP01018           48         UT-Masterhare Unit Scheme         IDCW FLAN         INTSP01028         INTSP01050           50         UT-Misterhare Unit Scheme         IDCW FLAN         INTSP01050         INTSP01050           51         UT-Misterhare Unit Scheme         IDCW FLAN         INTSP01040         INTSP01040           52         UT MALLE OPPORTUNITIES FUND         REGULAR IDCW FLAN         INTSP01040         INTSP01040           53         UT MALLE OPPORTUNITIES FUND         REGULAR IDCW FLAN         INTSP01040         INTSP01040           54         UT MARTINGE FUND         REGULAR IDCW FLAN         INTSP01040         INTSP01040           55         UT MARTINGE FUND         REGULAR IDCW FLAN         INTSP01040         INTSP01040           56         UT MARTINGE FUND         Regular IDAN         INTSP01040         INTSP01040           56         UT MARTINGE FUND         Regular IDAN <td< td=""><td></td><td></td><td></td><td></td></td<>				
45         UTI-MK Fund         NYTSP01386         NYTSP01386           46         UTI CORE EQUITY FUND         REGULAR IDCW FLAN         NYTSP01381           47         UTI CORE EQUITY FUND         REGULAR IDCW FLAN         NYTSP01381           48         UTI-Masterhare Unit Scheme         IDCW FLAN         NYTSP01381           49         UTI-Masterhare Unit Scheme         IDCW FLAN         NYTSP01386           50         UTI-Nity Index Fund         INTSP01306         INTSP01306           51         UTI-Nity Index Fund         INTSP01306         INTSP01306           52         UTI VALUE OPPORTUNITIES FUND         REGULAR IDCW FLAN         INTSP013046           53         UTI ANSIT FACE FUND         REGULAR IDCW FLAN         INTSP013046           54         UTI ANSIT FACE FUND         REGULAR IDCW FLAN         INTSP013042           55         UTI ANSIT FACE FUND         REGULAR IDCW FLAN         INTSP013042           56         UTI MARIT FACE FUND         Regular IDCW FLAN         INTSP013041           57         UTI MARIT FACE FUND         Regular IDCW FLAN         INTSP013041           58         UTI MARIT FACE FUND         Regular IDCM FLAN         INTSP013041           59         UTI MARIT FACE FUND         Regular IDCM FLAN <t< td=""><td></td><td></td><td></td><td></td></t<>				
46UTI CORE EQUITY FUNDESCULAR IDCV FUNINF280/102647UTI-Matershare Unit SchemeIDCV FUNINF280/105148UTI-Matershare Unit SchemeIDCV FUNINF280/105049UTI-Matershare Unit SchemeIDCV FUNINF280/105050UTI-Nifty Inder KundIDCV FUNINF280/105051UTI-Nifty Inder KundIDCV FUNINF280/105052UTI VAULE OPPORTUNITIES FUNDREGULAR IDCV FUNINF280/104653UTI VAULE OPPORTUNITIES FUNDREGULAR IDCV FUNINF280/104754UTI-Rajiv Gandri Equity Saving SchemeREGULAR IDCV FUNINF280/104755UTI ARBITAGE FUNDREGULAR IDCV FUNINF280/104756UTI ARBITAGE FUNDREGULAR IDCV FUNINF280/104757UTI Multi Asst FundREGULAR IDCV FUNINF280/104758UTI ARBITAGE FUNDREGULAR IDCV FUNINF280/104759UTI CORPORATE BOND FUNDRegular IDCV FUNINF280/104159UTI CORPORATE BOND FUNDRegular IDCN FUNINF280/104160UTI CORPORATE BOND FUNDRegular PlanINF280/104261UTI CORPORATE BOND FUNDRegular PlanINF280/104262UTI CORPORATE BOND FUNDRegular PlanINF280/104263UTI CORPORATE BOND FUNDRegular PlanINF280/104264UTI CORPORATE BOND FUNDRegular PlanINF280/104265UTI CORPORATE BOND FUNDRegular PlanINF280/104266UTI CORPORATE BOND FUNDRegular Plan				
47UTL ODE EQUITY PUNDREGURA IDCW PLANNF7890185148UTL-Mastershare Unit SchmeIDCW PLANINF7890136549UTL-Mastershare Unit SchmeIDCW PLANINF7890136550UTL-NTIY Inde KundIDCW PLANINF7890116551UTL-NTIY Inde KundIDCW PLANINF7890116552UTL VALUE OPORTUNITIS FUNDREGULAR IDCW PLANINF789011A653UTL VALUE OPORTUNITIS FUNDREGULAR IDCW PLANINF78901A6054UTL AULE OPORTUNITIS FUNDREGULAR IDCW PLANINF78901A6055UTL AURE OPORTUNITIS FUNDREGULAR IDCW PLANINF78901A6056UTL ABRITAGE FUNDREGULAR IDCW PLANINF78901A4157UTL ADRITAGE FUNDREGULAR IDCW PLANINF78901A4158UTL ADRITAGE FUNDRegular IDCW PLANINF7891A14759UTL ADRITAGE FUNDRegular IDCW PLANINF7891A14750UTL ADRITAGE FUNDRegular IDCW PLANINF7891A4751UTL ADRITAGE FUNDRegular IDCW PLANINF7891A44752UTL ADRITAGE FUNDRegular IDANINF7891A44753UTL CORROARE BOND FUNDRegular IDANINF7891A44754UTL CORROARE BOND FUNDRegular IDANINF7891A46255UTL CORROARE BOND FUNDRegular IDANINF7891A46256UTL CORROARE BOND FUNDRegular IDANINF7891A46257UTL CORROARE BOND FUNDRegular IDANINF7891A46256UTL CORROARE BOND FUNDRegular IDANINF7891A462 <td></td> <td></td> <td></td> <td></td>				
