

Haq, ek behtar zindagi ka.

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Vetri Subramaniam
Chief Investment Officer

The risks we live with

"He who is not courageous enough to take risks will accomplish nothing in life." - Muhammad Ali

If you wish to create wealth you must participate in equities. And equities are all about risk!

What investors must learn is how to manage this risk. One way to do that is to follow what we discussed last month¹: Rebalance in line with your asset allocation framework and financial plans.

In my travels around the country in recent months I have been to Hyderabad, Kolkata, Delhi, Bengaluru, and Chennai. With the market in roaring shape and animal spirits well on display, it is good to hear many investors ask the question – “What is the biggest risk?”.

This month therefore I thought I would put down what I see are some risks to be concerned about. In this exercise, we are limited by our imagination as the risks that do the most damage are often not on our radar screen. As for the risks that we know to exist here is my list of top things to worry about:

What if inflation accelerates?

After the inflation spike of 2021 and 2022, the latter period of 2023 brought comfort in terms of a decline in inflation across the world. Core inflation (food and fuel) dropped to 4.1% in December '23 in India. Headline inflation has also largely held within the MPC target range of 4+/- 2%. US CPI has also cooled sharply from the peak of 9% in CY22 and has ranged between 3 to 3.7% in recent months.

The Bond markets have turned more sanguine and now expect the US Fed to deliver nearly 150 bps of rate cuts in 2024. The US economy remains robust, growing at an annualised rate of 3.3% in the fourth quarter of 2023. The labour market has remained very resilient and wage costs grew at an annualised pace of 4.2% for the year 2023, which is well above the historical trend and creates a cost-push inflation. This combined with any supply chain disruptions stemming from geopolitics or otherwise could cause inflation to spike. That would upset the apple cart that currently expects inflation to decline and rates to follow.

What if recession is delayed but not denied?

At the start of 2023, the debate was about ‘when’ a recession would hit the US economy, not ‘if’. You may ask ‘How can recession risk exist in the same universe where we just discussed a spike in inflation?’ That’s because the tail risks reside at both ends of the spectrum. The economy may have dodged the recession bullet in 2023 but it could also be possible that it has merely taken longer than expected for the rate increase to bite. The slowdown anticipated last year could show up unexpectedly in 2024. It may also be caused by an extraneous event such as an exposure of fragilities in the financial system in the US due to the record interest rates.

An election surprise?

Forecasting markets is difficult, and many would argue that the same holds for elections. 2024 will be a record-breaking year for elections. Around the world, more than 2 billion voters in 50 countries will head to the polls, according to The Center for American Progress, a US policy institute.

The two big elections that matter to us are of course India and the US. In India based on the results of the assembly election and other opinion polls² the existing government led by PM Narendra Modi is in the pole position to maintain its majority in parliament. The market perception of risk to continuity in India is low. However, it’s a very different story in the US with a bitter battle building, which could well involve legal issues and have significant political, economic and security fallout. This is a known unknown and yet we can’t ignore it.

What about the impact of geopolitics?

From elections, we head to geopolitics, which remains on the boil. The two large conflicts that dominate the global landscape are Ukraine-Russia and Israel-Hamas. The most significant risk here is that of conflagration with more players or countries getting pulled into the fray. We just don’t know yet. Alternatively, the conflicts may simmer down or for that matter reach a peaceful resolution. That would certainly be good for those directly in the line of fire and have a significant impact globally as well.

There has been a cooling down of tensions between the US and China in recent months. However, with the US election and depending on the new administration, we could see things deteriorate or change trajectory altogether. In the post cold-war era the US has dominated the world stage. It has been willing to deploy its military and economic power to play global superpower. That trend now appears to be in reversal and could well create medium-term ramifications. NATO and European countries are increasing their defence spending and even countries like Japan have changed course. In India, we face our own unique challenges and investing in our security and defence capability has become a must.

All government spending is eventually limited by their means, i.e. taxes and revenues. Increasing defence spending would call for offsets elsewhere to maintain fiscal discipline. This is the opposite of the peace dividend.

Should we worry about K-shaped recovery?

In India, what we would worry about is the continued evidence suggesting a twin-track economy or what is often referred to as the K-shaped recovery. The extension of PMGKAY, the food security programme, announced in November 2023 entails the provision of food to nearly 800 million citizens for another five years. The cost of this programme is nearly Rs 2 lakh crore a year. Such wide coverage and the need to provide support suggests, even though the economic growth is 7%, a segment of India's population is perhaps yet to make a complete recovery from the COVID-19 setback.

The sales growth numbers of several FMCG companies and company commentaries reflect this stress. As more businesses face this challenge it might have an impact on the intent of businesses to invest and create jobs. Sustained growth of 7%pa driven by an acceleration in exports and a revival in the farm sector may hold the key to this turnaround.

Implementation is everything

Risk-taking has been well-rewarded in the stock market over the last three years. To my mind, the biggest risk today is the overconfidence that is building in the minds of investors rather than in events or developments. The biggest risk is that we have already incorporated our collective potential into valuations. Now comes the hard part of implementation. In the words of Steve Jobs "To me, ideas are worth nothing unless executed. They are just a multiplier. Execution is worth millions."

My top five risks, as shared above, may be different from what others perceive. This is only a toolkit to think about risk. You can't avoid living with risk!

To end with the words of Peter Drucker: "People who don't take risks generally make about two big mistakes a year. People who do take risks generally make about two big mistakes a year."

¹[Just looking like a wow!](#)

²[Opinion polling for the 2024 Indian general election](#)

FY25 Interim Budget Update

The FY25 “vote on account” Budget delivered strongly on all three broad expectations: fiscal consolidation (deficit at 5.14% of GDP in FY25 BE vs 5.85% in FY24 RE), restrained spending and reduction in gross borrowing by using the GST compensation cess. This leaves another 60 bps of consolidation left for the 4.5% fiscal deficit target for FY26, which should be relatively easy to achieve and bodes well for bond market stability.

The salient highlights of the FY25 Interim Budget are presented below:

Table 1

Receipts and its Major Components

	FY22 A	FY23 A	FY24 BE	FY24 RE	FY25 BE	FY24 RE/ Fy23 A	FY25 BE/ FY24 RE
Gross Tax revenue	2,709,302	3,054,192	3,360,858	3,437,211	3,830,796	12.5%	11.5%
Corporation tax	712,037	825,834	922,675	922,675	1,042,830	11.7%	13.0%
Income Tax	696,243	833,260	900,575	1,022,325	1,156,000	22.7%	13.1%
Customs	199,728	213,372	233,100	218,680	231,310	2.5%	5.8%
Excise	394,644	319,000	339,000	303,600	318,780	-4.8%	5.0%
GST	698,114	849,133	956,600	956,600	1,067,650	12.7%	11.6%
Less: States Share	898,392	948,407	1,021,448	1,097,342	1,219,783		
Net Tax revenue	1,804,974	2,097,786	2,330,631	2,323,918	2,601,574	10.8%	11.9%
Non-Tax Revenue							
Interest receipts	20,894	27,852	24,820	31,778	33,107	14.1%	4.2%
Dividends and Profits	147,353	99,913	91,000	154,407	150,000	54.5%	-2.9%
Other Non-Tax Revenues	141,669	157,655	185,830	189,610	216,594	20.3%	14.2%
Total Revenue Receipts	2,078,936	2,383,206	2,632,281	2,699,713	3,001,275	13.3%	11.2%
Disinvestment Receipts	78,000	46,035	61,000	30,000	50,000	-34.8%	66.7%
Debt Receipts	1,416,902	1,739,377	1,798,603	1,761,424	1,681,944	1.3%	-4.5%
Total Capital Receipts	1,516,877	1,811,573	1,882,603	1,817,424	1,760,944	0.3%	-3.1%
Total Receipts	3,595,813	4,194,780	4,514,884	4,517,137	4,762,219	7.7%	5.4%
Direct Tax as % of GDP	6.0%	6.1%	6.0%	6.6%	6.7%		
Indirect Tax as % of GDP	5.5%	5.1%	5.1%	5.0%	5.0%		

Source: Budget Documents

Table 2

Expenditure & its Major Components

	FY22 A	FY23 A	FY24 BE	FY24 RE	FY25 BE	FY24 RE/ Fy23 A	FY25 BE/ FY24 RE
Total Expenditure	3,793,801	4,193,157	4,503,097	4,490,486	4,765,768	7.1%	6.1%
out of which							
Subsidy	446,150	530,958	374,707	413,466	381,175	-22.1%	-7.8%
Budgeted Capex	592,874	740,025	1,000,961	950,246	1,111,111	28.4%	16.9%
Effective Capex	1,030,474	1,103,145	1,488,706	1,276,439	1,454,123	15.7%	13.9%
Interest	805,499	928,517	1,079,971	1,055,427	1,190,440	13.7%	12.8%
Budgeted Capex as % of GDP	2.5%	2.7%	3.3%	3.2%	3.4%		
Effective Capex as % of GDP	4.4%	4.0%	4.9%	4.3%	4.4%		
Subsidy as % of Expenditure	11.8%	12.7%	8.3%	9.2%	8.0%		

Source: Budget Documents

Table 3
Financing of the Fiscal Deficit

Figures in ₹ Cr

	FY22 A	FY23 A	FY24 BE	FY24 RE	FY25 BE
Fiscal Deficit	1,584,521	1,737,756	1,786,817	1,734,773	1,685,494
as % of GDP	6.7%	6.4%	5.9%	5.8%	5.1%
Gross Dated Borrowing	968,382	1,421,000	1,543,000	1,543,000	1,413,000
Net Dated Borrowing	704,097	1,105,836	1,180,911	1,180,456	1,175,182
Short Term Borrowing	77,438	112,009	50,000	1,323	50,000
Total Market Borrowing	781,535	1,217,845	1,230,911	1,181,779	1,225,182
State Provident Fund	10,317	5,089	20,000	5,200	5,200
External finance	36,147	37,124	22,118	24,832	15,952
Securities against Small Savings	551,269	395,860	471,317	471,317	466,201

Source: Budget Documents

1. Revenue Assumptions

a. Tax revenue: The Budget has assumed a nominal GDP growth of 10.5% for BE FY25, which seems realistic compared to the first advance estimate for FY24 RE GDP of 8.9%.

The tax collection growth is assumed lower at 11.5% compared to 12.5% for FY24 RE despite a higher nominal GDP growth base. Income tax collection is mainly expected to witness incrementally slower growth at 13.1% compared to 22.7% for FY24 RE.

For GST, the Government has budgeted ₹10.7 trillion (FY24RE: ₹9.6 trillion), implying growth largely in line with nominal GDP and a monthly run rate of ₹1.8 trillion, approximately.

b. Non-Tax revenue: Receipts from dividends and profits have been assumed at ₹1.5 trillion compared to ₹1.54 trillion for FY24 RE with dividends from the RBI and financial institutions assumed on similar lines for FY25 BE at ₹1.02 trillion.

The higher revenue estimate also appears to be factoring Telecom receipts, which have increased to ₹1.2 trillion vs ₹935 billion last year. This includes receipts against capital infusion in BSNL of ₹829 billion for FY25 compared to ₹648 billion in FY24 RE.

2. Expenditure Assumptions

Total expenditure growth is budgeted at 6.1% y-o-y in FY25 compared to 7.1% for FY24 RE. Revenue expenditure in FY24-25 is higher by about 3.2% compared to 2.5% for FY24 RE. Allocation to flagship welfare schemes is mainly unchanged.

While headline capex has jumped to 3.4% of GDP in FY25 BE from 3.2% in FY24 RE, total capex (including PSU capex) at 4.4% of GDP is lower than the pre-pandemic (FY17-20) four-year average of 4.7% of GDP, thereby imparting a lower growth impulse. However, the capex assumptions look more realistic and should not witness material downward revision. Interest-free bonds to states for capex were maintained at ₹1.3 trillion in FY25.

3. Financing of Deficit

The gross market borrowing for FY25 has been pegged at ₹14.1 trillion compared to ₹15.4 trillion for FY24 RE as the Government adjusted ₹1.23 trillion of maturities against the GST compensation fund. The net market borrowing has been assumed at ₹11.75 trillion compared to ₹11.8 trillion for FY24 RE. The gross market borrowing number was well below consensus expectations, which were around ₹15-15.2 trillion. This is meaningfully positive from a demand-supply perspective especially in the light of \$20 billion expected inflows due to index inclusion.

Outlook: Favourable conditions for fixed income investors

Events have been turning incrementally favourable for fixed income investors as central banks look to pause and pivot towards monetary easing. The fading of the post-pandemic pent-up growth on the lagged impact of global monetary tightening and fiscal consolidation has started to reflect in concurrent growth indicators.

From the bond market perspective, the Budget has been constructive with its strong commitment to fiscal consolidation as well as pragmatic usage of GST compensation to reduce market borrowing thereby further improving the already positive demand-supply dynamics.

With the Budget behind us, the next event to look forward to will be the RBI Policy on February 8, 2024. Market participants are closely watching whether RBI shifts its stance to “neutral”, which could be largely read by the market participants as the first step towards easing liquidity conditions and as a first precursor to monetary easing. Any disappointment on the change in stance may lead to temporary volatility but does not change the core view that the next major step from global central banks, including the RBI, should be towards monetary easing. The magnitude of which, however, may vary within central banks depending on the respective output gaps and distance from inflation targets.

Given the expected drop in global inflationary pressures as well as growth momentum in FY25, we believe the action of easing matters more than the timing. We believe investors should be looking at strategies that are largely data dependent and respectful of the macro backdrop. The tight banking system liquidity and uncertainty on a possible “welfare oriented – election year budget” had kept the bond market rangebound.

With the Budget out of the way and liquidity expected to ease on Government spending and FX inflows, we believe current valuations are compelling for patient investors to experience high accrual as well as the possibility of participating in capital gains as the rate cycle turns. Investors with more than 12 months investment horizon can consider allocation towards moderate duration (one-to-four year) categories.

We recommend low duration and money market categories for investors with less than 12 months investment horizon and limited appetite for volatility as money market products should also benefit from expected changes in RBI’s policy stance along with rate cuts.

Equity Perspective on Key Sectors

Infrastructure: Neutral

The thrust on infrastructure development continued with the Budget outlay on capex increasing by 16.9% to ₹11.11 trillion up by 16.9% on FY24 RE and 11.1% on FY24 BE which is 3.4% of GDP.

- **Railways infra** to focus on three major economic railway corridors (a) energy, mineral and cement corridors (b) port connectivity corridors and (c) high traffic density corridors.
- Railway rolling stock – 40,000 normal rail bogies are proposed to be converted to Vande Bharat standards enhancing safety and convenience.
- **Water supply** allocation of ₹700 billion to national rural water supply scheme.
- **Defence capex** allocation increased by 9.4% at ₹1.57 trillion over FY24 RE
- **Road capex** is proposed at ₹2.72 trillion.

Renewable energy/ Energy security: Positive

- The allocation has been increased by 63.7% at ₹128.5 billion over FY24 RE. This increase is led by allocation to green hydrogen mission and grid connected solar.
- The government will provide subsidies to 10 million households for setting up rooftop solar which could generate 300 units of power per month.
- Viability gap for setting up 1 GW offshore wind. Also, the compressed biogas will be blended with the CNG in a phased manner.

Cement & Building Material: Neutral

- **Pradhan Mantri Awas Yojana (PMAY):** The PM Awas Yojana Grameen (Rural Affordable Housing Scheme) will target two crore homes in the next five years with an allocation of ₹807 billion.
- Continued focus on Jal Jeevan Mission with allocation of over ₹700 billion.

Auto: Neutral

- FAME II has been extended to FY25 with the allocation of ₹26.7 billion as against ₹48.1 billion in FY24 RE.
- Greater adoption of e-buses for public transport networks will be encouraged through payment security mechanisms. Also, PM e-Bus seva scheme allocation is at ₹13 billion as against ₹200 million FY24 RE.
- Plans to expand and strengthen the e-vehicle ecosystem by supporting manufacturing and charging infrastructure.
- Production Linked Incentive (PLI) scheme for Automobiles and components allocation is at ₹35 billion as against ₹4.8 billion FY24 RE.
- PLI scheme for advanced chemistry cell battery storage allocation at ₹2.5 billion as against ₹120 million in FY24.

Logistics: Neutral

- Implementation of three major economic railway corridor programmes (Energy, mineral and cement; Port connectivity; High traffic density) under PM Gati Shakti would a) enable multi-model connectivity, b) improve logistics efficiency and c) reduce cost.

Banking: Positive

- Focus on PMAY is anticipated to have a cascading effect by indirectly boosting the housing finance sector. Banks with a substantial share of affordable home loans in their loan portfolios are likely to be key beneficiaries.

Pharma: Neutral

- Production Linked Incentive (PLI) allocation for the sector increased to ₹21 billion as compared to ₹17 billion FY24 RE.

Oil & Gas: Neutral

- The capital support to oil marketing companies (OMCs) for investment in the new energy space has been reduced from ₹300 billion to NIL for FY24 RE. Provision of ₹150 billion has been made for FY25 BE.
- Emphasis on natural gas import reduction through coal gasification and liquefaction capacity of 100 MT is targeted to be set up by 2030. This may also help in reducing imports of natural gas, methanol, and ammonia.

FMCG: Neutral

- Cigarettes:** No incremental tax hikes were announced on cigarettes on the back of a benign tax hike announced last year.
- Rural Consumption:** The outlay on Mahatma Gandhi National Rural Employment Guarantee Program is at ₹860 billion as compared to ₹600 billion FY24 BE which may aid in demand recovery in the rural segment.

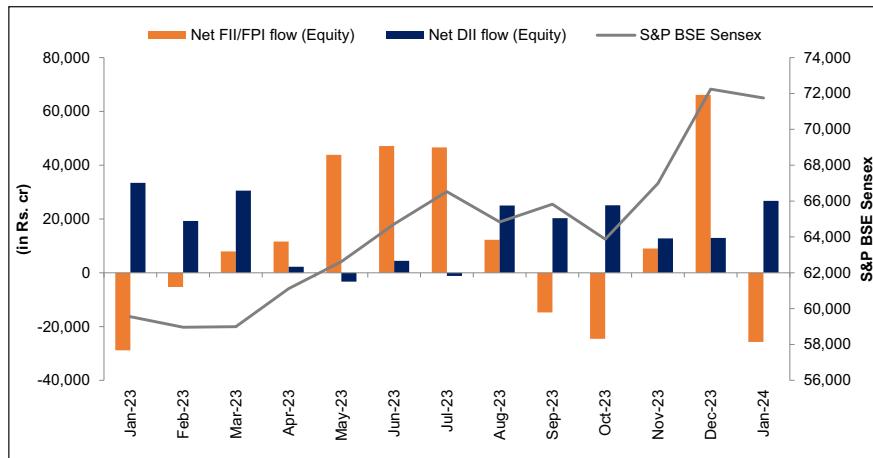
Metals: Neutral

- Implementation of three major railway corridor programmes under PM Gati Shakti to improve logistics efficiency and reduce cost. This could aid the cost curve for miners/ mills.
- No change in duty structure for either end products or key raw material inputs for ferrous or non-ferrous.
- An increase in total capital expenditure would result in improved demand for the metal sector.

Fertilizer: Neutral

- Fertilizer subsidy at ₹1.68 trillion has been brought down by 13% as compared to FY24 RE. The subsidy provisioning is lower in line with the lower raw material prices.

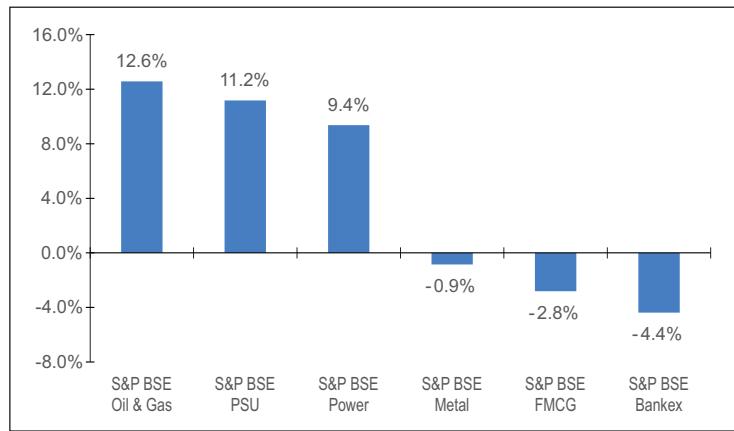
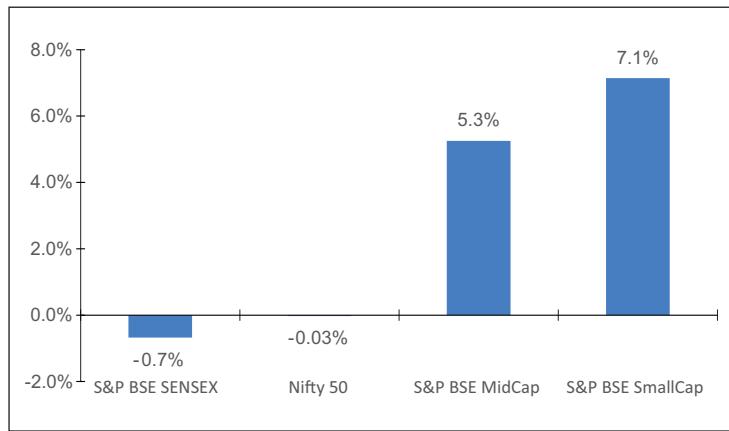
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Equity Market

January 2024 saw equities post a mixed trend with a surge in the first half followed by a correction in the second half on indifferent corporate earnings. FIIs sold net equities worth Rs 25,744 crores in January 2024, with DIIs making net purchase of 26,744 crores.

