

DECEMBER 2022 UTI FUND WATCH



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

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UTI Flexi Cap Fund

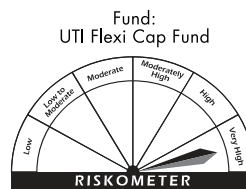
(UTI Flexi Cap Fund is an open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.)

This product is suitable for investors who are seeking:*

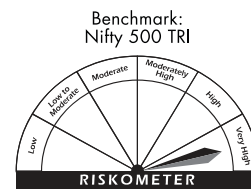
- Long term capital appreciation
- Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum

*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.

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A monthly reference guide for AMFI/NISM certified Mutual Fund Distributors and Planners.

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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.

| CY 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 | | |
|------------|--------------------|----------------------|-----------|
| | 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

| 3-Tier rating process at UTI Mutual Fund (A proprietary model) | | | | |
|--|--------------|----------------------------|-----------------------------------|--------------------------------------|
| Sector | Metric | C1 | C2 | C3 |
| | | 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 |
| Sector | Metric | R1 | R2 | R3 |
| | | 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% (5 year average) | > 10% - 15% (5 year average) | <= 10% (5 year average) |

Vetri Subramaniam

Chief Investment Officer

UTI Asset Management Company Ltd



Anurag Mittal
Fund Manager

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.

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: <http://bit.ly/3idFCxD>).

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 ([The RBI pivots: Update on the Monetary Policy \(utimf.com\)](https://www.uti-fund.com/press-releases/the-rbi-pivots-update-on-the-monetary-policy)), 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.

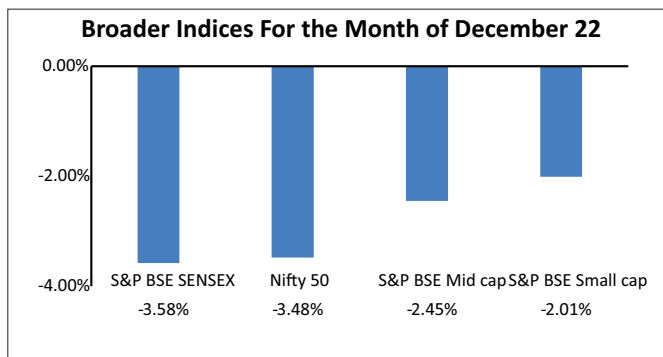
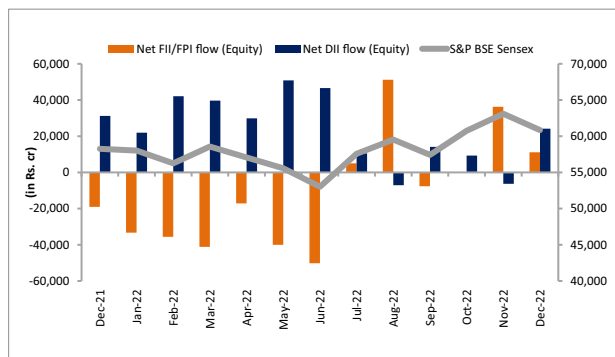
The current market valuations after the meaningful corrections, especially on the one-to-three-year segment of the yield curve, are broadly in line with their long-term averages and pricing in the consensus RBI terminal rate.

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 FII and DII 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.

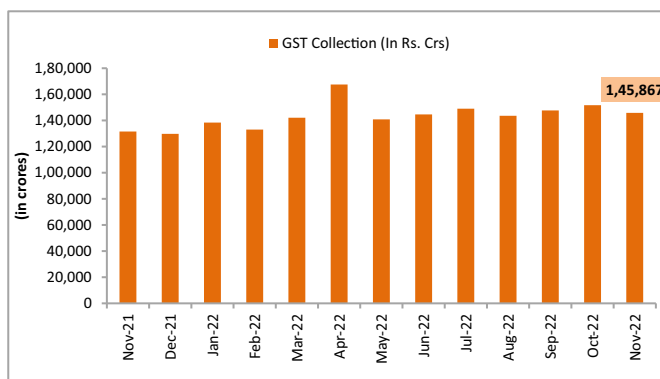
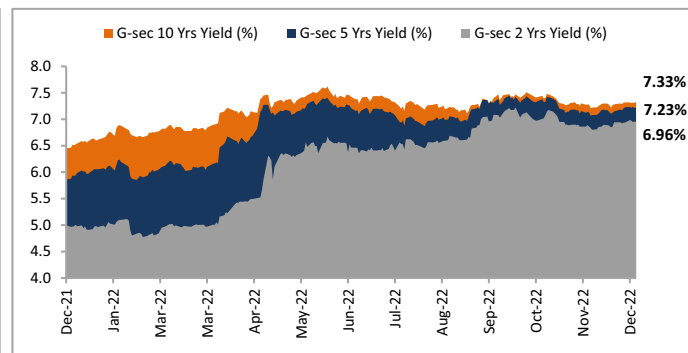
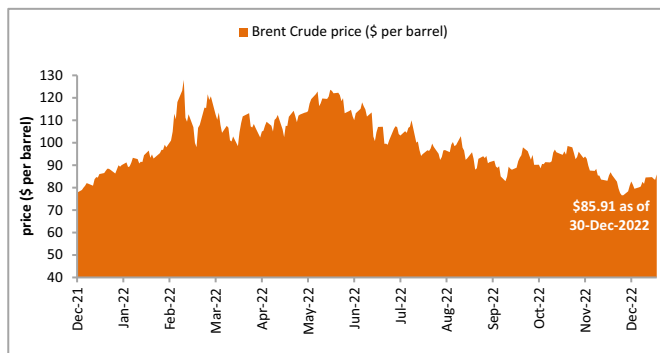
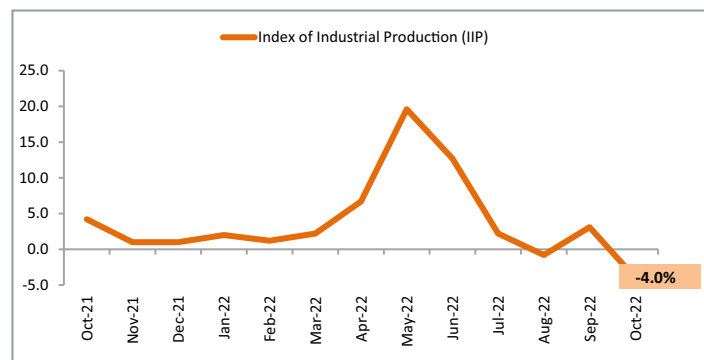
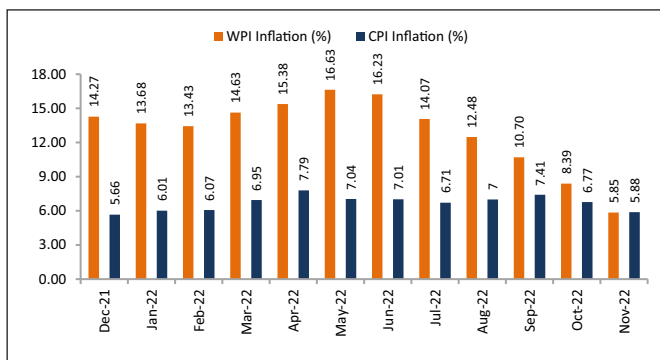
Wholesale price-based inflation (WPI) softened to a 21-month low of 5.85% in November 2022 (8.39% in the previous month), making it the second straight month the WPI has remained below the double-digit mark. Downtrend in WPI was mainly owing to easing of prices of food articles, chemicals & chemical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

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 repo rate 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 one-year 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

1. बढ़ती महंगाई के बीच आप भारतीय अर्थव्यवस्था को किस दिशा में जाने हुए देखते हैं और निवेशकों के लिए आपके क्या सुझाव हैं?

रुसी युद्ध के कारण कच्चे तेल और खाद्य कीमतों में बढ़ोतरी और उच्च सेवा स्तर की मुद्रास्फीति के कारण पिछले कुछ महीनों में मुद्रास्फीति का प्रभाव पड़ा है। भारतीय रिजर्व बैंक के अनुमानों के अनुसार यूटीआई लिमिटेड में सेविआई का औसत लगभग 7% था जो वित्तीय वर्ष के अंत तक, चौथी तिमाही तक 6% से नीचे जाने की उम्मीद है। यह देखते हुए कि हम सकारात्मक वार्षिक बजट बरी की ओर बढ़ रहे हैं, हमारा मानना ​​है कि मुद्रास्फीति पर इसका सीमित प्रभाव है। विकसित दुनिया में अत्यंत मंदी और मंद पर संश्लेषित प्रभाव को देखते हुए, हमारा मानना ​​है कि कमरेडिटी की कीमतों में गिरावट का जोखिम है और साथ ही चीन के बाजार फिर से खुलने से विविध मुद्रास्फीति भी कम होगी। हम उम्मीद करते हैं कि अगले वर्षों में मुद्रास्फीति कम होगी।

2. मैकेनिज्म टर्न के कारण से आप



वी. श्रीवत्स
एक्जीक्यूटिव वाइस प्रेसिडेंट और
फंड मैनेजर-इक्विटी,
यूटीआई एएमसी लिमिटेड

किन सेक्टरों से उम्मीद रखते हैं? अपने सत मुद्रास्फीति में नमी और मजबूत मंद की वजह से इंडस्ट्रियल ऑरिएंटेड सेक्टरों में मध्यम वृद्धि की उम्मीद कर रहे हैं। हम मानते हैं कि वित्तीय सेवाओं, ऑटोमोबाइल और पूंजीगत वस्तुओं और रियल एस्टेट पर सकारात्मकता बनी रहेगी।

3. पिछले वर्षों में यूटीआई कोर इक्विटी फंड और यूटीआई हेल्थकेयर फंड के प्रदर्शन में कैसे सुधार हुआ है?

यूटीआई कोर इक्विटी का एक साल का प्रदर्शन बेचमर्क से थोड़ा कम और एक साल और तीन साल की समय सीमा में लगातार दो

कॉर्टइल में अच्छा प्रदर्शन किया है। यूटीआई हेल्थकेयर फंड का प्रदर्शन बेचमर्क से थोड़ा नीचे रहा है और लार्ज कैप जेनरिक के आउटपरफॉर्मैंस का अंतर तब हुआ जब हमारा वजन इस पर कम था।

4. क्या आपको लगता है कि निवेशकों को 2023 में अपने पोर्टफोलियो को फिर से संतुलित करना चाहिए? बाजार की अस्थिरता से निपटने लगक पोर्टफोलियो बनाने के लिए आपका क्या सुझाव होगा?

वर्तमान समय में, इस तरह की देखते हुए कि मुद्रास्फीति घटने पर हो सकती है, हमारा मानना ​​है कि मध्यम अवधि में लोन असेट वर्ग के लिए अच्छा विकल्प हो सकता है और निवेशकों को लोन असेट अलॉकेशन धीरे-धीरे बढ़ाना चाहिए। इक्विटी अभी भी एक परंप्रदा कीर्तिकलिक असेट क्लास बना हुआ है और इसमें व्यवस्थित निवेश जारी रहना चाहिए। लोन पर सकारात्मक दृष्टिकोण को देखते हुए, हमारा मानना ​​है कि हाइब्रिड फंड निवेशकों के लिए अच्छे अवसर देते हैं।

● 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 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 nearing completion. People will now focus on how long it takes for the cycle to turn. Rate hikes impact the three key variables of inflation, unemployment and growth. Once central banks see inflation coming down to targeted levels, they could go for cutting rates.

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 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 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 quarter?

If we look at the 90-day rolling volatility in bond prices, they will be much lower on 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 normalisation to playing catch-up and front-loading rate hikes.

There is an exit from overnight/short-duration funds towards longer-duration ones. What explains this shift? Investors don't expect rate to rise further. The curve is currently flat and has priced in a certain level of the repo rate. It makes sense for investors to

add a bit of duration, as rates are more favourable. For example, a 5-year G-Sec fetches you a return of 7.29%, while the on 3-year forward inflation is 5.25-5.50%, thus giving you a 100-bps real rate of return, and beating inflation on the sovereign curve.

Second, the cycle has to eventually normalise towards a pro-growth level, which would benefit investors with a three-five-year horizon. That gives you a big upside, which you won't get from an overnight or liquid fund, as the delta of capital gains from a bond portfolio comes with a fall in rates.

YTM's are yet to

FPIs look at emerging market debt 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

peak, with another round of rate 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't wait 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 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. 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 currency has been 8.5% this year. Hence, the rupee depreciation has nullified the high yield a dollar investor would 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-to-medium category would be appropriate. 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 yields are back to the level where they give you a real rate of return. With inflation coming down, the real rate is widening. Finally, the possibility of rate cuts — all the pain inflicted by tightening of rates seems to be behind us.

Publication: Financial Express

Date : 28.12.2022

'Markets corrected halfway, but valuations still high'

The market is trading at a 15-20 per cent premium, notwithstanding the time correction this year. For this reason, next year could see further consolidation, says **AJAY TYAGI**, head of equity, UTI Asset Management Company, in conversation with Abhishek Kumar. Edited excerpts:

What should we expect from the equity market in 2023?

Next year could be one of consolidation for the simple fact that the market is trading at a 15-20 per cent premium to long-term averages. Normally, markets consolidate in such situations and justifiably.

Moreover, the global gross domestic product growth rate is likely to be weak and may negatively impact growth. To sum up, higher valuations and expectations of 'trend-level' earnings growth do not paint a rosy picture for the equity market.

Q&A

AJAY TYAGI
Head-equity, UTI AMC

Will you remain overweight on financials? Which other sectors are you bullish on?

The opportunities in the financial sector appear to be good from a long-term perspective. Within financials, we are positive on private sector banks as they continue to finance consumption in India. If valuations move above comfort levels, we can be tactical about them. From a risk/return perspective, there are also sectors like information technology and health care which are attractive—both from a valuation and long-term perspective.

Mutual fund investors booked profits as the market scaled new peaks in

Do you expect Budget 2023-24 to bring cheer to equity investors?

Since the government's hand is tied on the fiscal front, the Budget has limited room to be expansionist. Ideally, a Budget is not something that can give direction to the market. It can lead to some excitement.

Market movement is governed by the progress of various industries and their future outlook. Policy reforms also play a part, but the government no longer uses the Budget stage to make any 'big bang' policy announcements.

What is your recommendation to investors?

Investors need to have a fairly diversified basket of funds within equities. On a market capitalisation spectrum, we

would want them to have an allocation to large-cap funds, mid-cap funds, and flexi-cap schemes. Diversification should also be on the style front so that they do not miss out if one segment of the market does well. By different styles, I mean quality, growth, value, and a blend in between.

Do you think technology (tech) stocks



HIGHER VALUATIONS AND EXPECTATIONS OF 'TREND-LEVEL' EARNINGS GROWTH DO NOT PAINT A ROSY PICTURE FOR THE EQUITY MARKET

have bottomed out in India and the US?
It's difficult to see the bottom. The pendulum has now swung to the other extreme—from a stage of extreme excitement around these companies in 2020-2021 to anxiety in 2022. I would say both extremes were untrue.

Take for example the tech majors in the US whose core businesses are here to stay. Advertising budgets continue to shift towards digital and so is the shift towards e-commerce.

I don't know if they have bottomed out but they are trading at attractive valuations. Also, I don't see any letdown in their structural growth in the next three to five years.

What about Indian new-age companies that got listed in 2021?

There will be some structural winners here. All unicorns will come up for a listing in the years ahead as their investors will need to exit at some point in time. There will be some companies with strong sustainable models that will create value for investors.

Since many of these companies aren't profitable, the way to identify them is to see if they are solving a customer problem, if their business model can be profitable, and if their founders are passionate about what they are doing and are not here to make big money and leave.

| Key Features | UTI MASTERSHARE UNIT SCHEME | | | UTI CORE EQUITY FUND | | | UTI FLEXI CAP FUND | | | UTI VALUE OPPORTUNITIES FUND | | |
|-------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|
| Fund Category | Large Cap Fund | | | Large & Mid Cap Fund | | | Flexi Cap Fund | | | Value Fund | | |
| Type of Scheme | An open ended equity scheme predominantly investing in large cap stocks | | | An open ended equity scheme investing in both large cap and mid cap stocks | | | An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks | | | An open ended equity scheme following a value investment strategy | | |
| Investment Objective | The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. | | | The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap and mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. | | | The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in a flexible manner across the market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. | | | The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. | | |
| Entry Load/ Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 19 | | | Please refer to pg. 20 | | | Please refer to pg. 21 | | | Please refer to pg. 22 | | |
| Plans/Options(Regular/Direct) | Growth option IDCW option with Payout and Reinvestment CanServe facility available | | | 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 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Fund Size ~ | 10802.90 Cr | | | 1529.56 Cr | | | 25422.93 Cr | | | 7091.61 Cr | | |
| Expense Ratio@ (%) | Regular: 1.93, Direct : 0.97 | | | Regular: 2.51, Direct : 1.68 | | | Regular: 1.69, Direct : 0.89 | | | Regular: 1.91, Direct : 1.15 | | |
| Benchmark Index | S&P BSE 100 TRI | | | Nifty Large Mid cap 250 TRI | | | Nifty 500 TRI | | | Nifty 500 TRI | | |

| Key Features | UTI MID CAP FUND | | | UTI DIVIDEND YIELD FUND | | | UTI MNC FUND | | | UTI INDIA CONSUMER FUND | | |
|-------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|
| Fund Category | Mid Cap | | | Dividend Yield Fund | | | Thematic - MNC | | | Thematic – Consumption | | |
| Type of Scheme | An open ended equity scheme predominantly investing in mid cap stocks | | | An open ended equity scheme predominantly investing in Dividend Yielding stocks | | | An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies | | | An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption | | |
| Investment Objective | The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. | | | The objective of the scheme is to generate long term capital appreciation and income by investing predominantly in Dividend yielding equity and equity related securities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. | | | The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of multinational companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. | | | The objective of the scheme is to 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 |
| | Please refer to pg. 23 | | | Please refer to pg. 26 | | | Please refer to pg. 27 | | | Please refer to pg. 28 | | |
| Plans/Options(Regular/Direct) | Growth option IDCW option with Payout and Reinvestment | | | 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 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Fund Size ~ | 7329.98 Cr | | | 2860.66 Cr | | | 2498.71 Cr | | | 459.34 Cr | | |
| Expense Ratio@ (%) | Regular: 2.11, Direct : 0.99 | | | Regular: 2.08, 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 TRI | | | Nifty India Consumption TRI | | |
| Benchmark Index TIER II | - | | | Nifty Dividend Opportunities 50 TRI | | | - | | | - | | |

~(Monthly Average as on 30th 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 INFRASTRUCTURE FUND | | | UTI BANKING AND FINANCIAL SERVICES FUND | | | UTI HEALTHCARE FUND | | | UTI TRANSPORTATION & LOGISTICS FUND | | |
|-------------------------------|---|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|
| Fund Category | Thematic – Infrastructure | | | Sectoral – Banking & Financial Services | | | Sectoral – Healthcare | | | Sectoral – Transportation & Logistics | | |
| Type of Scheme | An open ended equity scheme following the Infrastructure theme | | | An open ended equity scheme investing in Banking and Financial Services Sector | | | An open ended equity scheme investing in the Healthcare Services Sector | | | An open ended equity scheme investing in transportation and logistics 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. | | | 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. | | | The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equities and equity related securities of companies/ institutions engaged in the Healthcare Services Sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. | | | The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in the transportation and logistics sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. | | |
| Entry Load/ Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 29 | | | Please refer to pg. 30 | | | Please refer to pg. 31 | | | Please refer to pg. 32 | | |
| Plans/Options(Regular/Direct) | Growth option IDCW option with Payout and Reinvestment | | | 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 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 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, Direct : 1.04 | | |
| Benchmark Index | Nifty Infrastructure TRI | | | Nifty Financial Services TRI | | | S&P BSE Healthcare TRI | | | Nifty Transportation & Logistics TRI | | |
| | | | | | | | | | | | | |
| Key Features | UTI LONG TERM EQUITY FUND (TAX SAVING) | | | UTI SMALL CAP FUND | | | UTI NIFTY200 MOMENTUM 30 INDEX FUND | | | UTI NIFTY 50 INDEX FUND | | |
| Fund Category | ELSS | | | Small Cap Fund | | | Index Fund | | | Index Fund | | |
| Type of Scheme | An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit | | | An open-ended equity scheme predominantly investing in small cap stocks | | | UTI Nifty 200 Momentum 30 TRI Fund is an open-ended scheme replicating/ tracking the Nifty200 Momentum 30 Index | | | An open ended scheme replicating/ tracking Nifty 50 index | | |
| 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. | | | 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. | | | 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. | | | The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavour to achieve return equivalent to Nifty 50 Index by "passive" investment. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. | | |
| Entry Load/ Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 33 | | | Please refer to pg. 24 | | | Please refer to pg. 36 | | | Please refer to pg. 34 | | |
| Plans/Options(Regular/Direct) | Growth option IDCW Option with Payout | | | Growth option IDCW option with Payout | | | Growth option | | | Growth option IDCW option with Payout and Reinvestment | | |
| SIP/SWP/STRIP | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Fund Size ~ | 2958.54 Cr | | | 2409.97 Cr | | | 2131.53 Cr | | | 9378.94 Cr | | |
| Expense Ratio@ (%) | Regular: 2.01, Direct : 0.95 | | | Regular: 2.27, Direct : 0.60 | | | Regular: 0.91, Direct : 0.40 | | | Regular: 0.30, Direct : 0.20 | | |
| Benchmark Index | Nifty 500 TRI | | | Nifty Small Cap 250 TRI | | | Nifty 200 Momentum 30 TRI | | | NIFTY 50 TRI | | |

~(Monthly Average as on 30th 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 NIFTY NEXT 50 INDEX FUND | | | UTI HYBRID EQUITY FUND | | | UTI MULTI ASSET FUND | | | UTI ARBITRAGE FUND | | |
|---------------------------------------|---|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|
| Fund Category | Index Fund | | | Aggressive Hybrid Fund | | | Multi Asset Allocation | | | Arbitrage | | |
| Type of Scheme | An open ended scheme replicating / tracking Nifty Next 50 Index. | | | An open ended hybrid scheme investing predominantly in equity and equity related instruments | | | An open ended scheme investing in equity, debt and Gold ETFs | | | An open ended scheme investing in arbitrage opportunities | | |
| Investment Objective | The principal investment objective of the scheme is to invest in stocks of companies comprising the underlying index and endeavor to achieve return equivalent to underlying index by "passive" investment. The scheme will be managed by replicating the index in the same weightages in the underlying Index with the intention of minimizing the performance differences between the scheme and the underlying index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. The scheme would alter the scripts/weights as and when the same are altered in the underlying index. | | | The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. The fund also invests in debt and money market instruments with a view to generate regular income. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved. | | | 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. | | | 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. | | |
| Entry Load/ Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 35 | | | Please refer to pg. 41 | | | Please refer to pg. 43 | | | Please refer to pg. 45 | | |
| Plans/Options(Regular/ Direct) | Growth option | | | Growth option IDCW option with Payout and Reinvestment Can Serve facility available | | | Growth option IDCW option with Payout and Reinvestment | | | Growth option IDCW option with Payout and Reinvestment Can Serve facility available | | |
| SIP/SWP/STRIP | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Fund Size ~ | 2102.73 Cr | | | 4469.29 Cr | | | 899.40 Cr | | | 3571.14 Cr | | |
| Expense Ratio@ (%) | Regular: 0.79, Direct : 0.33 | | | Regular: 1.99, Direct : 1.34 | | | Regular: 1.93, Direct : 1.04 | | | Regular: 0.93, Direct : 0.34 | | |
| Benchmark Index | Nifty Next 50 TRI | | | CRISIL Hybrid 35+65 Aggressive Index | | | 65% S&P BSE 200 TRI 25% CRISIL Composite Bond Fund 10% Prices of Gold | | | Nifty 50 Arbitrage Index | | |

| Key Features | UTI REGULAR SAVINGS FUND | | | UTI UNIT LINKED INSURANCE PLAN* *Temporary discontinuation of fresh subscription under UTI Unit Linked Insurance Plan (UTI ULIP) (w.e.f July 01, 2022) | | | UTI EQUITY SAVINGS FUND | | | UTI CHILDREN'S CAREER FUND - SAVINGS PLAN^ | | |
|---------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|
| Fund Category | Conservative Hybrid Fund | | | - | | | Equity Savings | | | Children's Fund | | |
| Type of Scheme | An open ended hybrid scheme investing predominantly in debt instruments | | | An open ended tax saving cum insurance scheme. | | | An open ended scheme investing in equity, arbitrage and debt | | | An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier) | | |
| Investment Objective | The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity/equity related securities with a view to generating income and aim for capital appreciation. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. | | | 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. | | | The investment objective of the Scheme is to provide capital appreciation and income distribution to the investors using arbitrage opportunities, investment in equity / equity related instruments and debt / money market instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved. | | | 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. | | |
| Entry Load/ Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 46 | | | Please refer to pg. 48 | | | Please refer to pg. 50 | | | Please refer to pg. 52 | | |
| Plans/Options(Regular/ Direct) | Monthly IDCW Option, Flexi IDCW Option, Monthly Payment Plan, Growth Plan Default Plan Growth Plan | | | 10 year Plan / 15 year Plan | | | (i) Growth Option (ii) IDCW Option with Payout & Reinvestment Facility (iii) Monthly IDCW Option with Payout Facility (iv) Monthly IDCW Option with Reinvestment Facility (v) Quarterly IDCW Option with Payout Facility (vi) Quarterly IDCW Option with Reinvestment Facility | | | (i) Scholarship Option (ii) Growth Option | | |
| SIP/SWP/STRIP | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Fund Size ~ | 1589.90 Cr | | | 5193.94 Cr | | | 259.96 Cr | | | 4169.20 Cr | | |
| Expense Ratio@ (%) | Regular: 1.79, Direct : 1.20 | | | Regular: 1.70, Direct : 0.96 | | | Regular: 1.51, Direct : 0.68 | | | Regular: 1.74, Direct : 1.53 | | |
| Benchmark Index | NIFTY 50 Hybrid Composite Debt 15:85 Index | | | NIFTY 50 Hybrid Composite Debt 50:50 Index | | | Crisil Equity Savings Index | | | CRISIL Short Term Debt Hybrid 60+40 Fund Index | | |

~(Monthly Average as on 30th 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)

FUNDS AT A GLANCE

| Low Duration Fund | UTI RETIREMENT BENEFIT PENSION FUND | | | UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN ^A | | | UTI OVERNIGHT FUND | | | UTI LIQUID CASH PLAN | | |
|---------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|
| Fund Category | Retirement Fund | | | Children's Fund | | | Overnight Fund | | | Liquid Fund | | |
| Type of Scheme | An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier) | | | An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier) | | | An open ended 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 investment objective of the scheme is primarily to generate a corpus to provide for pension in the form of periodical income / cash flow to the unit holders to the extent of redemption value of their holding after the age of 58 years by investing in a mix of securities comprising of debt & money market instruments and equity & equity related instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved. | | | The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved. | | | The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. | | | The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. | | |
| Entry Load/ Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 54 | | | Please refer to pg. 56 | | | Please refer to pg. 59 | | | Please 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 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 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 Term Debt Hybrid 60+40 Fund Index | | | Nifty 500 TRI | | | CRISIL Overnight Fund A-I Index | | | CRISIL Liquid Fund AI Index | | |

| Key Features | UTI MONEY MARKET FUND | | | UTI ULTRA SHORT TERM FUND | | | UTI TREASURY ADVANTAGE FUND | | | UTI FLOATER FUND | | |
|--|---|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|
| Fund Category | Money Market Fund | | | Ultra Short Duration Fund | | | Low Duration Fund | | | Floater | | |
| Type of Scheme | An open ended debt scheme investing in money market instruments. Relatively low interest rate risk and Moderate credit risk. | | | 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. | | | 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. | | | 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. | | |
| 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. | | | The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. | | | The investment objective is to generate reasonable income for its investors consistent with high liquidity by investing in a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. | | | The investment objective of the scheme is to generate 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. | | |
| Entry Load/ Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 62 | | | Please refer to pg. 64 | | | Please refer to pg. 66 | | | Please refer to pg. 68 | | |
| Plans/Options (Regular/ Direct) | Growth option IDCW option | | | Growth Option /Daily IDCW / Reinvestment Option/Weekly IDCW / Reinvestment Option /Flexi IDCW Option Fortnightly/Monthly/Quarterly/Half Yearly/Annual Payout & Reinvestment IDCW Option | | | (Daily/Weekly/Fortnightly/Monthly/ Quarterly/Half-Yearly/ Annual/Flexi) and Growth Option | | | Growth Option /Quarterly IDCW Option Half Yearly IDCW Option /Annual IDCW Option Flexi IDCW Option both payout & reinvestment facilities | | |
| SIP/SWP/STRIP | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 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, Direct : 0.33 | | | Regular: 0.85, Direct : 0.35 | | |
| Benchmark Index | CRISIL Money Market Fund A-I Index | | | CRISIL Ultra Short Duration Fund B-I Index | | | CRISIL Low Duration Fund A-I Index | | | CRISIL Low Duration Debt Index | | |