49         UT-Materbane Unit Scheme         INC78901990           59         UT-Milty Inde Fund         INCV PLAN         INC78901146           51         UT-Milty Inde Fund         INC78901146         INC78901146           52         UT WAUE OPPORTIVITIES FUND         REGULAR IDCW PLAN         INC78901147           53         UT WAUE OPPORTIVITIES FUND         REGULAR IDCW PLAN         INC78901147           54         UT-Materbace Fundo         INC78901147         INC78901147           55         UT ABITRAGE FUND         REGULAR IDCW PLAN         INC78901141           56         UTA BITRAGE FUND         REGULAR IDCW PLAN         INC78901141           57         UT Multi Asse Fund         REGULAR IDCW PLAN         INC78901141           58         UT Multi Asse Fund         Regular IDCW Plan         INC78901141           59         UT Multi Asse Fund         Regular Plan         INC78901141           50         UT ORIPORTE EOND FUND         Regular Plan         INC78911443           51         UT COMPORTE EOND FUND         Regular Plan         INC78911443           52         UT COMPORTE EOND FUND         Regular Plan         INC78911443           53         UT COMPORTE EOND FUND         Regular Plan         INC78911443				
50         UT-Mitry Index Fund         INC78901116           51         UT-Mitry Index Fund         INC7800116           52         UTI VALUE OPPORTUNITIES FUND         REGULAR IDCN PLAN         INC78901146           53         UTI VALUE OPPORTUNITIES FUND         REGULAR IDCN PLAN         INC78901467           54         UTI Rajir Gandhi Equity Swing Scheme         REGULAR IDCN PLAN         INC7890147           55         UTI AMBITRACE FUND         REGULAR IDCN PLAN         INC78901474           56         UTI AMBITRACE FUND         REGULAR IDCN PLAN         INC78901474           57         UTI Multi Asset Fund         REGULAR IDCN PLAN         INC78901414           58         UTI Multi Asset Fund         Regular IDCN PLAN         INC78901414           59         UTI CORPORTE BOND FUND         Regular IDCN PLAN         INC78901409           60         UTI CORPORTE BOND FUND         Regular IPIAn-         INC7891443           61         UTI CORPORTE BOND FUND         Regular Plan-         INC7891443           62         UTI CORPORTE BOND FUND         Regular Plan-         INC7891443           63         UTI CORPORTE BOND FUND         Regular Plan         INC7891443           64         UTI CORPORTE BOND FUND         Regular Plan         INC7891443	48	UTI-Mastershare Unit Scheme	IDCW PLAN	INF189A01038
51         UTI-NIRY Index Fund         IDCW PLAN         IDCW PLAN         IDCW PLAN           52         UTI VALUE OPPORTUNITES FUND         REGULAR IDCW PLAN         INF789101AE0           53         UTI VALUE OPPORTUNITES FUND         REGULAR IDCW PLAN         INF789101AE0           54         UTI-BAIG CAND SAME SAME SAME         REGULAR IDCW PLAN         INF789101AF0           55         UTI ABITRAGE FUND         REGULAR IDCW PLAN         INF789101AF0           56         UTI ABITRAGE FUND         REGULAR IDCW PLAN         INF789151AF0           57         UTI MULI ASSE Fund         Regular IDCW Plan         INF789151AF0           58         UTI MULI ASSE Fund         Regular IDCW Plan         INF789151AF0           59         UTI ORPORTE BOND FUND         Regular Fian         INF789151AF0           60         UTI ORPORTE BOND FUND         Regular Fian         INF789151AF0           61         UTI ORPORTE BOND FUND         Regular Fian         INF789151AF0           62         UTI ORPORTE BOND FUND         Regular Fian         INF789151AF0           63         UTI ORPORTE BOND FUND         Regular Fian         INF789151AF0           64         UTI ORPORTE BOND FUND         Regular Fian         INF789151AF0           65         UTI ORPORTE	49	UTI-Mastershare Unit Scheme	IDCW PLAN	INF789F01950
52         UT VALUE OPPORTUNITIES FUND         REGULAR IDC/V PLAN         INF789F01A7           53         UT VALUE OPPORTUNITIES FUND         REGULAR IDC/V PLAN         INF789F01A7           54         UT Bajir Konfe Indry Swing Scheme         RETAL IDC/V PLAN         INF789F01A7           55         UT ABBITAGE FUND         INF789F01A7         INF789F01A7           56         UT ABBITAGE FUND         REGULAR IDC/V PLAN         INF789F01A7           57         UT Multi Asst Fund         Regular IDC/V PLAN         INF789F01A7           58         UT Multi Asst Fund         NF789F01A7         INF789F01A7           59         UT CORFORATE BOND FUND         Regular IDC/V PLAN         INF789F01A9           60         UT CORFORATE BOND FUND         Regular Plan         INF789F1A45           61         UT CORFORATE BOND FUND         Regular Plan         INF789F1A45           62         UT CORFORATE BOND FUND         Regular Plan         INF789F1A45           63         UT CORFORATE BOND FUND         Regular Plan         INF789F1A45           64         UT CORFORATE BOND FUND         Regular Plan         INF789F1A45           65         UT CORFORATE BOND FUND         Regular Plan         INF789F1A52           66         UT CORFORATE BOND FUND <td< td=""><td>50</td><td></td><td>IDCW PLAN</td><td>INF789F01JL6</td></td<>	50		IDCW PLAN	INF789F01JL6