S&P BSE Sensex and Nifty 50 inched lower by -0.7% and -0.03% respectively in January 2024. S&P BSE MidCap and S&P BSE SmallCap surged 5.3% and 7.1% respectively.

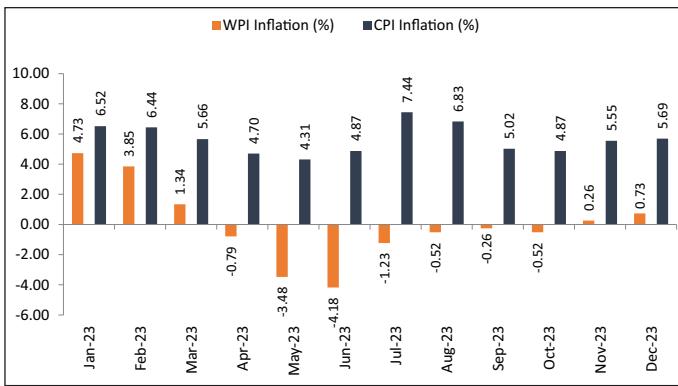


- On the S&P BSE sectorial front, the leading performers in January 2024 were S&P BSE Oil & Gas (12.6%), S&P BSE PSU (11.2%) and S&P Realty (9.4%).

Sector Indices	Month End Value	% Change (MoM)	% Change (YoY)
S&P BSE Auto	43,995.00	4.2	44.5
S&P BSE Bankex	51,999.08	-4.4	12.8
S&P BSE CD	50,349.90	0.7	33.4
S&P BSE CG	56,689.83	1.9	67.7
S&P BSE FMCG	19,892.86	-2.8	23.5
S&P BSE HC	33,816.00	7.2	50.3
S&P BSE IT	37,358.72	3.7	26.0
S&P BSE Metal	26,760.68	-0.9	26.5
S&P BSE Oil & Gas	25,915.86	12.6	39.9
S&P BSE Power	6,317.35	8.6	61.7
S&P BSE PSU	17,296.48	11.2	77.4
S&P BSE Realty	6,766.41	9.4	106.3
S&P BSE Teck	16,639.30	4.4	21.9

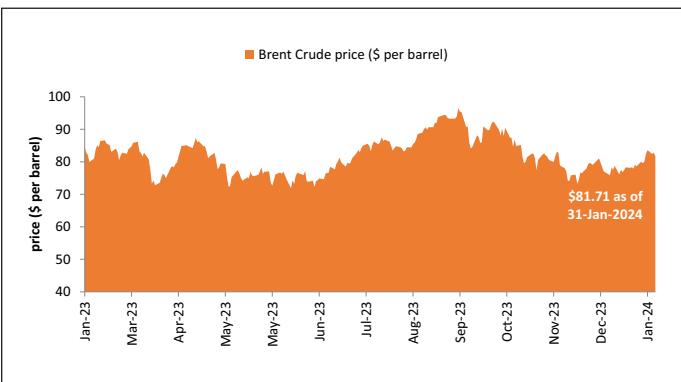
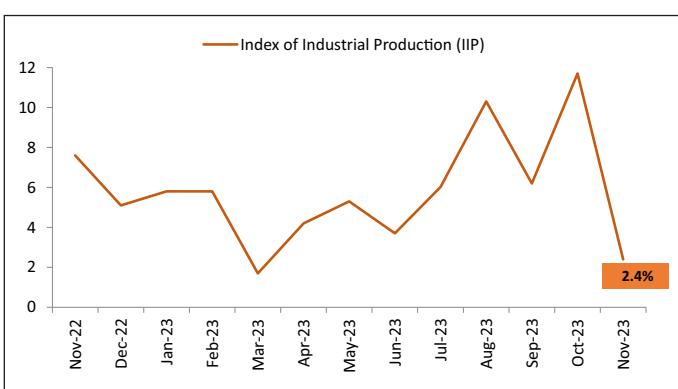
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Debt Market

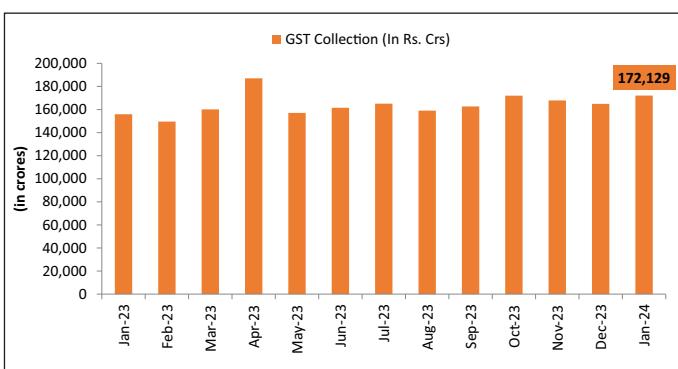


In December 2023, India's retail inflation (CPI) surged to a four-month peak of 5.69%, driven by an unfavourable base effect despite weakened price momentum. This marked the 51st consecutive month surpassing the RBI's 4% target. The Consumer Food Price Index decreased by 0.9% MoM, attributed to lower vegetable prices, resulting in a 5.3% sequential drop. Price declines were observed in other categories, such as a 0.6% MoM contraction in the housing price index (10% of the consumption basket). Consequently, core inflation declined to 3.9% from November's 4.1%.

Wholesale Price Index (WPI) hit a nine-month high at 0.73% in December 2023, marking the second straight month of positive inflation after November's 0.26%. Despite this, the 2023-24 fiscal year's annual average remains in deflation at -1.1%. The upturn in WPI inflation in December is attributed primarily to an adverse base effect. Despite subdued price momentum, inflation increased from 0.26% in November 2023 to 0.73% in December 2023.

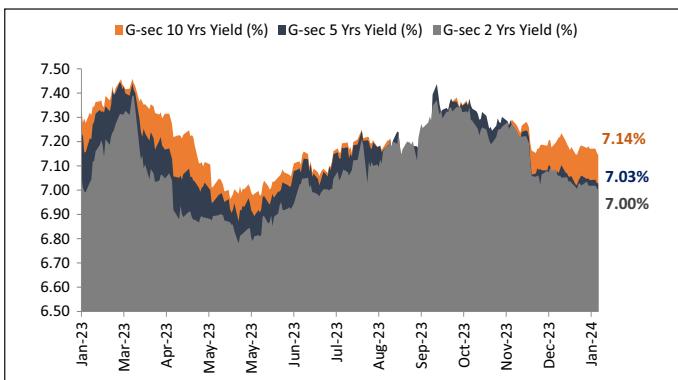


In November 2023, the Industrial Production (IIP) decelerated sharply to 2.4% from the previous month's 11.6%, the lowest in eight months. This decline is attributed to reduced working days during Diwali, impacting overall production. November 2022 had seen a 7.6% growth in industrial output post-Covid. The cumulative IIP growth for April-November 2023 reached 6.4%, surpassing the 5.6% recorded in the first eight months of the previous fiscal year (2022-23).



In December 2023, India's eight core sectors saw a 3.8% growth, the lowest in 14 months, compared to 7.9% in November 2023. The core industries recorded an 8.1% year-on-year increase from April to December 2023, matching the growth in the initial nine months of 2022-23. The subdued growth in December is attributed to an unfavorable base in the same month of 2022.

GST collection in January 2024 scaled Rs 1.72 lakh crore, marking a 10.4% YoY growth over the previous year. This is the second-highest monthly collection ever, making it the third month in the fiscal year with collections exceeding Rs 1.70 lakh crore.



In 2023, amidst global economic uncertainties, India's goods and services exports rose by 0.4% to USD765.6bn. Key competitive sectors included

electronics, pharmaceuticals, cotton yarn, fabrics, ceramics, meat, dairy, poultry products, fruits, vegetables, and information technology. Goods exports decreased by 4.71% (USD431.9bn), while services exports increased by 7.88% (USD333.8bn). Meanwhile, merchandise imports declined by 7%, totaling USD667.73bn in 2022.

MARKET REVIEW - FEBRUARY 2024

With markets having rallied sharply over the weeks, they are expected to be more tempered going forward; also support in terms of corporate earnings growth and industrial growth appears inconsistent. Key monitorables include corporate earnings, monetary policy outlook from major central banks, and crude oil prices. Large cap valuations appear reasonable, while mid and small caps are a tad expensive.

The interim budget avoided populist measures, focusing instead on key metrics, that highlighted fiscal consolidation and expansion of capital expenditure.

Valuations stretched and time or price correction likely, says Ajay Tyagi

Some of the best-managed banks in India are trading at lower valuations vis-a-vis their long-term averages even as their fundamentals remain strong, says Ajay Tyagi, Head of Equities at UTI AMC. In an interview with Abhishek Kumar, Tyagi says private banks, consumer services and consumer discretionary look attractive for investments even when the market has turned expensive across most of the segments. Edited excerpts:

The market surprised most analysts in 2023 with a sharp rally. Is there scope for the momentum to continue in 2024?

It looks unlikely. In terms of valuations, we are significantly above the long-term averages as far as mid and smallcaps are concerned. Relatively speaking, largecaps are better but even there, the room for valuation upside is limited. They are trading 15-20 per cent higher than their long-term averages. Logically, a time correction should follow or even a price correction. The future course of the market will be determined by valuation de-rating and earnings growth.

With the rate cut hopes building up in the US, there's an expectation of strong overseas inflows. The domestic flows have been strengthening each month. How big a support is that for the market?

The cause of strong flows is basically a strong market, as evident from the flows last year. The smallcap and midcap funds have garnered most of the flows because they have done exceedingly well. Will flows remain strong if markets turn sideways or correct? At least, history tells us that's not the case. For us, fundamentals dictate the stock selection.

What is your earnings growth expectation for FY24? Can mid and smallcaps deliver significantly higher earnings growth vis-a-vis largecaps to justify current valuations?

The Nifty 50 earnings growth may come in at around 15 per cent or slightly higher. Small and midcaps are trading approximately 40 to 45 per cent higher than their long-term averages. That's a very big premium and it will require very strong earnings growth in coming years to sustain the current levels. Any slight disappointment there would lead to valuations correcting. The quality of earnings should also be looked at. There are many

valuations. As and when India's middle-class consumption picks up, there will be a strong demand in these sectors. The information technology (IT) sector is also attractive.

Value as a style has done well in the last two years. Will this continue or growth could make a comeback?

Growth stocks may do better this year. The value index is trading at a significant premium to its last five-year average and valuations are at par with the long-term average. The rally in value stocks came on a low base and was led by re-ratings. Earnings growth will dictate stock prices going forward and growth stocks are better placed to deliver on this front.

Which sectors may not do well?

Our view is that growth will slow down globally. China is already in a difficult situation. While the US will most likely avoid a recession, it may not see the kind of growth it has enjoyed over the last couple of years. Half of Europe will be in recession. That will have consequences on all global commodities and global cyclicals. The areas where we feel there would be negative surprises are global cyclicals, which include commodities and energy companies.

Which funds should investors opt for in the current scenario?

Hybrid funds, especially balanced advantage funds and multi-asset funds, are a good option right now when valuations are on the higher side. If the market were to correct, there would be downside protection. Also, the equity allocation will automatically see an increase when the valuations improve. On the pure equity side, we are recommending investors tilt towards largecaps.



Ajay Tyagi
Head of Equity

smallcap companies with cash flow issues and balance sheet problems. The expectation in smallcaps is stretched, both in terms of magnitude and quality.

Sectorally, where are you seeing good investment opportunities?

The biggest opportunity we see is in private sector banks. Some of the best-managed banks in the country today are trading at valuations that are lower than their long-term averages and we don't find any fundamental reason for them to trade at these valuations.

We are also positive on the consumer services and consumer discretionary part of the market. Here again, because of demand weakness, stocks are trading at attractive

Daily Voice | Why this fund manager is bullish on IT stocks, remains overweight on private banks

Companies in IT sector have demonstrated good corporate governance, high cash flow generation and have been distributing the same to shareholders through buybacks and dividends, says Karthikraj Lakshmanan.

"We have increased our exposure to the information technology space in 2023 as valuations have meaningfully corrected over the last couple of years through time correction and absolute stock price correction," Karthikraj Lakshmanan, senior vice-president and fund manager for equities at UTI AMC, says in an interview to Moneycontrol.

Lakshmanan feels valuations in tech stocks look attractive on free cashflow basis when compared with other sectors.

The chartered accountant with 17 years of experience in the equity markets and as in fund management, says UTI AMC is overweight on private banks. "Private banks is one space where longer term growth can be faster than the banking industry and banking industry itself could grow faster than the nominal GDP. Valuations continue to be reasonable, though the leverage has come down and asset quality is at its best for the entire industry," he says. Excerpts from the conversation...

Considering the BSE Sensex above 72,000 and Nifty 50 inching towards 22,000, do you think the market is pricing in expected strong growth in earnings, based on favourable macros, interest rate cuts and the possibility of continuation in government policies? Do you see a 15 percent return by the turn of one more year?

We look at valuations versus long-term average (price to earnings, price to book versus the index's own history) and the macro situation as market mood tends to be volatile from time-to-time fluctuating between greed and fear. As valuations eventually tend to mean revert, averages help us understand which side of the emotion is working currently even if we don't know when it will reverse.

As you highlighted, macros for India seem very good even from a 5-10 year perspective as we could be among the fastest growing in the top 10 economies due to our population demographics, favourable macro-environment, and huge scope for increase in per capita income levels.



Karthikraj Lakshmanan
Fund Manager-Equity

There has been a sharp rally, especially in mid and small caps in 2023. Valuations have inched up for this category and hence risk reward is little less favourable from an immediate term perspective. The largecap category however is still not very expensive and closer to longer-term average.

We don't have a specific outlook and target for equities from a one-year perspective but the market returns eventually from a longer-term perspective are anchored to earnings growth and a good part is we see a double-digit earnings growth in the last few years and it is expected to continue in that trajectory next year as well.

Is it the time to bet on consumption and specialty chemicals? Do you find margin of safety in these sectors considering others trading around high valuations?

Consumption sector valuations have been expensive for long as they have sustainability of earnings and strong cashflow generation potential. Within that, while staples growth is lower, the durables and retail segment could continue to grow at a faster pace helped by

increasing per capita income and shift from unorganised to organised. Hence, we are more positive and overweight on the latter and underweight in staples.

Chemicals as an industry has grown very well in last decade. the sector has seen a rough year in CY23 due to Inventory de-stocking and Chinese competition leading to correction in stock price and valuations. While the opportunity is still large, business being capital intensive and global in nature, we would look at companies with good execution track record and superior return ratios.

Are you bullish on IT space for 2024, though the environment is still slow for growth?

We have increased our exposure to information technology in 2023 as valuations have meaningfully corrected in last couple of years through time correction and absolute stock price correction. Valuations look attractive on free cashflow basis when compared with many other sectors.

Companies in the sector have demonstrated good corporate governance, high cash flow generation and have been distributing the same to shareholders through buybacks and dividends.

While last few quarters growth has been muted for the sector, deal momentum has been good and long-term Digital transformation journey of clients provides growth visibility.

Which are the two sectors on your radar for 2024 and why, as a fund house?

We have discussed about consumer and IT sectors. Besides, we are overweight on private banks and auto. Private banks is one space where longer term growth can be faster than the banking industry and the banking industry itself could grow faster than the nominal GDP. Valuations continue to be reasonable, though leverage has come down and asset quality is at its best for the entire industry. Most of the large banks are well-capitalised and may not require raising fresh capital from the market for next few years. This space could be a structural steady growth

opportunity.

We have been overweight on auto for the last couple of years as the sector was emerging out of a cyclical headwind, impacted by multiple issues from Covid, input inflation, increase in insurance and regulatory costs. The sector has done well and valuations have moved up on the back of improving volume growth and margin improvement in current year helped by softer commodity price.

The long-term penetration-led growth opportunity is intact but with a cyclical sector like auto, one needs to be cognizant of the stage of cycle we are in currently, the impact of EV adoption and the valuations in that light.

Do you think the broader markets are still not looking expensive even after consistent run up for third quarter?

The markets have done well since the March 2023 lows. Within that, mid (50 percent) and

small (60 percent) caps have seen sharp appreciation while large caps (30 percent) have still been more measured. Based on the long-term averages, the largecap space still doesn't look very expensive while Mid & Small caps as a category are in the expensive zone where one needs to be cautious.

Equities as an asset class is Long term in nature and investors need to have 5 plus years of investment horizon. For investors with such a time horizon, the continuation of higher earnings growth is important along with starting valuations, so one needs to keep assessing that is intact.

Do you see the highest-ever FII flow in a year, in 2024?

FII flows could be dependent on global markets, their emerging market views, India's relative valuations compared to other markets and so on. It is almost impossible to

predict the flows, whether domestic or Foreign. Having said that, in the last two-three years, the continuous domestic inflows have cushioned against lumpy FII outflows.

The SIP amount over last five years, has steadily been inching up and is currently north of \$2 billion per month comprising of very small ticket amounts providing a good steady source of inflows for MF industry and it seems this may continue as more segments of the population start to take exposure to equities. But one still needs to be cautious as there could be lumpsum outflows even in DII for multiple reasons resulting in volatility in overall domestic flows.

It is good that our dependence on FII flows has reduced in last few years as FII flows can be often top down led and be sharp in a small span of time impacting markets significantly on either side.

Mutual Funds: Why investing in a multi-asset fund makes sense in a volatile market?

Multi-asset funds offer a diversified portfolio across asset classes, professionally managed to reduce volatility and improve risk-adjusted returns. They also provide tax-efficient asset allocation and lower taxation compared to fixed-income and gold ETFs.

As we bid farewell to 2023, we have seen that the markets have been volatile throughout, on account of market narratives of geopolitical uncertainties, high inflation, tight monetary policies, and slowing global growth – the underlying conditions gave us one clear investment message i.e. investment across asset classes is the key for generating optimal returns.

The concept of diversification to manage risk in order to optimise portfolio returns and risk is a well-established theory in the investment market. Diversification or investment across asset classes essentially means cultivating an investment approach to combine different asset classes which are having low or negative correlation to each other to reduce volatility associated to a particular asset class on the portfolio. Effective asset allocation requires a strategic and disciplined investment approach that balances risk and reward in your investment portfolio, for a well-rounded and successful investment strategy.

A multi-asset fund offers a diversified portfolio across asset classes, where the

allocation of portfolio and review/rebalancing is being professionally managed through relative attractiveness of asset classes based on valuation driven and evidence-based prediction on market dynamics.

The funds in the category endeavour to combine the high growth potential of equity, relative stability of fixed income and the



Sharwan Goyal

Fund Manager and Head – Passive, Arbitrage and Quant strategies

hedging properties of gold in one portfolio to help mitigate portfolio volatility in returns thereby improving risk adjusted returns of the portfolio.

In addition to the above benefits, multi-asset funds also offer a tax efficient way of asset allocation as the scheme enjoys the

exemption from taxation arising from capital gains due to frequent portfolio rebalancing and reduces the tax incidence. Tax will be paid by the investor at the time of redemptions of the scheme units on the realised gains. Additionally, funds which are maintaining minimum 65% equity exposure are classified as equity-oriented funds wherein taxation is lower than fixed income and commodities such as gold ETF.

Multi asset funds are structured as an open-ended scheme in the multi -asset category, investing in asset classes such as equity, fixed income, commodity via gold and silver ETFs etc, the schemes in this category use a disciplined asset allocation strategy for investment into various asset classes.

The multi asset fund generally uses valuation driven asset allocation strategy to provide dynamic asset allocation to asset classes such as equity, fixed income and commodity etc based on relative attractiveness of these asset classes.

Thus, multi asset fund can be considered as an easy access to a diversified portfolio of equity, fixed income and gold in a process driven and tax-efficient way. It aims to provide optimal asset allocation based with the objective to maximise return and minimise risk for optimising risk adjusted returns.