~(Monthly Average as on 30th December 2022)

Minimum Investment Amount refer page No. 92

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

^ASubject 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)

FUNDS AT A GLANCE

| Key Features | UTI SHORT TERM INCOME FUND | | | UTI BANKING AND PSU DEBT FUND | | | UTI CORPORATE BOND FUND | | | UTI CREDIT RISK FUND | | |
|--------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|
| Fund Category | Short Duration Fund | | | Banking and PSU Fund | | | Corporate Bond Fund | | | Credit Risk Fund | | |
| Type of Scheme | 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. Relatively high interest rate risk and Moderate credit risk. | | | An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Relatively High interest rate risk and Moderate Credit Risk. | | | 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. | | | 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 | The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. | | | The investment objective of the scheme is to generate 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. | | | The investment objective of the scheme is to generate optimal returns by investing predominantly in AA+ and above rated corporate bonds. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns. | | | The investment objective of the scheme is to generate reasonable 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. | | |
| Entry Load/ Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 69 | | | Please refer to pg. 71 | | | Please refer to pg. 72 | | | Please refer to pg. 74 | | |
| Plans/Options(Regular/Direct) | Growth Option, Monthly IDCW Option, Quarterly IDCW Option, Half Yearly IDCW Option, Annual IDCW Option Flexi IDCW Option | | | Growth option Mthly/Qtly/Half Yearly/Annual/Flexi Payout & Reinvestment IDCW Option | | | Growth Option /Quarterly IDCW Option/ Half Yearly IDCW Option/ Annual IDCW Option/ Flexi IDCW Option both payout & reinvestment facilities | | | Growth Option /IDCW Option (with Payout and Reinvestment Facilities)/ Default Option - Growth Option | | |
| SIP/SWP/STRIP | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Fund Size ~ | 2147.75 Cr | | | 526.69 Cr | | | 3159.25 Cr | | | 451.08 Cr | | |
| Expense Ratio@ (%) | Regular: 0.96, Direct : 0.33 | | | Regular: 0.57, Direct : 0.24 | | | Regular: 0.57, Direct : 0.23 | | | Regular: 1.60, Direct : 0.81 | | |
| Benchmark Index | CRISIL Short Duration Fund A-II Index | | | CRISIL Banking and PSU Debt Index | | | CRISIL Corporate Bond Fund B-II Index | | | CRISIL Credit Risk Fund C-II Index | | |
| Key Features | UTI MEDIUM TERM FUND | | | UTI DYNAMIC BOND FUND | | | UTI BOND FUND | | | UTI GILT FUND | | |
| Fund Category | Medium Duration Fund | | | Dynamic Bond | | | Medium to Long Duration Fund | | | Gilt Fund | | |
| Type of Scheme | An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years. Relatively High interest rate risk and Relatively High Credit Risk. | | | An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and moderate Credit Risk. | | | 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. | | | 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. | | |
| Investment Objective | The investment objective of the scheme is to generate reasonable income by investing in debt & money market securities such that the Macaulay duration of the portfolio is between 3 to 4 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns | | | The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns. | | | The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. | | | The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and/or State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. | | |
| Entry Load/ Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 76 | | | Please refer to pg. 78 | | | Please refer to pg. 79 | | | Please refer to pg. 80 | | |
| Plans/Options(Regular/Direct) | Options: (a) Growth Option (b) Monthly IDCW Option (c) Quarterly IDCW Option (d) Half Yearly IDCW Option (e) Annual IDCW Option (f) Flexi IDCW Option with both payout and reinvestment facilities | | | Growth option IDCW option with Payout and Reinvestment Qtly/Half Yearly/Annual/Flexi IDCW with Payout and Reinvestment | | | (a) Quarterly IDCW Option (b) Half Yearly IDCW Option (c) Annual IDCW Option (d) Flexi IDCW Option with both payout and reinvestment facilities. | | | Growth Plan - IDCW (with payout & reinvestment facilities) | | |
| SIP/SWP/STRIP | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Fund Size ~ | 56.78 Cr | | | 367.60 Cr | | | 281.76 Cr | | | 511.63 Cr | | |
| Expense Ratio@ (%) | Regular: 1.61, Direct : 1.00 | | | Regular: 1.54, Direct : 0.81 | | | Regular: 1.63, Direct : 1.29 | | | Regular: 0.94, Direct : 0.67 | | |
| Benchmark Index | CRISIL Medium Duration Fund B-III Index | | | CRISIL Dynamic Bond Fund A-III Index | | | CRISIL Medium to Long Duration Fund A-III Index | | | CRISIL Dynamic Gilt Index | | |

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

| Key Features | UTI FOCUSED EQUITY FUND | | | UTI S&P BSE SENSEX INDEX FUND | | | UTI NIFTY Mid cap 150 QUALITY 50 INDEX FUND | | | UTI S&P BSE LOW VOLATILITY INDEX FUND | | |
|-------------------------------|--|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|
| Fund Category | Focused Fund | | | Index Fund | | | Index Fund | | | Index Fund | | |
| Type of Scheme | An open-ended equity scheme investing in maximum 30 stocks across market caps | | | An open-ended scheme replicating/tracking the S&P BSE Sensex Total Return Index (TRI) | | | An open-ended scheme replicating/tracking Nifty Mid cap 150 Quality 50 Total Return Index (TRI) | | | An open-ended scheme replicating/tracking S&P BSE Low Volatility Total Return Index (TRI) | | |
| Investment Objective | The investment objective of the scheme is to generate long term capital appreciation by investing in equity & equity related instruments of maximum 30 stocks across market caps. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. | | | The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. | | | 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. | | | 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. | | |
| Entry Load/ Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 25 | | | Please refer to pg. 37 | | | Please refer to pg. 38 | | | Please refer to pg. 39 | | |
| Plans/Options(Regular/Direct) | (i) Growth Option (ii) Payout of Income Distribution cum capital withdrawal option In case no option is indicated in the application form, then the default option will be the Growth Option | | | (i) Growth Option. | | | (i) Growth Option. | | | (i) Growth Option. | | |
| SIP/SWP/STRIP | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 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, Direct : 0.41 | | | Regular: 0.90, Direct : 0.44 | | |
| Benchmark Index | Nifty 500 TRI Index TRI | | | S&P BSE Sensex TRI | | | Nifty Mid cap 150 Quality 50 TRI | | | S&P BSE Low Volatility TRI | | |

| Key Features | UTI GILT FUND WITH 10 YEAR CONSTANT DURATION | | |
|-------------------------------|--|-------------------------------------|-------------------------------------|
| Fund Category | Gilt Fund with 10 year constant duration | | |
| Type of Scheme | An open ended debt scheme investing in government securities having a constant maturity of 10 years. Relatively High Interest rate risk and Relatively Low Credit Risk | | |
| Investment Objective | The investment objective of the scheme is to generate optimal returns with high liquidity by investing in a portfolio of government securities such that weighted average portfolio maturity is around 10 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. | | |
| Entry Load/ Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 81 | | |
| Plans/Options(Regular/Direct) | Regular Option Quarterly IDCW Option Half Yearly IDCW Option Annual IDCW Option Flexi IDCW Option with Payout & Reinvestment | | |
| SIP/SWP/STRIP | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Fund Size ~ | 97.68 Cr | | |
| Expense Ratio@ (%) | Regular: 0.69, Direct : 0.20 | | |
| Benchmark Index | CRISIL 10 Year Gilt Index | | |

~(Monthly Average as on 30th 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 30th December 2022.

[illegible]

EQUITY READY RECKONER JANUARY 2023

| Fund Name | | UTI India Opportunities Fund | | UTI Long Term Equity Fund (Tax Saver) | | UTI Focused Equity Fund | | UTI Div Cap Fund | |
|----------------------|--|---|--|---|--|---|--|---|--|
| Category | | Multi-Sector | | Equity | | Equity | | Equity | |
| Minimum Investment | | ₹ 1000 | | ₹ 1000 | | ₹ 1000 | | ₹ 1000 | |
| Exit Load | | 0.5% | | 0.5% | | 0.5% | | 0.5% | |
| Investment Objective | | Capital Growth | | Capital Growth | | Capital Growth | | Capital Growth | |
| Asset Allocation | | Equity 95% | | Equity 95% | | Equity 95% | | Equity 95% | |
| Investment Strategy | | Investment in equity and equity related instruments | | Investment in equity and equity related instruments | | Investment in equity and equity related instruments | | Investment in equity and equity related instruments | |
| Key Features | | 1. Focus on growth stocks 2. Diversified portfolio 3. Focus on companies with strong fundamentals | | 1. Focus on growth stocks 2. Diversified portfolio 3. Focus on companies with strong fundamentals | | 1. Focus on growth stocks 2. Diversified portfolio 3. Focus on companies with strong fundamentals | | 1. Focus on growth stocks 2. Diversified portfolio 3. Focus on companies with strong fundamentals | |
| Key Metrics | | NAV: ₹ 100.00 1Y Return: 15.23% 3Y Return: 18.81% 5Y Return: 17.81% | | NAV: ₹ 100.00 1Y Return: 15.23% 3Y Return: 18.81% 5Y Return: 17.81% | | NAV: ₹ 100.00 1Y Return: 15.23% 3Y Return: 18.81% 5Y Return: 17.81% | | NAV: ₹ 100.00 1Y Return: 15.23% 3Y Return: 18.81% 5Y Return: 17.81% | |
| Key Risks | | Market Risk, Credit Risk, Liquidity Risk, Interest Rate Risk, Inflation Risk, Currency Risk, Counterparty Risk, Operational Risk, Systemic Risk, Regulatory Risk, Reputational Risk, Environmental Risk, Social Risk, Governance Risk | | Market Risk, Credit Risk, Liquidity Risk, Interest Rate Risk, Inflation Risk, Currency Risk, Counterparty Risk, Operational Risk, Systemic Risk, Regulatory Risk, Reputational Risk, Environmental Risk, Social Risk, Governance Risk | | Market Risk, Credit Risk, Liquidity Risk, Interest Rate Risk, Inflation Risk, Currency Risk, Counterparty Risk, Operational Risk, Systemic Risk, Regulatory Risk, Reputational Risk, Environmental Risk, Social Risk, Governance Risk | | Market Risk, Credit Risk, Liquidity Risk, Interest Rate Risk, Inflation Risk, Currency Risk, Counterparty Risk, Operational Risk, Systemic Risk, Regulatory Risk, Reputational Risk, Environmental Risk, Social Risk, Governance Risk | |
| Key Facts | | 1. Fund Size: ₹ 1000 Crores 2. Fund Manager: Mr. Ravi K. Jain 3. Fund Inception: 1997 | | 1. Fund Size: ₹ 1000 Crores 2. Fund Manager: Mr. Ravi K. Jain 3. Fund Inception: 1997 | | 1. Fund Size: ₹ 1000 Crores 2. Fund Manager: Mr. Ravi K. Jain 3. Fund Inception: 1997 | | 1. Fund Size: ₹ 1000 Crores 2. Fund Manager: Mr. Ravi K. Jain 3. Fund Inception: 1997 | |

Investment Objective

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

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

Date of inception/allotment

15th October, 1986

Fund Manager

Mr. Karthikraj Lakshmanan , BCom, CA, PGDBM, CFA (CFAI, USA) Managing the scheme since Sep-2022

Fund AUM

Fund Size Monthly Average : ₹10802.90 Crore
Closing AUM : ₹10659.36 Crore

High/Low NAV in the month

High Growth Option : ₹203.0141
Low Growth Option : ₹191.3657

Total Expense Ratio

Regular : 1.93
Direct : 0.97

Minimum Investment Amount

Growth: ₹100/-
IDCW: ₹5000/-

Load Structure

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

NAV per unit as on 30th December, 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 unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 88 | 9 | 3 |
| Benchmark | 96 | 4 | 0 |

Portfolio as on 30th December, 2022

| Equity | % to NAV | Equity | % to NAV |
|---|----------|-------------------------------------|---------------|
| ICICI Bank Ltd | 9.59 | Asian Paints Ltd. | 1.73 |
| HDFC Ltd. | 7.52 | Avenue Supermarts Ltd. | 1.72 |
| 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

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|--------------------------|-----|--------------------------|------|
| ICICI Bank Ltd | 2.9 | Reliance Industries Ltd. | -5.3 |
| Bharti Airtel Ltd. | 2.4 | HDFC Bank Ltd. | -3.6 |
| HDFC Ltd. | 2.4 | ITC Ltd. | -3.1 |
| SKF India Ltd. | 2.1 | Hindustan Unilever Ltd. | -2.5 |
| Maruti Suzuki India Ltd. | 1.7 | Mahindra & Mahindra Ltd. | -1.3 |

Quantitative Indicators Fund Benchmark

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.93 | 1 |
| Standard Deviation (Annual) | 20.79% | 22.10% |
| Sharpe Ratio | 0.39% | |
| Portfolio Turnover Ratio (Annual) | 0.18 | |
| P/B | 6.97 | 6.65 |
| P/E | 36.52 | 32.36 |
| ROE | 16.83 | 18.42 |

Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 10000

| 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. Karthikraj Lakshmanan

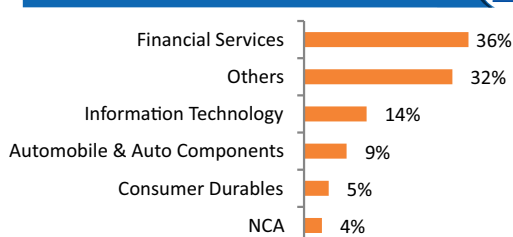
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th December, 2022

| 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.

Sectoral Breakdown



UTI CORE EQUITY FUND (Erstwhile UTI Top 100 Fund)

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

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 large cap and mid cap companies.

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

Date of inception/allotment

20th May, 2009

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1529.56 Crore
Closing AUM : ₹ 1519.07 Crore

High/Low NAV in the month

High Growth Option : ₹ 105.7231
Low Growth Option : ₹ 99.7083

Total Expense Ratio

Regular : 2.51
Direct : 1.68

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th December, 2022

| | |
|-----------------------|------------|
| Regular Growth Option | ₹ 102.4361 |
| Regular IDCW Option | ₹ 49.9022 |
| Direct Growth Option | ₹ 107.5036 |
| Direct IDCW Option | ₹ 52.8282 |

Portfolio Details

| | |
|-----------------------------|----------|
| % 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 Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 46 | 44 | 9 |
| Benchmark | 54 | 44 | 2 |

Portfolio as on 30th December, 2022

| 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

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|-------------------------------|-----|--------------------------------|------|
| Fortis Healthcare Ltd. | 2.5 | Reliance Industries Ltd. | -3.6 |
| Federal Bank Ltd. | 2.4 | Tata Consultancy Services Ltd. | -1.8 |
| State Bank Of India | 2.2 | Kotak Mahindra Bank Ltd. | -1.4 |
| Coromandel International Ltd. | 2.0 | Hindustan Unilever Ltd. | -1.2 |
| HCL Technologies Ltd. | 2.0 | Bajaj Finance Ltd. | -0.9 |

Quantitative Indicators

| | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.95 | 1 |
| Standard Deviation (Annual) | 20.72% | 21.18% |
| Sharpe Ratio | 0.57% | |
| Portfolio Turnover Ratio (Annual) | 0.31 | |
| P/B | 3.93 | 8.92 |
| P/E | 24.97 | 35.75 |
| ROE | 16.01 | 18.70 |

Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 10000

| 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.

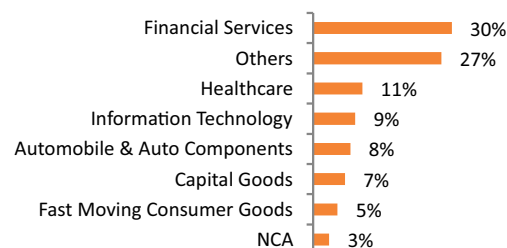
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th December, 2022

| Period | Investment Amount (₹) | Fund Value (₹) | Nifty Large Mid cap 250 TRI (₹) | Nifty 50 TRI (₹) | Yield (%) Fund | Yield (%) Nifty Large Mid cap 250 TRI | Yield (%) Nifty 50 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.**

Sectoral Breakdown



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 in a flexible manner across the market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

Date of inception/allotment

18th May, 1992

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 25422.93 Crore
Closing AUM : ₹ 24929.40 Crore

High/Low NAV in the month

High Growth Option : ₹ 242.8909
Low Growth Option : ₹ 228.7680

Total Expense Ratio

Regular : 1.69
Direct : 0.89

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th December, 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 unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 69 | 21 | 10 |
| Benchmark | 78 | 14 | 8 |

Portfolio as on 30th 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

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|------------------------|-----|--------------------------------|------|
| LTIMindtree Ltd. | 6.0 | Reliance Industries Ltd. | -7.3 |
| Bajaj Finance Ltd. | 4.1 | Tata Consultancy Services Ltd. | -2.8 |
| Avenue Supermarts Ltd. | 3.4 | ITC Ltd. | -2.4 |
| Info-Edge (India) Ltd. | 2.9 | Axis Bank Ltd. | -2.1 |
| Coforge Ltd | 2.6 | Larsen & Toubro Ltd. | -2.1 |

Quantitative Indicators Fund Benchmark

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.89 | 1 |
| Standard Deviation (Annual) | 20.01% | 21.50% |
| Sharpe Ratio | 0.43% | |
| Portfolio Turnover Ratio (Annual) | 0.08 | |
| P/B | 10.50 | 9.02 |
| P/E | 43.51 | 33.28 |
| ROE | 23.80 | 18.48 |

Fund Performance Vs Benchmark (CAGR) as on 30th 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.

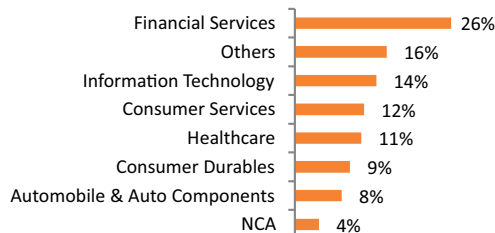
As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 TRI. PRI & TRI values are not available from the inception date of UTI FLEXI CAP FUND i.e 18th May 1992 to 31st December 1996.

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

SIP Returns as on 30th 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 | 1,15,740 | 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.

Sectoral Breakdown

Investment Objective

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

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

Date of inception/allotment

20th July, 2005

Fund Manager

Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA
Managing the scheme since Feb-2018

Fund AUM

Fund Size Monthly Average : ₹ 7091.61 Crore
Closing AUM : ₹ 7017.89 Crore

High/Low NAV in the month

High Growth Option : ₹ 107.3659
Low Growth Option : ₹ 101.8831

Total Expense Ratio

Regular : 1.91
Direct : 1.15

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

Entry Load: Nil

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

NAV per unit as on 30th December, 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 unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 68 | 18 | 14 |
| Benchmark | 78 | 14 | 8 |

Portfolio as on 30th 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

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|------------------------------------|-----|--------------------------|------|
| HDFC Bank Ltd. | 3.7 | Reliance Industries Ltd. | -7.3 |
| Axis Bank Ltd. | 3.1 | HDFC Ltd. | -2.8 |
| Bharti Airtel Ltd. | 2.2 | Tata Consultancy | |
| Aditya Birla Fashion & Retail Ltd. | 2.0 | Services Ltd. | -2.8 |
| Infosys Ltd. | 1.9 | ITC Ltd. | -2.4 |
| | | Kotak Mahindra Bank Ltd. | -2.2 |

Quantitative Indicators Fund Benchmark

| | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.94 | 1 |
| Standard Deviation (Annual) | 20.61% | 21.50% |
| Sharpe Ratio | 0.52% | |
| Portfolio Turnover Ratio (Annual) | 0.29 | |
| P/B | 4.99 | 9.02 |
| P/E | 31.22 | 33.28 |
| ROE | 17.01 | 18.48 |

Fund Performance Vs Benchmark (CAGR) as on 30th 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.

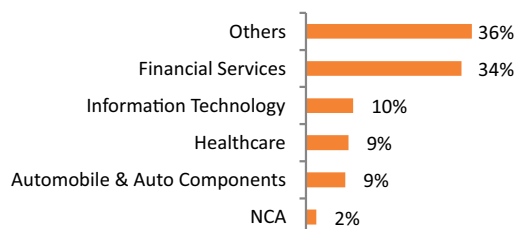
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th 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 | 1,26,447 | 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.**

Sectoral Breakdown



Investment Objective



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

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

Date of inception/allotment



7th April, 2004

Fund Manager



Mr Ankit Agarwal, B.Tech, PGDM
Managing the scheme since Aug-2019

Fund AUM



Fund Size Monthly Average : ₹ 7329.98 Crore
Closing AUM : ₹ 7230.14 Crore

High/Low NAV in the month



High Growth Option : ₹ 196.4890
Low Growth Option : ₹ 183.5467

Total Expense Ratio



Regular : 2.11
Direct : 0.99

Minimum Investment Amount



Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure



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

NAV per unit as on 30th December, 2022

| | |
|-----------------------|------------|
| Regular Growth Option | ₹ 188.9303 |
| Regular IDCW Option | ₹ 89.4035 |
| Direct Growth Option | ₹ 205.7044 |
| Direct IDCW Option | ₹ 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 unaudited.

Market Capitalisation (%)



| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 13 | 68 | 19 |
| Benchmark | 9 | 86 | 5 |

Portfolio as on 30th December, 2022

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

Active Stock positions



| Overweight (Top 5) | % | Underweight (Top 5) | % |
|---|-----|------------------------------|------|
| Cholamandalam Inv & Finance Company Ltd | 3.1 | Max Healthcare Institute Ltd | -1.8 |
| Tube Investments | | AU Small Finance | |
| Of India Ltd | 2.8 | Bank Ltd | -1.8 |
| PI Industries Ltd. | 2.4 | Varun Beverages Ltd | -1.7 |
| Karur Vysya Bank Ltd. | 2.1 | Trent Ltd. | -1.7 |
| City Union Bank Ltd | 2.0 | Yes Bank Ltd. | -1.5 |

Quantitative Indicators Fund Benchmark



| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.91 | 1 |
| Standard Deviation (Annual) | 20.17% | 21.60% |
| Sharpe Ratio | 0.84% | |
| Portfolio Turnover Ratio (Annual) | 0.13 | |
| P/B | 8.25 | 8.43 |
| P/E | 41.95 | 39.37 |
| ROE | 17.29 | 18.59 |

Fund Performance Vs Benchmark (CAGR) as on 30th 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.

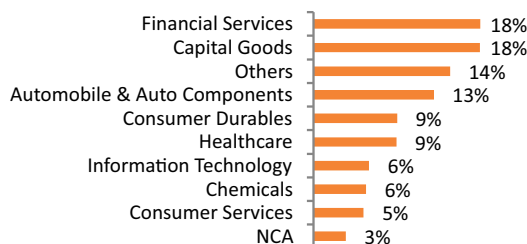
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th December, 2022

| Period | Investment Amount (₹) | Fund Value (₹) | Nifty Mid cap 150 TRI (₹) | Nifty 50 TRI (₹) | Yield (%) Fund | Yield (%) Nifty Mid cap 150 TRI | Yield (%) Nifty 50 TRI |
|-----------------|-----------------------|----------------|---------------------------|------------------|----------------|---------------------------------|------------------------|
| 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.

Sectoral Breakdown



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.

Date of inception/allotment

22nd December, 2020

Fund Manager

Mr. Ankit Agarwal B.Tech, PGDM (General Management) managing the scheme since Dec 2020

Fund AUM

Fund Size Monthly Average : ₹ 2409.97 Crore
Closing AUM : ₹ 2389.11 Crore

High/Low NAV in the month

High Growth Option : ₹ 16.2035
Low Growth Option : ₹ 15.0190

Total Expense Ratio

Regular : 2.27
Direct : 0.60

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

NAV per unit as on 30th December, 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 unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | - | 22 | 78 |
| Benchmark | - | 5 | 95 |

Portfolio as on 30th December, 2022

| Equity | % to NAV | Equity | % to NAV |
|--|----------|--------------------------------------|---------------|
| Karur Vysya Bank Ltd. | 2.89 | Metro Brands Ltd | 1.57 |
| Tube Investments Of India Ltd | 2.53 | KEC International Ltd. | 1.56 |
| Timken India Ltd. | 2.24 | Canfin Homes Ltd. | 1.56 |
| Brigade Enterprises Ltd. | 2.13 | Greenpanel Industries Ltd | 1.55 |
| Carborandum Universal Ltd. | 1.91 | MTAR Technologies Ltd | 1.55 |
| Creditaccess Grameen Ltd | 1.87 | Cholamandalam Financial Holdings Ltd | 1.48 |
| V.I.P. Industries Ltd. | 1.85 | Teamlease Services Ltd. | 1.45 |
| Computer Age Management Services Ltd | 1.79 | Praj Industries Ltd. | 1.45 |
| Chalet Hotels Ltd | 1.75 | La Opala RG Ltd. | 1.43 |
| RHI Magnesita India Ltd | 1.74 | KPIT Technologies Ltd | 1.43 |
| Suven Pharmaceuticals Ltd | 1.73 | Prince Pipes And Fittings Ltd | 1.43 |
| City Union Bank Ltd | 1.69 | KNR Constructions Ltd | 1.38 |
| IIFL Wealth Management Ltd | 1.65 | eClerx Services Ltd. | 1.37 |
| J.B.Chemicals & Pharmaceuticals Ltd | 1.62 | Others | 45.58 |
| Cera Sanitaryware Ltd. | 1.60 | Net Current Assets | 3.08 |
| APL Apollo Tubes Ltd | 1.59 | TOTAL | 100.00 |
| Krishna Institute Of Medical Science Ltd | 1.58 | | |

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|-------------------------------|-----|---|------|
| Tube Investments Of India Ltd | 2.5 | Apollo Tyres Ltd. | -1.2 |
| Karur Vysya Bank Ltd. | 1.9 | IDFC Ltd. | -1.2 |
| APL Apollo Tubes Ltd | 1.6 | Redington Ltd | -1.2 |
| Chalet Hotels Ltd | 1.5 | RBL Bank Ltd. | -1.2 |
| Creditaccess Grameen Ltd | 1.4 | Central Depository Services (India) Ltd | -1.1 |

Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 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.

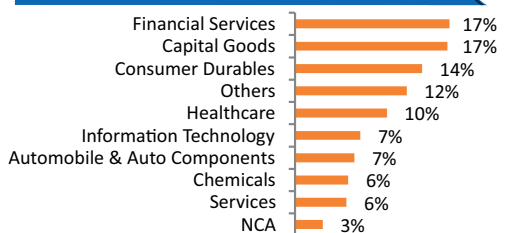
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th 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 | 1,20,000 | 1,22,879 | 1,23,949 | 1,26,680 | 4.50 | 6.19 | 10.53 |
| Since inception | 2,40,000 | 2,74,211 | 2,70,842 | 2,67,945 | 13.42 | 12.12 | 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.**

Sectoral Breakdown



Investment Objective

The investment objective of the scheme is to generate long term capital appreciation by investing in equity & equity related instruments of maximum 30 stocks across market caps.