53         UT WALLE OPPORTUNITIES FUND         REGULAR ICCW PLAN         INF789F0104           54         UTT ARBITRAGE FUND         INF789F01704         INF789F01704           55         UTT ARBITRAGE FUND         REGULAR ICCW PLAN         INF789F01704           56         UTT ARBITRAGE FUND         REGULAR ICCW PLAN         INF789F01704           57         UTT Multi Asse Fund         Regular ICCW Plan         INF789F01704           58         UT Multi Asse Fund         Regular ICCW Plan         INF789F01A01           59         UT CORPORTE BOND FUND         Regular Plan         INF789F01A02           60         UT CORPORTE BOND FUND         Regular Plan         INF789F1A47           61         UT CORPORTE BOND FUND         Regular Plan         INF789F1A48           62         UT CORPORTE BOND FUND         Regular Plan         INF789F1A48           63         UT CORPORTE BOND FUND         Regular Plan         INF789F1A54           64         UT CORPORTE BOND FUND         Regular Plan         INF789F1A54           65         UT CORPORTE BOND FUND         Regular Plan         INF789F1A54           66         UT CORPORTE BOND FUND         Regular Plan         INF789F1A54           67         UT CORPORATE BOND FUND         Regular Plan				
54         UT-Rajir Agert Rub         RETAL DCW PLAN         INF789F01X94           55         UT ABBITAGE FUND         REGULAR DCW PLAN         INF789F01X94           56         UT ABBITAGE FUND         REGULAR DCW PLAN         INF789F01X94           57         UT Multi Asset Fund         Regular DCW Plan         INF789F01X94           58         UTI Multi Asset Fund         Regular DCW Plan         INF789F01X94           59         UTI CORPORATE BOND FUND         Regular Plan         INF789F1X45           60         UTI CORPORATE BOND FUND         Regular Plan         INF789F1X45           61         UTI CORPORATE BOND FUND         Regular Plan         INF789F1X45           62         UTI CORPORATE BOND FUND         Regular Plan         INF789F1X45           63         UTI CORPORATE BOND FUND         Regular Plan         INF789F1X45           64         UTI CORPORATE BOND FUND         Regular Plan         INF789F1X45           65         UTI CORPORATE BOND FUND         Regular Plan         INF789F1X45           66         UTI CORPORATE BOND FUND         Regular Plan         INF789F1X45           67         UTI CORPORATE BOND FUND         Regular Plan         INF789F1X45           68         UTI CORPORATE BOND FUND         Regular Plan				
55         UT ABBTRAGE FUND         INF 789*B1R14           56         UTT ABBTRAGE FUND         REGULAR IDCW PLAN         INF 789*B1R12           57         UTT Multi Asset Fund         Regular IDCW PLAN         INF 789*F01AN1           58         UTT Multi Asset Fund         Regular IDCW Plan         INF 789*F01AN1           59         UTT CORPORATE BOND FUND         Regular Plan         INF 789*F1A447           60         UTT CORPORATE BOND FUND         Regular Plan         INF 789*F1A447           61         UTT CORPORATE BOND FUND         Regular Plan         INF 789*F1A454           62         UTT CORPORATE BOND FUND         Regular Plan         INF 789*F1A452           63         UTT CORPORATE BOND FUND         Regular Plan         INF 789*F1A452           64         UTT CORPORATE BOND FUND         Regular Plan         INF 789*F1A454           65         UTT CORPORATE BOND FUND         Regular Plan         INF 789*F1A454           66         UTT CORPORATE BOND FUND         Regular Plan         INF 789*F1A454           67         UTT CORPORATE BOND FUND         Regular Plan         INF 789*F1A454           68         UTT CORPORATE BOND FUND         Regular Plan         INF 789*F1A454           69         UTT CORPORATE BOND FUND         Regular Pl				