EQUITY READY RECKONER FEBRUARY 2024

Market Cap Based Funds									
Fund Name		UTI Large Cap Fund		UTI Mid Cap Fund		UTI Small Cap Fund			
Month End AUM (₹ in Crores)		12,082		10,072		3,737			
Benchmark Index		S&P BSE 100 TRI		Nifty Midcap 150 TRI		Nifty Smallcap 250 TRI			
Fund Manager/s Managing Since		Karthikraj Lakshmanan Sep-22		Fund Manager/s		Ankit Agarwal Aug-19			
Fund		Large Cap		Market Capitalization of Fund vis-à-vis Benchmark Index		10% 		11% 	
Benchmark		Mid Cap		88% 		11% 		0% 	
Fund		Small Cap		9% 		82% 		14% 	
Fund		C1		1% 		7% 		10% 	
Benchmark		C2		0% 		21% 		86% 	
Fund		C3		9% 		8% 		8% 	
Fund		R1		90% 		88% 		8% 	
Benchmark		R2		1% 		52% 		28% 	
Fund		R3		13% 		30% 		28% 	
Fund		R4		13% 		18% 		10% 	
Fund		R5		18.25 19.00		17.10 17.58		14.98 17.30	
Sector weights/Active weights of Funds vis-à-vis Benchmark Index (Highlighted +/-2%)									
Sector	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	Active Wt. (%)
AUTOMOBILE & AUTO COMPONENTS	8.50	1.91	11.91	4.69	5.57	5.57	5.57	5.57	5.57
CAPITAL GOODS	1.02	-1.09	14.51	1.68	13.47	13.47	13.47	13.47	13.47
CHEMICALS	-	-1.09	2.99	-2.31	3.93	3.93	3.93	3.93	3.93
CONSTRUCTION	1.10	-2.51	0.70	0.06	4.12	4.12	4.12	4.12	4.12
CONSTRUCTION MATERIALS	2.52	0.22	3.08	0.52	1.20	1.20	1.20	1.20	1.20
CONSUMER DURABLES	4.87	2.12	6.60	2.44	10.01	10.01	10.01	10.01	10.01
CONSUMER SERVICES	6.80	3.95	3.12	-0.81	5.18	5.18	5.18	5.18	5.18
DIVERSIFIED	0.52	0.52	0.99	0.42	-	-	-	-	-
FAST MOVING CONSUMER GOODS	3.68	-5.43	2.01	0.61	1.34	1.34	1.34	1.34	1.34
FINANCIAL SERVICES	30.25	-0.83	20.66	-2.58	18.16	18.16	18.16	18.16	18.16
HEALTHCARE	4.14	-0.20	10.35	-0.64	11.90	11.90	11.90	11.90	11.90
INFORMATION TECHNOLOGY	16.00	4.04	9.27	2.47	7.37	7.37	7.37	7.37	7.37
MEDIA, ENTMT. & PUBLICATIONS	-	-0.14	-	-0.79	-	-	-	-	-
METALS & MINING	2.46	-1.14	0.41	-2.19	-	-	-	-	-
OIL, GAS & CONSUMABLE FUELS	7.47	-3.91	3.22	-0.09	-	-	-	-	-
POWER	1.44	-1.44	2.46	-1.87	-	-	-	-	-
REALTY	-	-0.43	2.13	-1.86	2.56	2.56	2.56	2.56	2.56
SERVICES	1.05	0.00	0.75	-1.60	6.28	6.28	6.28	6.28	6.28
TELECOMMUNICATION	4.12	1.58	-	-1.68	1.23	1.23	1.23	1.23	1.23
TEXTILES	1.01	0.82	1.34	0.03	3.36	3.36	3.36	3.36	3.36
Portfolio Composition									
Top 10 Holdings (%)	52	22	83	22	20	20	20	20	20
Stock Count	49	83	83	83	83	83	83	83	83
Active Share (%)	41	64	64	64	79	79	79	79	79

AUM – Asset under Management. Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregation. Operating Cash Flow Tiers (C1-3 Tiers based on the number of years in which they have generated positive operating cash flows in the previous 5 years (for manufacturing companies). ROCE/ Implied ROE Tiers (R-3 Tiers based on the previous 5 year average return on capital (for manufacturing companies & non-lending non banking finance companies (NBFCs)) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance companies). All data as of January 31, 2024.

EQUITY READY RECKONER FEBRUARY 2024

Fund Name	UTI Large & Mid Cap Fund		UTI Value Fund		UTI Focused Fund		UTI Flexi Cap Fund	
	Month End AUM (₹ in Crores)	Benchmark Index	2,500	Nifty LargeMidcap 250 TRI	8,478	Nifty 500 TRI	2,391	Nifty 500 TRI
Fund Manager/s Managing Since	V. Srivatsa	May-17	Amit Premchandani	Feb-18	Vishal Chopda	May-22	Ajay Iyagi	Jan-16
Fund Manager/s	Fund	Large Cap	51%	53%	68%	73%	81%	73%
	Benchmark	Mid Cap	41%	43%	15%	17%	19%	30%
		Small Cap	8%	4%	17%	10%	0%	10%
Fund	C1	84%	80%	92%	83%	96%	83%	91%
	C2	10%	15%	4%	13%	13%	7%	7%
	C3	6%	5%	4%	4%	0%	3%	3%
Fund	R1	52%	49%	57%	52%	62%	52%	87%
	R2	28%	29%	21%	29%	27%	29%	9%
	R3	21%	22%	22%	19%	11%	19%	4%
Fund	Price to Book (P/B)	4.22	8.17	5.12	8.00	8.00	8.00	11.82
Benchmark	Price to Earnings (P/E)	28.45	38.69	31.24	35.76	35.76	35.76	44.33
Scale is only for representation and not for measurement		17.01	18.47	17.70	18.66	17.76	18.66	18.66
Style Based Funds								
Sector	Active Wt. (%)		Active weights of Funds vis-à-vis Benchmark Index (Highlighted +/-2%)		NAV (%)		NAV (%)	
AUTOMOBILE & AUTO COMPONENTS	9.90	2.96	NAV (%)	1.88	4.59	11.12	4.59	1.35
CAPITAL GOODS	-	-7.34	Active Wt. (%)	-2.69	2.20	6.20	1.31	-0.23
CHEMICALS	1.74	-1.51	NAV (%)	-1.23	1.01	1.28	0.96	0.65
CONSTRUCTION	3.22	1.13	Active Wt. (%)	-2.36	0.84	-	-3.20	-3.20
CONSTRUCTION MATERIALS	1.84	-0.65	NAV (%)	-1.32	1.01	2.76	0.43	-0.79
CONSUMER DURABLES	0.95	-2.61	Active Wt. (%)	-1.11	4.43	1.11	-0.61	6.72
CONSUMER SERVICES	0.47	-2.68	NAV (%)	0.87	3.69	0.87	6.78	10.07
DIVERSIFIED	-	-0.29	Active Wt. (%)	-0.13	-	-0.13	1.08	0.95
FAST MOVING CONSUMER GOODS	3.76	-1.61	NAV (%)	-4.40	3.16	6.66	-0.90	-4.48
FINANCIAL SERVICES	32.50	5.56	Active Wt. (%)	-2.82	31.51	30.58	1.89	23.31
HEALTHCARE	10.21	2.66	NAV (%)	2.71	8.43	5.45	-1.71	11.81
INFORMATION TECHNOLOGY	8.69	-0.55	Active Wt. (%)	-1.26	11.53	1.15	10.45	0.07
MEDIA, ENTM'T. & PUBLICATIONS	0.57	0.17	NAV (%)	-0.28	-	-	0.07	14.06
METALS & MINING	3.17	0.04	Active Wt. (%)	1.65	5.01	2.55	-0.81	-
OIL, GAS & CONSUMABLE FUELS	9.44	2.04	NAV (%)	-2.72	6.59	-	-9.31	-9.31
POWER	-	-4.05	Active Wt. (%)	-2.12	1.52	1.93	-1.71	-3.64
REALITY	1.66	-0.60	NAV (%)	1.26	0.05	3.14	-1.21	-
SERVICES	2.61	0.85	Active Wt. (%)	0.28	-	-1.57	-	-1.57
TELECOMMUNICATION	2.25	0.12	NAV (%)	1.77	4.14	1.55	-1.49	-0.88
TEXTILES	1.50	0.83	Active Wt. (%)	0.73	1.08	-0.35	0.96	0.61
Portfolio Composition								
Top 10 Holdings (%)	38	41	Stock Count	54	52	29	44	56
Active Share (%)	58	55	63	65	73	69	63	69

AUM – Asset under Management; Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregation. Operating Cash Flow Tiers (O-C) - 3 Tiers based on the number of years in which they have generated positive operating cash flows in the previous 5 years (for manufacturing companies). RoCE (Implied RoE Tiers [R] - 3 Tiers based on the previous 5 year average return on capital (for manufacturing companies & NBFCs) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance companies). All data as of January 31, 2024.

UTI LARGE CAP FUND (Erstwhile UTI Mastershare Unit Scheme)

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

Category
Large Cap Fund

Investment Objective

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

Benchmark Index

S&P BSE 100 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

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

Fund AUM

Fund Size Monthly Average : ₹ 12086.38 Crore
Closing AUM : ₹ 12081.66 Crore

High/Low NAV in the month

High Growth Option : ₹ 237.7166
Low Growth Option : ₹ 229.9732

Total Expense Ratio

Regular : 1.73
Direct : 0.81

Minimum Investment Amount

Growth: ₹ 100/-
IDCW: ₹ 5000/-

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 233.5784
Regular IDCW Option	₹ 48.5886
Direct Growth Option	₹ 252.9147
Direct IDCW Option	₹ 56.2904

Portfolio Details

% of Top 10 Stocks	51.63
Median Market Cap (₹ Cr)	336,135
Weighted Average Market Cap	536,487
Number of Securities	50

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	88	11	1
Benchmark	94	6	-

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	8.65	Sun Pharmaceuticals Industries Ltd.	1.62
HDFC Bank Ltd.	8.23	Tata Steel Ltd.	1.57
ICICI Bank Ltd	7.45	NTPC Ltd.	1.44
Reliance Industries Ltd.	6.16	Info-Edge (India) Ltd.	1.42
Bharti Airtel Ltd.	4.12	Asian Paints Ltd.	1.38
Axis Bank Ltd.	3.88	United Breweries Ltd.	1.37
Tata Consultancy Services Ltd.	3.65	IndusInd Bank Ltd.	1.34
Avenue Supermarts Ltd.	3.48	Coal India Ltd.	1.31
Kotak Mahindra Bank Ltd.	3.06	HDFC Life Insurance Company Ltd.	1.29
Bajaj Finance Ltd.	2.96	Bajaj Auto Ltd.	1.24
Ultratech Cement Ltd.	2.52	Havells India Ltd.	1.21
Maruti Suzuki India Ltd.	2.35	Larsen And Toubro Ltd.	1.10
ICICI Lombard General Insurance Company Ltd	2.04	Balkrishna Industries Ltd.	1.08
LTIMindtree Ltd	2.03	Interglobe Aviation Ltd	1.05
Tata Motors Ltd.	1.96	Others	14.23
Godrej Consumer Products Ltd	1.64	Net Current Assets	3.17
		TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Infosys Ltd.	3.6	ITC Ltd.	-3.4
Avenue Supermarts Ltd.	3.0	Larsen And Toubro Ltd.	-2.5
ICICI Lombard General Insurance Company Ltd	1.7	Reliance Industries Ltd.	-2.3
LTIMindtree Ltd.	1.6	State Bank Of India	-2.1
Bharti Airtel Ltd.	1.6	Hindustan Unilever Ltd.	-1.9

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	13.77%	14.43%
Sharpe Ratio	0.67%	
Portfolio Turnover Ratio (Annual)	0.22	
P/B	7.44	7.57
P/E	36.02	33.63
ROE	18.25	19.00

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 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 Y	23.18	27.28	22.10	12,318	12,728	12,210
3 Y	16.12	19.32	17.15	15,657	16,988	16,078
5 Y	15.10	16.81	16.00	20,209	21,756	21,012
SI*	15.60	NA	15.03	2,236,752	NA	1,857,791

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Large Cap Fund - October 15, 1986. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Karthikraj Lakshmanan since Sep 2022. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.*Assuming all IDCWs were reinvested at the immediate ex-IDCW NAV, all bonuses were availed and all right offers were availed, if any. NAVs of IDCW Option for the period where growth Option was not available and NAVs of growth Option thereafter is considered. As TRI values are not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P Sensex PRI values from 15-10-1986 to 31-12-1990 and S&P BSE 100 TRI values thereafter. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

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 Y	120,000	137,063	140,732	135,829	27.28	33.40	25.25
3 Y	360,000	442,173	469,154	452,633	13.81	17.96	15.44
5 Y	600,000	907,316	972,840	930,004	16.55	19.40	17.56
7 Y	840,000	1,411,079	1,527,046	1,486,493	14.55	16.77	16.01
10 Y	1,200,000	2,414,780	2,659,985	2,587,135	13.40	15.20	14.69
15 Y	1,800,000	5,277,942	5,791,501	5,592,831	13.20	14.27	13.87
SI	2,300,000	9,158,111	10,111,212	9,803,905	12.87	13.73	13.46

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 January 2024 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

Top 5 Sectors

Financial Services	30%
Information Technology	16%
Automobile and Auto Components	8%
Oil, Gas & Consumable Fuels	7%
Consumer Services	7%

UTI MID CAP FUND

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

Category
Mid Cap Fund

Investment Objective

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

Benchmark Index

Nifty MidCap 150 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM

Fund Size Monthly Average :₹ 9881.64 Crore
Closing AUM :₹ 10072.11 Crore

High/Low NAV in the month

High Growth Option :₹ 253.8930
Low Growth Option :₹ 245.9019

Total Expense Ratio

Regular :1.74
Direct :0.79

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st January, 2024

Regular Growth Option ₹ 253.8930
Regular IDCW Option ₹ 120.1445
Direct Growth Option ₹ 279.1951
Direct IDCW Option ₹ 137.3927

Portfolio Details

% of Top 10 Stocks	21.61
Median Market Cap (₹ Cr)	41,060
Weighted Average Market Cap	45,352
Number of Securities	83

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	10	69	21
Benchmark	11	82	7

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
Tube Investments Of India Ltd	2.46	Ashok Leyland Ltd.	1.49
Bharat Forge Ltd.	2.24	NHPC Ltd.	1.48
Federal Bank Ltd.	2.21	Gujarat Gas Ltd	1.47
Persistent Systems Ltd.	2.20	Grindwell Norton Ltd.	1.46
Coforge Ltd	2.18	Schaeffler India Ltd	1.45
Phoenix Mills Ltd	2.13	Jubilant Food Works Ltd	1.36
Bharat Electronics Ltd.	2.12	Motherson Sumi Wiring India Ltd	1.36
Shriram Finance Ltd	2.08	Supreme Industries Ltd.	1.34
J.K.Cement Ltd.	2.03	Page Industries Ltd	1.34
Alkem Laboratories Ltd	1.96	Sundram Fasteners Ltd.	1.34
Endurance Technologies Ltd.	1.76	Dr. Lal Pathlabs Ltd.	1.32
PB Fintech Ltd	1.76	Balkrishna Industries Ltd.	1.29
Oil India Ltd.	1.75	One 97 Communications Ltd	1.29
Astral Ltd.	1.74	Others	44.94
Indian Bank	1.68	Net Current Assets	3.57
Syngene International Ltd.	1.62	TOTAL	100.00
Oracle Financial Services Software Ltd.	1.60		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Bharat Electronics Ltd.	2.1	Power Finance Corporation Ltd.	-2.4
Shriram Finance Ltd	2.1	REC Ltd	-2.3
Endurance Technologies Ltd.	1.5	Max Healthcare Institute Ltd	-2.1
J.K.Cement Ltd.	1.4	Adani Power Ltd.	-2.0
Phoenix Mills Ltd	1.3	Indian Hotels Company Ltd.	-1.6

Quantitative Indicators	Fund	Benchmark
Beta	0.87	1
Standard Deviation (Annual)	14.48%	16.05%
Sharpe Ratio	1.20%	
Portfolio Turnover Ratio (Annual)	0.32	
P/B	8.87	8.52
P/E	46.55	44.24
ROE	17.10	17.58

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 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 Y	37.09	55.19	24.35	13,709	15,519	12,435
3 Y	24.24	32.49	18.19	19,177	23,257	16,510
5 Y	21.63	25.29	16.29	26,634	30,892	21,276
SI*	18.26	NA	14.69	278,216	NA	151,495

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Mid Cap Fund : April 07th, 2004. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Ankit Agarwal since Aug 2019. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Please refer page no. 96 for FPI Performance. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

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 Y	120,000	146,499	159,872	138,471	43.17	66.58	29.62
3 Y	360,000	497,034	568,722	459,553	22.09	32.05	16.50
5 Y	600,000	1,117,075	1,300,906	947,510	25.12	31.54	18.32
7 Y	840,000	1,706,911	2,014,950	1,496,823	19.89	24.57	16.20
10 Y	1,200,000	3,012,913	3,758,223	2,594,881	17.52	21.61	14.74
15 Y	1,800,000	8,559,966	9,525,870	5,566,777	18.74	19.95	13.82
SI	2,300,000	15,273,023	15,960,136	9,702,353	17.24	18.10	13.37

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 January 2024 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

Top 5 Sectors

Financial Services	21%
Capital Goods	15%
Automobile and Auto Components	12%
Healthcare	10%
Information Technology	9%

UTI SMALL CAP FUND

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

Category
Small Cap Fund

Investment Objective

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

Benchmark Index

Nifty SmallCap 250 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout

Load Structure

Entry Load: Nil

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

Fund AUM

Fund Size Monthly Average : ₹ 3656.75 Crore
Closing AUM : ₹ 3736.50 Crore

High/Low NAV in the month

High Growth Option : ₹ 21.7090
Low Growth Option : ₹ 20.9679

Total Expense Ratio

Regular : 1.85
Direct : 0.42

Minimum Investment Amount

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

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 21.7090
Regular IDCW Option	₹ 21.7088
Direct Growth Option	₹ 22.9242
Direct IDCW Option	₹ 22.9242

Portfolio Details

% of Top 10 Stocks	20.23
Median Market Cap (₹ Cr)	14,413
Weighted Average Market Cap	16,478
Number of Securities	83

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	-	14	86
Benchmark	-	10	89

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
Karur Vysya Bank Ltd.	2.57	Raymond Ltd.	1.50
Brigade Enterprises Ltd.	2.56	Canfin Homes Ltd.	1.44
Chalet Hotels Ltd	2.11	Subros Ltd.	1.43
Cholamandalam Financial Holdings Ltd	2.02	J.B.Chemicals & Pharmaceuticals Ltd	1.43
Cera Sanitaryware Ltd.	1.91	Ratnamani Metals & Tubes Ltd.	1.42
Techno Electric & Engineering Co Ltd.	1.84	CIE Automotive India Ltd	1.41
360 One WAM Ltd.	1.83	Indiamart Intermesh Ltd	1.40
KPIT Technologies Ltd	1.81	City Union Bank Ltd	1.37
Krishna Institute Of Medical Science Ltd	1.80	Avanti Feeds Ltd	1.34
Carborandum Universal Ltd.	1.78	Equitas Small Finance Bank Ltd	1.30
Persistent Systems Ltd.	1.73	TD Power Systems Ltd.	1.30
Multi Commodity Exchange Of India Ltd	1.68	eClerx Services Ltd.	1.29
Timken India Ltd.	1.67	Greenpanel Industries Ltd	1.27
Computer Age Management Services Ltd	1.58	Others	46.25
Firstsource Solutions Ltd.	1.58	Net Current Assets	4.32
Coforge Ltd	1.56	TOTAL	100.00
Suven Pharmaceuticals Ltd	1.50		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Techno Electric & Engineering Co Ltd.	1.8	Suzlon Energy Ltd.	-3.1
Chalet Hotels Ltd	1.8	BSE Ltd	-2.1
KPIT Technologies Ltd	1.8	KEI Industries Ltd.	-1.2
Carborandum Universal Ltd.	1.8	Angel One Ltd	-1.1
Persistent Systems Ltd.	1.7	Cyient Ltd	-1.1

Quantitative Indicators

Fund	Benchmark
Beta	0.77
Standard Deviation (Annual)	14.06%
Sharpe Ratio	1.63%
Portfolio Turnover Ratio (Annual)	0.20
P/B	7.97
P/E	46.47
ROE	17.30
	8.50
	40.81
	14.98

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 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 Y	40.99	63.75	24.35	14,099	16,375	12,435
3 Y	29.76	36.03	18.19	21,849	25,171	16,510
SI*	28.31	37.68	17.98	21,709	27,029	16,722

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Different plans shall have a different expense structure. The performance details provided herein are of existing plan and growth Option. CAGR – Compounded Annualized Growth Rate. The Scheme is currently managed by Mr. Ankit Agarwal since inception. **Past performance may or may not be sustained in future.** Inception of UTI Small Cap Fund : December 22, 2020. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. Please refer page no. 96 for FPI Performance. Load is not taken into consideration for computation of performance.