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

Date of inception/allotment

26th Aug, 2021

Fund Manager

Mr. Vishal Chopda, CFA, BE, PGDM
Managing the scheme since May 22

Fund AUM

Fund Size Monthly Average : ₹ 2633.78 Crore
Closing AUM : ₹ 2549.62 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.6209
Low Growth Option : ₹ 10.0388

Total Expense Ratio

Regular : 1.92
Direct : 0.26

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 (Not Applicable as per SEBI guidelines)
Exit Load : Less than one year 1%
Greater than or equal to one year Nil

NAV per unit as on 30th 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 unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 79 | 19 | 2 |
| Benchmark | 78 | 14 | 8 |

Portfolio as on 30th 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 Insurance Company Ltd | 3.59 | Divis Laboratories Ltd. | 2.11 |
| Trent Ltd. | 3.58 | PI Industries Ltd. | 1.61 |
| IndusInd Bank Ltd. | 3.57 | Hindalco Industries Ltd. | 1.59 |
| Phoenix Mills Ltd | 3.49 | Cholamandalam Investment & 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

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

Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 10000

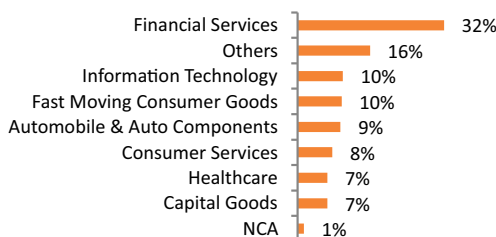
| Period | NAV Growth (%) | Nifty 500 TRI (%) | Nifty 50 TRI (%) | NAV Growth (₹) | Nifty 500 TRI (₹) | Nifty 50 TRI (₹) |
|-----------------|----------------|-------------------|------------------|----------------|-------------------|------------------|
| 1 Year | -0.41 | 4.25 | 5.69 | 9,959 | 10,425 | 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



Investment Objective

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

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

Date of inception/allotment

3rd May, 2005

Fund Manager

Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA
Managing the scheme since Nov - 2022

Fund AUM

Fund Size Monthly Average : ₹ 2860.66 Crore
Closing AUM : ₹ 2810.67 Crore

High/Low NAV in the month

High Growth Option : ₹ 106.7291
Low Growth Option : ₹ 100.5816

Total Expense Ratio

Regular : 2.08
Direct : 1.45

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th December, 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 (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 69 | 15 | 16 |
| Benchmark | 78 | 14 | 8 |

Portfolio as on 30th December, 2022

| 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 positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|--------------------|-----|--------------------------|------|
| NTPC Ltd. | 5.2 | Reliance Industries Ltd. | -7.3 |
| Tech Mahindra Ltd | 4.5 | HDFC Bank Ltd. | -5.3 |
| Mphasis Ltd | 4.3 | Kotak Mahindra | |
| ITC Ltd. | 4.1 | Bank Ltd. | -2.2 |
| Marico Ltd. | 3.7 | Axis Bank Ltd. | -2.1 |
| | | Larsen & Toubro Ltd. | -2.1 |

Quantitative Indicators Fund Benchmark

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.83 | 1 |
| Standard Deviation (Annual) | 19.09% | 21.50% |
| Sharpe Ratio | 0.50% | |
| Portfolio Turnover Ratio (Annual) | 0.13 | |
| P/B | 6.88 | 9.02 |
| P/E | 26.77 | 33.28 |
| ROE | 25.34 | 18.48 |

Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 10000

| Period | NAV Growth (%) | Nifty 500 TRI (%) | Nifty Dividend Opportunities 50 TRI (%) | Nifty 50 TRI (%) | NAV Growth (₹) | 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.

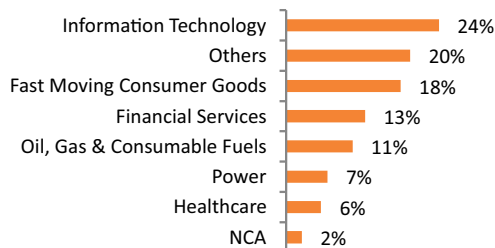
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani. Benchmark for UTI Dividend Yield Fund has been changed from Nifty Dividend Opportunities 50 TRI to Nifty 500 TRI Benchmark change w.e.f January 1, 2022. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th 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.

Sectoral Breakdown



UTI MNC FUND

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

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 multinational companies.

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

Date of inception/allotment

29th May, 1998

Fund Manager

Mr. Karthikraj Lakshmanan , BCom, CA, PGDBM, CFA (CFAI, USA) Managing the scheme since Nov - 2022

Fund AUM

Fund Size Monthly Average : ₹ 2498.71 Crore
Closing AUM : ₹ 2452.75 Crore

High/Low NAV in the month

High Growth Option : ₹ 281.4199
Low Growth Option : ₹ 270.2919

Total Expense Ratio

Regular : 2.07
Direct : 1.24

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th December, 2022

Regular Growth Option : ₹ 272.7414
Regular IDCW Option : ₹ 140.6213
Direct Growth Option : ₹ 297.2875
Direct IDCW Option : ₹ 154.2128

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 30th 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 | Procter & 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

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|-------------------------|-----|------------------------------|------|
| Honeywell | | Ambuja Cements Ltd. | -6.4 |
| Automation India Ltd. | 3.5 | Vedanta Ltd | -5.7 |
| Schaeffler India Ltd | 3.1 | Britannia Industries Ltd. | -4.0 |
| Whirlpool Of India Ltd. | 2.9 | Ashok Leyland Ltd. | -3.4 |
| Grindwell Norton Ltd. | 2.4 | Colgate Palmolive India Ltd. | -3.4 |
| SKF India Ltd. | 2.2 | | |

Quantitative Indicators

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.89 | 1 |
| Standard Deviation (Annual) | 17.25% | 18.76% |
| Sharpe Ratio | 0.28% | |
| Portfolio Turnover Ratio (Annual) | 0.06 | |
| P/B | 18.63 | 20.76 |
| P/E | 57.56 | 57.96 |
| ROE | 28.24 | 31.16 |

Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 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.

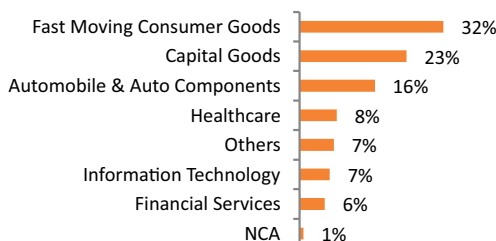
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th December, 2022

| Period | Investment Amount (₹) | Fund Value (₹) | Nifty MNC TRI (₹) | Nifty 50 TRI (₹) | Yield (%) Fund | Yield (%) Nifty MNC TRI | Yield (%) Nifty 50 TRI |
|-----------------|-----------------------|----------------|-------------------|------------------|----------------|-------------------------|------------------------|
| 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.

Sectoral Breakdown



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.

JANUARY 2023

Investment Objective

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

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

Date of inception/allotment

30th July, 2007

Fund Manager

Mr. Vishal Chopda, CFA, BE, PGDM
Managing the scheme since Feb-2018

Fund AUM

Fund Size Monthly Average : ₹ 459.34 Crore
Closing AUM : ₹ 452.83 Crore

High/Low NAV in the month

High Growth Option : ₹ 40.2629
Low Growth Option : ₹ 38.0556

Total Expense Ratio

Regular : 2.61
Direct : 1.80

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 30th 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 Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 76 | 21 | 3 |
| Benchmark | 94 | 6 | - |

Portfolio as on 30th 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 Insurance Company Ltd | 1.69 |
| Eicher Motors Ltd | 3.66 | Vedant Fashions Ltd | 1.48 |
| Metro Brands Ltd | 3.32 | Page Industries Ltd | 1.47 |
| United Breweries Ltd. | 3.31 | FSN E-Commerce Ventures (Nykaa) Ltd | 1.25 |
| HDFC Bank Ltd. | 2.88 | Whirlpool Of India Ltd. | 1.19 |
| Dabur India Ltd. | 2.79 | Others | 4.70 |
| ICICI Bank Ltd | 2.77 | Net Current Assets | 0.80 |
| Tata Motors Ltd. | 2.48 | TOTAL | 100.00 |
| Jubilant Food Works Ltd | 2.48 | | |

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|------------------------------|-----|---------------------------|------|
| Metro Brands Ltd | 3.3 | Mahindra & Mahindra Ltd. | -6.5 |
| United Breweries Ltd. | 3.3 | Hindustan Unilever Ltd. | -6.0 |
| HDFC Bank Ltd. | 2.9 | ITC Ltd. | -5.5 |
| ICICI Bank Ltd | 2.8 | Adani Transmission Ltd. | -3.9 |
| Godrej Consumer Products Ltd | 2.5 | Britannia Industries Ltd. | -2.8 |

Quantitative Indicators Fund Benchmark

| | | |
|-----------------------------------|--------|--------|
| Beta | 0.92 | 1 |
| Standard Deviation (Annual) | 18.62% | 19.48% |
| Sharpe Ratio | 0.31% | |
| Portfolio Turnover Ratio (Annual) | 0.17 | |
| P/B | 15.76 | 15.66 |
| P/E | 59.70 | 57.36 |
| ROE | 19.30 | 23.62 |

Fund Performance Vs Benchmark (CAGR) as on 30th 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.

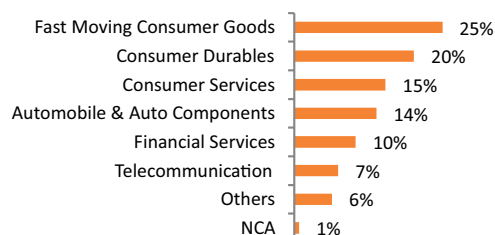
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th December, 2022

| 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.**

Sectoral Breakdown



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.

Date of inception/allotment

7th April, 2004

Fund Manager

Mr Sachin Trivedi, B.Com, MMS, CFA
Managing the scheme since Sep-2021

Fund AUM

Fund Size Monthly Average : ₹ 1535.67 Crore
Closing AUM : ₹ 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 Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th 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 unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 63 | 23 | 14 |
| Benchmark | 90 | 10 | - |

Portfolio as on 30th 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

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|-------------------------|-----|-------------------------------------|-------|
| ICICI Bank Ltd | 4.9 | Reliance Industries Ltd. | -15.0 |
| Axis Bank Ltd. | 3.9 | Larsen & Toubro Ltd. | -5.1 |
| State Bank Of India | 3.6 | Power Grid Corporation Of India Ltd | -4.2 |
| SKF India Ltd. | 2.7 | Grasim Industries Ltd. | -3.7 |
| Bharat Electronics Ltd. | 2.6 | ONGC Ltd. | -3.3 |

Quantitative Indicators Fund Benchmark

| | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.90 | 1 |
| Standard Deviation (Annual) | 21.90% | 22.45% |
| Sharpe Ratio | 0.44% | |
| Portfolio Turnover Ratio (Annual) | 0.12 | |
| P/B | 4.87 | 4.10 |
| P/E | 35.64 | 35.37 |
| ROE | 13.90 | 12.19 |

Fund Performance Vs Benchmark (CAGR) as on 30th 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.

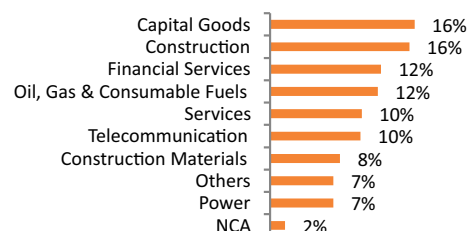
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th December, 2022

| Period | Investment Amount (₹) | Fund Value (₹) | Nifty Infrastructure TRI (₹) | Nifty 50 TRI (₹) | Yield (%) Fund | Yield (%) Nifty Infrastructure TRI | Yield (%) Nifty 50 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.

Sectoral Breakdown



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

JANUARY 2023

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

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 May2022

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

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th December, 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 unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 85 | 5 | 10 |
| Benchmark | 97 | 3 | 0 |

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

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|---------------------------------------|-----|--------------------------|------|
| IndusInd Bank Ltd. | 3.0 | HDFC Ltd. | -8.7 |
| Karur Vysya Bank Ltd. | 2.6 | Kotak Mahindra Bank Ltd. | -4.6 |
| Multi Commodity Exchange Of India Ltd | 1.8 | HDFC Bank Ltd. | -3.6 |
| Federal Bank Ltd. | 1.7 | Bajaj Finance Ltd. | -2.7 |
| State Bank Of India | 1.7 | ICICI Bank Ltd | -2.1 |

Quantitative Indicators Fund Benchmark

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.97 | 1 |
| Standard Deviation (Annual) | 28.90% | 29.24% |
| Sharpe Ratio | 0.03% | |
| Portfolio Turnover Ratio (Annual) | 0.21 | |
| P/B | 3.79 | 3.76 |
| P/E | 26.11 | 26.29 |
| ROE | 15.09 | 15.61 |

Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 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.

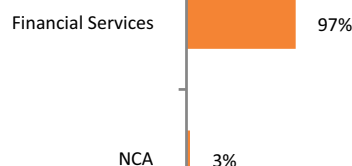
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th December, 2022

| Period | Investment Amount (₹) | Fund Value (₹) | Nifty Financial Services TRI (₹) | Nifty 50 TRI (₹) | Yield (%) Fund | Yield (%) Nifty Financial Services TRI | Yield (%) Nifty 50 TRI |
|-----------------|-----------------------|----------------|----------------------------------|------------------|----------------|--|------------------------|
| 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.

Sectoral Breakdown



UTI HEALTHCARE FUND (Erstwhile UTI Pharma & Healthcare Fund)

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

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 /institutions engaged in the Healthcare Services Sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

Date of inception/allotment

28th June, 1999

Fund Manager

Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I)
Managing the scheme since Mar 2017 &
Mr. Kamal Gada B.Com, CA, CS, CFA
Managing the scheme since May 2022

Fund AUM

Fund Size Monthly Average : ₹ 701.48 Crore
Closing AUM : ₹ 691.46 Crore

High/Low NAV in the month

High Growth Option : ₹ 153.6945
Low Growth Option : ₹ 148.4960

Total Expense Ratio

Regular : 2.56
Direct : 1.46

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 30th December, 2022

Regular Growth Option ₹ 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 unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 43 | 27 | 30 |
| Benchmark | 51 | 30 | 18 |

Portfolio as on 30th 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 Biotech 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

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|------------------------|-----|-------------------------|------|
| ERIS Lifesciences Ltd | 3.3 | Max Healthcare | |
| Ajanta Pharma Ltd | 3.3 | Institute Ltd | -5.2 |
| Krishna Institute Of | | Sun Pharmaceuticals | |
| Medical Science Ltd | 3.2 | Industries Ltd. | -3.7 |
| Suven Pharmaceuticals | | Divis Laboratories Ltd. | -3.2 |
| Ltd | 2.4 | Laurus Labs Ltd. | -2.4 |
| Fortis Healthcare Ltd. | 2.3 | Lupin Ltd. | -1.9 |

Quantitative Indicators Fund Benchmark

| | | |
|-----------------------------------|--------|--------|
| Beta | 0.90 | 1 |
| Standard Deviation (Annual) | 18.49% | 20.07% |
| Sharpe Ratio | 0.75% | |
| Portfolio Turnover Ratio (Annual) | 0.29 | |
| P/B | 5.89 | 6.24 |
| P/E | 40.04 | 44.25 |
| ROE | 17.70 | 15.52 |

Fund Performance Vs Benchmark (CAGR) as on 30th 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.

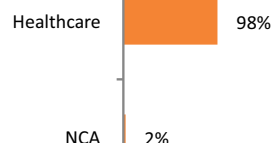
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th December, 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. Past performance may or may not be sustained in future.

Sectoral Breakdown



UTI TRANSPORTATION & LOGISTICS FUND

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

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

Date of inception/allotment

11th April, 2008

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 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 Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th December, 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 30th December, 2022

| Equity | % to NAV | Equity | % to NAV |
|---|----------|---|---------------|
| Mahindra & Mahindra Ltd. | 13.61 | Mahindra Logistics Ltd | 1.35 |
| Maruti Suzuki India Ltd. | 13.16 | Samvardhana Motherson International Ltd | 1.30 |
| Eicher Motors Ltd | 8.92 | Minda Corporation Ltd | 1.18 |
| Tata Motors Ltd. | 8.16 | Endurance Technologies Ltd. | 1.03 |
| Adani Ports And Special Economic Zone Ltd | 7.00 | Motherson Sumi Wiring India Ltd | 0.99 |
| Bajaj Auto Ltd. | 6.98 | VRL Logistics Ltd | 0.95 |
| Ashok Leyland Ltd. | 4.31 | Subros Ltd. | 0.91 |
| Hero Motocorp Ltd. | 3.73 | Jamna Auto Industries Ltd. | 0.80 |
| Apollo Tyres Ltd. | 3.07 | Mahindra CIE Automotive Ltd | 0.75 |
| TVS Motor Company Ltd | 2.80 | Escorts Kubota Ltd | 0.60 |
| Interglobe Aviation Ltd | 2.57 | MRF Ltd. | 0.58 |
| Container Corporation Of India Ltd | 1.97 | Gujarat Pipavav Port Ltd. | 0.46 |
| Bharat Forge Ltd. | 1.87 | Sandhar Technologies Ltd | 0.36 |
| Bosch Ltd. | 1.67 | Others | 0.82 |
| Sundram Fasteners Ltd. | 1.62 | Net Current Assets | 3.69 |
| Schaeffler India Ltd | 1.44 | TOTAL | 100.00 |
| Mahindra & Mahindra Fin.Ser.Ltd. | 1.37 | | |

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|---------------------|-----|----------------------------|------|
| Eicher Motors Ltd | 3.6 | Tube Investments | |
| Bajaj Auto Ltd. | 2.1 | Of India Ltd | -3.4 |
| Ashok Leyland Ltd. | 1.9 | Indian Railway Catering & | |
| Apollo Tyres Ltd. | 1.8 | Tourism Ltd | -2.3 |
| Mahindra & Mahindra | | Zomato Ltd | -2.3 |
| Fin.Ser.Ltd. | 1.4 | Balkrishna Industries Ltd. | -2.1 |
| | | MRF Ltd. | -1.6 |

Quantitative Indicators Fund Benchmark

| | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 1.00 | 1 |
| Standard Deviation (Annual) | 25.44% | 25.12% |
| Sharpe Ratio | 0.39% | |
| Portfolio Turnover Ratio (Annual) | 0.12 | |
| P/B | 5.03 | 4.32 |
| P/E | 41.83 | 38.41 |
| ROE | 8.97 | 8.55 |

Fund Performance Vs Benchmark (CAGR) as on 30th 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.

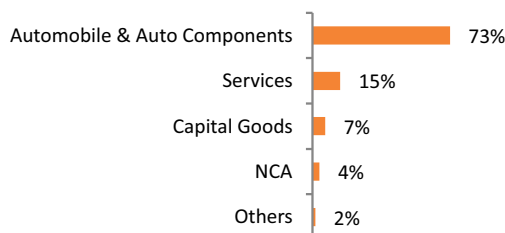
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th December, 2022

| Period | Investment Amount (₹) | Fund Value (₹) | Nifty Transportation & Logistics TRI (₹) | Nifty 50 TRI (₹) | Yield (%) Fund | Yield (%) Nifty Transportation & Logistics TRI | Yield (%) Nifty 50 TRI |
|-----------------|-----------------------|----------------|--|------------------|----------------|--|------------------------|
| 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.**

Sectoral Breakdown



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

JANUARY 2023

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

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

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2958.54 Crore
Closing AUM : ₹ 2912.95 Crore

High/Low NAV in the month

High Growth Option : ₹ 147.6691
Low Growth Option : ₹ 139.2640

Total Expense Ratio

Regular : 2.01
Direct : 0.95

Minimum Investment Amount

Growth: ₹ 500/-
IDCW: ₹ 500/-

Load Structure

Entry Load: Nil
Exit Load : Nil (Lock-in-Period of 3 years for each investment)

NAV per unit as on 30th December, 2022

Regular Growth Option ₹ 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 Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 67 | 20 | 13 |
| Benchmark | 78 | 14 | 8 |

Portfolio as on 30th December, 2022

| Equity | % to NAV | Equity | % to NAV |
|--|----------|------------------------------------|---------------|
| ICICI Bank Ltd | 8.34 | Metro Brands Ltd | 1.68 |
| HDFC Bank Ltd. | 8.28 | Eicher Motors Ltd | 1.65 |
| Infosys Ltd. | 6.28 | United Breweries Ltd. | 1.65 |
| Axis Bank Ltd. | 5.05 | Nestle India Ltd. | 1.64 |
| Bharti Airtel Ltd. | 3.62 | Jubilant Food Works Ltd | 1.63 |
| State Bank Of India | 3.08 | Aditya Birla Fashion & Retail Ltd. | 1.60 |
| Bajaj Finance Ltd. | 2.50 | Tata Motors Ltd. | 1.57 |
| Maruti Suzuki India Ltd. | 2.45 | LTIMindtree Ltd. | 1.57 |
| Godrej Consumer Products Ltd | 2.11 | Carborandum Universal Ltd. | 1.46 |
| Phoenix Mills Ltd | 2.00 | CESC Ltd | 1.44 |
| Ultratech Cement Ltd. | 1.93 | Bharat Forge Ltd. | 1.33 |
| Crompton Greaves Consumer Electricals Ltd. | 1.92 | Ajanta Pharma Ltd. | 1.33 |
| Hindalco Industries Ltd. | 1.84 | Cipla Ltd. | 1.31 |
| Avenue Supermarts Ltd. | 1.77 | MTAR Technologies Ltd | 1.31 |
| Cholamandalam Investment & Finance Company Ltd | 1.77 | Others | 23.05 |
| ICICI Lombard General Insurance Company Ltd | 1.68 | Net Current Assets | 1.14 |
| | | TOTAL | 100.00 |

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|--------------------|-----|--------------------------------|------|
| ICICI Bank Ltd | 3.2 | Reliance Industries Ltd. | -7.3 |
| Axis Bank Ltd. | 3.0 | HDFC Ltd. | -3.9 |
| HDFC Bank Ltd. | 2.3 | Tata Consultancy Services Ltd. | -2.8 |
| Bharti Airtel Ltd. | 1.9 | Kotak Mahindra Bank Ltd. | -2.2 |
| Phoenix Mills Ltd | 1.9 | Larsen & Toubro Ltd. | -2.1 |

Quantitative Indicators Fund Benchmark

| | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.94 | 1 |
| Standard Deviation (Annual) | 20.57% | 21.50% |
| Sharpe Ratio | 0.44% | |
| Portfolio Turnover Ratio (Annual) | 0.26 | |
| P/B | 7.95 | 9.02 |
| P/E | 35.11 | 33.28 |
| ROE | 17.50 | 18.48 |

Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 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 different expense structure. The performance details provided herein are of regular plan.

The current fund manager is managing the scheme since Sept-2017 & Co-Fund Manager managing w.e.f Aug 2019.

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

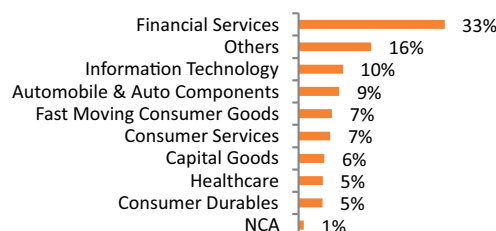
Benchmark for UTI Long Term Equity Fund (Tax Saving) has been changed from S&P BSE 200 to Nifty 500 TRI. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 TRI. PRI values The performance of the benchmark is calculated using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

SIP Returns as on 30th 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.

Sectoral Breakdown



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

An open ended scheme replicating/ tracking Nifty 50 index.

JANUARY 2023

Investment Objective

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

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

Date of inception/allotment

6th March, 2000

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

Fund Size Monthly Average : ₹9378.94 Crore
Closing AUM : ₹9337.37 Crore

High/Low NAV in the month

High Growth Option : ₹126.4562
Low Growth Option : ₹119.6715

Total Expense Ratio

Regular : 0.30
Direct : 0.20

Minimum Investment Amount

Growth: ₹5000/-
IDCW: ₹5000/-

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 30th December, 2022

Regular Growth Option : ₹121.6709
Regular IDCW Option : ₹61.2976
Direct Growth Option : ₹123.0044
Direct IDCW Option : ₹61.9714

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 58.03 |
| Median Market Cap (₹ Cr) | 4,87,540 |
| Weighted Average Market Cap | 5,95,842 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|------|-------|-----|-------|
| Fund | 100 | - | - |

Tracking error as on 31st December, 2022

| Tracking Error | Non Annualised | Annualised |
|------------------|----------------|------------|
| Over last 1 year | 0.0021 | 0.0328 |
| Over last 3 year | 0.0071 | 0.1121 |
| Over last 5 year | 0.0063 | 0.0999 |
| Since Inception | 0.0975 | 1.5409 |

Past performance may or may not be sustained in future.

Portfolio as on 30th 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

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

Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 10000

| Period | NAV Growth (%) | Nifty 50 TRI (%) | S&P BSE Sensex TRI (%) | NAV Growth (₹) | Nifty 50 TRI (₹) | S&P BSE Sensex TRI (₹) |
|------------------|----------------|------------------|------------------------|----------------|------------------|------------------------|
| 1 Year | 5.33 | 5.69 | 5.80 | 10,533 | 10,569 | 10,580 |
| 3 Years | 15.04 | 15.51 | 15.15 | 15,230 | 15,418 | 15,274 |
| 5 Years | 12.45 | 12.85 | 13.62 | 17,986 | 18,308 | 18,942 |
| Since inception* | 11.56 | 12.49 | 12.79 | 1,21,586 | 1,46,966 | 1,56,182 |

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.

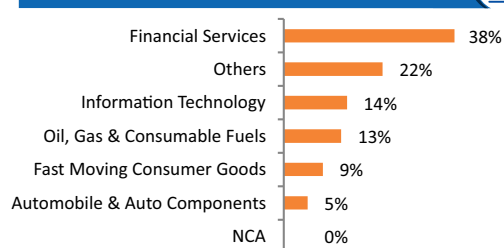
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th 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.

Sectoral Breakdown



As per the Gazette Notification CG-DL-E-13032020-218653 dated 13th 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 16th 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"

UTI NIFTY NEXT 50 INDEX FUND

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

JANUARY 2023

Investment Objective

The principal investment objective of the scheme is to invest in stocks of companies comprising the underlying index and endeavor to achieve return equivalent to underlying index by "passive" investment. The scheme will be managed by replicating the index in the same weightages in the underlying Index with the intention of minimizing the performance differences between the scheme and the underlying Index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. The scheme would alter the scripts/weights as and when the same are altered in the underlying index.

Date of inception/allotment

28th June, 2018

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

Fund Size Monthly Average : ₹ 2102.73 Crore
Closing AUM : ₹ 2087.92 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.7157
Low Growth Option : ₹ 14.5293

Total Expense Ratio

Regular : 0.79
Direct : 0.33

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
Exit Load : Nil

NAV per unit as on 30th 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 Capitalisation (%)

| | Large | Mid | Small |
|------|-------|-----|-------|
| Fund | 89 | 11 | - |

Portfolio as on 30th December, 2022

| Equity | % to NAV | Equity | % to NAV |
|---|----------|--|---------------|
| Adani Total Gas Ltd | 3.82 | Cholamandalam Investment & Finance Company Ltd | 2.46 |
| LTIMindtree Ltd. | 3.46 | Havells India Ltd. | 2.38 |
| Pidilite Industries Ltd. | 3.36 | PI Industries Ltd. | 2.38 |
| Ambuja Cements Ltd. | 3.33 | Marico Ltd. | 2.28 |
| Bharat Electronics Ltd. | 3.09 | United Spirits Ltd. | 2.26 |
| Tata Power Company Ltd. | 3.04 | GAIL (India) Ltd. | 2.24 |
| Bank Of Baroda | 2.99 | Avenue Supermarts Ltd. | 2.18 |
| Vedanta Ltd | 2.97 | Siemens India Ltd. | 2.18 |
| SRF Ltd. | 2.88 | SBI Cards And Payment Services Pvt Ltd. | 2.02 |
| Godrej Consumer Products Ltd | 2.86 | DLF Ltd. | 2.01 |
| Dabur India Ltd. | 2.75 | Interglobe Aviation Ltd | 1.87 |
| ICICI Lombard General 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

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

Fund Performance Vs Benchmark (CAGR) as on 30th 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.