56UTI ABBITAGE FUND.REGULAR IDCW PLANINF789F1B/L257UTI Multi Asset FundRegular IDCW PlanINF789F1B/L258UTI Multi Asset FundRegular IDCW PlanINF789F1D/L959UTI CORPORATE BOND FUNDRegular IDCW PlanINF789F1A4760UTI CORPORATE BOND FUNDRegular Plan-INF789F1A4761UTI CORPORATE BOND FUNDRegular Plan-INF789F1A4762UTI CORPORATE BOND FUNDRegular Plan-INF789F1A47063UTI CORPORATE BOND FUNDRegular PlanINF789F1A47064UTI CORPORATE BOND FUNDRegular PlanINF789F1A47065UTI CORPORATE BOND FUNDRegular PlanINF789F1A47066UTI CORPORATE BOND FUNDRegular PlanINF789F1A50467UTI CORPORATE BOND FUNDRegular PlanINF789F1A50468UTI CORPORATE BOND FUNDRegular PlanINF789F1A72868UTI CORPORATE BOND FUNDRegular PlanINF789F1A72869UTI EQUITY SAVINGS FUNDRegular PlanINF789F1A72870UTI EQUITY SAVINGS FUNDRegular PlanINF789F1A72871UTI EQUITY SAVINGS FUNDRegular PlanINF789F1A78572UTI EQUITY SAVINGS FUNDRegular PlanINF789F1A78573UTI FLOATER FUNDRegular PlanINF789F1A8574UTI FLOATER FUNDRegular PlanINF789F1A8575UTI FLOATER FUNDREGULAR PLANINF789F1A2776UTI FLOATER FUNDREGULAR PLANINF789F1AC73 </td <td></td> <td></td> <td></td> <td></td>				
57UTI Multi Asset FundRegular IDCW PlanINF789F10.AN158UTI Multi Asset FundRegular IDCW PlanINF789F10.A9159UTI CORPORATE BOND FUNDRegular PlanINF789F1.A4760UTI CORPORATE BOND FUNDRegular PlanINF789F1.A45461UTI CORPORATE BOND FUNDRegular PlanINF789F1.A45462UTI CORPORATE BOND FUNDRegular PlanINF789F1.A45463UTI CORPORATE BOND FUNDRegular PlanINF789F1.A45464UTI CORPORATE BOND FUNDRegular PlanINF789F1.A45665UTI CORPORATE BOND FUNDRegular PlanINF789F1.A45666UTI CORPORATE BOND FUNDRegular PlanINF789F1.A45667UTI CORPORATE BOND FUNDRegular PlanINF789F1.A50468UTI CORPORATE BOND FUNDRegular PlanINF789F1.A51268UTI CORPORATE BOND FUNDRegular PlanINF789F1.A51269UTI EQUITY SAVINGS FUNDRegular PlanINF789F1.A73670UTI EQUITY SAVINGS FUNDRegular PlanINF789F1.A73671UTI EQUITY SAVINGS FUNDRegular PlanINF789F1.A73672UTI EQUITY SAVINGS FUNDRegular PlanINF789F1.A27773UTI FLOATER FUNDRegular PlanINF789F1.A27774UTI FLOATER FUNDRegular PlanINF789F1.A27775UTI FLOATER FUNDREGULAR PLANINF789F1.A27776UTI FLOATER FUNDREGULAR PLANINF789F1.A27777UTI FLOATER FUNDREGULAR PLANINF				
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63UTI CORPORATE BOND FUNDRegular PlanINF789F1A48864UTI CORPORATE BOND FUNDRegular PlanINF789F1A50465UTI CORPORATE BOND FUNDRegular PlanINF789F1A50466UTI CORPORATE BOND FUNDRegular PlanINF789F1A51267UTI EQUITY SAVINGS FUNDRegular PlanINF789F1A51268UTI EQUITY SAVINGS FUNDRegular PlanINF789F1A73669UTI EQUITY SAVINGS FUNDRegular PlanINF789F1A73670UTI EQUITY SAVINGS FUNDRegular PlanINF789F1A73671UTI EQUITY SAVINGS FUNDRegular PlanINF789F1A73372UTI EQUITY SAVINGS FUNDRegular PlanINF789F1A73373UTI EQUITY SAVINGS FUNDRegular PlanINF789F1A73374UTI EQUITY SAVINGS FUNDRegular PlanINF789F1A20175UTI ELOUTY SAVINGS FUNDRegular PlanINF789F1A20174UTI ELOUTY SAVINGS FUNDREGULAR PLANINF789F1A20175UTI ELOUTER FUNDREGULAR PLANINF789F1AC0376UTI ELOUTER FUNDREGULAR PLANINF789F1AC3377UTI ELOUTER FUNDREGULAR PLANINF789F1AC1378UTI ELOUTER FUNDREGULAR PLANINF789F1AC1379UTI ELOUTER FUNDREGULAR PLANINF789F1AC1379UTI ELOUTER FUNDREGULAR PLANINF789F1AC13				
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 COUTY SAVINGS FUND         Regular Plan         INF789F1A736           68         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A736           69         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A736           70         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A736           71         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A736           72         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A827           73         UTI FLOATER FUND         Regular Plan         INF789F1A835           73         UTI FLOATER FUND         REGULAR PLAN         INF789F1A627           74         UTI FLOATER FUND         REGULAR PLAN         INF789F1AC55           75         UTI FLOATER FUND         REGULAR PLAN         INF789F1AC73           76         UTI FLOATER FUND         REGULAR PLAN         INF789F1AC73           77         UTI FLOATER FUND         REGULAR PLAN         INF789F1AC73 <td></td> <td></td> <td></td> <td></td>				