SIP Returns as on 31st January, 2024

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Small Cap	Yield (%) Nifty 50 TRI
1 Y	120,000	149,915	168,451	138,471	49.06	82.09	29.62
3 Y	360,000	523,965	592,470	459,553	25.94	35.16	16.50
SI	370,000	545,352	617,621	475,616	26.07	35.14	16.51

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.**

Top 5 Sectors

Financial Services	18%
Capital Goods	13%
Healthcare	12%
Consumer Durables	10%
Information Technology	7%

UTI LARGE & MID CAP FUND (Erstwhile UTI Core Equity Fund)

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

Category
Large & Mid Fund

Investment Objective

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

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

Date of inception/allotment

20th May, 2009

Benchmark Index

Nifty Large Mid cap 250 TRI

Fund Manager

Mr. V Srivatsa, B.Com., CA, ICWA, PGDM (IIM-I)

Managing the scheme since May-2017

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM

Fund Size Monthly Average : ₹ 2440.82 Crore
Closing AUM : ₹ 2500.05 Crore

High/Low NAV in the month

High Growth Option : ₹ 141.3644
Low Growth Option : ₹ 136.8331

Total Expense Ratio

Regular : 2.04
Direct : 1.24

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 140.6027
Regular IDCW Option	₹ 68.4952
Direct Growth Option	₹ 148.6681
Direct IDCW Option	₹ 73.0568

Portfolio Details

% of Top 10 Stocks	37.52
Median Market Cap (₹ Cr)	92,445
Weighted Average Market Cap	360,724
Number of Securities	59

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	51	41	8
Benchmark	53	43	3

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	8.50	Oil India Ltd.	1.73
ICICI Bank Ltd	5.26	Hero Motocorp Ltd.	1.72
Reliance Industries Ltd.	4.53	Fortis Healthcare Ltd.	1.69
Infosys Ltd.	3.22	Interglobe Aviation Ltd	1.68
Oracle Financial Services Software Ltd.	3.18	IndusInd Bank Ltd.	1.68
Federal Bank Ltd.	3.15	Phoenix Mills Ltd	1.66
ITC Ltd.	2.73	Max Financial Services Ltd.	1.61
Larsen And Toubro Ltd.	2.40	Aditya Birla Capital Ltd	1.61
Axis Bank Ltd.	2.29	Indian Bank	1.57
Bharti Airtel Ltd.	2.25	Apollo Tyres Ltd.	1.52
Mahindra & Mahindra Ltd.	2.20	Gland Pharma Ltd	1.32
GAIL (India) Ltd.	2.04	State Bank Of India	1.31
Tata Motors Ltd.	1.99	Biocon Ltd.	1.23
Dalmia Bharat Ltd	1.84	Others	23.29
HCL Technologies Ltd.	1.80	Net Current Assets	5.49
Aurobindo Pharma Ltd.	1.77	TOTAL	100.00
NMDC Ltd.	1.73		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	3.8	Tata Consultancy Services Ltd.	-1.7
Oracle Financial Services Software Ltd.	2.9	Power Finance Corporation Ltd.	-1.2
Federal Bank Ltd.	2.5	REC Ltd	-1.2
ICICI Bank Ltd	2.2	Kotak Mahindra Bank Ltd.	-1.1
GAIL (India) Ltd.	1.8	Max Healthcare Institute Ltd	-1.1

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	14.27%	14.64%
Sharpe Ratio	1.34%	
Portfolio Turnover Ratio (Annual)	0.52	
P/B	4.22	8.17
P/E	28.45	38.69
ROE	17.01	18.47

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 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 Y	38.21	40.43	24.35	13,821	14,043	12,435
3 Y	25.96	25.41	18.19	19,985	19,724	16,510
5 Y	18.88	20.79	16.29	23,755	25,726	21,276
SI*	13.58	16.35	13.05	65,083	92,768	60,756

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Core Equity Fund: May 20, 2009. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. V. Srivatsa since May-2017. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

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 Y	120,000	148,445	150,269	138,471	46.52	49.67	29.62
3 Y	360,000	510,900	513,657	459,553	24.09	24.48	16.50
5 Y	600,000	1,097,165	1,114,300	947,510	24.37	25.02	18.32
7 Y	840,000	1,652,843	1,738,404	1,496,823	18.99	20.41	16.20
10 Y	1,200,000	2,769,359	3,139,828	2,594,881	15.95	18.28	14.74
SI	1,760,000	5,584,715	6,839,774	5,220,299	14.46	16.85	13.65

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.

Top 5 Sectors

Financial Services	33%
Healthcare	10%
Automobile and Auto Components	10%
Oil, Gas & Consumable Fuels	9%
Information Technology	9%

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

Benchmark Index

Nifty 500 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

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

Fund AUM

Fund Size Monthly Average : ₹ 8406.75 Crore
Closing AUM : ₹ 8477.99 Crore

High/Low NAV in the month

High Growth Option : ₹ 133.4762
Low Growth Option : ₹ 129.2649

Total Expense Ratio

Regular : 1.82
Direct : 1.10

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 133.0396
Regular IDCW Option	₹ 38.7713
Direct Growth Option	₹ 144.1554
Direct IDCW Option	₹ 47.0143

Portfolio Details

% of Top 10 Stocks	41.28
Median Market Cap (₹ Cr)	133,700
Weighted Average Market Cap	308,109
Number of Securities	55

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	15	17
Benchmark	73	17	10

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	8.54	Crompton Greaves Consumer Electricals Ltd.	1.64
ICICI Bank Ltd	5.46	IndusInd Bank Ltd.	1.63
Infosys Ltd.	5.34	Aditya Birla Fashion And Retail Ltd.	1.58
Axis Bank Ltd.	4.16	CESC Ltd	1.52
Bharti Airtel Ltd.	4.14	Samvardhana Motherson International Ltd	1.50
State Bank Of India	3.02	ICICI Lombard General Insurance Company Ltd	1.50
Kotak Mahindra Bank Ltd.	2.80	Eicher Motors Ltd	1.36
Tech Mahindra Ltd	2.75	Suven Pharmaceuticals Ltd	1.33
Hindalco Industries Ltd.	2.60	ICICI Prudential Life Insurance Company Ltd.	1.31
Coal India Ltd.	2.48	Bharat Petroleum Corporation Ltd.	1.30
Tata Steel Ltd.	2.41	LTIMindtree Ltd.	1.29
Mphasis Ltd	2.15	Mahindra And Mahindra Financial Services Ltd	1.28
Cipla Ltd.	2.07	Others	23.63
Bajaj Auto Ltd.	2.03	Net Current Assets	2.31
Tata Motors Ltd.	1.77	TOTAL	100.00
Mahindra & Mahindra Ltd.	1.75		
Oil India Ltd.	1.68		
Sun Pharmaceuticals Industries Ltd.	1.67		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Axis Bank Ltd.	2.3	Reliance Industries Ltd.	-6.2
Bharti Airtel Ltd.	2.2	Larsen And Toubro Ltd.	-2.6
Tech Mahindra Ltd	2.2	ITC Ltd.	-2.5
Hindalco Industries Ltd.	2.1	Tata Consultancy Services Ltd.	-2.5
Mphasis Ltd	2.0	Hindustan Unilever Ltd.	-1.4

Quantitative Indicators	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	13.61%	14.36%
Sharpe Ratio	0.96%	
Portfolio Turnover Ratio (Annual)	0.29	
P/B	5.12	8.00
P/E	31.24	35.76
ROE	17.70	18.66

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	29.93	33.81	24.35	12,993	13,381	12,435
3 Y	19.98	21.84	18.19	17,271	18,087	16,510
5 Y	18.18	18.34	16.29	23,063	23,220	21,276
SI*	14.98	14.55	14.42	133,123	124,187	121,599

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Value Fund: July 20, 2005. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Amit Premchandani since Feb-2018. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	143,800	146,215	138,471	38.57	42.69	29.62
3 Y	360,000	479,210	488,320	459,553	19.47	20.82	16.50
5 Y	600,000	1,009,134	1,027,778	947,510	20.91	21.66	18.32
7 Y	840,000	1,572,148	1,600,452	1,496,823	17.58	18.08	16.20
10 Y	1,200,000	2,642,082	2,807,351	2,594,881	15.08	16.21	14.74
15 Y	1,800,000	5,837,207	6,165,452	5,566,777	14.36	15.00	13.82
SI	2,220,000	9,706,291	9,498,089	8,636,638	14.21	14.01	13.16

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.**

Top 5 Sectors

Financial Services	32%
Information Technology	12%
Healthcare	8%
Automobile and Auto Components	8%
Oil, Gas & Consumable Fuels	7%

UTI ELSS TAX SAVER FUND (Erstwhile UTI Long Term Equity Fund (Tax Saving))

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

Category
ELSS

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

Benchmark Index

Nifty 500 TRI

Fund Manager

Mr. Vishal Chopda, CFA, BE, PGDM

Managing the scheme since August 2019

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout

Load Structure

Entry Load: Nil

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

Fund AUM

Fund Size Monthly Average : ₹ 3474.28 Crore
Closing AUM : ₹ 3466.47 Crore

High/Low NAV in the month

High Growth Option : ₹ 179.3769
Low Growth Option : ₹ 172.8955

Total Expense Ratio

Regular : 1.88
Direct : 0.84

Minimum Investment Amount

Growth: ₹ 500/-
IDCW: ₹ 500/-

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 175.9455
Regular IDCW Option	₹ 33.6128
Direct Growth Option	₹ 194.0772
Direct IDCW Option	₹ 45.7369

Portfolio Details

% of Top 10 Stocks	41.81
Median Market Cap (₹ Cr)	130,450
Weighted Average Market Cap	305,863
Number of Securities	55

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	65	25	10
Benchmark	73	17	10

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	7.59	Isgec Heavy Engineering Ltd	1.72
ICICI Bank Ltd	7.25	Tech Mahindra Ltd	1.71
Infosys Ltd.	5.97	LTIMindtree Ltd.	1.66
Bharti Airtel Ltd.	3.91	Crompton Greaves Consumer Electricals Ltd.	1.65
Axis Bank Ltd.	3.72	ICICI Lombard General Insurance	
Tata Motors Ltd.	2.88	Company Ltd	1.63
IndusInd Bank Ltd.	2.77	Bharat Electronics Ltd.	1.61
Bajaj Finance Ltd.	2.63	Cipla Ltd.	1.61
Avenue Supermarts Ltd.	2.56	CESC Ltd	1.59
Godrej Consumer Products Ltd	2.54	Gujarat Gas Ltd	1.58
Maruti Suzuki India Ltd.	2.44	United Breweries Ltd.	1.44
Endurance Technologies Ltd.	2.16	Ajanta Pharma Ltd.	1.41
Hindalco Industries Ltd.	2.10	Bharat Forge Ltd.	1.34
Ultratech Cement Ltd.	2.09	Jubilant Food Works Ltd	1.33
Cholamandalam Investment And Fin. Co. Ltd	2.04	Others	22.05
Nestle India Ltd.	1.75	Net Current Assets	1.54
Phoenix Mills Ltd	1.74	TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	2.6	Reliance Industries Ltd.	-6.2
Godrej Consumer Products Ltd	2.3	Larsen And Toubro Ltd.	-2.6
Avenue Supermarts Ltd.	2.2	ITC Ltd.	-2.5
Infosys Ltd.	2.2	Tata Consultancy Services Ltd.	-2.5
IndusInd Bank Ltd.	2.1	Kotak Mahindra Bank Ltd.	-1.7

Quantitative Indicators

Fund	Benchmark
Beta	0.93
Standard Deviation (Annual)	13.78%
Sharpe Ratio	0.74%
Portfolio Turnover Ratio (Annual)	0.23
P/B	8.87
P/E	38.63
ROE	17.68
	8.00
	35.76
	18.66

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	27.64	33.81	24.35	12,764	13,381	12,435
3 Y	17.03	21.84	18.19	16,028	18,087	16,510
5 Y	16.38	18.34	16.29	21,358	23,220	21,276
SI*	14.74	14.37	13.55	276,584	255,834	215,033

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Elss Tax Saver Fund : December 15th, 1999. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Vishal Chopda since Aug-2019. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	140,062	146,215	138,471	32.27	42.69	29.62
3 Y	360,000	451,644	488,320	459,553	15.28	20.82	16.50
5 Y	600,000	942,690	1,027,778	947,510	18.11	21.66	18.32
7 Y	840,000	1,454,857	1,600,452	1,496,823	15.41	18.08	16.20
10 Y	1,200,000	2,492,613	2,807,351	2,594,881	13.99	16.21	14.74
15 Y	1,800,000	5,407,389	6,165,452	5,566,777	13.48	15.00	13.82
SI	2,300,000	8,723,792	10,611,467	9,702,353	12.45	14.14	13.37

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 January 2024 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

Top 5 Sectors

Financial Services	30%
Information Technology	11%
Automobile and Auto Components	10%
Consumer Services	7%
Fast Moving Consumer Goods	6%

UTI FOCUSED FUND (Erstwhile UTI Focused Equity Fund)

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

**Category
Focused Fund**

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

Benchmark Index

Nifty 500 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout

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

Fund AUM

Fund Size Monthly Average : ₹ 2409.73 Crore
Closing AUM : ₹ 2390.98 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.3238
Low Growth Option : ₹ 12.8318

Total Expense Ratio

Regular : 1.97
Direct : 0.57

Minimum Investment Amount

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

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 12.9905
Regular IDCW Option	₹ 12.9906
Direct Growth Option	₹ 13.5281
Direct IDCW Option	₹ 13.5277

Portfolio Details

% of Top 10 Stocks	52.35
Median Market Cap (₹ Cr)	220,137
Weighted Average Market Cap	389,688
Number of Securities	29

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	81	19	-
Benchmark	73	17	10

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	8.57	Bharat Electronics Ltd.	2.70
HDFC Bank Ltd.	8.26	United Breweries Ltd.	2.68
Tata Consultancy Services Ltd.	6.46	Cholamandalam Investment And	
Tata Motors Ltd.	5.27	Fin. Co. Ltd	2.68
IndusInd Bank Ltd.	4.51	Hindalco Industries Ltd.	2.55
LTIMindtree Ltd.	3.99	Tube Investments Of India Ltd	2.48
Godrej Consumer Products Ltd	3.98	Bharat Forge Ltd.	2.45
Bharti Airtel Ltd.	3.92	Jubilant Food Works Ltd	2.32
Bajaj Finance Ltd.	3.73	Cipla Ltd.	2.31
Avenue Supermarts Ltd.	3.66	Ajanta Pharma Ltd.	2.04
Trent Ltd.	3.62	NTPC Ltd.	1.93
Maruti Suzuki India Ltd.	3.37	P I Industries Ltd.	1.28
Phoenix Mills Ltd	3.14	Syngene International Ltd.	1.10
ICICI Lombard General Insurance Company Ltd	2.83	Astral Ltd.	1.05
Ultratech Cement Ltd.	2.76	Net Current Assets	1.65
Havells India Ltd.	2.71	TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tata Motors Ltd.	4.1	Reliance Industries Ltd.	-6.2
Tata Consultancy Services Ltd.	4.0	Infosys Ltd.	-3.8
ICICI Bank Ltd	4.0	Larsen And Toubro Ltd.	-2.6
IndusInd Bank Ltd.	3.9	ITC Ltd.	-2.5
Godrej Consumer Products Ltd	3.7	Axis Bank Ltd.	-1.9

Quantitative Indicators	Fund	Benchmark
Portfolio Turnover	0.11	
P/B	9.06	8.00
P/E	40.37	35.76
ROE	17.96	18.66

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	29.37	33.81	24.35	12,937	13,381	12,435
SI*	11.34	16.13	12.81	12,990	14,394	13,412

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Focused Fund: Aug 26, 2021. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Vishal Chopda since May 02, 2022. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	140,094	146,215	138,471	32.33	42.69	29.62
SI	290,000	359,993	376,398	355,405	18.24	22.25	17.11

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.**

Top 5 Sectors

Financial Services	31%
Automobile and Auto Components	11%
Information Technology	10%
Consumer Services	10%
Fast Moving Consumer Goods	7%

UTI FLEXI CAP FUND

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

Category
Flexi Cap Fund

Investment Objective

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

Benchmark Index

Nifty 500 TRI

Fund Manager

Ajay Tyagi - CFA, MFC

Managing the scheme since Jan-2016

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

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

Fund AUM

Fund Size Monthly Average : ₹ 25666.54 Crore
Closing AUM : ₹ 25156.40 Crore

High/Low NAV in the month

High Growth Option : ₹ 277.8692
Low Growth Option : ₹ 265.4072

Total Expense Ratio

Regular : 1.64
Direct : 0.87

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 268.3625
Regular IDCW Option	₹ 177.4242
Direct Growth Option	₹ 285.0249
Direct IDCW Option	₹ 189.6795

Portfolio Details

% of Top 10 Stocks	43.66
Median Market Cap (₹ Cr)	107,358
Weighted Average Market Cap	262,188
Number of Securities	56

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	60	30	10
Benchmark	73	17	10

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	6.09	AU Small Finance Bank Ltd	1.46
HDFC Bank Ltd.	5.73	Endurance Technologies Ltd.	1.39
LTIMindtree Ltd.	5.57	Grindwell Norton Ltd.	1.38
Bajaj Finance Ltd.	5.29	Persistent Systems Ltd.	1.38
Infosys Ltd.	4.04	Trent Ltd.	1.35
Kotak Mahindra Bank Ltd.	3.74	Schaeffler India Ltd	1.34
Avenue Supermarts Ltd.	3.65	Berger Paints India Ltd.	1.33
Info-Edge (India) Ltd.	3.27	P I Industries Ltd.	1.29
Titan Company Ltd.	3.21	Zomato Ltd	1.27
Coforge Ltd	3.07	Suven Pharmaceuticals Ltd	1.26
Astral Ltd.	2.58	Jubilant Food Works Ltd	1.26
Maruti Suzuki India Ltd.	1.97	Nestle India Ltd.	1.25
Asian Paints Ltd.	1.64	Poly Medicure Ltd.	1.24
Ajanta Pharma Ltd.	1.60	Others	22.43
Dr. Lal Pathlabs Ltd.	1.57	Net Current Assets	4.33
Shree Cement Ltd.	1.54	TOTAL	100.00
Bharti Airtel Ltd.	1.49		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
LTIMindtree Ltd.	5.2	Reliance Industries Ltd.	-6.2
Bajaj Finance Ltd.	4.1	Larsen And Toubro Ltd.	-2.6
Avenue Supermarts Ltd.	3.3	ITC Ltd.	-2.5
Info-Edge (India) Ltd.	3.0	Tata Consultancy Services Ltd.	-2.5
Coforge Ltd	2.8	Axis Bank Ltd.	-1.9

Quantitative Indicators

Fund	Benchmark
Beta	0.90
Standard Deviation (Annual)	13.82%
Sharpe Ratio	0.32%
Portfolio Turnover Ratio (Annual)	0.04
P/B	11.82
P/E	44.03
ROE	20.15

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	19.18	33.81	24.35	11,918	13,381	12,435
3 Y	11.25	21.84	18.19	13,769	18,087	16,510
5 Y	14.92	18.34	16.29	20,051	23,220	21,276
SI*	12.41	NA	NA	409,108	NA	NA

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Flexi Cap Fund: May 18, 1992. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Ajay Tyagi since Jan-2016. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. *Assuming all IDCWs were reinvested at the immediate ex-IDCW Option NAV. NAVs of IDCW Option for the period where growth Option was not available and NAVs of growth Option thereafter is considered. Please refer page no. 96 for FPI Performance. Load is not taken into consideration for computation of performance.