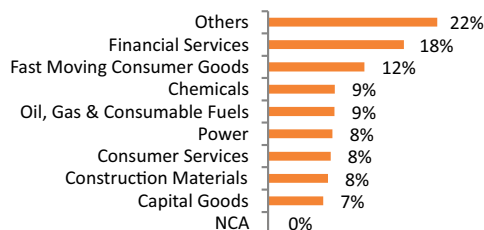
The performance of the benchmark is calculated using total return index variant of the benchmark index. The above scheme is in existence for less than 5 years.

SIP Returns as on 30th 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.**

Sectoral Breakdown



UTI NIFTY200 MOMENTUM 30 INDEX FUND

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

JANUARY 2023

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

10th Mar, 2021

Fund Manager

Mr. Sharwan Kumar Goyal, B.Com, CFA, MMS
Managing the scheme since Mar-2021 &
Mr Ayush Jain, Assistant Fund Manager CA, B.Com (Tax)
Managing the scheme since May 2022

Fund AUM

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 multiples 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 30th December, 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 Capitalisation (%)

| | | | |
|------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | 78 | 22 | - |

Portfolio as on 30th 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 Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 10000

| Period | NAV Growth (%) | Nifty200 Momentum 30 TRI (%) | Nifty 50 TRI (%) | NAV Growth (₹) | Nifty200 Momentum 30 Index TRI (₹) | Nifty 50 TRI (₹) |
|------------------|----------------|------------------------------|------------------|----------------|------------------------------------|------------------|
| 1 Year | -5.95 | -5.45 | 5.69 | 9,405 | 9,455 | 10,569 |
| Since inception* | 16.16 | 17.57 | 11.64 | 13,116 | 13,406 | 12,207 |

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

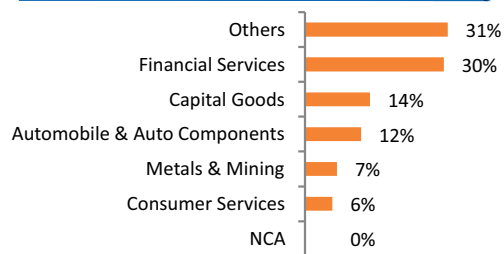
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain.
The performance of the benchmark is calculated using total return index variant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

SIP Returns as on 30th December, 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.**

Sectoral Breakdown



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

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

JANUARY 2023

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

31st Jan, 2022

Fund Manager

Mr. Sharwan Kumar Goyal, B.Com, CFA, MMS
Managing the scheme since Jan-2022
Mr Ayush Jain, Assistant Fund Manager CA, B.Com (Tax)
Managing the scheme since May 2022.

Fund AUM

Fund Size Monthly Average : ₹ 131.46 Crore
Closing AUM : ₹ 132.01 Crore

High/Low NAV in the month

High Growth Option : ₹ 11.0298
Low Growth Option : ₹ 10.4295

Total Expense Ratio

Regular : 0.29
Direct : 0.19

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

NAV per unit as on 30th December, 2022

Regular Growth Option ₹ 10.6025
Direct Growth Option ₹ 10.6122

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 67.10 |
| Median Market Cap (₹ Cr) | 5,69,970 |
| Weighted Average Market Cap | 6,65,450 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

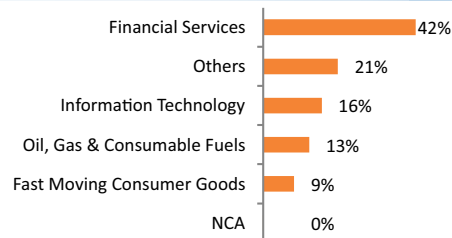
| | Large | Mid | Small |
|------|-------|-----|-------|
| Fund | 100 | - | - |

*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 30th 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 |

Sectoral Breakdown



UTI NIFTY Mid cap 150 QUALITY 50 INDEX FUND

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

JANUARY 2023

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

11th Apr, 2022

Fund Manager

Mr. Sharwan Kumar Goyal, B.Com, CFA, MMS
Managing the scheme since April 2022
Mr Ayush Jain, Assistant Fund Manager CA, B.Com (Tax)
Managing the scheme since May 2022.

Fund AUM

Fund Size Monthly Average : ₹ 117.70 Crore
Closing AUM : ₹ 116.53 Crore

High/Low NAV in the month

High Growth Option : ₹ 9.8493
Low Growth Option : ₹ 9.1476

Total Expense Ratio

Regular : 0.87
Direct : 0.41

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

NAV per unit as on 30th 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 (%)

| | 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 30th 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 30th December, 2022 Growth of ₹ 10000

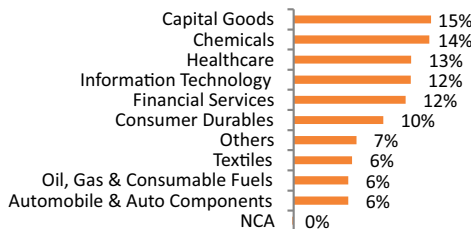
| Period | NAV Growth (%) | Nifty Mid cap150 Quality 50 TRI (%) | Nifty 50 TRI (%) | NAV Growth (₹) | Nifty Mid cap150 Quality 50 TRI (₹) | Nifty 50 TRI (₹) |
|------------------|----------------|-------------------------------------|------------------|----------------|-------------------------------------|------------------|
| 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.

Sectoral Breakdown



UTI S&P BSE LOW VOLATILITY INDEX FUND

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

JANUARY 2023

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



03rd Mar, 2022

Fund Manager



Mr. Sharwan Kumar Goyal, B.Com, CFA, MMS
Managing the scheme since March 2022
Mr Ayush Jain, Assistant Fund Manager CA, B.Com (Tax)
Managing the scheme since May 2022.

Fund AUM



Fund Size Monthly Average : ₹ 115.31 Crore
Closing AUM : ₹ 124.78 Crore

High/Low NAV in the month



High Growth Option : ₹ 11.5388
Low Growth Option : ₹ 10.9691

Total Expense Ratio



Regular : 0.90
Direct : 0.44

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

NAV per unit as on 30th December, 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 Capitalisation (%)



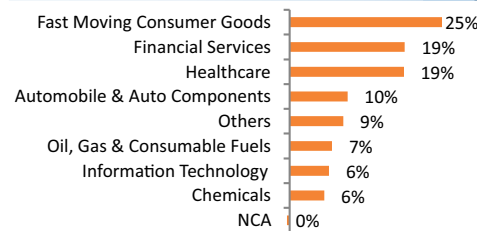
| | Large | Mid | Small |
|------|-------|-----|-------|
| Fund | 58 | 32 | 10 |

Portfolio as on 30th December, 2022



| 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 Pharmaceuticals 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 |

Sectoral Breakdown



[illegible]

UTI HYBRID EQUITY FUND (Erstwhile UTI Balanced Fund)

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

Investment Objective

The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. The fund also invests in debt and money market instruments with a view to generate regular income. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.

Date of inception/allotment

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 Amount

Growth: ₹ 1000/-
IDCW: ₹ 5000/-

Load Structure

Entry Load: Nil

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

NAV per unit as on 30th December, 2022

Regular Growth Option : ₹ 262.4953
Regular IDCW Option : ₹ 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 unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|------|-------|-----|-------|
| Fund | 69 | 21 | 10 |

Portfolio as on 30th December, 2022

| Portfolio | % to NAV | Rating |
|---------------------------------------|---------------|----------------|
| Equity | | |
| HDFC Bank Ltd. | 6.42 | |
| ICICI Bank Ltd | 5.90 | |
| Infosys Ltd. | 4.38 | |
| State Bank Of India | 3.92 | |
| Larsen & Toubro Ltd. | 3.79 | |
| ITC Ltd. | 3.46 | |
| HDFC Ltd. | 2.74 | |
| HCL Technologies Ltd. | 2.73 | |
| Axis Bank Ltd. | 2.50 | |
| Mahindra & Mahindra Ltd. | 2.15 | |
| Hindalco Industries Ltd. | 2.05 | |
| Bharti Airtel Ltd. | 1.69 | |
| Reliance Industries Ltd. | 1.26 | |
| IndusInd Bank Ltd. | 1.17 | |
| Bajaj Auto Ltd. | 1.01 | |
| Others | 27.87 | |
| CP/CDS | | |
| Kotak Mahindra Bank Ltd. | 0.55 | CRISIL AAA/A1+ |
| Govt Securities | | |
| Others | 4.45 | |
| 7.26% GSEC 22/08/2032 | 2.82 | SOV |
| 6.63% TN SDL 2035 MAT- 23/12/2035. | 1.89 | SOV |
| 7.26% GSEC 14/01/29 | 1.36 | SOV |
| GOI FRB - MAT 22/09/2033 | 1.13 | SOV |
| 7.19% GJ SDL MAT - 25/01/2027 | 1.13 | SOV |
| INVIT | | |
| INVIT - Powergrid Infra Invst Trust | 0.69 | |
| Long Term Debt | | |
| Power Finance Corporation Ltd. | 1.13 | CRISIL AAA/A1+ |
| Jamnagar Utilities & Power Pvt Ltd. ^ | 1.08 | CRISIL AAA/A1+ |
| Canara Bank | 0.92 | CRISIL AA+ |
| National Housing Bank | 0.68 | CRISIL AAA/A1+ |
| Summit Digital Infrastructure Ltd | 0.66 | CRISIL AAA/A1+ |
| Shriram Finance Ltd | 0.57 | IND AA+ |
| Housing And Urban Development Corpn | 0.57 | CARE AAA/A1+ |
| Bajaj Finance Ltd. | 0.57 | CRISIL AAA/A1+ |
| Union Bank Of India | 0.56 | CRISIL AA+ |
| HDFC Bank Ltd. | 0.56 | CRISIL AAA/A1+ |
| Others | 4.08 | |
| Net Current assets | 1.56 | |
| Total | 100.00 | |

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth 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.

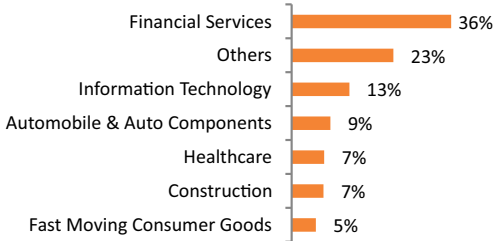
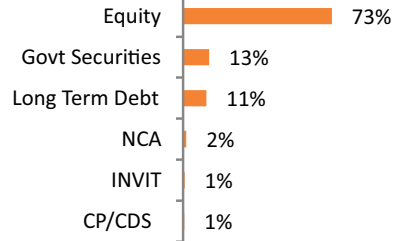
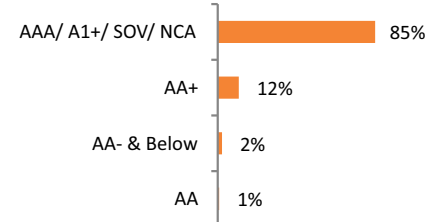
SIP Returns as on 30th December, 2022

| 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**Asset Allocation of Debt as on 30th Dec, 2022****Credit Profile of Debt as on 30th Dec, 2022****Portfolio Parameters**

| | |
|---------------------------|----------|
| Weighted Average Maturity | 7.15 Yrs |
| Yield to Maturity* | 7.63% |
| Modified Duration | 4.32 Yrs |
| Macaulay Duration | 4.54 Yrs |

*Annualized Portfolio YTM – Yields of all securities are annualized

Quantitative Indicators**Fund Benchmark**

| | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 1.10 | 1 |
| Standard Deviation (Annual) | 15.93% | 14.14% |
| Sharpe Ratio | 0.59% | |
| Portfolio Turnover Ratio (Annual) | 0.28 | |

UTI MULTI ASSET FUND (Erstwhile UTI Wealth Builder Fund)

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

Investment Objective



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

Date of inception/allotment



19th November, 2008

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



Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure



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

NAV per unit as on 30th December, 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 unaudited.

Market Capitalisation (%)



| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 51 | 34 | 14 |
| Benchmark | 87 | 12 | 0 |

Portfolio as on 30th December, 2022



| Portfolio | % to NAV | Futures/Rating |
|---|---------------|----------------|
| Equity | | |
| Varun Beverages Ltd | 4.18 | |
| ITC Ltd. | 3.31 | |
| Ambuja Cements Ltd. | 3.10 | |
| NTPC Ltd. | 2.72 | |
| Bank Of Baroda | 2.62 | -0.13 |
| 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 Ltd. | 0.93 | |
| Aditya Birla Fashion & Retail Ltd. | 0.84 | -0.08 |
| AIA Engineering Ltd. | 0.84 | |
| DCB Bank Ltd | 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 | |
| Power Grid Corporation Of India Ltd | 0.28 | -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 | |
| Mphasis Ltd | 0.12 | -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 | 2.64 | SOV |
| 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 | |

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 30th 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 on 30th December, 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

Quantitative Indicators Fund Benchmark

| | | |
|-----------------------------------|--------|--------|
| Beta | 0.91 | 1 |
| Standard Deviation (Annual) | 13.77% | 14.42% |
| Sharpe Ratio | 0.23% | |
| Portfolio Turnover Ratio (Annual) | 2.88 | |

Portfolio Parameters

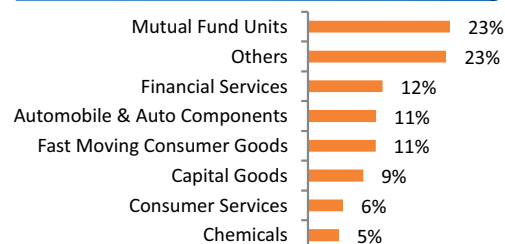
| | |
|---------------------------|----------|
| Weighted Average Maturity | 5.57 Yrs |
| Yield to Maturity* | 7.10% |
| Modified Duration | 3.91 Yrs |
| Macaulay Duration | 4.05 Yrs |

*Annualized Portfolio YTM – Yields of all securities are annualized

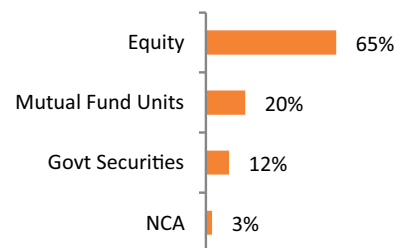
Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|----------------------------|-----|--------------------------|------|
| Varun Beverages Ltd | 3.9 | Reliance Industries Ltd. | -8.2 |
| Ambuja Cements Ltd. | 2.7 | HDFC Bank Ltd. | -6.7 |
| Bank Of Baroda | 2.2 | ICICI Bank Ltd | -5.8 |
| Indian Hotels Company Ltd. | 2.0 | Infosys Ltd. | -5.1 |
| NTPC Ltd. | 2.0 | HDFC Ltd. | -4.5 |

Sectoral Breakdown



Asset Allocation of Debt as on 30th Dec, 2022



WBINDEX4 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)

An open ended scheme investing in arbitrage opportunities.

JANUARY 2023

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 : ₹ 3571.14 Crore
Closing AUM : ₹ 3579.96 Crore

High/Low NAV in the month

High Growth Option : ₹ 29.3316
Low Growth Option : ₹ 29.1287

Total Expense Ratio

Regular : 0.93
Direct : 0.34

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

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 30th 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 unaudited.

Portfolio Parameters

| | |
|---------------------------|----------|
| Weighted Average Maturity | 0.32 Yrs |
| Yield to Maturity* | 6.78% |
| Modified Duration | 0.32 Yrs |
| Macaulay Duration | 0.32 Yrs |

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

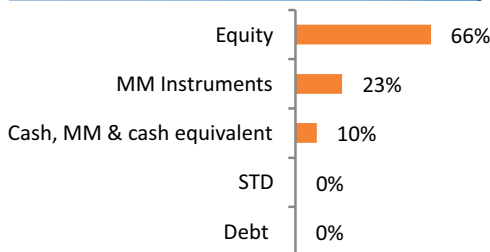
Portfolio as on 30th December, 2022

| 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 30th Dec, 2022



Quantitative Indicators Fund Benchmark

| | | |
|-----------------------------------|--------|-------|
| Beta | 0.35 | 1 |
| Standard Deviation (Annual) | 1.09% | 1.87% |
| Sharpe Ratio | -2.30% | |
| Portfolio Turnover Ratio (Annual) | 10.74 | |

Fund Performance Vs Benchmark (CAGR) as on 30th 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.

SIP Returns as on 30th December, 2022

| 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.

Investment Objective

The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity/equity related securities with a view to generating income and aim for capital appreciation. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

Date of inception/allotment

16th December, 2003

Fund Manager

Mr. Amandeep S. Chopra - B.Sc. MBA [FMS Delhi] (Debt Portfolio) Managing the scheme since Jun 2004
Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA (Equity Portfolio) Managing the scheme since Jan 2022

Fund AUM

Fund Size Monthly Average : ₹ 1589.90 Crore
Closing AUM : ₹ 1575.17 Crore

High/Low NAV in the month

High Growth Option : ₹ 53.9768
Low Growth Option : ₹ 53.2500

Total Expense Ratio

Regular : 1.79
Direct : 1.20

Minimum Investment Amount

Growth Plan ₹ 5000/-
Monthly IDCW Option ₹ 25000/-
Flexi IDCW Option ₹ 5000/-

Load Structure

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

NAV per unit as on 30th December, 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 unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|------|-------|-----|-------|
| Fund | 67 | 19 | 14 |

Portfolio as on 30th December, 2022**(Main Portfolio)****% to NAV****Rating****Equity**

| | | |
|------------------------------------|-------|--|
| HDFC Bank Ltd. | 2.38 | |
| ICICI Bank Ltd | 1.70 | |
| Infosys Ltd. | 1.60 | |
| Axis Bank Ltd. | 1.27 | |
| Bharti Airtel Ltd. | 0.95 | |
| State Bank Of India | 0.86 | |
| Hindalco Industries Ltd. | 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

| | | |
|--------------------------|------|----------------|
| Kotak Mahindra Bank Ltd. | 1.54 | CRISIL AAA/A1+ |
|--------------------------|------|----------------|

Govt Securities

| | | |
|-------------------------------|------|-----|
| 6.54% GSEC MAT - 17/01/2032 | 9.01 | SOV |
| 7.26% GSEC 22/08/2032 | 6.32 | SOV |
| 7.26% GSEC 14/01/29 | 5.07 | SOV |
| 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 | 1.60 | SOV |
| 7.41% GS MAT - 19/12/2036 | 1.59 | SOV |
| 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+ |
| Summit Digitel Infrastructure Ltd | 1.85 | CRISIL AAA/A1+ |
| Yes Bank Ltd. | 1.72 | CARE A- |
| 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+ |
| HDFC Ltd. | 1.58 | ICRA AAA/A1+ |
| Union Bank Of India | 1.58 | CRISIL AA+ |
| HDFC Bank Ltd. | 1.58 | CRISIL AAA/A1+ |
| Cholamandalam Investment & Finance Company Ltd | 1.57 | ICRA AA+ |
| National Housing Bank | 1.57 | CRISIL AAA/A1+ |
| Tata Motors Finance Ltd. | 1.56 | CRISIL AA- |
| Canfin Homes Ltd. | 1.54 | ICRA AA+ |
| India Grid Trust | 1.54 | CRISIL AAA/A1+ |
| ICICI Bank Ltd | 1.16 | CRISIL AAA/A1+ |
| 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 | |
| Total | 100.00 | |

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 10000

| Period | NAV Growth (%) | NIFTY 50 Hybrid Composite Debt 15:85 TRI (%) | CRISIL 10 Year Gilt Index (%) | 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.

UTI REGULAR SAVINGS FUND (Erstwhile UTI MIS Advantage Plan)

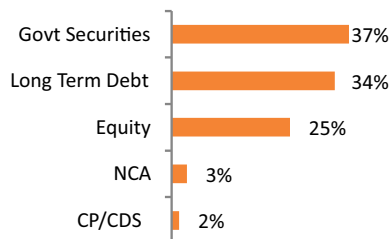
An open ended hybrid scheme investing predominantly in debt instruments.

SIP Returns as on 30th December, 2022

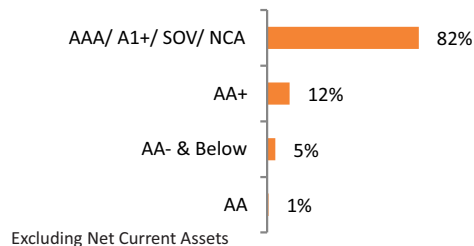
| Period | Investment Amount (₹) | Fund Value (₹) | NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) NIFTY 50 Hybrid Composite Debt 15:85 TRI | Yield (%) CRISIL 10 Year Gilt Index |
|-----------------|-----------------------|----------------|--|-------------------------------|----------------|--|-------------------------------------|
| 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 30th Dec, 2022



Credit Profile of Debt as on 30th Dec, 2022



Segregated AUM & NAV

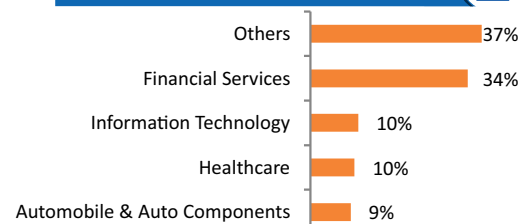
Segregated Fund Size Monthly Average : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore

Segregated NAV per unit as on 30th December, 2022 Growth : ₹ 0.0

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

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

Sectoral Breakdown



Quantitative Indicators Fund Benchmark

| | | |
|-----------------------------------|-------|-------|
| Beta | 1.16 | 1 |
| Standard Deviation (Annual) | 6.09% | 4.42% |
| Sharpe Ratio | 0.36% | |
| Portfolio Turnover Ratio (Annual) | 0.93 | |

Portfolio Parameters

| | |
|---------------------------|----------|
| Weighted Average Maturity | 6.81 Yrs |
| Yield to Maturity* | 7.73% |
| Modified Duration | 4.37 Yrs |
| Macaulay Duration | 4.59 Yrs |

UTI Regular Savings 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

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI UNIT LINKED INSURANCE PLAN*

An open ended tax saving cum insurance scheme.

JANUARY 2023

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 Portfolio) Managing the scheme since Dec 2014

Fund AUM

Fund Size Monthly Average : ₹ 5193.94 Crore
Closing AUM : ₹ 5150.42 Crore

High/Low NAV in the month

High Growth Option : ₹ 32.9242
Low Growth Option : ₹ 32.1630

Total Expense Ratio

Existing : 1.70
Direct : 0.96

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 30th December, 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 unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|------|-------|-----|-------|
| Fund | 70 | 21 | 9 |

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

Portfolio as on 30th December, 2022

| Portfolio | % to NAV | Rating |
|---|---------------|----------------|
| 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 | 16.08 | |
| CP/CDS | | |
| Kotak Mahindra Bank Ltd. | 0.94 | CRISIL AAA/A1+ |
| ICICI Bank Ltd | 0.94 | ICRA AAA/A1+ |
| Govt Securities | | |
| Others | 9.41 | |
| 7.26% GSEC 22/08/2032 | 8.65 | SOV |
| 6.54% GSEC MAT - 17/01/2032 | 7.81 | SOV |
| 7.41% GS MAT - 19/12/2036 | 4.65 | SOV |
| GOI FRB - MAT 22/09/2033 | 1.93 | SOV |
| 6.58% GUJARAT SDL MAT - 31/03/2027 | 1.89 | SOV |
| Long Term Debt | | |
| Small Indst. Dev. Bank Of India | 2.66 | CRISIL AAA/A1+ |
| HDFC Ltd. | 1.94 | CRISIL AAA/A1+ |
| State Bank Of India | 1.46 | CRISIL AA+ |
| Power Finance Corporation Ltd. | 1.46 | CRISIL AAA/A1+ |
| National Bank For Agriculture & Rural Development | 1.45 | CRISIL AAA/A1+ |
| Jamnagar Utilities & Power Pvt Ltd. ^ | 1.39 | CRISIL AAA/A1+ |
| REC Ltd | 1.25 | CRISIL AAA/A1+ |
| Shriram Finance Ltd | 0.98 | IND AA+ |
| Housing And Urban Development Corpn | 0.97 | CARE AAA/A1+ |
| LIC Housing Finance Ltd. | 0.97 | CRISIL AAA/A1+ |
| Others | 7.04 | |
| Mutual Fund Units | | |
| UTI Nifty Bank Exchange Traded Fund | 0.04 | |
| Securitized Debt | | |
| First Business Receivable Trust [§] | 0.79 | IND AAA/A1+ |
| Net Current assets | 3.20 | |
| Total | 100.00 | |

§ Underlying customer - Reliance Group Company ^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 30th 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.

SIP Returns as on 30th December, 2022

| Period | Investment Amount (₹) | Fund Value (₹) | NIFTY 50 Hybrid Composite Debt 50:50 Index (₹) | Nifty 50 TRI (₹) | Yield (%) Fund | Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index | Yield (%) Nifty 50 TRI |
|-----------------|-----------------------|----------------|--|------------------|----------------|--|------------------------|
| 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 |

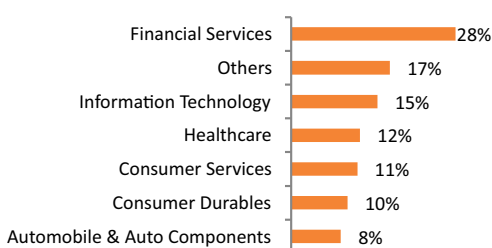
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI UNIT LINKED INSURANCE PLAN*

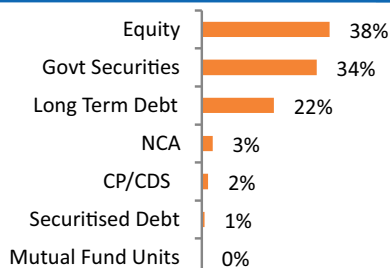
An open ended tax saving cum insurance scheme.