65         UTI CORPORATE BOND FUND         Regular Plan         INF789F1A504           66         UTI CORPORATE BOND FUND         Regular Plan         INF789F1A512           66         UTI DOUTPORATE 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         INF789F1A736           70         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A733           71         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A733           71         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A27           72         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A27           73         UTI EQUITY SAVINGS FUND         REGULAR PLAN         INF789F1A28           74         UTI EQUITY SAVINGS FUND         REGULAR PLAN         INF789F1AC91           75         UTI - FLOATER FUND         REGULAR PLAN         INF789F1AC91           76         UTI - FLOATER FUND         REGULAR PLAN         INF789F1AC73           77         UTI - FLOATER FUND         REGULAR PLAN				
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         INF789F1A736           70         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A785           71         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A783           72         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A827           73         UTI FLOATER FUND         Regular Plan         INF789F1A835           74         UTI FLOATER FUND         REGULAR PLAN         INF789F1A827           74         UTI FLOATER FUND         REGULAR PLAN         INF789F1AC91           75         UTI FLOATER FUND         REGULAR PLAN         INF789F1AC9           76         UTI FLOATER FUND         REGULAR PLAN         INF789F1AC9           77         UTI FLOATER FUND         REGULAR PLAN         INF789F1AC73           78         UTI FLOATER FUND         REGULAR PLAN         INF789F1AC9           78         UTI FLOATER FUND         REGULAR PLAN         INF789F1AC91				
67         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A728           68         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A728           69         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A735           70         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A735           70         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A735           71         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A735           72         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A825           73         UTI - FLOATER FUND         Regular Plan         INF789F1A825           74         UTI - FLOATER FUND         REGULAR PLAN         INF789F1ACP1           75         UTI - FLOATER FUND         REGULAR PLAN         INF789F1ACP3           76         UTI - FLOATER FUND         REGULAR PLAN         INF789F1AC73           77         UTI - FLOATER FUND         REGULAR PLAN         INF789F1AC73           78         UTI - FLOATER FUND         REGULAR PLAN         INF789F1AC13           79         UTI - FLOATER FUND         REGULAR PLAN         INF789F1AC13				
68         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A736           69         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A73           70         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A73           71         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A73           71         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A827           72         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A827           73         UTI FLOATER FUND         REGULAR PLAN         INF789F1A827           74         UTI FLOATER FUND         REGULAR PLAN         INF789F1ACP1           75         UTI FLOATER FUND         REGULAR PLAN         INF789F1ACP3           76         UTI FLOATER FUND         REGULAR PLAN         INF789F1AC93           77         UTI FLOATER FUND         REGULAR PLAN         INF789F1AC93           78         UTI FLOATER FUND         REGULAR PLAN         INF789F1AC91           78         UTI FLOATER FUND         REGULAR PLAN         INF789F1AC91           78         UTI FLOATER FUND         REGULAR PLAN         INF789F1AC91           79         UTI FLOATER FUND         REGULAR PLAN         INF789F1AC91				INF789F1A728