SIP Returns as on 31st January, 2024

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	131,775	146,215	138,471	18.62	42.69	29.62
3 Y	360,000	403,960	488,320	459,553	7.62	20.82	16.50
5 Y	600,000	848,844	1,027,778	947,510	13.84	21.66	18.32
7 Y	840,000	1,354,927	1,600,452	1,496,823	13.41	18.08	16.20
10 Y	1,200,000	2,377,245	2,807,351	2,594,881	13.11	16.21	14.74
15 Y	1,800,000	5,621,600	6,165,452	5,566,777	13.93	15.00	13.82
SI	2,300,000	10,344,924	10,611,467	9,702,353	13.93	14.14	13.37

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 January 2024 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

Top 5 Sectors

Financial Services	23%
Information Technology	14%
Consumer Services	13%
Healthcare	12%
Consumer Durables	10%

SECTORAL & THEMATIC EQUITY FUNDS READY RECKONER FEBRUARY 2024

SECTORAL & THEMATIC EQUITY FUNDS

READY RECKONER FEBRUARY 2024

Parameters		UTI Banking and Financial Services Fund			UTI Healthcare Fund			UTI Transportation and Logistics Fund		
Category		Sectorial Fund			Sectorial Fund			Sectorial Fund		
Month End AUM		₹ 1,022 Cr			₹ 919 Cr			₹ 2,869 Cr		
Benchmark		Nifty Financial Services TRI			S&P BSE Healthcare TRI			Nifty Transportation and Logistics TRI		
Fund		Market Capitalization of Fund vis-à-vis Benchmark			Market Capitalization of Fund vis-à-vis Benchmark			Market Capitalization of Fund vis-à-vis Benchmark		
Fund		Large Cap			98%			46%		
Benchmark		Mid Cap			42%			65%		
Fund		Small Cap			2%			28%		
Fund		Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark			Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark			Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark		
Fund		C1			98%			95%		
Benchmark		C2			30%			30%		
Fund		C3			23%			23%		
Fund		Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark			Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark			Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark		
Fund		R1			75%			75%		
Benchmark		R2			8%			8%		
Fund		R3			22%			22%		
Fund		Portfolio Characteristics of Fund vis-à-vis Benchmark (%)			Portfolio Characteristics of Fund vis-à-vis Benchmark (%)			Portfolio Characteristics of Fund vis-à-vis Benchmark (%)		
Fund		BM			BM			BM		
Fund		4.23			3.48			7.32		
Benchmark		25.75			22.43			45.21		
Fund		16.51			17.09			15.80		
Fund		Top-5 Securities weights/ Active weights of Funds vis-à-vis Benchmark			Fund			Fund		
Fund		BM			BM			BM		
Fund		3.48			7.32			7.34		
Benchmark		22.43			45.21			46.01		
Fund		17.09			15.80			14.47		
Company		%NAV			Company			%NAV		
ICICI BANK LTD		18.06			SUN PHARMACEUTICALS			12.96		
HDFC BANK LTD		14.00			CIPLA LTD.			-3.16		
AXIS BANK LTD		5.85			APOLLO HOSPITALS			7.35		
BAJAJ FINANCE LTD		5.53			DR REDDY'S LABORATORIES LTD.			-0.34		
SBI LIFE INSURANCE CO LTD		4.57			AJANTA PHARMA LIMITED			7.12		
Company		Key Portfolio Quantitative Indicators			Company			%NAV		
Standard Deviation (%) ¹		17.82			12.68			12.68		
Sharpe Ratio (%) ¹		0.63			0.78			18.14		
Beta ¹		0.94			0.87			1.02		
Portfolio Turnover Ratio ¹		0.49			0.18			0.99		
Fund Manager/s		Portfolio Composition			Fund Manager/s			Fund Manager/s		
Managing Since		May-22			Kamal Gada			Kamal Gada		
Stock Count		20			58			70		
Active Share (%)		31			36			34		
Portfolio Turnover Ratio ¹		43			36			26		
Fund Manager/s		Fund Manager/s			Fund Manager/s			Fund Manager/s		
Managing Since		Sep-16			Sachin Trivedi			Sachin Trivedi		
Top 10 Holdings (%) ¹		20			58			58		
Stock Count		31			36			36		
Active Share (%)		43			36			36		
Portfolio Turnover Ratio ¹		0.49			0.18			0.09		
Top 10 Holdings (%) ¹		20			58			58		
Stock Count		31			36			36		
Active Share (%)		43			36			36		
Portfolio Turnover Ratio ¹		0.49			0.18			0.09		
Top 10 Holdings (%) ¹		20			58			58		
Stock Count		31			36			36		
Active Share (%)		43			36			36		
Portfolio Turnover Ratio ¹		0.49			0.18			0.09		
Top 10 Holdings (%) ¹		20			58			58		
Stock Count		31			36			36		
Active Share (%)		43			36			36		
Portfolio Turnover Ratio ¹		0.49			0.18			0.09		
Top 10 Holdings (%) ¹		20			58			58		
Stock Count		31			36			36		
Active Share (%)		43			36			36		
Portfolio Turnover Ratio ¹		0.49			0.18			0.09		
Top 10 Holdings (%) ¹		20			58			58		
Stock Count		31			36			36		
Active Share (%)		43			36			36		
Portfolio Turnover Ratio ¹		0.49			0.18			0.09		
Top 10 Holdings (%) ¹		20			58			58		
Stock Count		31			36			36		
Active Share (%)		43			36			36		
Portfolio Turnover Ratio ¹		0.49			0.18			0.09		
Top 10 Holdings (%) ¹		20			58			58		
Stock Count		31			36			36		
Active Share (%)		43			36			36		
Portfolio Turnover Ratio ¹		0.49			0.18			0.09		
Top 10 Holdings (%) ¹		20			58			58		
Stock Count		31			36			36		
Active Share (%)		43			36			36		
Portfolio Turnover Ratio ¹		0.49			0.18			0.09		
Top 10 Holdings (%) ¹		20			58			58		
Stock Count		31			36					

Investment Objective

The scheme intends to provide medium to long-term capital appreciation through investment primarily in growth and innovation-oriented equity and equity-related instruments.

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

Date of inception/allotment

13th October, 2023

Benchmark Index

Nifty 500 TRI

Fund Manager

Mr. Ankit Agarwal, B.Tech, PGDM
Managing the scheme since Oct-2023

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout Option)

Load Structure

Entry Load: Nil
Exit Load : 1% if redeemed/switched out within 12 months from the date of allotment. Nil thereafter

Fund AUM

Fund Size Monthly Average : ₹ 579.60 Crore
Closing AUM : ₹ 613.79 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.9330
Low Growth Option : ₹ 10.5390

Total Expense Ratio

Regular : 2.37
Direct : 0.96

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 10.9330
Regular IDCW Option	₹ 10.9330
Direct Growth Option	₹ 10.9800
Direct IDCW Option	₹ 10.9800

Portfolio Details

% of Top 10 Stocks	46.02
Median Market Cap (₹ Cr)	32,223
Weighted Average Market Cap	34,179
Number of Securities	24

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	6	48	47
Benchmark	73	17	10

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
PB Fintech Ltd	5.84	Rategain Travel Technologies Ltd	3.51
One 97 Communications Ltd	5.40	Tata Elxsi Ltd.	3.40
Zomato Ltd	4.99	KPI Technologies Ltd	3.24
Info-Edge (India) Ltd.	4.92	Happiest Minds Technologies Ltd.	2.95
FSN E-Commerce Ventures (Nykaa) Ltd	4.44	Nazara Technologies Ltd	2.90
L&T Technology Services Ltd	4.26	C.E. Info Systems Ltd	2.86
Delhivery Ltd.	4.17	Clean Science & Technology Ltd	2.75
Indiamart Intermesh Ltd	4.03	Praj Industries Ltd.	2.71
Syngene International Ltd.	4.03	P I Industries Ltd.	2.40
Yatra Online Ltd.	3.94	MTAR Technologies Ltd	2.32
Route Mobile Ltd	3.83	Borosil Renewables Ltd	2.24
Latent View Analytics Ltd	3.68	Net Current Assets	11.55
Affle India Ltd	3.63	TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
PB Fintech Ltd	5.7	HDFC Bank Ltd.	-7.0
One 97	5.3	Reliance Industries Ltd.	-6.2
Communications Ltd	4.7	ICICI Bank Ltd	-4.6
Info-Edge (India) Ltd.	4.5	Infosys Ltd.	-3.8
Zomato Ltd	4.3	Larsen And Toubro Ltd.	-2.6
FSN E-Commerce Ventures (Nykaa) Ltd			

Quantitative Indicators

	Fund	Benchmark
P/B	11.14	8.00
P/E	52.25	35.76
ROE	10.67	18.66

Top 5 Sectors

Information Technology	28%
Consumer Services	22%
Financial Services	11%
Capital Goods	7%
Chemicals	5%

UTI DIVIDEND YIELD FUND

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

Category

Dividend Yield Fund

Investment Objective

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

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

Date of inception/allotment

3rd May, 2005

Benchmark Index

Nifty 500 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM

Fund Size Monthly Average :₹ 3508.74 Crore
Closing AUM :₹ 3526.69 Crore

High/Low NAV in the month

High Growth Option :₹ 141.2983
Low Growth Option :₹ 137.1806

Total Expense Ratio

Regular :2.01
Direct :1.42

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 141.0740
Regular IDCW Option	₹ 27.8670
Direct Growth Option	₹ 150.9367
Direct IDCW Option	₹ 32.9863

Portfolio Details

% of Top 10 Stocks	35.81
Median Market Cap (₹ Cr)	134,741
Weighted Average Market Cap	295,770
Number of Securities	47

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	14	18
Benchmark	73	17	10

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	6.64	Torrent Pharmaceuticals Ltd.	2.15
Infosys Ltd.	4.14	Oil & Natural Gas Corporation Ltd.	2.15
Tech Mahindra Ltd	3.78	Hindustan Unilever Ltd.	2.11
Tata Steel Ltd.	3.66	Great Eastern Shipping Co. Ltd.	2.11
Bharat Electronics Ltd.	3.16	Mahanagar Gas Ltd.	2.10
ITC Ltd.	3.00	State Bank Of India	2.00
Tata Consultancy Services Ltd.	2.92	Crompton Greaves Consumer Electricals Ltd.	1.98
NTPC Ltd.	2.88	ICICI Securities Ltd.	1.86
Bajaj Auto Ltd.	2.83	Oil India Ltd.	1.84
Coal India Ltd.	2.79	CESC Ltd	1.83
ICICI Bank Ltd	2.62	ICICI Prudential Life Insurance Company Ltd.	1.71
Kotak Mahindra Bank Ltd.	2.59	ICICI Lombard General Insurance Company Ltd.	1.70
Mahindra & Mahindra Ltd.	2.58	Coromandel International Ltd.	1.66
Marico Ltd.	2.54	Others	18.33
Mphasis Ltd	2.32	Net Current Assets	3.45
Cipla Ltd.	2.30	TOTAL	100.00
Bharat Petroleum Corporation Ltd.	2.28		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tech Mahindra Ltd	3.2	Reliance Industries Ltd.	-6.2
Tata Steel Ltd.	3.0	Larsen And Toubro Ltd.	-2.6
Bharat Electronics Ltd.	2.7	ICICI Bank Ltd	-2.0
Marico Ltd.	2.4	Axis Bank Ltd.	-1.9
Bajaj Auto Ltd.	2.3	Bharti Airtel Ltd.	-1.9

Quantitative Indicators

Fund	Beta	1
Benchmark	Standard Deviation (Annual)	14.36%
	Sharpe Ratio	1.14%
	Portfolio Turnover Ratio (Annual)	0.31
	P/B	6.89
	P/E	30.68
	ROE	22.61
		8.00
		35.76
		18.66

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty Dividend Opportunities 50 TRI (%)	NAV (%)	Nifty 500 TRI (₹)	Nifty 500 TRI (%)	Nifty Dividend Opportunities 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	36.61	33.81	47.94	24.35	13,661	13,381	14,794	12,435
3 Y	22.07	21.84	28.91	18.19	18,190	18,087	21,422	16,510
5 Y	17.45	18.34	20.26	16.29	22,359	23,220	25,166	21,276
SI*	15.15	15.38	18.17	15.23	141,008	146,386	229,169	142,830

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Dividend Yield Fund: 3-May-2005. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Amit Premchandani since Nov - 2022. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

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 Y	120,000	147,644	146,215	158,373	45.14	42.69	63.90
3 Y	360,000	491,733	488,320	563,686	21.32	20.82	31.37
5 Y	600,000	1,023,890	1,027,778	1,174,083	21.51	21.66	27.21
7 Y	840,000	1,581,919	1,600,452	1,801,787	17.76	18.08	21.41
10 Y	1,200,000	2,698,856	2,807,351	3,106,657	15.47	16.21	18.09
15 Y	1,800,000	5,694,657	6,165,452	6,777,813	14.08	15.00	16.08
SI	2,240,000	9,734,964	9,762,568	12,147,080	14.02	14.04	15.97

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.

Top 5 Sectors

Financial Services	23%
Information Technology	15%
Oil, Gas & Consumable Fuels	13%
Fast Moving Consumer Goods	11%
Healthcare	9%

UTI MNC FUND

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

Category
Thematic

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

Benchmark Index

Nifty MNC TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM

Fund Size Monthly Average :₹ 2723.79 Crore
Closing AUM :₹ 2726.73 Crore

High/Low NAV in the month

High Growth Option :₹ 338.8634
Low Growth Option :₹ 330.9792

Total Expense Ratio

Regular :2.02
Direct :1.15

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 337.1818
Regular IDCW Option	₹ 173.8458
Direct Growth Option	₹ 370.9535
Direct IDCW Option	₹ 192.4258

Portfolio Details

% of Top 10 Stocks	46.87
Median Market Cap (₹ Cr)	55,062
Weighted Average Market Cap	103,521
Number of Securities	39

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	35	49	16
Benchmark	59	39	2

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	7.47	Siemens India Ltd.	2.28
Nestle India Ltd.	6.43	CRISIL Ltd	2.22
United Spirits Ltd.	5.20	Gland Pharma Ltd	2.22
United Breweries Ltd.	4.85	Pfizer Ltd.	1.98
Britannia Industries Ltd.	4.80	Coforge Ltd	1.95
Oracle Financial Services Software Ltd.	4.55	Gillette India Ltd.	1.93
Hindustan Unilever Ltd.	3.46	Biocon Ltd.	1.87
ICICI Prudential Life Insurance Company Ltd.	3.41	SKF India Ltd.	1.82
Abbott India Ltd.	3.40	Nippon Life India Asset Management Ltd	1.56
Proctor & Gamble Health Ltd	3.29	CSB Bank Ltd	1.40
Bosch Ltd.	3.11	Cummins India Ltd.	1.35
Bayer Cropscience Ltd.	2.64	HDFC Asset Management Company Ltd	1.20
Suven Pharmaceuticals Ltd	2.64	Mphasis Ltd	1.19
3M India Ltd.	2.62	Others	6.71
Whirlpool Of India Ltd.	2.45	Net Current Assets	5.26
Schaeffler India Ltd	2.43	TOTAL	100.00
Timken India Ltd.	2.31		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Prudential Life		Hindustan Unilever Ltd.	-5.9
Insurance Company Ltd.	3.4	Ambuja Cements Ltd.	-5.4
Proctor & Gamble		Vedanta Ltd	-4.8
Health Ltd	3.3	Colgate Palmolive	
United Breweries Ltd.	3.1	India Ltd.	-4.5
Bayer Cropscience Ltd.	2.6	Ashok Leyland Ltd.	-3.3
Suven Pharmaceuticals			
Ltd	2.6		

Quantitative Indicators

Fund	Benchmark
Beta	0.86
Standard Deviation (Annual)	11.70%
Sharpe Ratio	0.74%
Portfolio Turnover Ratio (Annual)	0.26
P/B	18.40
P/E	52.60
ROE	29.27
	23.20
	54.44
	34.30

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Y	25.27	26.77	24.35	12,527	12,677	12,435
3 Y	15.54	17.67	18.19	15,424	16,293	16,510
5 Y	11.57	14.30	16.29	17,293	19,516	21,276
SI*	15.85	13.67	NA	438,222	268,980	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 97 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. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

Period	Investment Amount (₹)	Fund Value (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty MNC TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	137,656	138,650	138,471	28.27	29.92	29.62
3 Y	360,000	449,193	466,125	459,553	14.90	17.50	16.50
5 Y	600,000	869,997	929,358	947,510	14.84	17.53	18.32
7 Y	840,000	1,307,085	1,411,513	1,496,823	12.41	14.56	16.20
10 Y	1,200,000	2,245,261	2,540,885	2,594,881	12.04	14.35	14.74
15 Y	1,800,000	5,967,928	6,263,178	5,566,777	14.62	15.18	13.82
SI	2,300,000	11,567,403	11,834,457	9,702,353	14.88	15.08	13.37

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 January 2024 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

Top 5 Sectors

Fast Moving Consumer Goods	28%
Healthcare	16%
Automobile and Auto Components	14%
Financial Services	11%
Capital Goods	10%

UTI INDIA CONSUMER FUND

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

Category
Thematic

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

Benchmark Index

Nifty India Consumption TRI

Fund Manager

Mr. Vishal Chopda, CFA, BE, PGDM

Managing the scheme since Feb-2018

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

Load Structure

Entry Load: Nil

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

Fund AUM

Fund Size Monthly Average : ₹ 555.54 Crore
Closing AUM : ₹ 557.29 Crore

High/Low NAV in the month

High Growth Option : ₹ 47.7280
Low Growth Option : ₹ 46.2477

Total Expense Ratio

Regular : 2.49
Direct : 1.58

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 47.2160
Regular IDCW Option	₹ 41.2732
Direct Growth Option	₹ 50.4060
Direct IDCW Option	₹ 44.2508

Portfolio Details

% of Top 10 Stocks	49.68
Median Market Cap (₹ Cr)	180,656
Weighted Average Market Cap	235,855
Number of Securities	38

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	69	22	9
Benchmark	90	10	-

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	6.93	Jubilant Food Works Ltd	2.05
Maruti Suzuki India Ltd.	6.82	Metro Brands Ltd	1.97
Nestle India Ltd.	5.08	Eicher Motors Ltd	1.86
Godrej Consumer Products Ltd	5.01	Tata Consumer Products Ltd	1.84
Avenue Supermarts Ltd.	5.01	Page Industries Ltd	1.81
Trent Ltd.	4.49	Crompton Greaves Consumer Electricals Ltd.	1.77
Tata Motors Ltd.	4.44	Volta's Ltd.	1.71
Titan Company Ltd.	4.38	Havells India Ltd.	1.63
Asian Paints Ltd.	3.79	Astral Ltd.	1.54
ITC Ltd.	3.72	IFB Indus. Ltd.	1.42
Hindustan Unilever Ltd.	3.61	Whirlpool Of India Ltd.	1.42
Hero Motocorp Ltd.	3.19	Bajaj Finance Ltd.	1.35
United Breweries Ltd.	2.66	HDFC Bank Ltd.	1.31
United Spirits Ltd.	2.54	Others	8.44
Mahindra & Mahindra Ltd.	2.52	Net Current Assets	1.30
Phoenix Mills Ltd	2.32	TOTAL	100.00
Info-Edge (India) Ltd.	2.08		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tata Motors Ltd.	4.4	ITC Ltd.	-5.7
Godrej Consumer Products Ltd	3.2	Hindustan Unilever Ltd.	-5.3
Avenue Supermarts Ltd.	2.7	Bharti Airtel Ltd.	-4.4
United Breweries Ltd.	2.7	Bajaj Auto Ltd.	-3.5
Phoenix Mills Ltd	2.3	Mahindra & Mahindra Ltd.	-3.4

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	12.94%	13.68%
Sharpe Ratio	0.64%	
Portfolio Turnover Ratio (Annual)	0.28	
P/B	17.08	16.46
P/E	53.61	54.97
ROE	21.17	24.44

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty India Consumption TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)
1 Y	26.49	32.20	24.35	12,649	13,220	12,435
3 Y	15.15	19.67	18.19	15,268	17,138	16,510
5 Y	13.97	16.66	16.29	19,236	21,617	21,276
SI*	9.85	13.62	11.39	47,198	82,412	59,401

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index;

Past performance may or may not be sustained in the future. Different plans shall have different expense structures. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). *Inception Date of UTI India Consumer Fund: July 30, 2007. @Since Inception return for SIP – Aug 1, 2007. For SIP calculation monthly investment of ₹10000 is taken. The Scheme is currently managed by Mr. Vishal Chopda since Feb 2018. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

Period	Investment Amount (₹)	Fund Value (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	137,627	143,696	138,471	28.22	38.40	29.62
3 Y	360,000	445,415	487,843	459,553	14.31	20.75	16.50
5 Y	600,000	888,286	986,144	947,510	15.68	19.96	18.32
7 Y	840,000	1,347,297	1,519,220	1,496,823	13.26	16.62	16.20
10 Y	1,200,000	2,250,019	2,672,798	2,594,881	12.08	15.29	14.74
15 Y	1,800,000	4,853,317	6,463,336	5,566,777	12.22	15.54	13.82
SI	1,970,000	5,804,657	7,894,794	6,593,829	12.05	15.25	13.38

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.**

Top 5 Sectors

Fast Moving Consumer Goods	24%
Automobile and Auto Components	19%
Consumer Durables	18%
Consumer Services	17%
Telecommunication	7%

UTI INFRASTRUCTURE FUND

An open ended equity scheme following the infrastructure theme.