JANUARY 2023

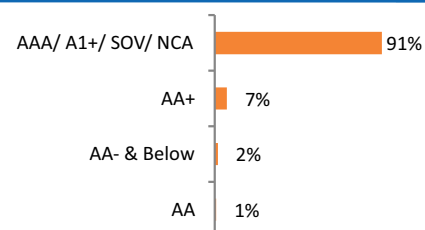
Sectoral Breakdown



Asset Allocation of Debt as on 30th Dec, 2022



Credit Profile of Debt as on 30th Dec, 2022



Portfolio Parameters

| | |
|-----------------------------------|----------|
| Weighted Average Maturity | 7.20 Yrs |
| Yield to Maturity* | 7.58% |
| Modified Duration | 4.61 Yrs |
| Macaulay Duration | 4.83 Yrs |
| Securitized Debt Average Maturity | |
| First Business Receivable Trust | 1.01 Yrs |

*Annualized Portfolio YTM – Yields of all securities are annualized

Quantitative Indicators

| | Fund | Benchmark |
|-----------------------------------|-------|-----------|
| Beta | 0.68 | 1 |
| Standard Deviation (Annual) | 8.16% | 11.13% |
| Sharpe Ratio | 0.23% | |
| Portfolio Turnover Ratio (Annual) | 0.16 | |

UTI EQUITY SAVINGS FUND

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

Investment Objective

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

Date of inception/allotment

30th August, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 259.96 Crore
Closing AUM : ₹ 260.51 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.0247
Low Growth Option : ₹ 13.7707

Total Expense Ratio

Regular : 1.51
Direct : 0.68

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

Entry Load: Nil

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

NAV per unit as on 30th December, 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 Capitalisation (%)

| | Large | Mid | Small |
|------|-------|-----|-------|
| Fund | 96 | 1 | 2 |

Portfolio as on 30th 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 30th 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 30th December, 2022

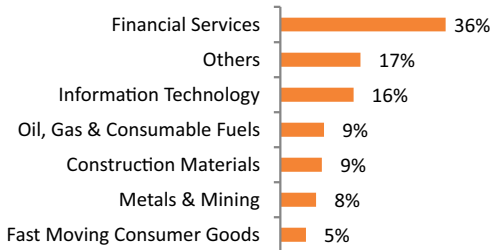
| Period | Investment Amount (₹) | Fund Value (₹) | CRISIL Equity Savings Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Equity Savings Index | Yield (%) CRISIL 10 Year Gilt Index |
|-----------------|-----------------------|----------------|---------------------------------|-------------------------------|----------------|---------------------------------------|-------------------------------------|
| 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.**

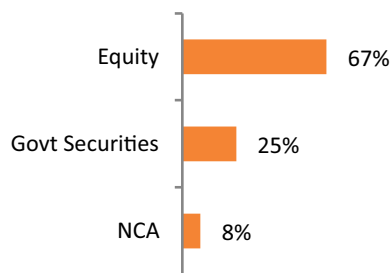
UTI EQUITY SAVINGS FUND

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

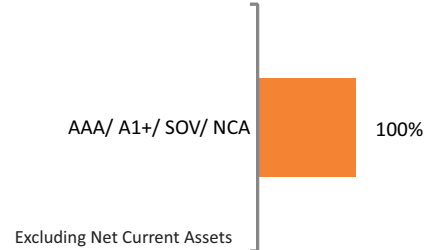
Sectoral Breakdown



Asset Allocation of Debt as on 30th Dec, 2022



Credit Profile of Debt as on 30th Dec, 2022



Portfolio Parameters



| | |
|---------------------------|----------|
| Weighted Average Maturity | 4.53 Yrs |
| Yield to Maturity* | 6.93% |
| Modified Duration | 3.39 Yrs |
| Macaulay Duration | 3.51 Yrs |

*Annualized Portfolio YTM – Yields of all securities are annualized

Quantitative Indicators

Fund Benchmark



| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|-------|-----------|
| Beta | 0.73 | 1 |
| Standard Deviation (Annual) | 7.66% | 9.07% |
| Sharpe Ratio | 0.46% | |
| Portfolio Turnover Ratio (Annual) | 3.86 | |

Active Stock positions



| Overweight (Top 5) | % | Underweight (Top 5) | % |
|-----------------------|-----|-------------------------|-----|
| HDFC Bank Ltd. | 3.4 | SBI Life Insurance | |
| Infosys Ltd. | 3.1 | Company Ltd. | 0.0 |
| ICICI Bank Ltd | 2.7 | Hindustan Unilever Ltd. | 0.0 |
| Larsen & Toubro Ltd. | 2.0 | JSW Steel Ltd. | 0.0 |
| HCL Technologies Ltd. | 1.9 | Dabur India Ltd. | 0.0 |
| | | Wipro Ltd. | 0.2 |

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

JANUARY 2023

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

Investment Objective

The primary objective of the scheme is to 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

Growth: ₹ 1000/-
Scholarship Option: ₹ 1000/-

Lock In Period

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

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 30th 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 unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|------|-------|-----|-------|
| Fund | 67 | 20 | 13 |

Portfolio as on 30th 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 | |
| Securitized 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 30th December, 2022 Growth of ₹ 10000

| Period | NAV Growth (%) | CRISIL Short Term Debt Hybrid 60+40 Fund Index (%) | Nifty 50 TRI (%) | NAV Growth (₹) | 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 30th 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 |

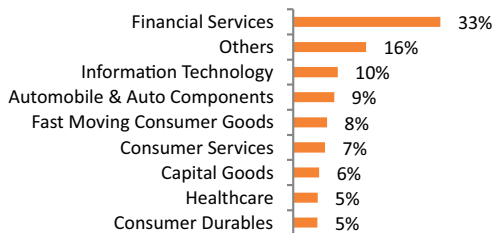
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

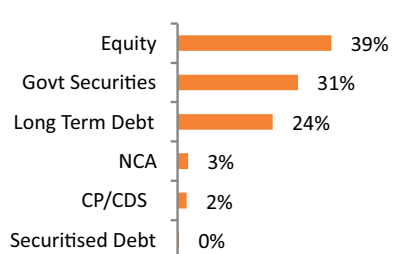
JANUARY 2023

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).

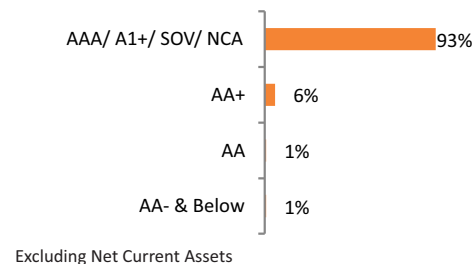
Sectoral Breakdown



Asset Allocation of Debt as on 30th Dec, 2022



Credit Profile of Debt as on 30th Dec, 2022



Portfolio Parameters



| | |
|-----------------------------------|----------|
| Weighted Average Maturity | 6.70 Yrs |
| Yield to Maturity* | 7.61% |
| Modified Duration | 4.27 Yrs |
| Macaulay Duration | 4.48 Yrs |
| Securitized Debt Average Maturity | |
| First Business Receivable Trust | 2.01 Yrs |

*Annualized Portfolio YTM – Yields of all securities are annualized

Quantitative Indicators

Fund Benchmark



| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|-------|-----------|
| Beta | 0.96 | 1 |
| Standard Deviation (Annual) | 8.70% | 8.71% |
| Sharpe Ratio | 0.37% | |
| Portfolio Turnover Ratio (Annual) | 0.41 | |

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

26th December, 1994

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

Fund Size Monthly Average : ₹ 3746.43 Crore
Closing AUM : ₹ 3727.31 Crore

High/Low NAV in the month

High Growth Option : ₹ 36.4224
Low Growth Option : ₹ 35.6054

Total Expense Ratio

Regular : 1.69
Direct : 1.05

Minimum Investment Amount

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

Load Structure

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 30th December, 2022

Regular Growth Option : ₹ 35.9572
Direct Growth Option : ₹ 38.1744

Portfolio Details

| | |
|-----------------------------|----------|
| Median Market Cap (₹ Cr) | 2,86,178 |
| Weighted Average Market Cap | 3,33,498 |
| Number of Securities | 59 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|------|-------|-----|-------|
| Fund | 69 | 21 | 10 |

Portfolio as on 30th December, 2022

| Portfolio | % to NAV | Rating |
|---------------------------------------|---------------|----------------|
| Equity | | |
| HDFC Bank Ltd. | 3.42 | |
| ICICI Bank Ltd | 3.11 | |
| Infosys Ltd. | 2.27 | |
| State Bank Of India | 2.06 | |
| Larsen & Toubro Ltd. | 1.98 | |
| ITC Ltd. | 1.83 | |
| HDFC Ltd. | 1.70 | |
| HCL Technologies Ltd. | 1.46 | |
| Axis Bank Ltd. | 1.41 | |
| Mahindra & Mahindra Ltd. | 1.14 | |
| Hindalco Industries Ltd. | 1.03 | |
| Bharti Airtel Ltd. | 0.94 | |
| Reliance Industries Ltd. | 0.71 | |
| Bajaj Auto Ltd. | 0.58 | |
| Tata Motors Ltd. | 0.58 | |
| Others | 15.03 | |
| CP/CDS | | |
| Kotak Mahindra Bank Ltd. | 1.30 | CRISIL AAA/A1+ |
| ICICI Bank Ltd | 1.30 | ICRA AAA/A1+ |
| Govt Securities | | |
| Others | 8.19 | |
| 7.26% GSEC 22/08/2032 | 9.35 | SOV |
| 7.41% GS MAT - 19/12/2036 | 4.29 | SOV |
| 6.54% GSEC MAT - 17/01/2032 | 3.17 | SOV |
| 7.38% GSEC 20/06/2027 | 2.70 | SOV |
| 6.63% TN SDL 2035 MAT- 23/12/2035. | 2.24 | SOV |
| Long Term Debt | | |
| HDFC Ltd. | 3.93 | CRISIL AAA/A1+ |
| Power Finance Corporation Ltd. | 3.31 | CRISIL AAA/A1+ |
| EXIM Bank | 2.26 | CRISIL AAA/A1+ |
| State Bank Of India | 1.75 | CRISIL AA+ |
| Housing And Urban Development Corpn | 1.34 | CARE AAA/A1+ |
| Small Indst. Dev. Bank Of India | 1.34 | CRISIL AAA/A1+ |
| Bajaj Finance Ltd. | 1.34 | CRISIL AAA/A1+ |
| LIC Housing Finance Ltd. | 1.34 | CRISIL AAA/A1+ |
| HDFC Bank Ltd. | 1.34 | CRISIL AAA/A1+ |
| Jamnagar Utilities & Power Pvt Ltd. ^ | 1.28 | CRISIL AAA/A1+ |
| Others | 6.40 | |
| Net Current assets | 2.59 | |
| Total | 100.00 | |

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 10000

| Period | NAV Growth (%) | CRISIL Short Term Debt Hybrid 60+40 Fund Index (%) | Nifty 50 TRI (%) | 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

SIP Returns as on 30th 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 | 1,24,723 | 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 |

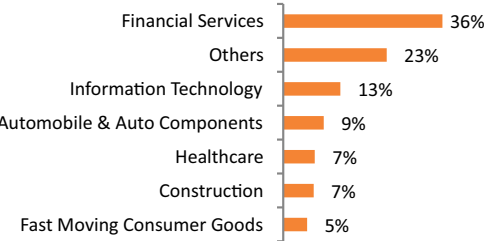
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**

UTI RETIREMENT BENEFIT PENSION FUND

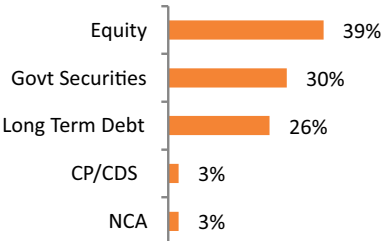
JANUARY 2023

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

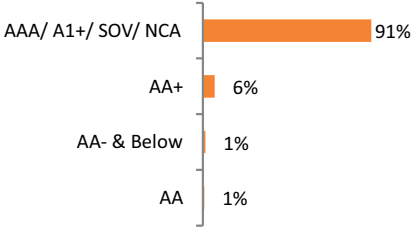
Sectoral Breakdown



Asset Allocation of Debt as on 30th Dec, 2022



Credit Profile of Debt as on 30th Dec, 2022



Excluding Net Current Assets

Portfolio Parameters



| | |
|---------------------------|----------|
| Weighted Average Maturity | 7.58 Yrs |
| Yield to Maturity* | 7.58% |
| Modified Duration | 4.70 Yrs |
| Macaulay Duration | 4.94 Yrs |

*Annualized Portfolio YTM – Yields of all securities are annualized

Quantitative Indicators

Fund Benchmark



| | Fund | Benchmark |
|-----------------------------------|-------|-----------|
| Beta | 0.95 | 1 |
| Standard Deviation (Annual) | 8.55% | 8.71% |
| Sharpe Ratio | 0.62% | |
| Portfolio Turnover Ratio (Annual) | 0.38 | |

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

Investment Objective

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

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

Date of inception/allotment

30th January, 2008

Fund Manager

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

Fund AUM

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

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).

NAV per unit as on 30th December, 2022

Regular Growth Option ₹ 58.9851
Regular IDCW Option ₹ 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 Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 67 | 20 | 13 |
| Benchmark | 78 | 14 | 8 |

Portfolio as on 30th December, 2022

| Portfolio | % to NAV | Rating |
|--|---------------|--------|
| 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 Performance Vs Benchmark (CAGR) as on 30th 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

SIP Returns as on 30th 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 | 1,21,161 | 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

| | |
|---------------------------|----------|
| Weighted Average Maturity | 0.05 Yrs |
| Yield to Maturity* | 6.43% |
| Modified Duration | 0.05 Yrs |
| Macaulay Duration | 0.05 Yrs |

* Annualized Portfolio YTM – Yields of all securities are annualized

Quantitative Indicators Fund Benchmark

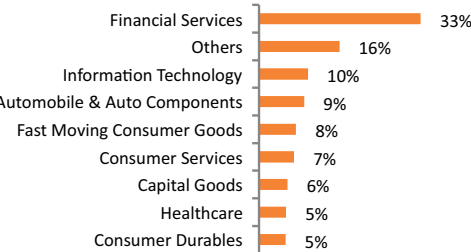
| | | |
|-----------------------------------|--------|--------|
| Beta | 0.94 | 1 |
| Standard Deviation (Annual) | 20.58% | 21.50% |
| Sharpe Ratio | 0.41% | |
| Portfolio Turnover Ratio (Annual) | 0.22 | |

UTI CHILDREN’S CAREER FUND - INVESTMENT PLAN

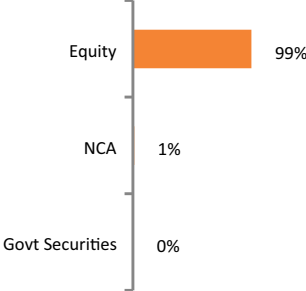
JANUARY 2023

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).

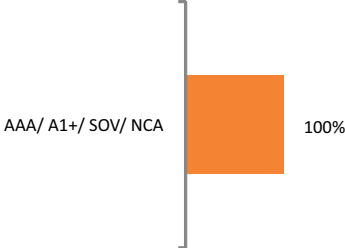
Sectoral Breakdown



Asset Allocation of Debt as on 30th Dec, 2022



Credit Profile of Debt as on 30th Dec, 2022



FIXED INCOME PRODUCTS JANUARY 2023

| Fund Name | AUM (Rs.) | Portfolio Parameters | | | Asset Allocation (%) | | | | NDFC (%) | NDFC (%) | Credit Rating Profile (%) | | | | ISIF | | Dot Load |
|--|-----------|----------------------|----------------|----------------|----------------------|---------|----------------|------------|----------|----------|---------------------------|-------|----------|------------|--------|---------|----------|
| | | Asset Maturity | Asset Duration | Asset Maturity | 1-3 Yrs | 3-5 Yrs | Corporate Bond | Money Fund | | | AAA | AA | Below AA | 17 AAA/CoP | Direct | Regular | |
| UTI Overnight Fund | 6,825 | 6.47% | 1 day | - | 1.51 | - | - | 58.40 | - | - | 100.00 | - | - | 100.00 | 0.07% | 0.12% | Nil |
| UTI Liquid Cash Plan | 23,312 | 6.53% | 40 days | 40 days | 8.41 | 0.50 | - | 8.51 | 12.15 | 3.83 | 100.00 | - | - | 68.53 | 0.14% | 0.23% | 553 |
| UTI Money Market Fund | 7,440 | 7.00% | 90 days | 90 days | 6.80 | 2.77 | - | 13.53 | 16.56 | 9.60 | 100.00 | - | - | 74.76 | 0.20% | 0.27% | Nil |
| UTI Ultra Short Term Fund | 2,005 | 7.15% | 117 days | 113 days | 0.79 | - | 53.32 | 15.70 | 16.75 | 10.25 | 85.25 | 11.50 | 2.50 | 63.98 | 0.44% | 0.50% | Nil |
| UTI Treasury Advantage Fund | 3,009 | 7.14% | 0.75 yrs | 0.83 yrs | 14.82 | 4.48 | 24.07 | 14.31 | 15.82 | 9.01 | 88.18 | 90.82 | - | 82.37 | 0.33% | 0.44% | Nil |
| UTI Short Term Income Fund | 2,345 | 7.58% | 2.14 yrs | 1.70 yrs | 0.86 | 14.18 | 50.07 | 15.03 | 15.87 | 8.08 | 84.87 | 90.31 | 2.19 | 2.68 | 0.33% | 0.50% | Nil |
| UTI Medium Term Fund | 36 | 7.48% | 3.88 yrs | 2.99 yrs | - | - | 50.82 | 9.42 | 9.34 | 9.91 | 79.00 | 90.57 | 10.43 | 79.00 | 1.00% | 1.81% | 5 |
| UTI Bond Fund | 282 | 7.46% | 7.60 yrs | 4.61 yrs | - | - | 72.52 | 11.56 | 8.87 | 1.73 | 98.27 | - | 1.73 | 98.27 | 1.29% | 1.63% | Nil |
| UTI Floating Fund | 1,721 | 7.46% | 0.91 yrs | 0.81 yrs | 0.86 | 0.85 | 64.02 | 15.90 | 18.83 | 5.93 | 100.00 | - | - | 100.00 | 0.35% | 0.85% | Nil |
| UTI Banking & PSU Debt Fund | 627 | 7.46% | 4.01 yrs | 3.26 yrs | - | - | 26.69 | 69.81 | 3.59 | - | 100.00 | - | - | 100.00 | 0.24% | 0.57% | Nil |
| UTI Corporate Bond Fund | 3,150 | 7.44% | 2.64 yrs | 1.95 yrs | - | - | 20.60 | 65.36 | 3.74 | 8.66 | 100.00 | - | - | 100.00 | 0.23% | 0.57% | Nil |
| UTI Dynamic Bond Fund | 364 | 7.02% | 3.95 yrs | 2.86 yrs | 4.07 | 43.91 | 6.74 | 25.06 | 1.35 | 2.68 | 94.02 | 5.39 | - | 94.61 | 0.81% | 1.54% | Nil |
| UTI Credit Risk Fund | 488 | 7.95% | 2.35 yrs | 1.72 yrs | - | - | 8.13 | 78.59 | 12.92 | 10.34 | 31.58 | 3.14 | 47.81 | 33.58 | 0.81% | 1.60% | 5 |
| UTI Gilt Fund | 512 | 7.00% | 4.96 yrs | 3.52 yrs | 26.89 | 56.64 | - | 16.47 | - | - | 100.00 | - | - | 100.00 | 0.67% | 0.94% | Nil |
| UTI Gilt Fund with 20 Year Constant Duration | 89 | 7.33% | 9.50 yrs | 6.48 yrs | - | - | 93.74 | 6.26 | - | - | 100.00 | - | - | 100.00 | 0.20% | 0.69% | Nil |

* Fund of Funds (FoF) - The fund of funds of UTI FUND OF FUNDS (FoF) is not subject to the same risks as the underlying funds.

** Short term ratings are mapped to the long term ratings of the issuer.

† The fund is subject to the risk of the underlying assets. The fund is not subject to the same risks as the underlying assets. The fund is not subject to the same risks as the underlying assets.

‡ The fund is not subject to the same risks as the underlying assets. The fund is not subject to the same risks as the underlying assets.

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

Investment Objective

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

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

Date of inception/allotment

24th November, 2003

Fund Manager

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

Fund AUM

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 31st December, 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 as on 30th 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 Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth 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.

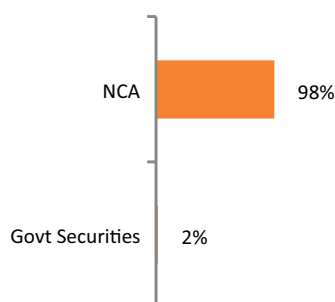
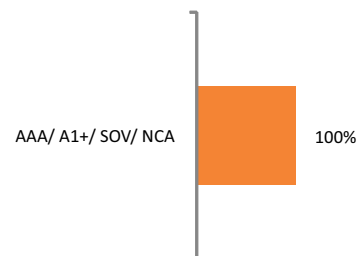
*Compounded annualized Growth Rate.

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 on 30th December, 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 Year 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.**

Asset Allocation as on 30th Dec, 2022**Credit Profile of Debt as on 30th Dec, 2022**

Investment Objective



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

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

Date of inception/allotment



23rd June, 2003

Fund Manager



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

Managing the scheme since Jul 2015

Mr. Amit Sharma (B.Com, CA, FRM)

Managing the scheme since Jul 2017

Fund AUM



Fund Size Monthly Average : ₹ 27916.01 Crore

Closing AUM : ₹ 23211.80 Crore

High/Low NAV in the month



High Growth Option : ₹ 3602.6517

Low Growth Option : ₹ 3583.1537

Total Expense Ratio



Regular : 0.23

Direct : 0.14

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 | Investors exit upon Subscription/switch-in | Load as a % of redemption proceeds |
|------------|--|------------------------------------|
| NIL | Day 1 | 0.0070% |
| | Day 2 | 0.0065% |
| | Day 3 | 0.0060% |
| | Day 4 | 0.0055% |
| | Day 5 | 0.0050% |
| | Day 6 | 0.0045% |
| | Day 7 onwards | Nil |

NAV per unit as on 31st December, 2022

Regular Growth Option : ₹ 3602.6517

Regular IDCW Option : ₹ 1055.7560

Direct Growth Option : ₹ 3627.3104

Direct IDCW Option : ₹ 1049.9803

Portfolio Parameters



Weighted Average Maturity : 40 days

Yield to Maturity* : 6.63%

Modified Duration : 40 days

Macaulay Duration : 40 days

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 30th December, 2022

| Portfolio | % to NAV | Rating |
|---|---------------|----------------|
| CP/CDS | | |
| National Bank For Agriculture & Rural Development | 11.83 | CRISIL AAA/A1+ |
| Canara Bank | 6.73 | CRISIL AAA/A1+ |
| Reliance Retail Ventures Ltd. | 5.46 | CRISIL AAA/A1+ |
| Indian Bank | 5.36 | CRISIL AAA/A1+ |
| Union Bank Of India | 4.28 | CRISIL AAA/A1+ |
| EXIM Bank | 4.25 | CRISIL AAA/A1+ |
| Federal Bank Ltd. | 4.18 | CRISIL AAA/A1+ |
| HDFC Ltd. | 3.83 | CRISIL AAA/A1+ |
| Cholamandalam Investment & Finance Company Ltd | 2.89 | CRISIL AAA/A1+ |
| Small Indst. Dev. Bank Of India | 2.88 | CRISIL AAA/A1+ |
| IDFC First Bank Ltd | 2.79 | CRISIL AAA/A1+ |
| Reliance Jio Infocomm Ltd | 2.78 | CRISIL AAA/A1+ |
| HDFC Bank Ltd. | 2.36 | CARE AAA/A1+ |
| ICICI Securities Ltd. | 2.34 | CRISIL AAA/A1+ |
| Bank Of Maharashtra | 2.14 | CRISIL AAA/A1+ |
| Larsen & Toubro Ltd. | 1.82 | CRISIL AAA/A1+ |
| UCO Bank | 1.81 | CRISIL AAA/A1+ |
| Tata Capital Financial Services Ltd | 1.48 | CRISIL AAA/A1+ |
| Tata Motors Ltd. | 1.18 | CRISIL AAA/A1+ |
| Godrej Industries Ltd. | 1.17 | CRISIL AAA/A1+ |
| Tata Steel Ltd. | 1.07 | ICRA AAA/A1+ |
| Network 18 Media & Investments Ltd. | 0.96 | CARE AAA/A1+ |
| Redington Ltd | 0.86 | CRISIL AAA/A1+ |
| Mahindra & Mahindra Fin.Ser.Ltd. | 0.85 | CRISIL AAA/A1+ |
| Dalmia Cement (Bharat) Ltd | 0.85 | CRISIL AAA/A1+ |
| Aditya Birla Finance Ltd. | 0.85 | ICRA AAA/A1+ |
| HDFC Securities Ltd | 0.85 | CRISIL AAA/A1+ |
| Berger Paints India Ltd. | 0.64 | CRISIL AAA/A1+ |
| TVS Credit Services Ltd. | 0.64 | CRISIL AAA/A1+ |
| Birla Group Holdings Private Ltd. | 0.64 | CRISIL AAA/A1+ |
| Fullerton India Credit Company Ltd. | 0.43 | CRISIL AAA/A1+ |
| Alembic Pharmaceuticals Ltd. | 0.43 | CRISIL AAA/A1+ |
| Axis Finance Ltd | 0.43 | CRISIL AAA/A1+ |
| IIFL Wealth Management Ltd | 0.32 | ICRA AAA/A1+ |
| Motilal Oswal Financial Services Ltd. | 0.32 | IND AAA/A1+ |
| CEAT Ltd. | 0.21 | CARE AAA/A1+ |
| Kotak Mahindra Bank Ltd. | 0.21 | CRISIL AAA/A1+ |
| Aditya Birla Money Ltd | 0.21 | CRISIL AAA/A1+ |
| Tata Power Company Ltd. | 0.11 | IND AAA/A1+ |
| Panatone Finvest Ltd. | 0.11 | CRISIL AAA/A1+ |
| Govt Securities | | |
| 91 DAYS T BILL - 05/01/2023 | 4.76 | SOV |
| 91 D TBILL MAT - 19/01/23 | 2.15 | SOV |
| 91 DAYS T BILL - 02/02/2023 | 1.07 | SOV |
| 8.60% MP SDL 23/01/2023 | 0.43 | SOV |
| 364 D TBILL - MAT- 05/01/2023 | 0.43 | SOV |
| GS - C STRIP MAT- 19/03/2023 | 0.07 | SOV |
| Net Current assets | 8.54 | |
| Total | 100.00 | |

Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 10000

| Period | NAV Growth (%) | CRISIL Liquid Fund AI Index (%) | CRISIL 1 Year T-Bill Index (%) | NAV Growth (₹) | CRISIL Liquid Fund AI Index (₹) | CRISIL 1 Year T-Bill Index (₹) |
|------------------|----------------|---------------------------------|--------------------------------|----------------|---------------------------------|--------------------------------|
| 1 Year | 4.83 | 5.01 | 4.11 | 10,483 | 10,501 | 10,411 |
| 3 Years | 4.09 | 4.24 | 4.49 | 11,279 | 11,328 | 11,410 |
| 5 Years | 5.26 | 5.26 | 5.57 | 12,923 | 12,923 | 13,115 |
| Since inception* | 6.95 | 6.51 | 5.84 | 36,017 | 33,294 | 29,519 |

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.

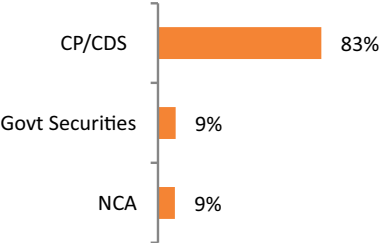
*Compounded annualized Growth Rate.

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.

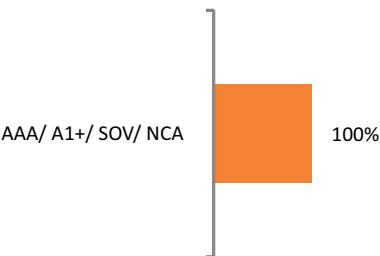
UTI LIQUID CASH PLAN

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

Asset Allocation as on 30th Dec, 2022



Credit Profile of Debt as on 30th Dec, 2022



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



Entry Load: Nil
Exit Load : Nil

NAV per unit as on 30th 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

Portfolio as on 30th December, 2022

| Portfolio | % to NAV | Rating |
|--|---------------|----------------|
| CP/CDS | | |
| Small Indst. Dev. Bank Of India | 9.48 | CRISIL AAA/A1+ |
| EXIM Bank | 8.47 | CRISIL AAA/A1+ |
| Canara Bank | 7.93 | CRISIL AAA/A1+ |
| HDFC Ltd. | 5.62 | CRISIL AAA/A1+ |
| 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+ |
| Tata Motors Finance Ltd. | 2.64 | ICRA AAA/A1+ |
| Motilal Oswal Financial Services Ltd. | 2.60 | ICRA AAA/A1+ |
| Piramal Capital & Housing Finance Ltd | 1.99 | CRISIL AAA/A1+ |
| Reliance Jio Infocomm Ltd | 1.99 | CRISIL AAA/A1+ |
| 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 | 1.34 | ICRA AAA/A1+ |
| AU Small Finance Bank Ltd | 1.33 | IND AAA/A1+ |
| Bajaj Housing Finance Ltd | 1.33 | CRISIL AAA/A1+ |
| Indian Bank | 1.32 | CRISIL AAA/A1+ |
| IndusInd Bank Ltd. | 1.31 | CRISIL AAA/A1+ |
| Bajaj Finance Ltd. | 1.30 | CRISIL AAA/A1+ |
| Tata Projects Ltd | 1.29 | CRISIL AAA/A1+ |
| IDFC First Bank Ltd | 1.28 | CRISIL AAA/A1+ |
| Crompton Greaves Consumer Electricals Ltd. | 0.73 | CRISIL AAA/A1+ |
| Fedbank Financial Services Ltd. | 0.66 | CRISIL 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 |
| Net Current assets | 13.52 | |
| Total | 100.00 | |

Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 10000

| Period | NAV Growth (%) | 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 30th 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 | Yield (%) CRISIL 1 Year T-Bill Index |
|-----------------|-----------------------|----------------|--|--------------------------------|----------------|--|--------------------------------------|
| 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 |

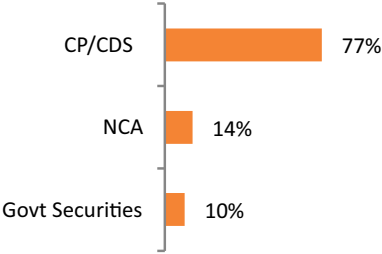
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**

UTI MONEY MARKET FUND

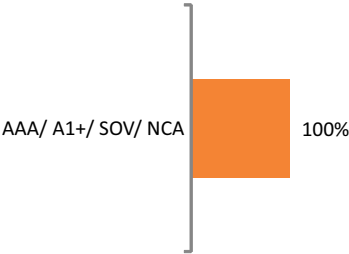
An open ended debt scheme investing in money market instruments. Relatively Low interest rate risk and Moderate Credit Risk.