69         UTI EQUITY SAVINGS FUND         Regular Pian         INF789FLA785           70         UTI EQUITY SAVINGS FUND         Regular Pian         INF789FLA783           71         UTI EQUITY SAVINGS FUND         Regular Pian         INF789FLA783           72         UTI EQUITY SAVINGS FUND         Regular Pian         INF789FLA827           73         UTI FLOUTTS SAVINGS FUND         Regular Pian         INF789FLA827           74         UTI FLOUTTS AVINGS FUND         REGULAR PLAN         INF789FLA21           74         UTI FLOUTER FUND         REGULAR PLAN         INF789FLAC1           75         UTI FLOUTER FUND         REGULAR PLAN         INF789FLAC9           76         UTI FLOUTER FUND         REGULAR PLAN         INF789FLAC9           77         UTI FLOUTER FUND         REGULAR PLAN         INF789FLAC9           78         UTI FLOUTER FUND         REGULAR PLAN         INF789FLAC9           77         UTI FLOUTER FUND         REGULAR PLAN         INF789FLAC9           78         UTI FLOUTER FUND         REGULAR PLAN         INF789FLAC9           79         UTI FLOUTER FUND         REGULAR PLAN         INF789FLAC9           79         UTI FLOUTER FUND         REGULAR PLAN         INF789FLAC99	68	UTI EQUITY SAVINGS FUND		INF789F1A736
71         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A827           72         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A825           73         UTI -FLOATER FUND         REGULAR PLAN         INF789F1AC91           74         UTI -FLOATER FUND         REGULAR PLAN         INF789F1AC91           75         UTI -FLOATER FUND         REGULAR PLAN         INF789F1AC93           76         UTI -FLOATER FUND         REGULAR PLAN         INF789F1AC93           77         UTI -FLOATER FUND         REGULAR PLAN         INF789F1AC93           78         UTI -FLOATER FUND         REGULAR PLAN         INF789F1AC93           78         UTI -FLOATER FUND         REGULAR PLAN         INF789F1AC13           78         UTI -FLOATER FUND         REGULAR PLAN         INF789F1AC13           79         UTI -FLOATER FUND         REGULAR PLAN         INF789F1AC11				
72         UTI EQUITY SAVINGS FUND         Regular Plan         INF789F1A835           73         UTI - ELOATER FUND         REGULAR PLAN         INF789F1ACP1           74         UTI - FLOATER FUND         REGULAR PLAN         INF789F1ACQ9           75         UTI - FLOATER FUND         REGULAR PLAN         INF789F1ACQ9           76         UTI - FLOATER FUND         REGULAR PLAN         INF789F1ACTS           77         UTI - FLOATER FUND         REGULAR PLAN         INF789F1ACTS           78         UTI - FLOATER FUND         REGULAR PLAN         INF789F1ACT3           79         UTI - FLOATER FUND         REGULAR PLAN         INF789F1ACT3				
73         UTI - FLOATER FUND         REGULAR PLAN         INF789FLACP1           74         UTI - FLOATER FUND         REGULAR PLAN         INF789FLACP3           75         UTI - FLOATER FUND         REGULAR PLAN         INF789FLACP3           76         UTI - FLOATER FUND         REGULAR PLAN         INF789FLACR3           77         UTI - FLOATER FUND         REGULAR PLAN         INF789FLACP3           78         UTI - FLOATER FUND         REGULAR PLAN         INF789FLACU1           79         UTI - FLOATER FUND         REGULAR PLAN         INF789FLACU1			Regular Plan	
74         UTI - FLOATER FUND         REGULAR PLAN         INF789F1AC09           75         UTI - FLOATER FUND         REGULAR PLAN         INF789F1AC07           76         UTI - FLOATER FUND         REGULAR PLAN         INF789F1AC35           77         UTI - FLOATER FUND         REGULAR PLAN         INF789F1AC35           78         UTI - FLOATER FUND         REGULAR PLAN         INF789F1AC13           79         UTI - FLOATER FUND         REGULAR PLAN         INF789F1AC11		UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A835
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         INF789F1ACU1				
76         UTI - FLOATER FUND         REGULAR PLAN         INF789F1ACS5           77         UTI - FLOATER FUND         REGULAR PLAN         INF789F1ACT3           78         UTI - FLOATER FUND         REGULAR PLAN         INF789F1ACT3           79         UTI - FLOATER FUND         REGULAR PLAN         INF789F1ACU1				
77         UTI - FLOATER FUND         REGULAR PLAN         INF789F1ACT3           78         UTI - FLOATER FUND         REGULAR PLAN         INF789F1ACU1           79         UTI - FLOATER FUND         REGULAR PLAN         INF789F1ACU1				
78         UTI - FLOATER FUND         REGULAR PLAN         INF789F1ACU1           79         UTI - FLOATER FUND         REGULAR PLAN         INF789F1ACV9				
79         UTI - FLOATER FUND         REGULAR PLAN         INF789F1ACV9				
80 UII-HUAIER FUND REGULAR PLAN INF789F1ACW7				
	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-a800-711111810cee/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 Ms. Chaitali Patil at UTI Corporate Office over phone at 022-267931188 or mail him at <u>chaitali.patil@utiitsl.com</u>