Category
Thematic

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

Benchmark Index

Nifty Infrastructure TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM

Fund Size Monthly Average : ₹ 1967.28 Crore
Closing AUM : ₹ 2014.31 Crore

High/Low NAV in the month

High Growth Option : ₹ 122.3048
Low Growth Option : ₹ 115.2279

Total Expense Ratio

Regular : 2.21
Direct : 1.91

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 121.7600
Regular IDCW Option	₹ 63.6371
Direct Growth Option	₹ 127.2529
Direct IDCW Option	₹ 66.5919

Portfolio Details

% of Top 10 Stocks	56.23
Median Market Cap (₹ Cr)	294,952
Weighted Average Market Cap	352,139
Number of Securities	46

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	66	19	15
Benchmark	89	11	-

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
Larsen And Toubro Ltd.	11.53	Gujarat Gas Ltd	1.71
Bharti Airtel Ltd.	10.63	Siemens India Ltd.	1.58
NTPC Ltd.	8.25	SKF India Ltd.	1.54
Ultratech Cement Ltd.	5.96	3M India Ltd.	1.52
Reliance Industries Ltd.	5.38	Cummins India Ltd.	1.43
Bharat Electronics Ltd.	3.32	Crompton Greaves Consumer Electricals Ltd.	1.34
Axis Bank Ltd.	3.08	Mahindra Logistics Ltd	1.30
ICICI Bank Ltd	2.93	PNC Infratech Ltd	1.17
Torrent Power Ltd.	2.59	AIA Engineering Ltd.	1.08
Adani Ports And Special Economic Zone Ltd	2.57	Ashoka Buildcon Ltd.	1.07
Brigade Enterprises Ltd.	2.54	ABB India Ltd.	1.01
Bharat Forge Ltd.	2.51	Gujarat State Petronet Ltd.	1.00
Shree Cement Ltd.	2.34	Blue Star Ltd.	0.95
Interglobe Aviation Ltd	2.19	Others	8.40
Container Corporation Of India Ltd	2.13	Net Current Assets	3.08
J. Kumar Infraprojects Ltd.	2.04	TOTAL	100.00
Oil & Natural Gas Corporation Ltd.	1.82		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Bharat Electronics Ltd.	3.3	Reliance Industries Ltd.	-14.9
Axis Bank Ltd.	3.1	Power Grid Corporation	
ICICI Bank Ltd	2.9	Of India Ltd	-4.4
NTPC Ltd.	2.7	Larsen And Toubro Ltd.	-3.7
Torrent Power Ltd.	2.6	Grasim Industries Ltd.	-3.0
		Tata Power Company	
		Ltd.	-2.4

Quantitative Indicators

Fund	Benchmark
Beta	0.89
Standard Deviation (Annual)	15.22%
Sharpe Ratio	1.47%
Portfolio Turnover Ratio (Annual)	0.11
P/B	5.96
P/E	46.03
ROE	13.36
	6.12
	42.84
	13.83

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Y	49.20	56.43	24.35	14,920	15,643	12,435
3 Y	29.16	30.43	18.19	21,547	22,189	16,510
5 Y	20.41	23.24	16.29	25,324	28,445	21,276
SI*	13.95	11.45	14.69	133,245	85,823	151,495

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 97 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 August 2006. TRI Value From 1st August 2006.

The performance of the benchmark is calculated using total return index variant of the benchmark index. Please refer page no. 96 for FPI Performance. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	157,236	164,152	138,471	61.89	74.27	29.62
3 Y	360,000	549,951	570,299	459,553	29.52	32.25	16.50
5 Y	600,000	1,152,273	1,214,854	947,510	26.42	28.64	18.32
7 Y	840,000	1,710,030	1,849,238	1,496,823	19.94	22.15	16.20
10 Y	1,200,000	2,833,821	2,964,055	2,594,881	16.38	17.22	14.74
15 Y	1,800,000	5,367,675	4,998,543	5,566,777	13.39	12.57	13.82
SI	2,300,000	8,216,254	7,002,527	9,702,353	11.93	10.53	13.37

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 January 2024 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

Top 5 Sectors

Construction	17%
Capital Goods	15%
Oil, Gas & Consumable Fuels	13%
Power	11%
Telecommunication	11%

UTI BANKING & FINANCIAL SERVICES FUND

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

Category
Sectoral

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

Benchmark Index

Nifty Financial Services TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

Load Structure

Entry Load: Nil

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

Fund AUM

Fund Size Monthly Average : ₹ 1004.45 Crore
Closing AUM : ₹ 1022.09 Crore

High/Low NAV in the month

High Growth Option : ₹ 156.7367
Low Growth Option : ₹ 151.3892

Total Expense Ratio

Regular : 2.24
Direct : 1.15

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 156.3285
Regular IDCW Option	₹ 60.8422
Direct Growth Option	₹ 175.4858
Direct IDCW Option	₹ 68.6820

Portfolio Details

% of Top 10 Stocks	67.91
Median Market Cap (₹ Cr)	288,102
Weighted Average Market Cap	380,104
Number of Securities	31

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	63	19	18
Benchmark	98	2	0

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	18.06	Equitas Small Finance Bank Ltd	1.58
HDFC Bank Ltd.	14.00	Star Health And Allied Insurance Company Ltd	1.57
Axis Bank Ltd.	5.85	India Shelter Finance Corporation Ltd	1.54
Bajaj Finance Ltd.	5.53	Aavas Financiers Ltd	1.50
SBI Life Insurance Company Ltd.	4.57	Mahindra And Mahindra Financial Services Ltd	1.32
Kotak Mahindra Bank Ltd.	4.52	PB Fintech Ltd	1.29
Karur Vysya Bank Ltd.	4.23	HDFC Asset Management Company Ltd	1.28
Indian Renewable Energy Development Agency Ltd	4.17	One 97 Communications Ltd	1.19
IndusInd Bank Ltd.	3.95	Aditya Birla Sun Life AMC Ltd	1.09
Indian Bank	3.03	Computer Age Management Services Ltd	0.92
Nippon Life India Asset Management Ltd	2.83	Cholamandalam Investment And Fin. Co. Ltd	0.90
REC Ltd	2.69	CSB Bank Ltd	0.87
Arman Financial Services Ltd	2.08	Creditaccess Grameen Ltd	0.76
Shriram Finance Ltd	1.90	Others	0.38
Canfin Homes Ltd.	1.75	Net Current Assets	1.33
Kfin Technologies Ltd	1.72	TOTAL	100.00
Max Financial Services Ltd.	1.60		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Karur Vysya Bank Ltd.	4.2	HDFC Bank Ltd.	-15.7
Indian Renewable Energy Development Agency Ltd	4.2	State Bank Of India	-7.0
IndusInd Bank Ltd.	4.0	ICICI Bank Ltd	-3.6
Indian Bank	3.0	Kotak Mahindra Bank Ltd.	-3.5
Nippon Life India Asset Management Ltd	2.8	Axis Bank Ltd.	-3.1

Quantitative Indicators

Fund	Benchmark
Beta	0.94
Standard Deviation (Annual)	17.82%
Sharpe Ratio	0.63%
Portfolio Turnover Ratio (Annual)	0.49
P/B	4.23
P/E	25.75
ROE	16.51
	3.48
	22.43
	17.09

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Financial Services TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)
1 Y	27.86	14.37	24.35	12,786	11,437	12,435
3 Y	18.14	12.87	18.19	16,489	14,379	16,510
5 Y	11.41	13.05	16.29	17,169	18,471	21,276
SI*	14.87	17.33	14.69	156,280	237,897	151,495

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Banking & Financial Services Fund: 07-Apr-04. Date of allotment in the scheme/plan has been considered for inception date. Since inception returns for SIP is calculated from 01-Dec-04. Preethi R S is managing the scheme since Apr-2023. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. manages 1 open-ended schemes of UTI Mutual Fund. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Financial Services TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	140,651	127,117	138,471	33.26	11.14	29.62
3 Y	360,000	470,879	417,927	459,553	18.22	9.92	16.50
5 Y	600,000	916,325	834,932	947,510	16.95	13.17	18.32
7 Y	840,000	1,323,271	1,336,146	1,496,823	12.75	13.02	16.20
10 Y	1,200,000	2,247,934	2,499,312	2,594,881	12.06	14.04	14.74
15 Y	1,800,000	4,886,192	6,138,415	5,566,777	12.30	14.94	13.82
SI	2,300,000	9,278,553	12,441,071	9,702,353	12.99	15.50	13.37

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 January 2024 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

Top Sectors

Financial Services	99%
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UTI HEALTHCARE FUND

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

Category
Sectoral

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

Benchmark Index

S&P BSE Healthcare TRI

Fund Manager

Mr. Kamal Gada B.Com, CA, CS,CFA
Managing the scheme since May 2022

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

Load Structure

Entry Load: Nil

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

Fund AUM

Fund Size Monthly Average : ₹ 897.00 Crore
Closing AUM : ₹ 919.33 Crore

High/Low NAV in the month

High Growth Option : ₹ 216.4524
Low Growth Option : ₹ 206.6201

Total Expense Ratio

Regular : 2.32
Direct : 1.34

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 216.4524
Regular IDCW Option	₹ 167.2874
Direct Growth Option	₹ 240.5564
Direct IDCW Option	₹ 185.9341

Portfolio Details

% of Top 10 Stocks	57.99
Median Market Cap (₹ Cr)	64,028
Weighted Average Market Cap	88,736
Number of Securities	36

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	42	28	30
Benchmark	46	31	23

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
Sun Pharmaceuticals Industries Ltd.	12.96	Proctor & Gamble Health Ltd	1.95
Cipla Ltd.	7.35	Concord Biotech Ltd	1.80
Apollo Hospitals Enterprise Ltd.	7.12	Syngene International Ltd.	1.74
Dr Reddy's Laboratories Ltd.	6.57	Jupiter Life Line Hospitals Ltd	1.55
Ajanta Pharma Ltd.	4.97	Pfizer Ltd.	1.51
Aurobindo Pharma Ltd.	4.76	Ami Organics Ltd	1.39
Fortis Healthcare Ltd.	3.99	Alembic Pharmaceuticals Ltd.	1.25
Krishna Institute Of Medical Science Ltd	3.75	Marksans Pharma Ltd.	1.18
Torrent Pharmaceuticals Ltd.	3.31	Windlas Biotec Ltd	1.15
Suven Pharmaceuticals Ltd	3.22	Abbott India Ltd.	1.13
Eris Lifesciences Ltd	2.99	Rainbow Childrens Medicare Ltd	1.06
IPCA Laboratories Ltd.	2.69	Poly Medicure Ltd.	0.99
Gland Pharma Ltd	2.65	Mankind Pharma Ltd	0.96
Zydus Lifesciences Ltd	2.63	Others	4.63
Divis Laboratories Ltd.	2.60	Net Current Assets	1.66
Metropolis Healthcare Ltd	2.38	TOTAL	100.00
Alkem Laboratories Ltd	2.11		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Ajanta Pharma Ltd.	4.0	Max Healthcare Institute Ltd	-6.1
Krishna Institute Of Medical Science Ltd	2.6	Lupin Ltd.	-3.8
Eris Lifesciences Ltd	2.6	Sun Pharmaceuticals Industries Ltd.	-3.2
Suven Pharmaceuticals Ltd	2.5	Divis Laboratories Ltd.	-2.3
Metropolis Healthcare Ltd	1.9	Laurus Labs Ltd.	-1.6

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.87	1
Standard Deviation (Annual)	12.68%	14.00%
Sharpe Ratio	0.78%	
Portfolio Turnover Ratio (Annual)	0.18	
P/B	7.32	7.34
P/E	45.21	46.01
ROE	15.80	14.47

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 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 Y	48.93	51.45	24.35	14,893	15,145	12,435
3 Y	16.79	18.69	18.19	15,930	16,720	16,510
5 Y	20.82	20.31	16.29	25,758	25,219	21,276
SI*	14.60	14.94	NA	286,149	307,791	NA

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index;

Past performance may or may not be sustained in the future. Different plans shall have different expense structures. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). *Inception Date of UTI Healthcare Fund: June 28, 1999. @Since Inception return for SIP - Aug 1, 2007.

For SIP calculation monthly investment of ₹10000 is taken. The Scheme is currently managed by Mr. Kamal Gada since Apr 2023. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

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 Y	120,000	156,379	159,081	138,471	60.37	65.16	29.62
3 Y	360,000	494,307	504,890	459,553	21.69	23.23	16.50
5 Y	600,000	1,051,902	1,068,469	947,510	22.62	23.27	18.32
7 Y	840,000	1,657,439	1,660,164	1,496,823	19.07	19.11	16.20
10 Y	1,200,000	2,588,370	2,542,600	2,594,881	14.69	14.36	14.74
15 Y	1,800,000	6,258,292	6,418,119	5,566,777	15.17	15.46	13.82
SI	2,300,000	11,603,387	12,091,914	9,702,353	14.91	15.26	13.37

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 January 2024 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

Top Sectors

Healthcare	98%
Financial Services	1%

UTI TRANSPORTATION & LOGISTICS FUND

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

Category
Sectoral

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

Benchmark Index

Nifty Transportation & Logistics TRI

Fund Manager

Mr Sachin Trivedi, B.Com, MMS, CFA

Managing the scheme since Sept-2016

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

Load Structure

Entry Load: Nil

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

Fund AUM

Fund Size Monthly Average : ₹ 2770.87 Crore

Closing AUM : ₹ 2868.56 Crore

High/Low NAV in the month

High Growth Option : ₹ 216.3048

Low Growth Option : ₹ 206.2918

Total Expense Ratio

Regular : 1.95

Direct : 0.79

Minimum Investment Amount

Growth: ₹ 5000/-

IDCW: ₹ 5000/-

NAV per unit as on 31st January, 2024

Regular Growth Option ₹ 216.3048

Regular IDCW Option ₹ 99.7402

Direct Growth Option ₹ 243.9159

Direct IDCW Option ₹ 112.8107

Portfolio Details

% of Top 10 Stocks 70.04

Median Market Cap (₹ Cr) 121,297

Weighted Average Market Cap 166,726

Number of Securities 34

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
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Fund	65	28	7
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Benchmark	65	35	1
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Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
Tata Motors Ltd.	13.32	Motherson Sumi Wiring India Ltd	1.45
Mahindra & Mahindra Ltd.	10.75	Sundram Fasteners Ltd.	1.43
Maruti Suzuki India Ltd.	10.01	Mahindra Logistics Ltd	1.17
Bajaj Auto Ltd.	8.70	Schaeffler India Ltd	1.10
Eicher Motors Ltd	7.80	CIE Automotive India Ltd	0.93
Hero Motocorp Ltd.	5.59	VRL Logistics Ltd	0.93
Adani Ports And Special Economic Zone Ltd	4.13	Mahindra And Mahindra Financial Services Ltd	0.90
Interglobe Aviation Ltd	3.52	Sandhar Technologies Ltd	0.87
Apollo Tyres Ltd.	3.16	JSW Infrastructure Ltd	0.58
TVS Motor Company Ltd	3.06	Escorts Kubota Ltd	0.56
Bharat Forge Ltd.	2.25	SKF India Ltd.	0.49
Samvardhana Motherson International Ltd	2.07	Jamna Auto Industries Ltd.	0.41
Ashok Leyland Ltd.	1.84	Gujarat Pipavav Port Ltd.	0.39
Endurance Technologies Ltd.	1.68	Others	0.66
Subros Ltd.	1.61	Net Current Assets	5.53
Container Corporation Of India Ltd	1.59	TOTAL	100.00
Bosch Ltd.	1.54		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Eicher Motors Ltd	3.8	Zomato Ltd	-5.4
Bajaj Auto Ltd.	2.2	Tube Investments Of India Ltd	-3.1
Apollo Tyres Ltd.	1.8	Adani Ports And Special Economic Zone Ltd	-2.6
Endurance Technologies Ltd.	1.7	Indian Railway Catering & Tourism Ltd	-2.2
Subros Ltd.	1.6	MRF Ltd.	-2.1

Quantitative Indicators

Fund	Benchmark
Beta	0.99
Standard Deviation (Annual)	18.14%
Sharpe Ratio	1.02%
Portfolio Turnover Ratio (Annual)	0.09
P/B	6.56
P/E	38.87
ROE	15.04
	5.65
	36.08
	13.93

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Transportation & Logistics TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)
1 Y	42.52	52.07	24.35	14,252	15,207	12,435
3 Y	25.33	29.12	18.19	19,686	21,527	16,510
5 Y	18.39	22.44	16.29	23,269	27,533	21,276
SI*	18.66	18.42	11.37	149,702	144,984	54,917

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index; Nifty T&L TRI – Nifty Transportation & Logistics TRI

Past performance may or may not be sustained in the future. Different plans shall have different expense structures. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). *Inception Date of UTI Transportation & Logistics Fund: April 11, 2008. The date of allotment in the scheme/plan has been considered for the inception date. The Scheme is currently managed by Mr. Sachin Trivedi since Sep- 2016. Please refer page no. 96 for FPI Performance. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Transportation & Logistics TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	153,436	160,630	138,471	55.19	67.93	29.62
3 Y	360,000	548,171	581,724	459,553	29.28	33.76	16.50
5 Y	600,000	1,156,254	1,278,297	947,510	26.56	30.79	18.32
7 Y	840,000	1,616,996	1,823,358	1,496,823	18.37	21.75	16.20
10 Y	1,200,000	2,652,659	3,017,612	2,594,881	15.15	17.55	14.74
15 Y	1,800,000	8,060,151	8,361,578	5,566,777	18.06	18.48	13.82
SI	1,890,000	9,679,241	10,058,323	6,192,815	18.57	18.98	13.75

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.

Top Sectors

Automobile and Auto Components	76%
Services	13%
Capital Goods	5%
Financial Services	1%
Consumer Services	0.2%

UTI NIFTY 50 INDEX FUND

An open ended scheme replicating/ tracking Nifty 50 index.

Category
Index Fund

Investment Objective

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

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

Date of inception/allotment

6th March, 2000

Benchmark Index

NIFTY 50 TRI

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

Entry Load: Nil
Exit Load : Nil

Fund AUM

Fund Size Monthly Average :₹ 15073.08 Crore
Closing AUM :₹ 15301.17 Crore

High/Low NAV in the month

High Growth Option :₹ 149.5338
Low Growth Option :₹ 143.7730

Total Expense Ratio

Regular :0.41
Direct :0.21

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 147.0558
Regular IDCW Option	₹ 74.0865
Direct Growth Option	₹ 148.8807
Direct IDCW Option	₹ 75.0082

Portfolio Details

% of Top 10 Stocks	57.14
Median Market Cap (₹ Cr)	559,916
Weighted Average Market Cap	685,150
Number of Securities	50

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	99	1	-

Tracking error as on 31st January, 2024

Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0032	0.0499
Over last 3 year	0.0024	0.0372
Over last 5 year	0.0057	0.0906
Since Inception	0.0952	1.5055

Past performance may or may not be sustained in future.

February 2024 | For Product Label, Refer Page no. 98-104.