JANUARY 2023

Asset Allocation as on 30th Dec, 2022



Credit Profile of Debt as on 30th Dec, 2022



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. (Please refer to page no.22 of SID on which the concept of Macaulay duration has been explained)

JANUARY 2023**Investment Objective**

The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments.

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

Date of inception/allotment

29th August, 2003

Fund Manager

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

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 30th 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 30th 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 | 2.48 | CRISIL AAA/A1+ |
| Bharti Airtel Ltd. | 2.47 | CRISIL AAA/A1+ |
| Canfin Homes Ltd. | 2.41 | CARE AAA/A1+ |
| Motilal Oswal Financial Services Ltd. | 2.40 | ICRA AAA/A1+ |
| Tata Projects Ltd | 2.39 | CRISIL AAA/A1+ |
| IIFL Wealth Management Ltd | 1.24 | ICRA AAA/A1+ |
| Piramal Enterprises Ltd. | 1.23 | CRISIL AAA/A1+ |
| Federal Bank Ltd. | 1.17 | CRISIL AAA/A1+ |
| Kotak Mahindra Bank Ltd. | 0.96 | CRISIL AAA/A1+ |
| Crompton Greaves Consumer Electricals Ltd. | 0.74 | CRISIL AAA/A1+ |
| FRBs | | |
| Shriram Finance Ltd | 2.10 | CRISIL AA+ |
| Govt Securities | | |
| 91 DAYS T BILL - 05/01/2023 | 0.75 | SOV |
| NCDs | | |
| 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+ |
| Muthoot Finance Ltd | 0.25 | CRISIL AA+ |
| Net Current assets | 15.69 | |
| Total | 100.00 | |

Fund Performance Vs Benchmark (CAGR) as on 30th 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 30th December, 2022

| Period | Investment Amount (₹) | Fund Value (₹) | 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 Year 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 |

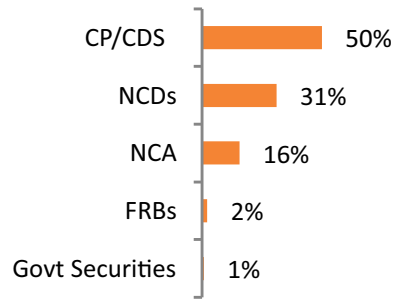
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**

UTI ULTRA SHORT TERM FUND (Erstwhile UTI Floating Rate Fund STP)

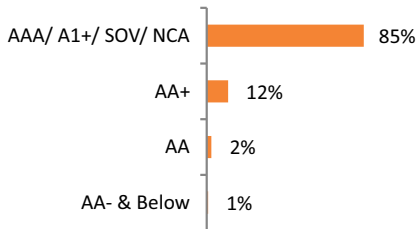
An open ended ultra-short term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 3 months and 6 months. Moderate interest rate risk and Moderate Credit Risk.

JANUARY 2023

Asset Allocation as on 30th Dec, 2022



Credit Profile of Debt as on 30th Dec, 2022



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. (Please refer to page no.21 of SID on which the concept of Macaulay duration has been explained)

Investment Objective

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

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

Date of inception/allotment

12th July, 1999

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 : ₹ 3046.53 Crore
Closing AUM : ₹ 3008.98 Crore

High/Low NAV in the month

High Growth Option : ₹ 2954.3566
Low Growth Option : ₹ 2939.0142

Total Expense Ratio

Regular : 0.44
Direct : 0.33

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 30th December, 2022

Regular Growth Option ₹ 2953.8308
Regular IDCW Option ₹ 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 30th 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 30th 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 on 30th December, 2022

| 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 Year 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 |

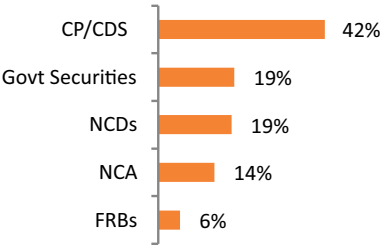
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**

UTI TREASURY ADVANTAGE FUND

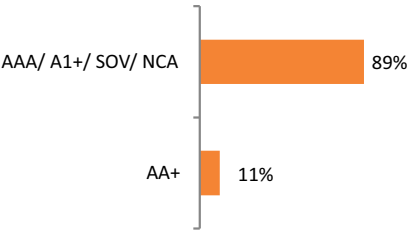
JANUARY 2023

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.

Asset Allocation as on 30th Dec, 2022



Credit Profile of Debt as on 30th Dec, 2022



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.

JANUARY 2023

Investment Objective

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

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

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 : ₹ 1781.41 Crore
Closing AUM : ₹ 1721.40 Crore

High/Low NAV in the month

High Growth Option : ₹ 1258.8039
Low Growth Option : ₹ 1252.7529

Total Expense Ratio

Regular : 0.85
Direct : 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 30th December, 2022

Regular Growth Option : ₹ 1258.5868
Regular IDCW Option : ₹ 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 30th 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 30th December, 2022 Growth of ₹ 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.

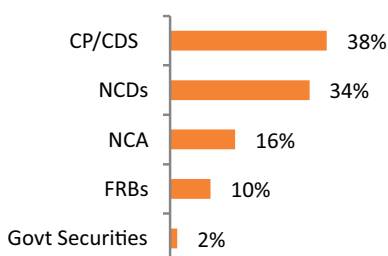
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal. The above scheme is in existence for less than 5 years.

SIP Returns as on 30th 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 | 1,20,000 | 1,22,873 | 1,23,542 | 1,23,054 | 4.49 | 5.55 | 4.78 |
| 3 Years | 3,60,000 | 3,82,548 | 3,88,363 | 3,82,869 | 3.99 | 5.00 | 4.05 |
| Since inception | 5,00,000 | 5,51,316 | 5,61,348 | 5,49,811 | 4.64 | 5.51 | 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.**

Asset Allocation as on 30th Dec, 2022



Credit Profile of Debt as on 30th Dec, 2022

AAA/ A1+/ SOV/ NCA : 100%

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.

Investment Objective

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

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

Date of inception/allotment

23rd June, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2147.75 Crore
Closing AUM : ₹ 2245.56 Crore

High/Low NAV in the month

High Growth Option : ₹ 26.3409
Low Growth Option : ₹ 26.2294

Total Expense Ratio

Regular : 0.96
Direct : 0.33

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 30th December, 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 30th 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 30th 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 30th 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 |

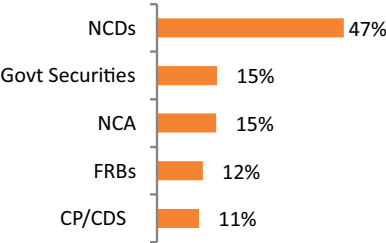
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**

UTI SHORT TERM INCOME FUND

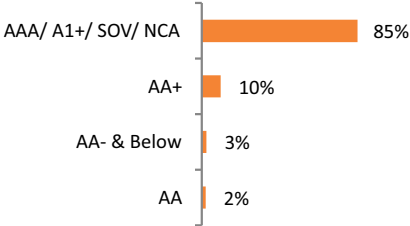
JANUARY 2023

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.

Asset Allocation as on 30th Dec, 2022



Credit Profile of Debt as on 30th Dec, 2022



UTI BANKING AND PSU DEBT FUND*

JANUARY 2023

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 scheme is to generate 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

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 30th December, 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 as on 30th December, 2022

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

Fund Performance Vs Benchmark (CAGR) as on 30th 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.

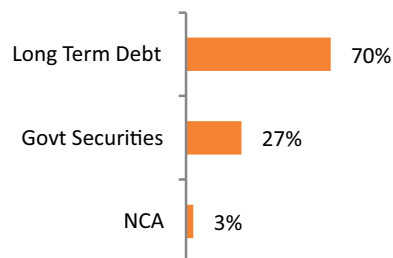
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

SIP Returns as on 30th December, 2022

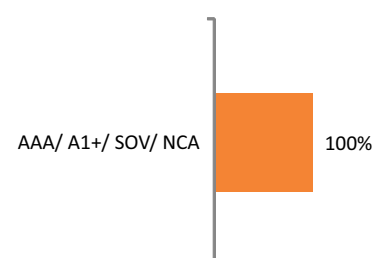
| Period | Investment Amount (₹) | Fund Value (₹) | CRISIL Banking and PSU Debt Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Banking and PSU Debt Index | Yield (%) CRISIL 10 Year Gilt Index |
|-----------------|-----------------------|----------------|---------------------------------------|-------------------------------|----------------|---|-------------------------------------|
| 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.

Asset Allocation as on 30th Dec, 2022



Credit Profile of Debt as on 30th Dec, 2022



UTI CORPORATE BOND FUND

JANUARY 2023

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 generate optimal returns by investing predominantly in AA+ and above rated corporate bonds.

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

Date of inception/allotment

8th August, 2018

Fund 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 : ₹ 3159.25 Crore
Closing AUM : ₹ 3149.64 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.5808
Low Growth Option : ₹ 13.5286

Total Expense Ratio

Regular : 0.57
Direct : 0.23

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 30th 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 as on 30th December, 2022

| 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 Digital 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 30th 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 30th 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 |

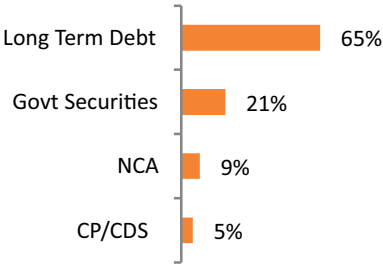
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**

UTI CORPORATE BOND FUND

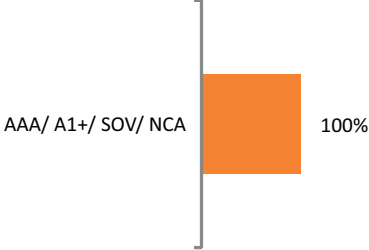
JANUARY 2023

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.

Asset Allocation as on 30th Dec, 2022



Credit Profile of Debt as on 30th Dec, 2022



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.

JANUARY 2023

Investment Objective

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

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

Date of inception/allotment

19th November, 2012

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 30th December, 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 30th 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 Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 10000

| 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 | 3.88 | 6.84 | 0.44 | 10,388 | 10,684 | 10,044 |
| 3 Years | -3.05 | 8.51 | 3.61 | 9,112 | 12,779 | 11,124 |
| 5 Years | -1.76 | 8.76 | 5.43 | 9,150 | 15,221 | 13,028 |
| Since inception* | 3.57 | 9.26 | 6.30 | 14,262 | 24,505 | 18,558 |

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

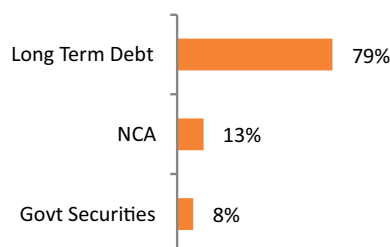
*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. *The Scheme returns are inclusive of the impact of segregation of 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 on 30th December, 2022

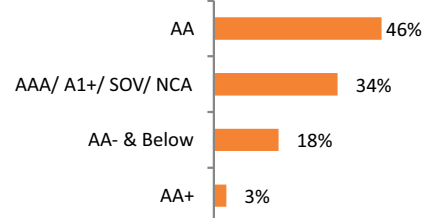
| Period | Investment Amount (₹) | Fund Value (₹) | CRISIL Credit Risk Fund C-II Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Credit Risk Fund C-II Index | Yield (%) CRISIL 10 Year Gilt Index |
|-----------------|-----------------------|----------------|--|-------------------------------|----------------|--|-------------------------------------|
| 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.

Asset Allocation as on 30th Dec, 2022



Credit Profile of Debt as on 30th Dec, 2022



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)

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

| Date | Main Portfolio | Segregated Portfolio |
|---------------------|----------------|----------------------|
| 14/02/2020 | 14.0426 | NA |
| 17/02/2020 | 12.6557 | 1.3979 |
| Reduction in NAV(%) | -9.88% | |

Impact on NAV (Vodafone idea Ltd) is negative on account of segregation of portfolio. Partial amount (Rs. 12.33 lakhs) recovered and accordingly distributed to investors

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 30th December, 2022 Growth : ₹ 0.0

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

| 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

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 portfolio is between 3 years and 4 years. Relatively High interest rate risk and Relatively High Credit Risk.

Investment Objective

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

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

Date of inception/allotment

25th March, 2015

Fund Manager

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

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 30th December, 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

Portfolio as on 30th December, 2022

| 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 30th 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 |

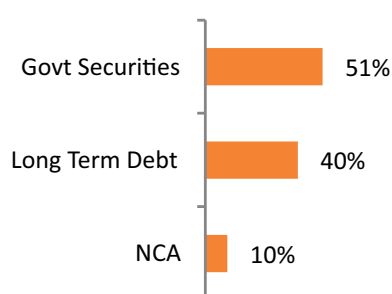
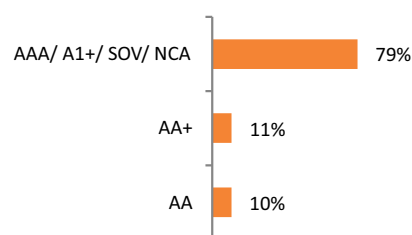
Different plans have a different expense structure. The performance details provided herein are of regular plan.

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 Ltd, 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 30th 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.**

Asset Allocation as on 30th Dec, 2022**Credit Profile of Debt as on 30th Dec, 2022**

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 portfolio is between 3 years and 4 years. Relatively High interest rate risk and Relatively High Credit Risk.

Zee Learn Ltd. NAV per unit (Regular Plan - Growth Option)

| Date | Main Portfolio | Segregated Portfolio |
|---------------------|----------------|----------------------|
| 06/07/2020 | 14.0932 | NA |
| 06/07/2020 | 13.6592 | 0.2211 |
| Reduction in NAV(%) | -3.08% | |

Impact on NAV is negative on account of segregation of portfolio. (Zee Learn Ltd.) Full amount (Rs. 3.4 Crores) recovered and accordingly distributed to investors.

Yes Bank Segregated (06032020) NAV per unit (Regular Plan - Growth Option)

| Date | Main Portfolio | Segregated Portfolio |
|---------------------|----------------|----------------------|
| 05/03/2020 | 13.9926 | NA |
| 06/03/2020 | 13.6660 | 0 |
| Reduction in NAV(%) | -2.33% | |

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

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% | |

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: | ₹ 0.66 Crore |
| Segregated NAV per unit as on 30 th December, 2022 Growth : | ₹ 0.0 |

UTI Medium Term 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 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

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

JANUARY 2023

Investment Objective

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

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

Date of inception/allotment

16th June, 2010

Fund Manager

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

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

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 30th December, 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

Portfolio as on 30th 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 30th 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.

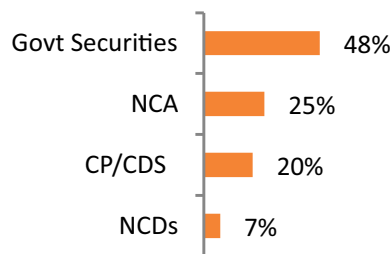
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 30th December, 2022

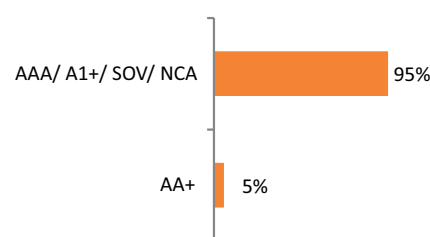
| Period | Investment Amount (₹) | Fund Value (₹) | CRISIL Dynamic Bond Fund A-III Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Dynamic Bond Fund A-III Index | Yield (%) CRISIL 10 Year Gilt Index |
|-----------------|-----------------------|----------------|--|-------------------------------|----------------|--|-------------------------------------|
| 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.**

Asset Allocation as on 30th Dec, 2022



Credit Profile of Debt as on 30th Dec, 2022



Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore

Segregated NAV per unit as on 30th December, 2022 Growth : ₹ 0.0

UTI Dynamic Bond 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 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.

JANUARY 2023**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

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th December, 2022

Regular Growth Option : ₹ 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 30th December, 2022

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

Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 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.

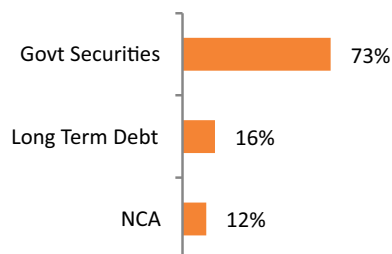
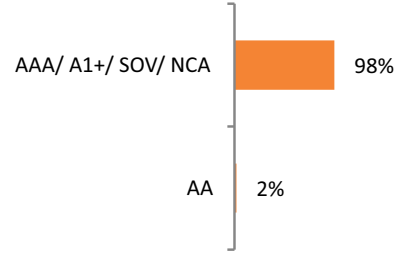
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Amandeep S. Chopra.

*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 on 30th December, 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.**

Asset Allocation as on 30th Dec, 2022**Credit Profile of Debt as on 30th Dec, 2022****Segregated AUM & NAV**

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore

Segregated NAV per unit as on 30th December, 2022 Growth : ₹ 0.0

UTI Bond 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 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.

JANUARY 2023

Investment Objective

The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

Date of inception/allotment

21st January, 2002

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 511.63 Crore
Closing AUM : ₹ 512.22 Crore

High/Low NAV in the month

High Growth Option : ₹ 51.9964
Low Growth Option : ₹ 51.8222

Total Expense Ratio

Regular : 0.94
Direct : 0.67

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 30th December, 2022

Regular Growth Option : ₹ 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 30th 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 30th December, 2022 Growth of ₹ 10000

| Period | NAV Growth (%) | CRISIL Dynamic Gilt Index (%) | CRISIL 10 Year Gilt Index (%) | NAV Growth (₹) | CRISIL Dynamic Gilt Index (₹) | CRISIL 10 Year Gilt Index (₹) |
|------------------|----------------|-------------------------------|-------------------------------|----------------|-------------------------------|-------------------------------|
| 1 Year | 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.

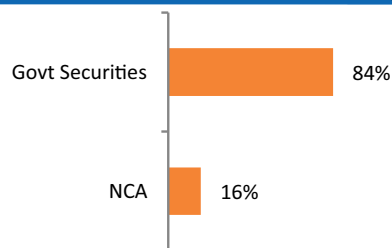
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.

SIP Returns as on 30th December, 2022

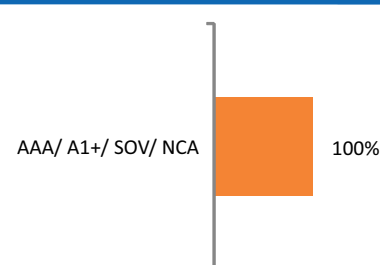
| Period | Investment Amount (₹) | Fund Value (₹) | CRISIL Dynamic Gilt Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Dynamic Gilt Index | Yield (%) CRISIL 10 Year Gilt Index |
|-----------------|-----------------------|----------------|-------------------------------|-------------------------------|----------------|-------------------------------------|-------------------------------------|
| 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.

Asset Allocation as on 30th Dec, 2022



Credit Profile of Debt as on 30th Dec, 2022



Investment Objective



The investment objective of the scheme is to generate optimal returns with high liquidity by investing in a portfolio of government securities such that weighted average portfolio maturity is around 10 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



03rd August, 2022

Fund Manager



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



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.

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 30th December, 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

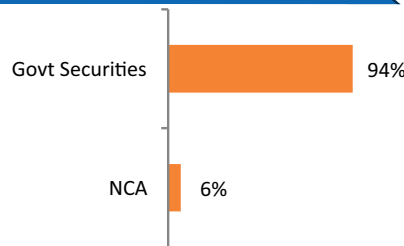
For Product Label, Refer Page no. 94-98.

Portfolio as on 30th December, 2022

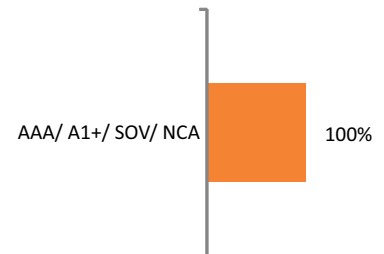


| Portfolio | % to NAV | Rating |
|-----------------------------|---------------|--------|
| Govt Securities | | |
| 7.26% GSEC 22/08/2032 | 75.57 | SOV |
| 6.54% GSEC MAT - 17/01/2032 | 5.45 | SOV |
| 7.54% G-sec 23/05/2036 | 5.11 | SOV |
| 7.41% GS MAT - 19/12/2036 | 5.06 | SOV |
| 7.38% GSEC 20/06/2027 | 2.55 | SOV |
| Net Current assets | 6.28 | |
| Total | 100.00 | |

Asset Allocation as on 30th Dec, 2022



Credit Profile of Debt as on 30th Dec, 2022



DIVIDEND/BONUS HISTORY

UTI Mastershare Unit Scheme - IDCW Declared

| 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 |

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.

*Not Available

NAV at the time of Div. Declaration

\$ IDCW % is in regular plan

Cumulative Gross Total
IDCW of 724% Since
1987 till 2022

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND) - IDCW Declared

| 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 |

*Not Available

UTI Core Equity Fund (Formerly known as UTI Top 100 Fund) IDCW Declared

| 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 |

UTI MNC Fund - IDCW Declared

| 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 Infrastructure Fund - 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% | 1.5 | 19.6 | 10 | 31-07-2009 | 06-08-2009 |
| 2016 | 9.00% | 0.9 | 20.32 | 10 | 09-03-2016 | 16-03-2016 |
| 2017 | 10.00% | 1 | 26.0469 | 10 | 20-03-2017 | 27-03-2017 |

UTI Dividend Yield Fund - IDCW Declared

| 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 |

UTI Value Opportunities Fund (Formerly known as UTI Opportunities) - IDCW Declared

| 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)

DIVIDEND/BONUS HISTORY

| UTI Banking and Financial Fund (Formerly known as UTI Banking Sector Fund) IDCW Declared | | | | | | |
|--|------|--------------|-----------------|-----------------------|------------|-------------|
| 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 | | | | | | |
|---|-------|--------------|-----------------|-----------------------|------------|-------------|
| Year | IDCW | Rs. Per unit | NAV (Cum Div ₹) | Face Value (per unit) | NAV Date | Record Date |
| 2004 | 40% | 4.00 | N-A* | 10.00 | 14-01-2004 | 20-01-2004 |
| 2004 | 20% | 2.00 | N-A* | 10.00 | 29-10-2004 | 04-11-2004 |
| 2005 | 40% | 4.00 | N-A* | 10.00 | 09-09-2005 | 15-09-2005 |
| 2006 | 60% | 6.00 | 22.93 | 10.00 | 23-02-2006 | 02-03-2006 |
| 2007 | 20% | 2.00 | 19.56 | 10.00 | 16-01-2007 | 23-01-2007 |
| 2008 | 35% | 3.50 | 22.8 | 10.00 | 04-02-2008 | 11-02-2008 |
| 2009 | 15% | 1.50 | 17.07 | 10.00 | 29-12-2009 | 05-01-2010 |
| 2011 | 10% | 1.00 | 16.37 | 10.00 | 14-02-2011 | 21-02-2011 |
| 2013 | 20% | 2.00 | 17.5786 | 10.00 | 11-12-2013 | 18-12-2013 |
| 2015 | 22% | 2.20 | 22.5504 | 10.00 | 12-01-2015 | 19-01-2015 |
| 2016 | 25% | 2.50 | 19.0170 | 10.00 | 18-01-2016 | 25-01-2016 |
| 2017 | 13.5% | 1.35 | 19.1411 | 10.00 | 10-01-2017 | 17-01-2017 |
| 2018 | 27% | 2.70 | 22.5279 | 10.00 | 14-02-2018 | 21-02-2018 |
| 2019 | 15% | 1.50 | 18.8737 | 10.00 | 22-01-2019 | 29-01-2019 |
| 2022 | 25% | 2.50 | 29.8284 | 10.00 | 15-02-2022 | 22-02-2022 |

| UTI Arbitrage Fund (Formerly known as UTI Spread Fund) IDCW Declared - Last 10 Months IDCWs (Recent IDCWs) | | | | | | |
|--|-------|--------------|-----------------|-----------------------|------------|-------------|
| 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 |

| UTI Retirement Benefit Pension Fund - Bonus Declared | | | | | | |
|--|------|--------------|-----------------|-----------------------|------------|-------------|
| 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 |

| UTI Regular Saving Fund (Formerly known as UTI MIS Advantage Plan) - IDCW - Regular Plan declared - Last 10 Months IDCW (Recent IDCWs) | | | | | | |
|--|-------|--------------|-----------------|-----------------------|----------|-------------|
| 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 |

@ NAV of Monthly IDCW Option - Regular Plan

The scheme IDCW details under regular plan.

| UTI Short Term Income Fund - IDCW Declared - Last 10 Quarterly IDCW | | | | | | |
|---|-------|--------------|-----------------|-----------------------|------------|-------------|
| 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 | | | | | | |
|--|-------|--------------|-----------------|-----------------------|------------|-------------|
| 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 Regular Plan | | | | | | |
|--|--------|--------------|-----------------|-----------------------|------------|-------------|
| 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% | 0.030 | 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% | 0.060 | 14.1032 | 10.00 | 18-09-2014 | 25-09-2014 |
| 2015 | 0.60% | 0.060 | 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

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)

DIVIDEND/BONUS HISTORY

UTI Overnight Fund (Formerly known as UTI UTI G-SEC STP) - IDCW Declaration

| 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 |

UTI Dynamic Bond Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)

| 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 |

UTI Treasury Advantage Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)

| 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 |

UTI Unit Linked Insurance Plan - Bonus declared

| 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 |

UTI Banking & PSU Debt Fund - IDCW Declared

| 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 |

UTI Children's Career Fund - Saving Plan (Formerly known as UTI CCP Advantage Fund) - Bonus Declared

| 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 | | 13.0344 | 10.00 | 26-03-2009 | 02-04-2009 |
| 2010 | 1:10 | | 15.7857 | 10.00 | 31-03-2010 | 07-04-2010 |
| 2011 | 1:10 | | 15.7041 | 10.00 | 25-04-2011 | 02-05-2011 |
| 2012 | 1:10 | | 14.6295 | 10.00 | 13-06-2012 | 20-06-2012 |
| 2013 | 1:10 | | 15.0686 | 10.00 | 23-05-2013 | 30-05-2013 |
| 2014 | 1:10 | | 16.9392 | 10.00 | 25-08-2014 | 01-09-2014 |

UTI Mid Cap Fund - IDCW Declared

| 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 |

UTI Transportation & Logistics Fund - IDCW Declared

| 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 |

UTI Corporate Bond Fund

| 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 |

UTI Credit Risk Fund (Formerly known as UTI Income Opportunities Fund) - IDCW Declared

| 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)

DIVIDEND/BONUS HISTORY

UTI Ultra Short Term Fund (Formerly known as UTI Floating Rate Fund STP) - IDCW Declared

| 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 |

UTI Multi Asset Fund (Formerly known as UTI Wealth Builder Fund) - IDCW Declared

| 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 |

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

| 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 |

UTI Medium Term Fund

| 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 |

UTI Long Term Advantage Fund Series - II

| 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 |

UTI Floater Fund

| 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
- Daily Reinvestment of IDCW option
- Weekly Payout of IDCW option
- Weekly Reinvestment of IDCW option
- Fortnightly Payout of IDCW option
- Fortnightly Reinvestment of IDCW option
- Monthly Payout of IDCW option
- Monthly Reinvestment of IDCW option
- Quarterly Payout of IDCW option
- Quarterly Reinvestment of IDCW option
- Half Yearly Payout of IDCW option
- Half Yearly Reinvestment of IDCW option
- Annual Payout of IDCW option
- Annual Reinvestment of IDCW option
- Flexi Payout of IDCW option
- 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
- Daily Reinvestment of IDCW option
- Weekly Payout of IDCW option
- Weekly Reinvestment of IDCW option
- Fortnightly Payout of IDCW option
- Fortnightly Reinvestment of IDCW option
- Monthly Payout of IDCW option
- Monthly Reinvestment of IDCW option
- Quarterly Payout of IDCW option
- Quarterly Reinvestment of IDCW option
- Half Yearly Payout of IDCW option
- Half Yearly Reinvestment of IDCW option
- Annual Payout of IDCW option
- Annual Reinvestment of IDCW option
- Flexi Payout of IDCW option
- 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.