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

### **How To Read Factsheet**



**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.

## **Potential Risk Class Matrix**



	Scheme Name		Potential Ri	isk Class Matrix								
No.										Potenti	al Risk Class	
1	UTI Overnight Fund		Potentia	al Risk Class			9	UTI Short Term	Credit Risk →			
		Credit Risk → Interest Rate	Relatively Low (Class A)	Moderate(Class B)	Relatively H (Class C)	ligh		Income Fund	Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively H (Class C)
		Risk ↓ Relatively Low	A-I		(0.055 0)	-11	10	UTI Floater Fund	Relatively Low (Class I)			
		(Class I)							Moderate (Class II)			
		Moderate (Class II) Relatively High					11	UTI Dynamic Bond	Relatively High		B-III	
		(Class III)						Fund	(Class III)			
_		Relatively		sk and Relatively Low	Credit Risk.	_	12	UTI Banking & PSU Debt Fund	Relative	ly High interest rat	e risk and Moderate C	redit Risk.
2	UTI Gilt Fund	a	Potentia	al Risk Class		_						
3	UTI Corporate Bond	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively H (Class C)	ligh		UTI Medium Term Fund	Credit Risk →	Potenti Relatively Low	al Risk Class	Relatively H
5	Fund	Risk ↓ Relatively Low					14	UTI Credit Risk	Laterat Data	(Class A)	Moderate(Class B)	(Class C)
		(Class I)					14	Fund	Interest Rate Risk レ			
		Moderate (Class II)						T GIIG	Relatively Low			
		Relatively High (Class III)	A-III						(Class I)			
									Moderate (Class II)			
		Relatively	High interest rate ri	isk and Relatively Low	Credit Risk.				Relatively High			C-III
4	UTI Liquid Cash	Potential Risk Class						(Class III)				
	Plan	Credit Risk → Interest Rate	Relatively Low				Relatively High interest rate risk and Relatively High Credit Risk.					
5	UTI Money Market	Risk ↓	(Class A)		(Class C)		15	UTI Gilt Fund with 10 Year Constant		Potenti	al Risk Class	
	Fund	Relatively Low (Class I)		B-I				Duration	Credit Risk → Interest Rate	Relatively Low (Class A)	Moderate(Class B)	Relatively H (Class C)
		Moderate (Class II)							Risk ↓	(Class A)		(0:033 0)
		Relatively High (Class III)							Relatively Low (Class I)			
			ely Low interest rate	risk and Moderate C	redit Risk.				Moderate (Class II) Relatively High	A-III		
6	UTI Ultra Short		Potentia	al Risk Class					(Class III)			
	Term Fund	Credit Risk → Interest Rate	Relatively Low	Moderate(Class B)		ligh			Relatively	High interest rate r	risk and Relatively Low	Credit Risk.
7	UTI Treasury Advantage Fund	Risk ↓ Relatively Low	(Class A)		(Class C)	-						
		(Class I)		0.4								
		Moderate (Class II) Relatively High		B-II								
		(Class III)										