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	11.57	NTPC Ltd.	1.59
Reliance Industries Ltd.	10.16	Mahindra & Mahindra Ltd.	1.56
ICICI Bank Ltd	7.59	Maruti Suzuki India Ltd.	1.42
Infosys Ltd.	6.24	Asian Paints Ltd.	1.40
Larsen And Toubro Ltd.	4.33	Power Grid Corporation Of India Ltd	1.24
ITC Ltd.	4.12	Ultratech Cement Ltd.	1.24
Tata Consultancy Services Ltd.	4.07	Tata Steel Ltd.	1.17
Axis Bank Ltd.	3.12	IndusInd Bank Ltd.	1.07
Bharti Airtel Ltd.	3.12	Oil & Natural Gas Corporation Ltd.	1.04
Kotak Mahindra Bank Ltd.	2.83	Coal India Ltd.	0.97
State Bank Of India	2.59	Nestle India Ltd.	0.94
Hindustan Unilever Ltd.	2.33	Adani Ports And Special Economic Zone Ltd	0.93
Bajaj Finance Ltd.	2.01	Bajaj Finserv Ltd.	0.93
HCL Technologies Ltd.	1.76	Others	13.81
Tata Motors Ltd.	1.64	Net Current Assets	-0.01
Titan Company Ltd.	1.62	TOTAL	100.00
Sun Pharmaceuticals Industries Ltd.	1.61		

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	14.50%	14.52%
Sharpe Ratio	0.75%	
Portfolio Turnover Ratio (Annual)	0.04	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 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 Y	23.91	24.35	22.10	12,391	12,435	12,210
3 Y	17.79	18.19	17.15	16,343	16,510	16,078
5 Y	15.88	16.29	16.00	20,903	21,276	21,012
SI*	11.89	12.80	13.02	146,930	178,345	186,854

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 97 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. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

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 Y	120,000	138,181	138,471	135,829	29.14	29.62	25.25
3 Y	360,000	456,961	459,553	452,633	16.10	16.50	15.44
5 Y	600,000	937,992	947,510	930,004	17.91	18.32	17.56
7 Y	840,000	1,475,771	1,496,823	1,486,493	15.81	16.20	16.01
10 Y	1,200,000	2,539,549	2,594,881	2,587,135	14.34	14.74	14.69
15 Y	1,800,000	5,304,029	5,566,777	5,592,831	13.26	13.82	13.87
SI	2,300,000	8,882,302	9,702,353	9,803,905	12.61	13.37	13.46

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 January 2024 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

As per the Gazette Notification CG-DL-E-13032020-218653 dated 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>"

Top 5 Sectors

Financial Services	33%
Information Technology	14%
Oil, Gas & Consumable Fuels	13%
Fast Moving Consumer Goods	9%
Automobile and Auto Components	7%

UTI NIFTY NEXT 50 INDEX FUND

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

Category
Index Fund

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

Benchmark Index

Nifty Next 50 TRI

Fund Manager

Mr. Sharwan Kumar Goyal, CFA, MMS
Managing the scheme since August-2018 &
Mr Ayush Jain, Assistant Fund Manager CA, B.Com (Tax)
Managing the scheme since May 2022

Plans/Option (Regular/Direct)

Growth Option

Load Structure

Entry Load: Nil

Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹ 3081.37 Crore
Closing AUM : ₹ 3145.51 Crore

High/Low NAV in the month

High Growth Option : ₹ 19.6632
Low Growth Option : ₹ 18.9523

Total Expense Ratio

Regular : 0.80
Direct : 0.35

Minimum Investment Amount

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

NAV per unit as on 31st January, 2024

Regular Growth Option ₹ 19.6632
Direct Growth Option ₹ 20.2480

Portfolio Details

% of Top 10 Stocks	34.33
Median Market Cap (₹ Cr)	109,586
Weighted Average Market Cap	117,324
Number of Securities	50

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	87	13	-

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
Shriram Finance Ltd	4.12	Company Ltd	2.30
Trent Ltd.	4.09	Shree Cement Ltd.	2.29
Bharat Electronics Ltd.	4.00	Siemens India Ltd.	2.21
Tata Power Company Ltd.	3.96	Vedanta Ltd	2.20
Hindustan Aeronautics Ltd	3.37	Colgate Palmolive India Ltd.	2.06
Indian Oil Corporation Ltd.	3.24	Punjab National Bank	2.04
DLF Ltd.	3.10	SRF Ltd.	2.03
Cholamandalam Investment And Fin. Co. Ltd	2.87	Havells India Ltd.	1.95
TVS Motor Company Ltd	2.80	Canara Bank	1.94
GAIL (India) Ltd.	2.79	United Spirits Ltd.	1.90
Bank Of Baroda	2.77	Dabur India Ltd.	1.89
Godrej Consumer Products Ltd	2.65	Zomato Ltd	1.85
Interglobe Aviation Ltd	2.54	Indian Railway Catering & Tourism Ltd	1.78
Ambuja Cements Ltd.	2.47	Jindal Steel & Power Ltd.	1.67
Info-Edge (India) Ltd.	2.35	Others	22.44
Pidilite Industries Ltd.	2.32	Net Current Assets	0.01
ICICI Lombard General Insurance		TOTAL	100.00

Quantitative Indicators

Fund

Benchmark

Beta	1.00	1
Standard Deviation (Annual)	16.22%	16.23%
Sharpe Ratio	0.83%	
Portfolio Turnover Ratio (Annual)	0.30	

Top 5 Sectors

Financial Services	21%
Fast Moving Consumer Goods	12%
Consumer Services	11%
Capital Goods	11%
Oil, Gas & Consumable Fuels	7%

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Next 50 TRI (%)	NAV Growth (₹)	Nifty Next 50 TRI (₹)	Nifty Next 50 TRI (₹)
1 Y	40.76	41.92	24.35	14,076	14,192
3 Y	20.25	21.30	18.19	17,388	17,848
5 Y	15.86	16.84	16.29	20,885	21,784
SI*	12.84	14.16	15.04	19,663	20,986

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 97 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. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Next 50 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	154,170	154,878	138,471	56.48	57.72	29.62
3 Y	360,000	487,059	493,632	459,553	20.63	21.60	16.50
5 Y	600,000	980,387	1,004,522	947,510	19.72	20.72	18.32
SI	670,000	1,117,266	1,147,876	1,095,157	18.25	19.23	17.53

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.

Tracking error as on 31st January, 2024

Tracking Error	Annualised
1 year	0.07
3 year	0.07
5 year	0.17
Since Inception	0.17

UTI NIFTY200 MOMENTUM 30 INDEX FUND

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

Category
Index Fund

Investment Objective

The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

10th March, 2021

Benchmark Index

Nifty 200 Momentum 30 TRI

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

Plans/Option (Regular/Direct)

Growth Option

Load Structure

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

Fund AUM

Fund Size Monthly Average : ₹ 3879.28 Crore
Closing AUM : ₹ 4120.90 Crore

High/Low NAV in the month

High Growth Option : ₹ 19.5789
Low Growth Option : ₹ 18.4842

Total Expense Ratio

Regular : 0.92
Direct : 0.46

Minimum Investment Amount

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

NAV per unit as on 31st January, 2024

Regular Growth Option ₹ 19.5789
Direct Growth Option ₹ 19.8663

Portfolio Details

% of Top 10 Stocks	50.92
Median Market Cap (₹ Cr)	126,882
Weighted Average Market Cap	156,775
Number of Securities	30

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	67	33	-

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
Tata Motors Ltd.	5.66	Colgate Palmolive India Ltd.	2.95
REC Ltd	5.48	NMDC Ltd.	2.39
Bajaj Auto Ltd.	5.46	Polycab India Ltd	2.29
Power Finance Corporation Ltd.	5.20	Alkem Laboratories Ltd	2.25
Coal India Ltd.	5.11	Bharat Forge Ltd.	2.23
Dr Reddy's Laboratories Ltd.	5.00	Punjab National Bank	2.19
Hindustan Aeronautics Ltd	4.89	Zydus Lifesciences Ltd	1.56
Trent Ltd.	4.78	Oberoi Realty Ltd.	1.30
NTPC Ltd.	4.72	IPCA Laboratories Ltd.	1.30
TVS Motor Company Ltd	4.61	L&T Finance Holdings Ltd.	1.09
Larsen And Toubro Ltd.	4.59	Escorts Kubota Ltd	0.69
Hero Motocorp Ltd.	4.25	Ramco Cements Ltd.	0.69
Aurobindo Pharma Ltd.	4.25	Sun TV Network Ltd.	0.45
Lupin Ltd.	3.99	Net Current Assets	-0.05
Bharat Electronics Ltd.	3.81	TOTAL	100.00
DLF Ltd.	3.58		
Bharat Heavy Electricals Ltd.	3.27		

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 200 Momentum 30 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 200 Momentum 30 TRI (₹)	Nifty 50 TRI (₹)
1 Y	56.07	57.23	24.35	15,607	15,723	12,435
SI*	26.11	27.43	14.52	19,578	20,177	14,809

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 97 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. Load is not taken into consideration for computation of performance.

SIP Returns as on 31st January, 2024

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 200 Momentum 30 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 200 Momentum 30 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	164,109	164,258	138,471	74.19	74.46	29.62
SI	340,000	504,395	503,989	428,562	29.12	29.06	16.58

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.

Top 5 Sectors

Automobile and Auto Components	20%
Healthcare	18%
Capital Goods	17%
Financial Services	14%
Oil, Gas & Consumable Fuels	5%

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 January, 2022

Benchmark Index

S&P BSE Sensex TRI

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.

Plans/Option (Regular/Direct)

Growth Option

Load Structure

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

Fund AUM

Fund Size Monthly Average : ₹ 172.80 Crore
Closing AUM : ₹ 173.43 Crore

High/Low NAV in the month

High Growth Option : ₹ 12.8954
Low Growth Option : ₹ 12.3781

Total Expense Ratio

Regular : 0.30
Direct : 0.20

Minimum Investment Amount

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

NAV per unit as on 31st January, 2024

Regular Growth Option ₹ 12.6203
Direct Growth Option ₹ 12.6456

Portfolio Details

% of Top 10 Stocks	66.76
Median Market Cap (₹ Cr)	688,262
Weighted Average Market Cap	773,947
Number of Securities	30

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

February 2024 | For Product Label, Refer Page no. 98-104.

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	13.54	Titan Company Ltd.	1.88
Reliance Industries Ltd.	12.02	Sun Pharmaceuticals Industries Ltd.	1.87
ICICI Bank Ltd	8.79	NTPC Ltd.	1.84
Infosys Ltd.	7.24	Maruti Suzuki India Ltd.	1.65
Larsen And Toubro Ltd.	5.13	Asian Paints Ltd.	1.63
ITC Ltd.	4.77	Power Grid Corporation Of India Ltd	1.44
Tata Consultancy Services Ltd.	4.77	Ultratech Cement Ltd.	1.43
Axis Bank Ltd.	3.69	Tata Steel Ltd.	1.34
Bharti Airtel Ltd.	3.61	IndusInd Bank Ltd.	1.22
Kotak Mahindra Bank Ltd.	3.19	Nestle India Ltd.	1.09
State Bank Of India	3.00	Bajaj Finserv Ltd.	1.08
Hindustan Unilever Ltd.	2.70	Tech Mahindra Ltd	1.02
Bajaj Finance Ltd.	2.33	JSW Steel Ltd.	0.95
HCL Technologies Ltd.	2.04	Wipro Ltd.	0.82
Tata Motors Ltd.	1.94	Net Current Assets	0.04
Mahindra & Mahindra Ltd.	1.93	TOTAL	100.00

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Sensex TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Sensex TRI (₹)	Nifty 50 TRI (₹)
1 Y	21.61	22.10	24.35	12,161	12,210	12,435
SI*	12.34	12.68	13.27	12,620	12,697	12,830

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 97 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. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE Sensex TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE Sensex TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	135,578	135,829	138,471	24.83	25.25	29.62
SI	240,000	285,944	287,040	291,605	17.81	18.22	19.93

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.**

Top 5 Sectors

Financial Services	37%
Information Technology	16%
Oil, Gas & Consumable Fuels	12%
Fast Moving Consumer Goods	9%
Automobile and Auto Components	6%

UTI NIFTY MIDCAP 150 QUALITY 50 INDEX FUND

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

Category
Index Fund

Investment Objective

The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

11th April, 2022

Benchmark Index

Nifty Midcap 150 Quality 50 TRI

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.

Plans/Option (Regular/Direct)

Growth Option

Load Structure

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

Exit Load : Nil

Fund AUM

Fund Size Monthly Average :₹ 170.34 Crore
Closing AUM :₹ 174.05 Crore

High/Low NAV in the month

High Growth Option :₹ 12.1264
Low Growth Option :₹ 11.8706

Total Expense Ratio

Regular :0.91
Direct :0.46

Minimum Investment Amount

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

NAV per unit as on 31st January, 2024

Regular Growth Option ₹ 12.1264
Direct Growth Option ₹ 12.2287

Portfolio Details

% of Top 10 Stocks	32.58
Median Market Cap (₹ Cr)	41,635
Weighted Average Market Cap	48,338
Number of Securities	50

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	8	76	16

*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds N o . S E B I / H O / I M D / I M D - P o D - 1 / P / C I R / 2023 / 74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

February 2024 | For Product Label, Refer Page no. 98-104.

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
Power Finance Corporation Ltd.	4.29	Glaxosmithkline Pharmaceuticals Ltd.	2.06
Persistent Systems Ltd.	3.87	Polycab India Ltd	2.04
HDFC Asset Management Company Ltd	3.71	ICICI Securities Ltd.	2.01
Tube Investments Of India Ltd	3.38	Indraprastha Gas Ltd	2.00
Page Industries Ltd	3.34	Grindwell Norton Ltd.	1.97
Tata Elxsi Ltd.	3.33	AU Small Finance Bank Ltd	1.97
Oracle Financial Services Software Ltd.	2.85	Coromandel International Ltd.	1.90
Coforge Ltd	2.63	SKF India Ltd.	1.88
Petronet LNG Ltd.	2.60	AIA Engineering Ltd.	1.88
NMDC Ltd.	2.58	Emami Ltd.	1.85
Abbott India Ltd.	2.57	Crompton Greaves Consumer Electricals Ltd.	1.83
Mphasis Ltd	2.32	APL Apollo Tubes Ltd	1.75
Supreme Industries Ltd.	2.29	Balkrishna Industries Ltd.	1.67
L&T Technology Services Ltd	2.22	Others	26.65
Astral Ltd.	2.19	Net Current Assets	0.08
Solar Industries India Ltd.	2.19	TOTAL	100.00

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MidCap 150 Quality 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MidCap 150 Quality 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	31.02	32.22	24.35	13,102	13,222	12,435
SI*	11.25	12.08	13.45	12,126	12,290	12,563

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 97 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. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY Midcap 150 Quality 50 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) NIFTY Midcap 150 Quality 50 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	142,924	143,691	138,471	37.09	38.39	29.62
SI	210,000	258,050	260,147	253,006	24.39	25.43	21.88

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.

Top 5 Sectors

Information Technology	17%
Capital Goods	15%
Financial Services	13%
Chemicals	11%
Healthcare	9%

UTI S&P BSE LOW VOLATILITY INDEX FUND

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

Category
Index Fund

Investment Objective

The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

03rd March, 2022

Benchmark Index

S&P BSE Low Volatility TRI

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.

Plans/Option (Regular/Direct)

Growth Option

Load Structure

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

Fund AUM

Fund Size Monthly Average :₹ 268.34 Crore
Closing AUM :₹ 283.75 Crore

High/Low NAV in the month

High Growth Option :₹ 14.9303
Low Growth Option :₹ 14.4014

Total Expense Ratio

Regular :0.91
Direct :0.45

Minimum Investment Amount

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

NAV per unit as on 31st January, 2024

Regular Growth Option ₹ 14.9303
Direct Growth Option ₹ 15.0647

Portfolio Details

% of Top 10 Stocks	40.03
Median Market Cap (₹ Cr)	212,166
Weighted Average Market Cap	286,345
Number of Securities	30

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	29	2

*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
Glaxosmithkline Pharmaceuticals Ltd.	5.34	Dr Reddy's Laboratories Ltd.	3.11
Indian Oil Corporation Ltd.	4.53	Pidilite Industries Ltd.	3.08
Bajaj Auto Ltd.	4.26	Wipro Ltd.	3.05
Oracle Financial Services Software Ltd.	4.05	Tata Consultancy Services Ltd.	3.04
Bharti Airtel Ltd.	3.74	Abbott India Ltd.	3.02
Sun Pharmaceuticals Industries Ltd.	3.74	Britannia Industries Ltd.	3.02
Torrent Pharmaceuticals Ltd.	3.71	Kotak Mahindra Bank Ltd.	2.94
Alkem Laboratories Ltd	3.55	Hindustan Unilever Ltd.	2.85
Colgate Palmolive India Ltd.	3.55	Maruti Suzuki India Ltd.	2.83
Nestle India Ltd.	3.54	ITC Ltd.	2.74
Bosch Ltd.	3.48	Asian Paints Ltd.	2.54
Larsen And Toubro Ltd.	3.41	HDFC Bank Ltd.	2.53
Grasim Industries Ltd.	3.27	Whirlpool Of India Ltd.	2.22
Ultratech Cement Ltd.	3.25	Net Current Assets	-0.04
ICICI Bank Ltd	3.25	TOTAL	100.00
United Breweries Ltd.	3.21		
Bayer Cropscience Ltd.	3.19		

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Low Volatility TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Low Volatility TRI (₹)	Nifty 50 TRI (₹)
1 Y	36.06	37.64	24.35	13,606	13,764	12,435
SI*	23.28	24.65	16.79	14,930	15,250	13,461

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 97 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. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

Period	Investment Amount (₹)	Fund Value (₹)	Value-S&P BSE Low Volatility TRI (₹)	Value-Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE Low Volatility TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	148,623	149,568	138,471	46.82	48.45	29.62
SI	220,000	289,371	292,569	265,574	31.66	33.06	21.07

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.

Top 5 Sectors

Healthcare	22%
Fast Moving Consumer Goods	19%
Automobile and Auto Components	11%
Information Technology	10%
Financial Services	9%

UTI NIFTY 50 EQUAL WEIGHT INDEX FUND

An open-ended scheme replicating / tracking NIFTY50 Equal Weight Total Return Index [TRI]

Category

Others - Index Funds

Investment Objective

The investment objective of the scheme is to provide returns that, before expenses, corresponds to the total return 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

7th June 2023

Benchmark Index

NIFTY50 Equal Weight TRI

Fund Manager

Mr. Sharwan Kumar Goyal, B.Com, MMS, CFA

Managing the scheme since June 7, 2023

Mr. Ayush Jain, Asst. Fund Manager, B.com (Tax), C.A

Plans/Option (Regular/Direct)

Growth Option

Load Structure

Entry Load*: Nil

Exit Load : Nil

*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

Fund AUM

Fund Size Monthly Average : ₹ 57.54 Crore
Closing AUM : ₹ 59.40 Crore

High/Low NAV in the month

High Growth Option : ₹ 12.3709
Low Growth Option : ₹ 12.0092

Total Expense Ratio

Regular : 1.00
Direct : 0.55

Minimum Investment Amount

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

NAV per unit as on 31st January, 2024

Regular Growth Option ₹ 12.3614
Direct Growth Option ₹ 12.4032

Portfolio Details

% of Top 10 Stocks	22.46
Median Market Cap (₹ Cr)	259,769
Weighted Average Market Cap	347,561
Number of Securities	50

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	96	4	-

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
Tata Motors Ltd.	2.38	Infosys Ltd.	2.08
Oil & Natural Gas Corporation Ltd.	2.36	Grasim Industries Ltd.	2.03
Bajaj Auto Ltd.	2.30	Tech Mahindra Ltd	2.01
Adani Ports And Special Economic Zone Ltd	2.27	ICICI Bank Ltd	2.00
Bharti Airtel Ltd.	2.27	NTPC Ltd.	1.99
Sun Pharmaceuticals Industries Ltd.	2.20	Wipro Ltd.	1.97
Hero Motocorp Ltd.	2.20	Ultratech Cement Ltd.	1.97
Apollo Hospitals Enterprise Ltd.	2.18	Titan Company Ltd.	1.96
Bharat Petroleum Corporation Ltd.	2.15	Tata Steel Ltd.	1.95
Power Grid Corporation Of India Ltd	2.15	Tata Consultancy Services Ltd.	1.95
Tata Consumer Products Ltd	2.15	SBI Life Insurance Company Ltd.	1.94
Coal India Ltd.	2.15	State Bank Of India	1.94
Reliance Industries Ltd.	2.14	Hindalco Industries Ltd.	1.93
Adani Enterprises Ltd.	2.12	Others	36.88
Dr Reddy's Laboratories Ltd.	2.10	Net Current Assets	0.07
Cipla Ltd.	2.10	TOTAL	100.00
HCL Technologies Ltd.	2.09		

Top 5 Sectors

Financial Services	19%
Automobile and Auto Components	13%
Information Technology	12%
Healthcare	10%
Fast Moving Consumer Goods	10%

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY50 Equal Weight TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	NIFTY50 Equal Weight TRI (Rs.)	Nifty 50 TRI (₹)
6 Months	34.29	39.94	21.01	11,710	11,991	11,048
SI*	38.33	35.29	27.44	12,478	12,282	11,774

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

Returns less than 1 year are Simple Annualized Growth Rate

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 97 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. Load is not taken into consideration for computation of performance

UTI NIFTY 500 VALUE 50 INDEX FUND

An open-ended scheme replicating / tracking Nifty 500 Value 50 Total Return Index [TRI]

Category
Index Fund

Investment Objective

The Investment objective of the Scheme is to provide returns that, before expenses, corresponds to the total return 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 May, 2023

Benchmark Index

Nifty 500 Value 50 TRI

Fund Manager

Mr. Sharwan Kumar Goyal, B.Com, MMS, CFA
Managing the scheme since May 10, 2023.
Mr. Ayush Jain, Asst. Fund Manager, B.com (Tax), C.A

Plans/Option (Regular/Direct)

Growth Option

Load Structure

Entry Load*: NA
Exit Load : Nil

*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

Fund AUM

Fund Size Monthly Average : ₹188.02 Crore
Closing AUM : ₹175.83 Crore

High/Low NAV in the month

High Growth Option : ₹16.5289
Low Growth Option : ₹15.3363

Total Expense Ratio

Regular : 1.00
Direct : 0.53

Minimum Investment Amount

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

NAV per unit as on 31st January, 2024

Regular Growth Option	₹16.5289
Direct Growth Option	₹16.5924

Portfolio Details

% of Top 10 Stocks	48.10
Median Market Cap (₹ Cr)	130,125
Weighted Average Market Cap	153,723
Number of Securities	50

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	67	19	14

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
Oil & Natural Gas Corporation Ltd.	5.53	NMDC Ltd.	1.92
Power Grid Corporation Of India Ltd	5.05	Hindustan Petroleum Corporation Ltd.	1.90
Coal India Ltd.	5.04	Oil India Ltd.	1.71
Vedanta Ltd	4.97	Canara Bank	1.69
Grasim Industries Ltd.	4.78	Redington Ltd	1.57
NTPC Ltd.	4.66	National Aluminium Company Ltd.	1.46
Tata Steel Ltd.	4.57	Petronet LNG Ltd.	1.36
State Bank Of India	4.56	Punjab National Bank	1.29
Hindalco Industries Ltd.	4.54	Great Eastern Shipping Co. Ltd.	1.19
Indian Oil Corporation Ltd.	4.39	Federal Bank Ltd.	1.11
Power Finance Corporation Ltd.	3.39	Union Bank Of India	1.07
Bharat Petroleum Corporation Ltd.	3.07	CESC Ltd	1.04
UPL Ltd.	2.70	Others	13.50
GAIL (India) Ltd.	2.63	Net Current Assets	-0.01
REC Ltd	2.50	TOTAL	100.00
Steel Authority Of India Ltd.	2.32		
Bank Of Baroda	2.30		
NHPC Ltd.	2.21		

Top 5 Sectors

Oil, Gas & Consumable Fuels	26%
Financial Services	25%
Metals & Mining	20%
Power	13%
Chemicals	6%

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 500 Value 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	NIFTY 500 Value 50 TRI (Rs.)	Nifty 50 TRI (₹)
6 Months	88.24	94.17	21.01	14,400	14,695	11,048
SI*	92.48	76.01	27.34	16,689	15,498	11,977

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

Returns less than 1 year are Simple Annualized Growth Rate

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 97 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. Load is not taken into consideration for computation of performance

Investment Objective

The Investment objective of the Scheme is to provide returns that, before expenses, corresponds to the total return 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

7th June, 2023

Benchmark Index

S&P BSE Housing TRI

Fund Manager

Mr. Sharwan Kumar Goyal, B.Com, MMS, CFA
Managing the scheme since June 7, 2023.