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)

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

| Merged Schemes | Merged Into | Month & Year |
|--|---|--------------|
| MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97 | UTI MEPUS | March 03 |
| UTI Growing Corpus Growing Income Plan (GCGIP) | UTI Unit Scheme 95 | May 04 |
| UTI Grihalakshmi Unit Plan (GUP) | UTI Smart Woman Savings Plan (Name Change) | Nov 04 |
| UTI Grandmaster Unit Scheme, UTI Primary Equity Fund, | UTI Value Opportunities Fund | |
| UTI Unit Scheme 92, UTI Master Equity Plan 98, | (New Scheme) | July 05 |
| UTI Master Equity Plan 99 | | |
| UTI PSU Fund, UTI Large Cap Fund | UTI Index Select Fund | April 07 |
| UTI GSF- Brand Value Fund | UTI-MNC Fund | April 07 |
| UTI Growth & Value Fund, UTI Dynamic Equity Fund, | UTI Mid Cap Fund | April 07 |
| UTI India Advantage Fund | | |
| UTI Petro Fund (Sector Fund) | UTI Energy Fund (Thematic Fund, Name Change) | Oct 07 |
| UTI Auto Sector Fund (Sector Fund) | UTI Trans. & Logistics Fund (Thematic Fund, Name Change) | April 08 |
| UTI Software Fund | UTI Service Industries Fund | Sept 08 |
| UTI Index Select Fund, UTI Master Growth Fund | UTI Core Equity Fund | May 09 |
| UTI Infrastructure Advantage Fund Series 1 | UTI Infrastructure Fund | Feb 11 |
| UTI Variable Income Scheme - Index Linked Plan | UTI Hybrid Equity Fund | Mar 11 |
| UTI Wealth Builder Fund (Close Ended) | UTI Value Opportunities Fund | Oct 11 |
| UTI Master Index Fund, Sunder | UTI Nifty 50 Index Fund | March 12 |
| UTI G-Sec Fund - Investment Plan | UTI Gilt Advantage Fund-LTP | Aug 12 |
| UTI Master Value Fund | UTI Mid Cap Fund | Mar 14 |
| UTI Masterplus Unit Scheme | UTI Bluechip Flexicap Fund | July 14 |
| UTI Contra Fund & UTI Services Industries Fund | UTI Multi Cap Fund (New scheme) | August 14 |
| UTI Energy Fund | UTI Infrastructure Fund | March 16 |
| UTI Monthly Income Scheme, UTI Smart Woman Savings Plan, UTI Unit Scheme for Charitable & Religious Trusts & Registered Societies | UTI Regular Savings Fund | May 18 |
| UTI Multi Cap Fund | UTI Value Opportunities Fund | May 18 |
| UTI Bluechip Flexicap Fund | UTI Flexi Cap Fund | May 18 |
| UTI Long Term Advantage Fund - Series III, IV, V, VI and VII | UTI Long Term Equity Fund (Tax Saving) | Aug 21 |
| UTI FIIF - Mthly Interval Plan - I & UTI FIIF Qtlly Interval Plan - III | UTI FIIF Series II - Qtlly Interval Plan - VI | Apr 22 |
| UTI FIIF - Series II - Qtlly Interval Plan - IV & VII, UTI FIIF - Half Yrly Plan - I & II | UTI FIIF - Qtlly Interval Plan I | Apr 22 |
| UTI FIIF - Mthly Plan II, UTI FIIF - Annual Interval Plan II & IV | UTI FIIF - Annual Interval Plan III | Apr 22 |
| UTI 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), UTI 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 |

| 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)

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

UTI Mastershare Unit Scheme

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

UTI Core Equity Fund

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

UTI Mid Cap Fund

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

UTI Dividend Yield Fund

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

UTI Value Opportunities Fund

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

UTI India Consumer Fund

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

UTI Infrastructure Fund

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

UTI MNC Fund

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

UTI Healthcare Fund

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

UTI Transportation & Logistics Fund

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

UTI Banking and Financial Services Fund

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

UTI Nifty 50 Index Fund

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

UTI Overnight Fund

| Securities/ Instruments | Indicative Allocation (% of total assets) | Risk Profile |
|---|--|-----------------|
| Overnight securities (including 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 | |
| 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 | |
| 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 | |
| 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 | |
| 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 4 years

| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
|---|--|-----|-----------------|
| | Min | Max | |
| Debt Instruments (including securitised debt)* | 50 | 100 | Low to Medium |
| Money market Instruments (including 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 | |
| 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 |

Asset allocation in light of anticipated adverse situation :
The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years

| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
|---|--|-----|-----------------|
| | Min | Max | |
| Debt Instruments (including securitised debt)* | 50 | 100 | Low to Medium |
| Money Market Instruments (including 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 | |
| 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 | Indicative Allocation (% of total 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 | Indicative Allocation (% of total assets) | | Risk Profile |
|--|--|-----|--------------|
| | Min | Max | |
| Securities issued by the Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government | 80 | 100 | Sovereign |
| Triparty 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 | |
| Debt and Money Market instruments (including securitized debt)* | 75% | 90% | Low to Medium |
| Equity & equity related instruments | 10% | 25% | Medium to High |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

UTI Hybrid Equity Fund

| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
|---|--|-----|----------------|
| | Min | Max | |
| Equity & equity related instruments | 65% | 80% | Medium to High |
| Debt and Money Market instruments (including securitised debt)* | 20% | 35% | Low to Medium |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

UTI Multi Asset Fund

| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
|---|--|-----|----------------|
| | Min | Max | |
| Equity & equity related instruments | 65% | 80% | Medium to High |
| Debt and Money Market instruments (including securitised debt)* | 10% | 25% | Low to Medium |
| Gold ETFs | 10% | 25% | High |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

UTI Focused Equity Fund

| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
|---|--|------|----------------|
| | Min | Max | |
| 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*

(1) Under normal market circumstances, the investment range would be as follows:

| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
|--|--|-----|----------------|
| | Min | Max | |
| Equity and equity related instruments | 65 | 100 | Medium to High |
| Derivatives including Index Futures, Stock Futures, Index Options and Stock Options* | 65 | 100 | Medium to High |
| Money Market, Debt instruments, Securitised debt# and call money. | 0 | 35 | Low to Medium |

(2) The asset allocation under defensive circumstances would be as follows:

| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
|--|--|-----|----------------|
| | Min | Max | |
| Equity and equity related instruments | 0 | 65 | Medium to High |
| Derivatives including Index Futures, Stock Futures, Index Options and Stock Options* | 0 | 65 | Medium to High |
| Money Market, Debt instruments, Securitised debt# and call money. | 35 | 100 | Low to Medium |

UTI Retirement Benefit Pension Fund*

| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
|---|--|------|----------------|
| | Min | Max | |
| Debt and Money Market instruments (including securitised debt)* | 60% | 100% | Low to Medium |
| Equity & Equity related instruments | 0% | 40% | Medium to High |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

UTI Children's Career Fund - Savings Plan*

| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
|---|--|------|----------------|
| | Min | Max | |
| Debt and Money Market instruments (including securitised debt)* | 60% | 100% | Low to Medium |
| Equity & equity related instruments | 0% | 40% | Medium to High |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

UTI Children's Career Fund - Investment Plan*

| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
|---|--|------|----------------|
| | Min | Max | |
| Equity & equity related instruments | 70% | 100% | Medium to High |
| Debt and Money Market instruments (including securitised debt)* | 0% | 30% | Low to Medium |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

UTI Corporate Bond Fund

| Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
|---|--|------|----------------|
| | Min | Max | |
| Corporate Debt rated AA+ and above (including securitized debt*) | 80% | 100% | Low to Medium |
| Corporate debt (other than stated above) and Money Market Instruments | 0% | 20% | Low to Medium |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

*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 Allocation (% of total assets) | | Risk Profile |
|---|--|------------------------|----------------|
| | Minimum Allocation (%) | Maximum Allocation (%) | |
| 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

| Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
|---|--|------------------------|----------------|
| | Minimum Allocation (%) | Maximum Allocation (%) | |
| Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of small 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 |

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

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

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

UTI 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 Liquid 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 Securities or treasury bill and units of Liquid Mutual Fund | 5% | 0% | 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.

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 securitized 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 |

Minimum Investment Amount



Haq, ek behtar zindagi ka.

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/-

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.

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

UTI Credit Risk Fund

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

UTI Regular Savings Fund

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

UTI Mastershare Unit Scheme

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

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

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

UTI Value Opportunities Fund

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

UTI Liquid Cash Plan

| Entry Load | Investor exit upon subscription / switch-in | Load as a % of redemption proceeds |
|------------|---|------------------------------------|
| Nil | Day 1 | 0.0070% |
| | Day 2 | 0.0065% |
| | Day 3 | 0.0060% |
| | Day 4 | 0.0055% |
| | Day 5 | 0.0050% |
| | Day 6 | 0.0045% |
| | Day 7 onwards | Nil |

UTI Multi Asset Fund

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

FUND MANAGER SUMMARY





















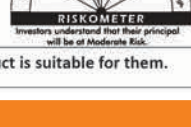





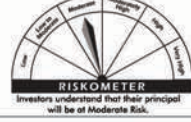

















Haq, ek behtar zindagi ka.

For performance details of other Schemes managed by the Fund Manager Summary
















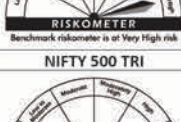




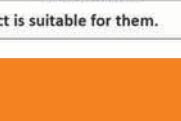
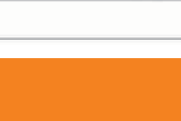
| Sr. No | Name of the Fund Manager and Overall Experiences in number of year | Funds Managed | Performance data refer page no. |
|--------|--|--|---|
| 1 | Mr. Ajay Tyagi, 18 | UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND) UTI Unit Linked Insurance Plan (Equity Portion) | 21 48 |
| 2 | Mr. Amandeep 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 Duration (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 ETF* UTI Nifty 50 Index Fund* UTI Nifty Bank ETF* UTI Nifty Mid cap 150 Quality 50 Index Fund* UTI Nifty Next 50 ETF* 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 ETF* UTI S&P BSE Sensex Index Fund* UTI S&P BSE Sensex Next 50 ETF* UTI Gold 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 Gilt 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 |






















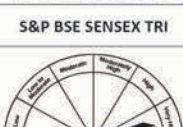
*Assistant Fund Manager is Mr. Ayush Jain

| Scheme name | This product is suitable for investors who are seeking* | Riskometer | Benchmark Riskometer |
|--|---|--|--|
| UTI ARBITRAGE FUND Refer Page no 45 | <ul style="list-style-type: none"> Capital appreciation over medium to long term Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments | UTI ARBITRAGE FUND  Investors understand that their principal will be at Low Risk. | NIFTY 50 ARBITRAGE INDEX  Benchmark riskometer is at Low Risk. |
| UTI OVERNIGHT FUND Refer Page no 59 | <ul style="list-style-type: none"> Reasonable income over one day with capital preservation. Investment in overnight securities. | UTI OVERNIGHT FUND  Investors understand that their principal will be at Low Risk. | CRISIL OVERNIGHT FUND AI INDEX  Benchmark riskometer is at Low Risk. |
| UTI FLOATER FUND Refer Page no 68 | <ul style="list-style-type: none"> To generate reasonable returns. To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). | UTI FLOATER FUND  Investors understand that their principal will be at Low to Moderate Risk. | CRISIL LOW DURATION DEBT INDEX  Benchmark riskometer is at Moderate Risk. |
| UTI TREASURY ADVANTAGE FUND Refer Page no 66 | <ul style="list-style-type: none"> Reasonable income consistent with high liquidity over short term. Investment in Debt & Money Market Instruments. | UTI TREASURY ADVANTAGE FUND  Investors understand that their principal will be at Low to Moderate Risk. | CRISIL LOW DURATION FUND AI INDEX  Benchmark riskometer is at Low to Moderate Risk. |
| UTI DYNAMIC BOND FUND Refer Page no 78 | <ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & Money Market Instruments | UTI DYNAMIC BOND FUND  Investors understand that their principal will be at Low to Moderate Risk. | CRISIL DYNAMIC BOND FUND AIII INDEX  Benchmark riskometer is at Moderate Risk. |
| UTI SHORT TERM INCOME FUND Refer Page no 69 | <ul style="list-style-type: none"> Reasonable Income with low risk and high level of liquidity over short-term. Investment in Debt & Money Market instruments. | UTI SHORT TERM INCOME FUND  Investors understand that their principal will be at Low to Moderate Risk. | CRISIL SHORT DURATION FUND AII INDEX  Benchmark riskometer is at Low to Moderate Risk. |
| UTI CORPORATE BOND FUND Refer Page no 72 | <ul style="list-style-type: none"> Optimal returns over the medium to long term. To invest predominantly in AA+ and above rated corporate debt. | UTI CORPORATE BOND FUND  Investors understand that their principal will be at Moderate Risk. | CRISIL CORPORATE BOND FUND BII INDEX  Benchmark riskometer is at Moderate Risk. |
| UTI LIQUID CASH PLAN Refer Page no 60 | <ul style="list-style-type: none"> Steady and reasonable Income over short-term with capital preservation. Investment in money market securities & high quality debt. | UTI LIQUID CASH PLAN  Investors understand that their principal will be at Moderate Risk. | CRISIL LIQUID FUND AI INDEX  Benchmark riskometer is at Low to Moderate Risk. |
| UTI GILT FUND Refer Page no 80 | <ul style="list-style-type: none"> Credit risk free return over the medium to long term Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government. | UTI GILT FUND  Investors understand that their principal will be at Moderate Risk. | CRISIL DYNAMIC GILT INDEX  Benchmark riskometer is at Moderate Risk. |
| UTI MONEY MARKET FUND Refer Page no 62 | <ul style="list-style-type: none"> Reasonable Income with high level of liquidity over short-term. Investment in money market securities. | UTI MONEY MARKET FUND  Investors understand that their principal will be at Moderate Risk. | CRISIL MONEY MARKET FUND AI INDEX  Benchmark riskometer is at Low to Moderate Risk. |
| UTI ULTRA SHORT TERM FUND Refer Page no 64 | <ul style="list-style-type: none"> Reasonable Income with low volatility over short term. Investment in debt & money market instruments. | UTI ULTRA SHORT TERM FUND  Investors understand that their principal will be at Moderate Risk. | CRISIL ULTRA SHORT DURATION FUND BI INDEX  Benchmark riskometer is at Moderate Risk. |
| *Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | | | |

| Scheme name | This product is suitable for investors who are seeking* | Riskometer | Benchmark Riskometer |
|---|---|--|---|
| UTI BANKING AND PSU DEBT FUND Refer Page no 71 | <ul style="list-style-type: none"> Reasonable income, with low risk and high level of liquidity over short to medium term. Investment predominantly in Debt & Money Market Securities issued by Bank, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. | UTI BANKING AND PSU DEBT FUND  <p>RISKOMETER Investors understand that their principal will be at Moderate Risk.</p> | CRISIL BANKING AND PSU DEBT INDEX  <p>RISKOMETER Benchmark riskometer is at Moderate Risk.</p> |
| UTI MEDIUM TERM FUND Refer Page no 76 | <ul style="list-style-type: none"> Reasonable income over the medium to long term. Investment in Debt and Money Market instruments. | UTI MEDIUM TERM FUND  <p>RISKOMETER Investors understand that their principal will be at Moderate Risk.</p> | CRISIL MEDIUM DURATION FUND BIII INDEX  <p>RISKOMETER Benchmark riskometer is at Moderate Risk.</p> |
| UTI BOND FUND Refer Page no 79 | <ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & money market instruments | UTI BOND FUND  <p>RISKOMETER Investors understand that their principal will be at Moderate Risk.</p> | CRISIL MEDIUM TO LONG DURATION FUND AIII INDEX  <p>RISKOMETER Benchmark riskometer is at Moderate Risk.</p> |
| UTI GILT FUND WITH 10 YEAR CONSTANT DURATION Refer Page no 81 | <ul style="list-style-type: none"> Reasonable income over long term Investment in government securities having a constant maturity of 10 years | UTI GILT FUND WITH 10 YEAR CONSTANT DURATION  <p>RISKOMETER Investors understand that their principal will be at Moderate Risk.</p> | CRISIL 10 YEAR GILT INDEX  <p>RISKOMETER Benchmark riskometer is at Moderate Risk.</p> |
| UTI EQUITY SAVINGS FUND Refer Page no 50 | <ul style="list-style-type: none"> Long-term capital appreciation and income Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt and money market opportunities. | UTI EQUITY SAVINGS FUND  <p>RISKOMETER Investors understand that their principal will be at Moderately High Risk.</p> | CRISIL EQUITY SAVINGS INDEX  <p>RISKOMETER Benchmark riskometer is at High Risk.</p> |
| UTI CREDIT RISK FUND Refer Page no 74 | <ul style="list-style-type: none"> Reasonable income and capital appreciation over medium to long term Investment in Debt and Money Market instruments | UTI CREDIT RISK FUND  <p>RISKOMETER Investors understand that their principal will be at Moderately High Risk.</p> | CRISIL CREDIT RISK FUND CII INDEX  <p>RISKOMETER Benchmark riskometer is at High Risk.</p> |
| UTI REGULAR SAVINGS FUND Refer Page no 46 | <ul style="list-style-type: none"> Long-term capital appreciation and regular income over medium-term Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities) | UTI REGULAR SAVINGS FUND  <p>RISKOMETER Investors understand that their principal will be at Moderately High Risk.</p> | NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX  <p>RISKOMETER Benchmark riskometer is at Moderately High Risk.</p> |
| UTI UNIT LINKED INSURANCE PLAN Refer Page no 48 | <ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments | UTI UNIT LINKED INSURANCE PLAN  <p>RISKOMETER Investors understand that their principal will be at High Risk.</p> | NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX  <p>RISKOMETER Benchmark riskometer is at High Risk.</p> |
| UTI RETIREMENT BENEFIT PENSION FUND Refer Page no 54 | <ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt/ Money market Instruments | UTI RETIREMENT BENEFIT PENSION FUND  <p>RISKOMETER Investors understand that their principal will be at High Risk.</p> | CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX  <p>RISKOMETER Benchmark riskometer is at High Risk.</p> |
| UTI CHILDREN'S CAREER FUND - SAVINGS PLAN Refer Page no 52 | <ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments | UTI CHILDREN'S CAREER FUND - SAVINGS PLAN  <p>RISKOMETER Investors understand that their principal will be at High Risk.</p> | CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX  <p>RISKOMETER Benchmark riskometer is at High Risk.</p> |

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

| Scheme name | This product is suitable for investors who are seeking* | Riskometer | Benchmark Riskometer |
|--|---|---|--|
| UTI MULTI ASSET FUND Refer Page no 43 | <ul style="list-style-type: none"> Long-term capital appreciation Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class | UTI MULTI ASSET FUND  | 65% S&P BSE 200 TRI, 25% CRISIL COMPOSITE BOND FUND INDEX & 10% Price of Gold  |
| UTI HYBRID EQUITY FUND Refer Page no 41 | <ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities) | UTI HYBRID EQUITY FUND  | CRISIL HYBRID 35+65 AGGRESSIVE INDEX  |
| UTI NIFTY 50 INDEX FUND Refer Page no 34 | <ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty 50 index | UTI NIFTY 50 INDEX FUND  | NIFTY 50 TRI  |
| UTI NIFTY NEXT 50 INDEX FUND Refer Page no 35 | <ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty Next 50 index | UTI NIFTY NEXT 50 INDEX FUND  | NIFTY NEXT 50 TRI  |
| UTI BANKING AND FINANCIAL SERVICES FUND Refer Page no 30 | <ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities. | UTI BANKING AND FINANCIAL SERVICES FUND  | NIFTY FINANCIAL SERVICES TRI  |
| UTI MASTERSHARE UNIT SCHEME Refer Page no 19 | <ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity instruments of large cap companies. | UTI MASTERSHARE UNIT SCHEME  | S&P BSE 100 TRI  |
| UTI HEALTHCARE FUND Refer Page no 31 | <ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities in the Healthcare Services Sector. | UTI HEALTHCARE FUND  | S&P BSE HEALTHCARE TRI  |
| UTI TRANSPORTATION AND LOGISTICS FUND Refer Page no 32 | <ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector. | UTI TRANSPORTATION & LOGISTICS FUND  | NIFTY TRANSPORTATION & LOGISTICS TRI  |
| UTI FLEXI CAP FUND Refer Page no 21 | <ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum. | UTI FLEXI CAP FUND  | NIFTY 500 TRI  |
| UTI VALUE OPPORTUNITIES FUND Refer Page no 22 | <ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments following a value investment strategy across the market capitalization spectrum. | UTI VALUE OPPORTUNITIES FUND  | NIFTY 500 TRI  |
| UTI INDIA CONSUMER FUND Refer Page no 28 | <ul style="list-style-type: none"> Long term capital growth Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption | UTI INDIA CONSUMER FUND  | NIFTY INDIA CONSUMPTION TRI  |
| *Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | | | |

| Scheme name | This product is suitable for investors who are seeking* | Riskometer | Benchmark Riskometer |
|---|--|--|---|
| UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN Refer Page no 56 | <ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (above 70%) and debt instruments. | UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN  | NIFTY 500 TRI  |
| UTI LONG TERM EQUITY FUND (TAX SAVING) Refer Page no 33 | <ul style="list-style-type: none"> Long term capital growth. Investment in equity instruments of companies that are believed to have growth potential. | UTI LONG TERM EQUITY FUND  | NIFTY 500 TRI  |
| UTI DIVIDEND YIELD FUND Refer Page no 26 | <ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in Dividend Yielding equity and equity related securities | UTI DIVIDEND YIELD FUND  | NIFTY 500 TRI  |
| UTI CORE EQUITY FUND Refer Page no 20 | <ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of both large cap and mid cap companies | UTI CORE EQUITY FUND  | NIFTY LARGEMid cap 250 TRI  |
| UTI INFRASTRUCTURE FUND Refer Page no 29 | <ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector. | UTI INFRASTRUCTURE FUND  | NIFTY INFRASTRUCTURE TRI  |
| UTI MNC FUND Refer Page no 27 | <ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of Multi-National companies | UTI MNC FUND  | Nifty MNC TRI  |
| UTI MID CAP FUND Refer Page no 23 | <ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in mid cap companies | UTI MID CAP FUND  | NIFTY Mid cap 150 TRI  |
| UTI SMALL CAP FUND Refer Page no 24 | <ul style="list-style-type: none"> Long term capital appreciation Investment predominantly equity and equity related securities of small cap companies | UTI Small cap FUND  | NIFTY Small cap 250 TRI  |
| UTI NIFTY200 MOMENTUM 30 INDEX FUND Refer Page no 36 | <ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty200 Momentum 30 Index | UTI NIFTY200 MOMENTUM 30 INDEX FUND  | NIFTY 200 MOMENTUM 30 TRI  |
| UTI FOCUSED EQUITY FUND Refer Page no 25 | <ul style="list-style-type: none"> Long term capital Growth Investment in equity & equity related securities across market capitalization in maximum 30 stocks | UTI FOCUSED EQUITY FUND  | NIFTY 500 TRI  |
| UTI S&P BSE SENSEX INDEX FUND Refer Page no 37 | <ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in S&P BSE Sensex Index | UTI S&P BSE SENSEX INDEX FUND  | S&P BSE SENSEX TRI  |