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

ISIN	Bank	Security	Туре
INE028A08083 INE028A08117 INE028A08190 INE028A08208 INE040A08393 INE062A08157 INE090A08UC2 INE238A08344 INE428A08101 INE434A08075 INE528G08352 INE528G08352 INE528G08394 INE667A08104 INE667A08104 INE062A08249 INE062A08249 INE062A08249 INE062A08249 INE062A08249 INE062A08249 INE062A08249 INE062A08249 INE062A08249 INE062A08249 INE062A08249 INE062A08249 INE062A08249 INE062A08249 INE062A08249 INE062A08249 INE062A08249 INE692A08094 INE692A08094 INE692A08094 INE692A08094	BANK OF BARODA BANK OF BARODA BANK OF BARODA BANK OF BARODA BANK OF BARODA HDFC BANK LTD. STATE BANK OF INDIA ICICI BANK LTD. ALLAHABAD BANK UNION BANK OF INDIA YES BANK LTD. YES BANK CF INDIA STATE BANK OF INDIA UNION BANK OF INDIA CANARA BANK UNION BANK OF INDIA	8.5% UNCD BOB (T-1) PERP SR-VI. 8.65% UNCD BOB (T-1) PERP SR-IX 7.44% UNCD BOB (SR-23) 03/01/2030 7.84% UNNCD BOB (SR-24) 15/01/2035 8.44% URNCD HDFC BANK SR-1-28/12/28 8.15% UNCD SBI-(PERP)TR-I-SR-IV 9.90%UNCD ICICI BANKPERP-28/12/2023 9.15% URNCD AXIS BANK-31.12.22 9.53% URNCD ALL BK SR427/12/29 7.98%UNCR BONDS-24/10/2027 8% URNCD YESBANK LTD 30/09/2026 9.5% UNCD YES BANK(PERP)-23/12/2021 9% UNCD YES BANK(PERP)-18/10/2022 9.8%UNCD SYND BK(V)PERP25/07/2022. 9.08% UNCD UNION BANK(PERP)XXIV	Basel III Additional Tier I Bond Basel III Additional Tier I Bond Basel III Tier 2 Bond Infrastructure Bond Basel III Tier 1 bond Basel III Tier 1 bond Basel III Tier 1 bond Basel III Tier 2 Bond Basel III Tier 2 Bond Basel III Tier 2 Bond Infrastructure Bond Basel III Additional Tier I Bond Tier I Bonds (under Basel III) Tier I bonds under Basel III - Perpetual Tier I bonds under Basel III - Perpetual Tier I Bonds (under Basel III) Tier I bonds under Basel III - Perpetual Tier I Bonds (under Basel III) Tier I bonds under Basel III - Perpetual Tier I Bonds (under Basel III) Tier I bonds under Basel III - Perpetual Tier I Bonds (under Basel III) Tier I bonds under Basel III - Perpetual Tier I Bonds (under Basel III) Tier I bonds under Basel III - Perpetual Tier I Bonds (under Basel III) Tier I bonds under Basel III - Perpetual Tier I Bonds (under Basel III) Tier I bonds under Basel III - Perpetual Tier I Bonds (under Basel III) Tier I bonds under Basel III - Perpetual Tier I Bonds (under Basel III) Tier I Bonds (under Basel III)
INE692A08094 INE476A08100	UNION BANK OF INDIA CANARA BANK		Tier II Bonds (under Basel III) Tier I bonds under Basel III - Perpetual

### **Corporate Information & Contact Details**



#### UTI TRUSTEE CO. (P) LTD.

- Directors
- 1. Mr. Suhail Nathani
- 2. Mr. Shiva Kumar
- 3. Ms. Mukeeta Pramit Jhaveri

#### Directors

Mr. N Seshadri

- 1. Mr. Dinesh Kumar Mehrotra
- 2. Mr. Flemming Madsen
- 3. Mr. Deepak Kumar Chatterjee
- Mr. Imtaiyazur Rahman
   Mr. Rajeev Kakar

UTI ASSET MANAGEMENT CO. LTD.

- 8. Mrs. Jayashree Vaidhyanathan
- 9. Mrs. Dipali H Sheth

5. Mr. Edward Cage Bernard

10. Mr. Kiran Kumar Tarania

#### **REGISTERED OFFICE**

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Designation of MF Central as Official Point of Acceptance for Schemes of UTI Mutual Fund (UTIMF)

Registrar and Transfer Agents, Kfin Technologies Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed a digital platform for Mutual Fund investors named "MFCentral".

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

# NOTES



# MAKE EVERY SHORT TERM GOAL MEMORABLE. UTI Treasury Advantage Fund



Life is wonderful when it's punctuated with small moments of hope and happiness. Aim to achieve all those little things that make a big difference by investing in UTI Treasury Advantage Fund. A short-term investment for your short-term financial goals!

Key Features:

- Preferable for short-term financial goals
- Predominantly invests in AAA/A1+ instruments<sup>~</sup>
- Potential for reasonable returns with relatively low volatility
- Suitable for a shorter investment horizon of 6 months to 1 year

#### Contact your mutual fund distributor or give a missed call on 8655019940. SMS "UTITAF" TO 5676756 | utimf.com

~As on December 31, 2022.

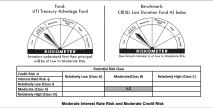
#### UTI Treasury Advantage Fund

(An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. A Moderate interest rate risk and moderate credit risk. (Please refer to page no.21 of SID on which the concept of Macaulay duration has been explained)) This product is suitable for investors who are seeking:\*

• Reasonable income consistent with high liquidity over short term

• Investment in Debt & Money Market instruments

\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. Risk-o-meter for the fund is based on the portfolio ending December 31, 2022. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on https://utimit.com/forms-and-downloads/



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