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

| Scheme name | This product is suitable for investors who are seeking* | Riskometer | Benchmark Riskometer |
|---|---|---|---|
| UTI NIFTY Mid cap 150 QUALITY 50 INDEX FUND Refer Page no 38 | <ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty Mid cap 150 Quality 50 Index | UTI NIFTY Mid cap 150 QUALITY 50 INDEX FUND  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p> | NIFTY Mid cap 150 QUALITY 50 TRI  <p>RISKOMETER Benchmark riskometer is at Very High risk</p> |
| UTI S&P BSE LOW VOLATILITY INDEX FUND Refer Page no 39 | <ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in S&P BSE Low Volatility Index | UTI S&P BSE LOW VOLATILITY INDEX FUND  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p> | S&P BSE LOW VOLATILITY TRI  <p>RISKOMETER Benchmark riskometer is at Very High risk</p> |
| <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p> | | | |

| Ser. No. | SCHEMEDESC | PLANDESC | ISIN |
|----------|---|----------------------------|--------------|
| 1 | UTI Treasury Advantage Fund - Institutional Plan | Direct Annual IDCW Plan | INF789F01XF9 |
| 2 | UTI Treasury Advantage Fund - Institutional Plan | Direct Annual IDCW Plan | INF789F01XG7 |
| 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 |
| 7 | UTI Banking & Financial Services Fund | Direct IDCW Plan | INF789F01SL7 |
| 8 | UTI Banking & Financial Services Fund | Direct IDCW Plan | INF789F01SM5 |
| 9 | UTI Bond Fund | Direct Quarterly IDCW Plan | INF789F01SO1 |
| 10 | UTI Bond Fund | Direct Quarterly IDCW Plan | INF789F01SP8 |
| 11 | UTI Bond Fund | Direct Annual IDCW Plan | INF789FA1T80 |
| 12 | UTI Bond Fund | Direct Annual IDCW Plan | INF789FA1T98 |
| 13 | UTI Banking & PSU Debt Fund | Direct Quarterly IDCW Plan | INF789F01G24 |
| 14 | UTI Banking & PSU Debt Fund | Direct Quarterly IDCW Plan | INF789F01T22 |
| 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 | UTI Contra Fund | Direct IDCW Plan | INF789F01SS2 |
| 19 | UTI Credit Risk Fund | Direct Quarterly IDCW Plan | INF789F01YC4 |
| 20 | UTI Credit Risk Fund | Direct Quarterly IDCW Plan | INF789F01YD2 |
| 21 | 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 | UTI Credit Risk Fund | Direct Monthly IDCW Plan | INF789FB1U10 |
| 25 | UTI Liquid Cash Plan- Institutional | Direct Monthly IDCW Plan | INF789F01XR4 |
| 26 | UTI Liquid Cash Plan- Institutional | Direct Monthly IDCW Plan | INF789F01XS2 |
| 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 | Direct Annual IDCW Plan | INF789FA1K71 |
| 31 | UTI Dynamic Bond Fund | Direct Quarterly IDCW Plan | INF789F01XB8 |
| 32 | UTI Dynamic Bond Fund | Direct Quarterly IDCW Plan | INF789F01XC6 |
| 33 | UTI Dynamic Bond Fund | Direct Annual IDCW Plan | INF789FA1S65 |
| 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 | UTI Energy Fund | Direct IDCW Plan | INF789F01SK2 |
| 38 | UTI Energy Fund | Direct IDCW Plan | INF789F01SY0 |
| 39 | UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND) | Direct IDCW Plan | INF789F01TA8 |
| 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 | INF789FA1P84 |
| 43 | UTI ULTRA SHORT TERM FUND | DIRECT MONTHLY IDCW PLAN | INF789FA1P92 |
| 44 | UTI ULTRA SHORT TERM FUND | DIRECT QUARTERLY IDCW PLAN | INF789FA1Q00 |
| 45 | 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 | UTI GILT FUND | Direct IDCW Plan | INF789F01TK7 |
| 50 | UTI HEALTHCARE FUND | Direct IDCW Plan | INF789F01TM3 |
| 51 | UTI HEALTHCARE FUND | Direct IDCW Plan | INF789F01TN1 |
| 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 | UTI-Infrastructure Fund | Direct IDCW Plan | INF789F01TT8 |
| 56 | UTI - LONG TERM ADVANTAGE FUND - SERIES III | DIRECT PLAN - IDCW | INF789FB18N3 |
| 57 | UTI LONG TERM ADVANTAGE FUND - SERIES IV | DIRECT PLAN - IDCW | INF789FC1F07 |
| 58 | UTI LONG TERM ADVANTAGE FUND - SERIES V | DIRECT PLAN - IDCW | INF789FC1H51 |
| 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 | UTI-BLUECHIP FLEXICAP FUND | Direct IDCW Plan | INF789F01TV4 |
| 62 | UTI-BLUECHIP FLEXICAP FUND | Direct IDCW Plan | INF789F01TW2 |
| 63 | UTI India Consumer Fund | Direct IDCW Plan | 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 | UTI-MNC Fund | Direct IDCW Plan | INF789F01UB4 |
| 68 | UTI-MNC Fund | Direct IDCW Plan | INF789F01UC2 |
| 69 | UTI CORE EQUITY FUND | Direct IDCW Plan | INF789F01UE8 |
| 70 | UTI CORE EQUITY FUND | Direct IDCW Plan | INF789F01UF5 |
| 71 | UTI REGULAR SAVINGS FUND | DIRECT MONTHLY IDCW PLAN | INF789F01UK5 |
| 72 | UTI REGULAR SAVINGS FUND | DIRECT MONTHLY IDCW PLAN | INF789F01UL3 |
| 73 | UTI REGULAR SAVINGS FUND | DIRECT PLAN | INF789F01UM1 |
| 74 | UTI-Money Market Fund -Institutional Plan | DIRECT MONTHLY IDCW PLAN | 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 | UTI-Money Market Fund -Institutional Plan | DIRECT ANNUAL IDCW PLAN | INF789FA1N03 |
| 79 | UTI-Money Market Fund -Institutional Plan | DIRECT ANNUAL IDCW PLAN | INF789FA1N11 |
| 80 | UTI-Mastershare Unit Scheme | Direct IDCW 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 | UTI MEDIUM TERM FUND | DIRECT MONTHLY IDCW PLAN | INF789FB1KF3 |
| 85 | UTI MEDIUM TERM FUND | DIRECT MONTHLY IDCW PLAN | INF789FB1KG1 |
| 86 | UTI MEDIUM TERM FUND | DIRECT QUARTERLY IDCW PLAN | INF789FB1KH9 |
| 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 | UTI VALUE OPPORTUNITIES FUND | Direct IDCW Plan | INF789F01UZ3 |
| 91 | UTI VALUE OPPORTUNITIES FUND | Direct IDCW Plan | INF789F01VA4 |
| 92 | UTI-Rajiv Gandhi Equity Saving Scheme | Direct IDCW Plan | INF789F01YS0 |
| 93 | UTI ARBITRAGE FUND | Direct IDCW Plan | INF789FB1RE1 |
| 94 | UTI ARBITRAGE FUND | Direct IDCW Plan | INF789FB1RF8 |
| 95 | UTI-Short Term Income Fund- Institutional Option | DIRECT QUARTERLY IDCW PLAN | INF789FA1R66 |
| 96 | UTI-Short Term Income Fund- Institutional Option | DIRECT QUARTERLY IDCW PLAN | INF789FA1R74 |
| 97 | UTI-Short Term Income Fund- Institutional Option | DIRECT MONTHLY IDCW PLAN | INF789F01XZ7 |
| 98 | UTI-Short Term Income Fund- Institutional Option | DIRECT MONTHLY IDCW PLAN | INF789F01YA8 |
| 99 | UTI-Short Term Income Fund- Institutional Option | DIRECT ANNUAL IDCW PLAN | INF789FA1R33 |
| 100 | UTI-Short Term Income Fund- Institutional Option | DIRECT ANNUAL IDCW PLAN | INF789FA1RA1 |
| 101 | UTI Multi Asset Fund | Direct IDCW Plan | INF789F01VC0 |
| 102 | UTI Multi Asset Fund | Direct IDCW Plan | INF789F01VD8 |
| 103 | UTI CORPORATE BOND FUND | Direct Plan | INF789F1A546 |
| 104 | UTI CORPORATE BOND FUND | Direct Plan | INF789F1A553 |

| | | | |
|-----|-------------------------|-------------|--------------|
| 105 | UTI CORPORATE BOND FUND | Direct Plan | INF789F1A561 |
| 106 | UTI CORPORATE BOND FUND | Direct Plan | INF789F1A579 |
| 107 | UTI CORPORATE BOND FUND | Direct Plan | INF789F1A587 |
| 108 | UTI CORPORATE BOND FUND | Direct Plan | INF789F1A595 |
| 109 | UTI CORPORATE BOND FUND | Direct Plan | INF789F1A603 |
| 110 | UTI CORPORATE BOND FUND | Direct Plan | INF789F1A611 |
| 111 | UTI EQUITY SAVINGS FUND | Direct Plan | INF789F1A751 |
| 112 | UTI EQUITY SAVINGS FUND | Direct Plan | INF789F1A769 |
| 113 | UTI EQUITY SAVINGS FUND | Direct Plan | INF789F1A801 |
| 114 | UTI EQUITY SAVINGS FUND | Direct Plan | INF789F1A819 |
| 115 | UTI EQUITY SAVINGS FUND | Direct Plan | INF789F1A843 |
| 116 | UTI EQUITY SAVINGS FUND | Direct Plan | INF789F1A850 |
| 117 | UTI - FLOATER FUND | DIRECT PLAN | 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 | UTI - FLOATER FUND | DIRECT PLAN | INF789F1ADF0 |

| Ser. No. | SCHEMEDESC | PLANDESC | ISIN |
|----------|---|-----------------------------|--------------|
| 1 | UTI Transportation & Logistics Fund | Regular IDCW Plan | INF789F01281 |
| 2 | UTI Hybrid Equity Fund | Regular IDCW Plan | INF789F01315 |
| 3 | UTI Banking & Financial Services Fund | Regular IDCW Plan | INF789F01356 |
| 4 | UTI Banking & Financial Services Fund | Regular IDCW Plan | INF789F01364 |
| 5 | UTI Bond Fund | Regular Quarterly IDCW Plan | INF789F01380 |
| 6 | UTI Bond Fund | Regular Quarterly IDCW Plan | INF789F01398 |
| 7 | UTI Banking & PSU Debt Fund | Regular Quarterly IDCW Plan | INF789F01223 |
| 8 | UTI Banking & PSU Debt Fund | Regular Quarterly IDCW Plan | INF789F01321 |
| 9 | UTI Contra Fund | Regular IDCW Plan | INF789F01414 |
| 10 | UTI Contra Fund | Regular IDCW Plan | INF789F01422 |
| 11 | UTI Credit Risk Fund | Regular Quarterly IDCW Plan | INF789F01RA2 |
| 12 | UTI Credit Risk Fund | Regular Quarterly IDCW Plan | INF789F01R80 |
| 13 | UTI Dynamic Bond Fund | Regular Quarterly IDCW Plan | INF789F01J00 |
| 14 | UTI Dynamic Bond Fund | Regular Quarterly IDCW Plan | INF789F01JP7 |
| 15 | UTI DIVIDEND YIELD FUND | Regular IDCW Plan | INF789F01448 |
| 16 | UTI DIVIDEND YIELD FUND | Regular IDCW Plan | INF789F01455 |
| 17 | UTI Energy Fund | Regular IDCW Plan | INF789F01471 |
| 18 | UTI Energy Fund | Regular IDCW Plan | INF789F01489 |
| 19 | UTI FLEXI CAP FUND | Regular IDCW Plan | INF189A01053 |
| 20 | UTI FLEXI CAP FUND | Regular IDCW Plan | INF789F01505 |
| 21 | UTI Long Term Equity Fund (Tax Saving) | Regular IDCW Plan | INF789F01521 |
| 22 | UTI ULTRA SHORT TERM FUND | REGULAR - DAILY IDCW PLAN | INF789F01554 |
| 23 | UTI - GSEC-INVESTMENT PLAN | IDCW PLAN | INF789F01612 |
| 24 | UTI - GSEC-INVESTMENT PLAN | IDCW PLAN | INF789F01620 |
| 25 | UTI GIIT FUND | REGULAR IDCW PLAN | INF789F01646 |
| 26 | UTI GIIT FUND | REGULAR IDCW PLAN | INF789F01653 |
| 27 | UTI HEALTHCARE FUND | REGULAR IDCW PLAN | INF789F01679 |
| 28 | UTI HEALTHCARE FUND | REGULAR IDCW PLAN | INF789F01687 |
| 29 | UTI-Services Industries Fund | IDCW PLAN | INF789F01703 |
| 30 | UTI-Services Industries Fund | IDCW PLAN | INF789F01711 |
| 31 | UTI-Infrastructure Fund | IDCW PLAN | INF789F01737 |
| 32 | UTI-Infrastructure Fund | IDCW PLAN | INF789F01745 |
| 33 | UTI - LONG TERM ADVANTAGE FUND - SERIES III | REGULAR PLAN - IDCW | INF789F016N7 |
| 34 | UTI LONG TERM ADVANTAGE FUND - SERIES IV | REGULAR PLAN - IDCW | INF789F01F81 |
| 35 | UTI LONG TERM ADVANTAGE FUND - SERIES V | REGULAR PLAN - IDCW | INF789F01HQ5 |
| 36 | UTI LONG TERM ADVANTAGE FUND - SERIES VI | REGULAR PLAN - IDCW | INF789F01V58 |
| 37 | UTI LONG TERM ADVANTAGE FUND - SERIES VII | REGULAR PLAN - IDCW | INF789F015D8 |
| 38 | UTI-BLUECHIP FLEXICAP FUND | IDCW PLAN | INF789F01760 |
| 39 | UTI-BLUECHIP FLEXICAP FUND | IDCW PLAN | INF789F01778 |
| 40 | UTI India Consumer Fund | IDCW PLAN | INF789F01CF3 |
| 41 | UTI India Consumer Fund | IDCW PLAN | INF789F01CG1 |
| 42 | UTI-Mid Cap Fund | IDCW | INF789F01794 |
| 43 | UTI-Mid Cap Fund | IDCW | INF789F01802 |
| 44 | UTI-MNC Fund | IDCW PLAN | INF789F01828 |
| 45 | UTI-MNC Fund | IDCW PLAN | INF789F01836 |
| 46 | UTI CORE EQUITY FUND | REGULAR IDCW PLAN | INF189A01046 |
| 47 | UTI CORE EQUITY FUND | REGULAR IDCW PLAN | INF789F01851 |
| 48 | UTI-Mastershare Unit Scheme | IDCW PLAN | INF189A01038 |
| 49 | UTI-Mastershare Unit Scheme | IDCW PLAN | INF789F01950 |
| 50 | UTI-Nifty Index Fund | IDCW PLAN | INF789F01JL6 |
| 51 | UTI-Nifty Index Fund | IDCW PLAN | INF789F01JM4 |
| 52 | UTI VALUE OPPORTUNITIES FUND | REGULAR IDCW PLAN | INF789F01AE0 |
| 53 | UTI VALUE OPPORTUNITIES FUND | REGULAR IDCW PLAN | INF789F01AF7 |
| 54 | UTI-Rajiv Gandhi Equity Saving Scheme | RETAIL IDCW PLAN | INF789F01VQ4 |
| 55 | UTI ARBITRAGE FUND | REGULAR IDCW PLAN | INF789F01RH4 |
| 56 | UTI ARBITRAGE FUND | REGULAR IDCW PLAN | INF789F01R12 |
| 57 | UTI Multi Asset Fund | Regular IDCW Plan | INF789F01AN1 |
| 58 | UTI Multi Asset Fund | Regular IDCW Plan | INF789F01AO9 |
| 59 | UTI CORPORATE BOND FUND | Regular Plan | INF789F1A447 |
| 60 | UTI CORPORATE BOND FUND | Regular Plan - | INF789F1A454 |
| 61 | UTI CORPORATE BOND FUND | Regular Plan | INF789F1A462 |
| 62 | UTI CORPORATE BOND FUND | Regular Plan | INF789F1A470 |
| 63 | UTI CORPORATE BOND FUND | Regular Plan | INF789F1A488 |
| 64 | UTI CORPORATE BOND FUND | Regular Plan | INF789F1A496 |
| 65 | UTI CORPORATE BOND FUND | Regular Plan | INF789F1A504 |
| 66 | UTI CORPORATE BOND FUND | Regular Plan | INF789F1A512 |
| 67 | UTI EQUITY SAVINGS FUND | Regular Plan | INF789F1A728 |
| 68 | UTI EQUITY SAVINGS FUND | Regular Plan | INF789F1A736 |
| 69 | UTI EQUITY SAVINGS FUND | Regular Plan | INF789F1A785 |
| 70 | UTI EQUITY SAVINGS FUND | Regular Plan | INF789F1A793 |
| 71 | UTI EQUITY SAVINGS FUND | Regular Plan | INF789F1A827 |
| 72 | UTI EQUITY SAVINGS FUND | Regular Plan | INF789F1A835 |
| 73 | UTI - FLOATER FUND | REGULAR PLAN | INF789F1ACP1 |
| 74 | UTI - FLOATER FUND | REGULAR PLAN | INF789F1ACQ9 |
| 75 | UTI - FLOATER FUND | REGULAR PLAN | INF789F1ACR7 |
| 76 | UTI - FLOATER FUND | REGULAR PLAN | INF789F1ACS5 |
| 77 | UTI - FLOATER FUND | REGULAR PLAN | INF789F1ACT3 |
| 78 | UTI - FLOATER FUND | REGULAR PLAN | INF789F1ACU1 |
| 79 | UTI - FLOATER FUND | REGULAR PLAN | INF789F1ACV9 |
| 80 | UTI - FLOATER FUND | REGULAR PLAN | INF789F1ACW7 |

Schemes ISIN - more Plan/options wise available in UTIMF web site as per link

[https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)[711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

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ATTENTION

UTI SCUP Outstanding Unit holding Accounts

Due to closure of the UTI Senior Citizens Unit Plan (UTI-SCUP) as of 18/02/2008 SCUP unit holders who have still not submitted their Membership Certificate for redeeming/switching the outstanding units, may submit the same along with 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 chaitali.patil@utiitsl.com

For any assistance in this regard you may also directly contact Mr. Kishor Paunekar, Associate Vice President, Department of Operations at UTI Corporate Office over phone at 022-66786253 or mail him at kishor.paunekar@uti.co.in

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 15th of the month in an equity fund for a period of three years.

NAV : The NAV or the net asset value is the total 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, it 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.

| The Potential Risk class position of the debt schemes of UTI Mutual Fund are as under: | | | |
|--|-----------------------------|-------------------|-----------------|
| Serial No. | Potential Risk Class Matrix | | |
| 1 | UTI Overnight Fund | | |
| Potential Risk Class | | | |
| Credit Risk → | Relatively Low | Moderate(Class B) | Relatively High |
| Interest Rate Risk ↓ | (Class A) | (Class B) | (Class C) |
| Relatively Low (Class I) | A-I | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |
| Relatively Low interest rate risk and Relatively Low Credit Risk. | | | |
| 2 | UTI Gilt Fund | | |
| Potential Risk Class | | | |
| Credit Risk → | Relatively Low | Moderate(Class B) | Relatively High |
| Interest Rate Risk ↓ | (Class A) | (Class B) | (Class C) |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |
| Relatively High interest rate risk and Relatively Low Credit Risk. | | | |
| 3 | UTI Corporate Bond Fund | | |
| Potential Risk Class | | | |
| Credit Risk → | Relatively Low | Moderate(Class B) | Relatively High |
| Interest Rate Risk ↓ | (Class A) | (Class B) | (Class C) |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |
| Relatively High interest rate risk and Moderate Credit Risk. | | | |
| 4 | UTI Liquid Cash Plan | | |
| Potential Risk Class | | | |
| Credit Risk → | Relatively Low | Moderate(Class B) | Relatively High |
| Interest Rate Risk ↓ | (Class A) | (Class B) | (Class C) |
| Relatively Low (Class I) | | B-I | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |
| Relatively Low interest rate risk and Moderate Credit Risk. | | | |
| 5 | UTI Money Market Fund | | |
| Potential Risk Class | | | |
| Credit Risk → | Relatively Low | Moderate(Class B) | Relatively High |
| Interest Rate Risk ↓ | (Class A) | (Class B) | (Class C) |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |
| Relatively Low interest rate risk and Moderate Credit Risk. | | | |
| 6 | UTI Ultra Short Term Fund | | |
| Potential Risk Class | | | |
| Credit Risk → | Relatively Low | Moderate(Class B) | Relatively High |
| Interest Rate Risk ↓ | (Class A) | (Class B) | (Class C) |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | B-II | |
| Relatively High (Class III) | | | |
| Moderate interest rate risk and Moderate Credit Risk. | | | |
| 7 | UTI Treasury Advantage Fund | | |

| 8 | UTI Bond Fund | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------------|--|---|---------------------------|--|--|--|---------------|--------------------------|-------------------|---------------------------|----------------------|--|--|--|--------------------------|--|--|--|---------------------|--|--|--|-----------------------------|-------|-------|-------|
| 9 | UTI Short Term Income Fund | <table><tr><th colspan="4">Potential Risk Class</th></tr><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate(Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td>B-III</td><td></td></tr></table> <p>Relatively High interest rate risk and Moderate Credit Risk.</p> | Potential Risk Class | | | | Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) | Interest Rate Risk ↓ | | | | Relatively Low (Class I) | | | | Moderate (Class II) | | | | Relatively High (Class III) | | B-III | |
| Potential Risk Class | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) | | | | | | | | | | | | | | | | | | | | | | | |
| Interest Rate Risk ↓ | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively Low (Class I) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Moderate (Class II) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively High (Class III) | | B-III | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | UTI Floater Fund | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | UTI Dynamic Bond Fund | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | UTI Banking & PSU Debt Fund | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13 | UTI Medium Term Fund | <table><tr><th colspan="4">Potential Risk Class</th></tr><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate(Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td>C-III</td></tr></table> <p>Relatively High interest rate risk and Relatively High Credit Risk.</p> | Potential Risk Class | | | | Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) | Interest Rate Risk ↓ | | | | Relatively Low (Class I) | | | | Moderate (Class II) | | | | Relatively High (Class III) | | | C-III |
| Potential Risk Class | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) | | | | | | | | | | | | | | | | | | | | | | | |
| Interest Rate Risk ↓ | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively Low (Class I) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Moderate (Class II) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively High (Class III) | | | C-III | | | | | | | | | | | | | | | | | | | | | | | |
| 14 | UTI Credit Risk Fund | | | | | | | | | | | | | | | | | | | | | | | | | |
| 15 | UTI Gilt Fund with 10 Year Constant Duration | <table><tr><th colspan="4">Potential Risk Class</th></tr><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate(Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table> <p>Relatively High interest rate risk and Relatively Low Credit Risk.</p> | Potential Risk Class | | | | Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) | Interest Rate Risk ↓ | | | | Relatively Low (Class I) | | | | Moderate (Class II) | | | | Relatively High (Class III) | A-III | | |
| Potential Risk Class | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) | | | | | | | | | | | | | | | | | | | | | | | |
| Interest Rate Risk ↓ | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively Low (Class I) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Moderate (Class II) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively High (Class III) | A-III | | | | | | | | | | | | | | | | | | | | | | | | | |

Enclosed debt exposure for identifying Perpetual Bonds/AT1 Bonds/Tier II Bonds

| ISIN | Bank | Security | Type |
|--------------|----------------------|-------------------------------------|--|
| INE028A08083 | BANK OF BARODA | 8.5% UNCD BOB (T-1) PERP SR-VI. | Basel III Additional Tier I Bond |
| INE028A08117 | BANK OF BARODA | 8.65% UNCD BOB (T-1) PERP SR-IX | Basel III Additional Tier I Bond |
| INE028A08190 | BANK OF BARODA | 7.44% UNCD BOB (SR-23) 03/01/2030 | Basel III Tier 2 Bond |
| INE028A08208 | BANK OF BARODA | 7.84% UNCD BOB (SR-24) 15/01/2035 | Basel III Tier 2 Bond |
| INE040A08393 | HDFC BANK LTD. | 8.44% UNCD HDFC BANK SR-1-28/12/28 | Infrastructure Bond |
| INE062A08157 | STATE BANK OF INDIA | 8.15% UNCD SBI-(PERP)TR-I-SR-IV | Basel III Tier 1 bond |
| INE090A08UC2 | ICICI BANK LTD | 9.90%UNCD ICICI BANKPERP-28/12/2023 | Basel III Tier 1 bond |
| INE238A08344 | AXIS BANK LTD. | 9.15% UNCD AXIS BANK-31.12.22 | Basel II Lower Tier 2 Bond |
| INE428A08101 | ALLAHABAD BANK | 9.53% UNCD ALL BK SR4--27/12/29 | Basel III Tier 2 Bond |
| INE434A08075 | UNION BANK OF INDIA | 7.98%UNCR BONDS-24/10/2027 | Basel III Tier 2 Bond |
| INE528G08345 | YES BANK LTD. | 8% UNCD YESBANK LTD 30/09/2026 | Infrastructure Bond |
| INE528G08352 | YES BANK LTD. | 9.5% UNCD YES BANK(PERP)-23/12/2021 | Basel III Additional Tier I Bond |
| INE528G08394 | YES BANK LTD. | 9% UNCD YES BANK(PERP)-18/10/2022 | Basel III Additional Tier I Bond |
| INE667A08104 | CANARA BANK | 9.8%UNCD SYND BK(V)PERP25/07/2022. | Basel III Tier 1 bond |
| INE692A08086 | UNION BANK OF INDIA | 9.08% UNCD UNION BANK(PERP)XXIV | Basel III Additional Tier I Bond |
| INE160A08159 | PUNJAB NATIONAL BANK | - | Tier II Bonds (under Basel III) |
| INE062A08173 | STATE BANK OF INDIA | - | Tier I bonds under Basel III - Perpetual |
| INE062A08249 | STATE BANK OF INDIA | - | Tier I bonds under Basel III - Perpetual |
| INE084A08151 | BANK OF INDIA | - | Tier II Bonds (under Basel III) |
| INE062A08173 | STATE BANK OF INDIA | - | Tier I bonds under Basel III - Perpetual |
| INE692A08094 | UNION BANK OF INDIA | - | Tier II Bonds (under Basel III) |
| INE062A08249 | STATE BANK OF INDIA | - | Tier I bonds under Basel III - Perpetual |
| INE084A08151 | BANK OF INDIA | - | Tier II Bonds (under Basel III) |
| INE062A08249 | STATE BANK OF INDIA | - | Tier I bonds under Basel III - Perpetual |
| INE476A08100 | CANARA BANK | - | Tier I bonds under Basel III - Perpetual |
| INE692A08094 | UNION BANK OF INDIA | - | Tier II Bonds (under Basel III) |
| INE434A08075 | UNION BANK OF INDIA | - | Tier II Bonds (under Basel III) |
| INE476A08100 | CANARA BANK | - | Tier I bonds under Basel III - Perpetual |
| INE692A08094 | UNION BANK OF INDIA | - | Tier II Bonds (under Basel III) |
| INE692A08094 | UNION BANK OF INDIA | - | Tier II Bonds (under Basel III) |
| INE476A08100 | CANARA BANK | - | Tier I bonds under Basel III - Perpetual |

Corporate Information & Contact Details



Haq, ek behtar zindagi ka.

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2. Mr. Shiva Kumar
3. Ms. Mukeeta Pramit Jhaveri

UTI ASSET MANAGEMENT CO. LTD.

Directors

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2. Mr. Flemming Madsen
3. Mr. Deepak Kumar Chatterjee
4. Mr. N Seshadri
5. Mr. Edward Cage Bernard
6. Mr. Imtaiyazur Rahman
7. Mr. Rajeev Kakar
8. Mrs. Jayashree Vaidhyanathan
9. Mrs. Dipali H Sheth
10. Mr. Kiran Kumar Taranina

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GLOSSARY

Fund Manager: An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Minimum Addition Amount: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity: The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate and time to maturity.

SIP: SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance and investor may opt for an SIP that invests Rs. 500 every 15th of the month in an equity fund for a period of three years.

NAV: The NAV or the net asset value is the total assets value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund

Benchmark: A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500. 10-Year Gsec.

Entry Load: A Mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1% the investor will enter the fund at Rs. 101

Exit Load: Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is 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 Rs. 100 and the exit load is 1%, the investor will receive Rs. 99.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor."

Modified Duration: Modified duration is the price sensitivity and the percentage change in price for a unit change yield

Standard Deviation: A statistical measure of the historical volatility of a Fund or portfolio. More generally, a measure of the extent to which numbers are spread around their average. Lower the measure, lesser the volatility of the returns of the Fund, The Standard Deviation has been computed by taking Daily returns of the Fund over the past three years.

Sharpe Ratio: The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit or risk.

Beta: A quantitative measure of the volatility of a given portfolio relative to the respective Benchmark. A Beta above 1 is more volatile than the Benchmark, while a Beta below 1 is less volatile. Beta is computed as "Covariance of NAV returns vs Index Returns" divided by "Variance of index returns" based on daily returns for the past three years.

AUM: AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund and any investment firm.

Holdings: The holdings or the portfolio is a mutual fund's latest or updated reported statement or 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 preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have subcategories.

Rating Profile: Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Overweight/Underweight: Indicates the Fund Managers' active decision to hold an overweight/underweight position relative to the benchmark. Fund Managers seek to overweight certain positions they expect to outperform their Benchmark and underweight those they believe will underperform.

Macaulay Duration: The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. The Macaulay duration calculates the weighted average time before a bondholder would receive the bond's cash flows. The Macaulay duration of the portfolio is essentially an average of the duration of bonds within the portfolio, accounting for what percentage of the total portfolio each bond represents. The Macaulay duration of a zero-coupon bond would be equal to the bond's maturity.

Market Capitalizations: As per the SEBI circular SEBI/HO/MD/DF3/CIR/P/2017/14 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows.

a) Large Cap: 1st-100th company in terms of full market capitalization

b) Mid Cap: 101st-250th company in terms of full market capitalization

c) Small Cap: 251st company onwards in terms of full market capitalization.

Median Market Cap vs Weighted Average Market Cap

Median is a denoting the market capitalization value at the mid-point of cumulative weight.

P/B: Price to Book | P/E: Price to Earnings | RoE: Return on Equity

Equity & Debt Commentary data source credits:

Equity write-up

Source for numbers: BSE and NSE and leading business dailies

Debt write-up

Source for numbers: Leading business dailies

REGISTRAR & TRANSFER AGENCY

M/s. KFin Technologies Limited

UTIMF Unit | KFin Technologies Limited, 7th Floor, Karvy Selenium Tower| Plot Nos. 31 & 32 |Survey No. 116/22, 115/24 & 115/25
Financial District, Nanakramguda, Selingampally Mandal, Hyderabad - 500032
Tel: +91 40 6716 1801, Email: uti@kfintech.com

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.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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*
- 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

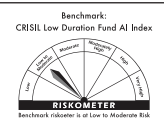
(An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. A Moderate interest rate risk and moderate credit risk. (Please refer to page no.21 of SID on which the concept of Macaulay duration has been explained))

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://utimf.com/forms-and-downloads/>



| Credit Risk → | Potential Risk Class | | |
|-----------------------------|--------------------------|--------------------|---------------------------|
| | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Defaultable Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |

Moderate Interest Rate Risk and Moderate Credit Risk

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