Mr. Ayush Jain, Asst. Fund Manager, B.com (Tax), C.A

Plans/Option (Regular/Direct)

Growth Option

Load Structure

Entry Load*: NA
Exit Load : Nil

*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

Fund AUM

Fund Size Monthly Average : ₹ 17.35 Crore
Closing AUM : ₹ 17.38 Crore

High/Low NAV in the month

High Growth Option : ₹ 12.8435
Low Growth Option : ₹ 12.1677

Total Expense Ratio

Regular : 1.00
Direct : 0.54

Minimum Investment Amount

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

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 12.6962
Direct Growth Option	₹ 12.7393

Portfolio Details

% of Top 10 Stocks	49.30
Median Market Cap (₹ Cr)	65,422
Weighted Average Market Cap	92,562
Number of Securities	27

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	46	47	6

Portfolio as on 31st January, 2024

Equity	% to NAV	Equity	% to NAV
DLF Ltd.	5.84	Crompton Greaves Consumer Electricals Ltd.	3.46
Ambuja Cements Ltd.	5.32	Dixon Technologies (India) Ltd	3.43
Ultratech Cement Ltd.	5.26	LIC Housing Finance Ltd.	3.37
Grasim Industries Ltd.	5.03	Dalmia Bharat Ltd	3.35
Shree Cement Ltd.	4.89	Prestige Estates Projects Ltd	3.18
Godrej Properties Ltd.	4.83	Berger Paints India Ltd.	2.94
Havells India Ltd.	4.66	Oberoi Realty Ltd.	2.75
Macrotech Developers Ltd	4.60	J.K.Cement Ltd.	2.65
Voltas Ltd.	4.52	Ramco Cements Ltd.	2.32
Asian Paints Ltd.	4.33	Kajaria Ceramics Ltd.	2.08
Supreme Industries Ltd.	4.32	Kansai Nerolac Paints Ltd.	1.23
Phoenix Mills Ltd	4.10	Whirlpool Of India Ltd.	0.76
Astral Ltd.	3.86	Net Current Assets	-0.37
ACC Ltd	3.66	TOTAL	100.00
Polycab India Ltd	3.61		

Top 5 Sectors

Construction Materials	32%
Consumer Durables	27%
Realty	25%
Capital Goods	12%
Financial Services	3%

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Housing TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Housing TRI (Rs.)	Nifty 50 TRI (₹)
6 Months	38.29	49.20	21.01	11,909	12,453	11,048
SI*	43.02	41.63	27.44	12,782	12,692	11,774

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

Returns less than 1 year are Simple Annualized Growth Rate

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 97 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. Load is not taken into consideration for computation of performance

HYBRID READY RECKONER FEBRUARY 2024

Parameters		UTI Children's Career Fund - Investment Plan		UTI Children's Career Fund - Savings Plan		UT Retirement Fund	
Product Category	Solution Oriented - Children's Fund	Solution Oriented - Children's Fund	12-Jul-93	Solution Oriented - Children's Fund	12-Jul-93	Solution Oriented - Retirement Fund	26-Dec-94
Inception Date	30-Jan-08	₹ 950 Cr	₹ 4,365 Cr	Sunil Patil (Fixed Income)	₹ 4,263 Cr	Sunil Patil (Fixed Income)	V Srivatsa (Equity)
Month-end AUM		Vishal Chopda	Vishal Chopda (Equity)	5 years & above	5 years & above	5 years & above	5 years & above
Fund Manager				CRISIL Short Term Debt Hybrid 60+40 Index	CRISIL Short Term Debt Hybrid 60+40 Index	CRISIL Short Term Debt Hybrid 60+40 Index	CRISIL Short Term Debt Hybrid 60+40 Index
Ideal Investment Horizon	5 years & above	Nifty 500 TRI	CRISIL Short Term Debt Hybrid 60+40 Index	CRISIL Short Term Debt Hybrid 60+40 Index	CRISIL Short Term Debt Hybrid 60+40 Index	CRISIL Short Term Debt Hybrid 60+40 Index	CRISIL Short Term Debt Hybrid 60+40 Index
Benchmark	CRISIL Short Term Debt Hybrid 60+40 Index	CRISIL Short Term Debt Hybrid 60+40 Index	CRISIL Short Term Debt Hybrid 60+40 Index	CRISIL Short Term Debt Hybrid 60+40 Index	CRISIL Short Term Debt Hybrid 60+40 Index	CRISIL Short Term Debt Hybrid 60+40 Index	CRISIL Short Term Debt Hybrid 60+40 Index
Investment Purpose	Wealth Creation for Child	Wealth Creation for Child	Wealth Creation for Child	Wealth Creation for Child	Wealth Creation for Child	Wealth Creation for Child	Wealth Creation for Child
PORTFOLIO ASSET ALLOCATION		PORTFOLIO BY MARKET CAPITALIZATION		PORTFOLIO ASSET ALLOCATION		PORTFOLIO BY MARKET CAPITALIZATION	
Equity - Gross	98.34	98.34	98.34	39.51	39.51	38.43	38.43
Large Cap	65.11	65.11	65.11	65.27	65.27	67.58	67.58
Mid Cap	24.68	24.68	24.68	24.76	24.76	23.74	23.74
Small Cap	9.91	9.91	9.91	9.97	9.97	8.69	8.69
Arbitrage/Derivatives	-	-	-	-	-	-	-
OPERATING CASH FLOW (OCF) - EQUITY PORTFOLIO (%)		OPERATING CASH FLOW (OCF) - EQUITY PORTFOLIO (%)		OPERATING CASH FLOW (OCF) - EQUITY PORTFOLIO (%)		OPERATING CASH FLOW (OCF) - EQUITY PORTFOLIO (%)	
C1	91	91	91	91	91	81	81
C2	8	8	8	9	9	12	12
C3	1	1	1	1	1	7	7
RETURN ON CAPITAL EMPLOYED (RoCE) - EQUITY PORTFOLIO (%)		RETURN ON CAPITAL EMPLOYED (RoCE) - EQUITY PORTFOLIO (%)		RETURN ON CAPITAL EMPLOYED (RoCE) - EQUITY PORTFOLIO (%)		RETURN ON CAPITAL EMPLOYED (RoCE) - EQUITY PORTFOLIO (%)	
R1	63	63	63	63	63	53	53
R2	23	23	23	23	23	27	27
R3	14	14	14	14	14	20	20
TOP-5 SECTOR HOLDINGS - EQUITY PORTFOLIO (%)		TOP-5 SECTOR HOLDINGS - EQUITY PORTFOLIO (%)		TOP-5 SECTOR HOLDINGS - EQUITY PORTFOLIO (%)		TOP-5 SECTOR HOLDINGS - EQUITY PORTFOLIO (%)	
FINANCIAL SERVICES: 29.69		FINANCIAL SERVICES: 11.88		FINANCIAL SERVICES: 11.88		FINANCIAL SERVICES: 12.5	
IT: 10.61	IT: 4.27	AUTOMOBILE: 10.37	AUTOMOBILE: 4.16	FMCG: 6.23	FMCG: 2.53	FMCG: 6.15	FMCG: 6.15
AUTOMOBILE: 10.37	AUTOMOBILE: 4.16	CONSUMER SERVICES: 7.29	CONSUMER SERVICES: 2.93	FMCG: 2.53	FMCG: 2.53	FMCG: 2.53	FMCG: 2.53
CONSUMER SERVICES: 7.29	FMCG: 2.53	FMCG: 2.53	FMCG: 2.53	FMCG: 2.53	FMCG: 2.53	FMCG: 2.53	FMCG: 2.53
ASSET ALLOCATION - FIXED INCOME PORTFOLIO (%)		ASSET ALLOCATION - FIXED INCOME PORTFOLIO (%)		ASSET ALLOCATION - FIXED INCOME PORTFOLIO (%)		ASSET ALLOCATION - FIXED INCOME PORTFOLIO (%)	
Fixed Income	1.6	1.6	1.6	60.49	60.49	61.57	61.57
CP/CD	-	-	-	0.74	0.74	0.70	0.70
Corporate Bonds	-	-	-	37.69	37.69	37.44	37.44
GSEC/SDL/T-Bills	-	-	-	53.36	53.36	50.89	50.89
TREPS/Repo/Cash	5.42	5.42	94.58	8.20	8.20	10.98	10.98
CREDIT RATING PROFILE - FIXED INCOME PORTFOLIO (%)		CREDIT RATING PROFILE - FIXED INCOME PORTFOLIO (%)		CREDIT RATING PROFILE - FIXED INCOME PORTFOLIO (%)		CREDIT RATING PROFILE - FIXED INCOME PORTFOLIO (%)	
Sov/AAA/A1+/Eq	100.00	100.00	100.00	97.04	97.04	95.57	95.57
AA+/AA	-	-	-	2.96	2.96	4.43	4.43
Below AA	-	-	-	-	-	-	-
KEY PORTFOLIO QUANTITATIVE INDICATORS		KEY PORTFOLIO QUANTITATIVE INDICATORS		KEY PORTFOLIO QUANTITATIVE INDICATORS		KEY PORTFOLIO QUANTITATIVE INDICATORS	
Standard Deviation (%)	13.76	13.76	13.76	5.71	5.71	5.87	5.87
Sharpe Ratio (%) ^Δ	0.71	0.71	0.71	0.65	0.65	1.15	1.15
Beta ^Δ	0.93	0.93	0.93	0.92	0.92	0.96	0.96
Portfolio Turnover Ratio	0.23	0.23	0.23	0.23	0.23	0.30	0.30
Yield to Maturity (%) ^{Δ,Δ}	6.68	6.68	6.68	7.49	7.49	7.51	7.51
Average Maturity (Years)	0.01	0.01	0.01	10.80	10.80	10.43	10.43
Modified Duration (Years)	0.01	0.01	0.01	6.13	6.13	5.81	5.81
Macaulay Duration (Years)	0.01	0.01	0.01	6.42	6.42	6.10	6.10
Expense Ratio (%)	2.27	2.27	2.27	1.73	1.73	1.65	1.65
	Direct: 1.17	Direct: 1.17	Direct: 1.17	Regular: 1.73	Regular: 1.73	Regular: 1.65	Regular: 1.65

^ΔComputed on 3 years monthly rolling period. Risk free rate: 6.85% (FBII Overnight MIBOR).

^{Δ,Δ}Annualized portfolio YTM. Yields of all securities are annualized.

Equity and fixed income portfolio yields calculated based on rebased values.

For detailed portfolio please check www.utimf.com

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

UTI BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund

Category
Balanced Advantage

Investment Objective

The scheme intends to provide long-term capital appreciation and income by investing in a dynamically managed portfolio of equity and debt instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Date of inception/allotment

10th August, 2023

Benchmark Index

Nifty 50 Hybrid Composite Debt 50:50 Index

Fund Manager

Mr. Sachin Trivedi (Equity Portion) B.Com, MMS, CFA. Managing this scheme since August 2023.
Mr. Anurag Mittal (Debt Portion) B.Com, Master of Science, Chartered Accountant. Managing this scheme since August 2023.

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout Option

Load Structure

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

Exit Load: (A) Redemption/ switch out within 12 months from the date of allotment –
i) up to 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

*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

Fund AUM

Fund Size Monthly Average :₹ 2634.99 Crore
Closing AUM :₹ 2654.37 Crore

High/Low NAV in the month

High Growth Option :₹ 10.9235
Low Growth Option :₹ 10.7490

Total Expense Ratio

Regular :1.90
Direct :0.45

Minimum Investment Amount

Minimum initial investment is Rs. 5,000/- and in multiples of Re.1/- thereafter.

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 10.8581
Regular IDCW Option	₹ 10.8581
Direct Growth Option	₹ 10.9338
Direct IDCW Option	₹ 10.9338

Portfolio Details

Median Market Cap (₹ Cr)	356,793
Weighted Average Market Cap	542,233
Number of Securities	56

All figures given are provisional and unaudited.
The above scheme is in existence for less than 1 year.

Market Capitalisation (%)

	Large	Mid	Small
Fund	89	8	3

Portfolio as on 31st January, 2024

Portfolio	% to NAV	Rating/Future	Portfolio	% to NAV	Rating/Future
Equity			Torrent Pharmaceuticals Ltd.	0.50	-0.07
ICICI Bank Ltd	5.80	-1.33	Syngene International Ltd.	0.50	-0.05
HDFC Bank Ltd.	5.60	-1.21	Balkrishna Industries Ltd.	0.48	-0.48
Infosys Ltd.	3.38	-0.36	Avenue Supermarts Ltd.	0.45	
Larsen And Toubro Ltd.	3.31	-1.26	Timken India Ltd.	0.43	
Tata Consultancy Services Ltd.	3.16	-0.35	Ajanta Pharma Ltd.	0.36	
Reliance Industries Ltd.	2.95	-0.42	Hero Motocorp Ltd.	0.30	
Bharti Airtel Ltd.	2.78	-0.46	Dabur India Ltd.	0.28	-0.28
NTPC Ltd.	2.73	-0.80	P I Industries Ltd.	0.24	-0.02
Axis Bank Ltd.	1.89	-0.27	Endurance Technologies Ltd.	0.24	
Kotak Mahindra Bank Ltd.	1.87	-0.14	Hindustan Unilever Ltd.	0.19	-0.19
Ultratech Cement Ltd.	1.77	-0.17	PNC Infratech Ltd	0.19	
Bajaj Auto Ltd.	1.65	-0.74	Dr Reddy's Laboratories Ltd.	0.17	
Maruti Suzuki India Ltd.	1.52	-0.55	Prince Pipes And Fittings Ltd	0.17	
Tata Motors Ltd.	1.24	-0.18	Inox India Ltd	0.02	
Bharat Electronics Ltd.	1.24	-0.38	Mahindra And Mahindra		
ITC Ltd.	1.20	-0.24	Financial Services Ltd	-	0.06
LTIMindtree Ltd.	1.19	-0.12	CP / CDs		
United Spirits Ltd.	1.15	-0.38	Kotak Mahindra Bank	2.81	CRISIL AAA/A1+
Hindalco Industries Ltd.	1.12	-0.18	DBS Bank	1.76	IND AAA/A1+
Bajaj Finance Ltd.	1.10	-0.18	Small Industries Development		
Titan Company Ltd.	1.07	-0.29	Bank of India	1.75	CARE AAA/A1+
Interglobe Aviation Ltd	1.06	-0.41	ICICI Bank	0.88	ICRA AAA/A1+
Oil & Natural Gas Corporation Ltd.	0.93	-0.45	Govt Securities		
Godrej Consumer Products Ltd	0.92	-0.37	7.06% GS MAT - 10/04/2028	8.48	SOV
HDFC Asset Management			7.38% GSEC 20/06/2027	5.71	SOV
Company Ltd	0.90	-0.31	NCDs		
Marico Ltd.	0.86	-0.14	7.80% UNSEC NABARD NCD		
Crompton Greaves Consumer			Bonds Series 24E 15/03/2027	1.89	ICRA AAA/A1+
Electricals Ltd.	0.82	-0.18	7.64% URNCD REC		
SBI Life Insurance Company Ltd.	0.78	-0.26	LTD - 30/06/2026	1.88	CRISIL AAA/A1+
Info-Edge (India) Ltd.	0.75	-0.10	7.69% SRNCD HDFC BANK		
Dr. Lal Pathlabs Ltd.	0.72	-0.10	SR-AB001-27/01/2033	1.88	CRISIL AAA/A1+
IndusInd Bank Ltd.	0.71	-0.21	7.83% URNCD SIDBI SERIES-V		
Tata Steel Ltd.	0.69	-0.69	MAT-24/11/2028	0.95	CRISIL AAA/A1+
Eicher Motors Ltd	0.67	-0.07	7.79% URNCD SIDBI SERIES-VI		
Coforge Ltd	0.67	-0.67	MAT-14/05/2027	0.94	CRISIL AAA/A1+
ICICI Lombard General Insurance			7.57% URNCD IRFC		
Company Ltd	0.67	-0.06	(SR-175) - 18/04/2029	0.94	CRISIL AAA/A1+
Coal India Ltd.	0.66	-0.09	7.43% URNCD SIDBI SERIES-IV		
Cipla Ltd.	0.62	-0.06	MAT-31/08/2026	0.37	CRISIL AAA/A1+
Havells India Ltd.	0.60	-0.24	Net Current assets	3.35	
Page Industries Ltd	0.60	-0.06	Total	100.00	
Mahindra & Mahindra Ltd.	0.55	-0.07			

Please refer page no. 96 for FPI Performance.

Top 5 Sectors

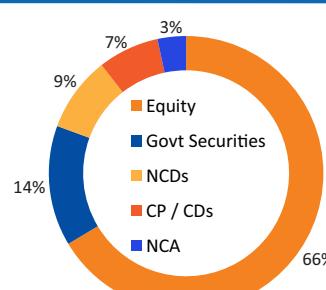
Financial Services	30%
Information Technology	14%
Automobile and Auto Components	9%
Oil, Gas & Consumable Fuels	7%
Fast Moving Consumer Goods	6%

Portfolio Parameters

Weighted Average Maturity	2.62 Yrs
Yield to Maturity*	7.38%
Modified Duration	2.23 Yrs
Macaulay Duration	2.33 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Asset Allocation as on 31st January, 2024



Credit Profile as on 31st January, 2024



UTI MULTI ASSET ALLOCATION FUND (Erstwhile UTI Multi Asset Fund)

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

Category
Multi Asset Allocation

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

Benchmark Index



S&P BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) Price of Gold (10%)

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

Plans/Option (Regular/Direct)



Growth Option

IDCW Option with Payout and Reinvestment

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

Fund AUM



Fund Size Monthly Average : ₹ 1108.34 Crore

Closing AUM : ₹ 1152.39 Crore

High/Low NAV in the month



High Growth Option : ₹ 60.8931

Low Growth Option : ₹ 59.2642

Total Expense Ratio



Regular : 1.88

Direct : 1.10

Minimum Investment Amount



Growth: ₹ 5000/-

IDCW: ₹ 5000/-

NAV per unit as on 31st January, 2024



Regular Growth Option ₹ 60.8931

Regular IDCW Option ₹ 24.8842

Direct Growth Option ₹ 66.4435

Direct IDCW Option ₹ 28.1577

Portfolio Details



% of Top 10 Stocks	24.57
Median Market Cap (₹ Cr)	203,143
Weighted Average Market Cap	212,444
Number of Securities	58

All figures given are provisional and unaudited.

Market Capitalisation (%)



	Large	Mid	Small
Fund	78	16	5
Benchmark	84	16	0

Portfolio as on 31st January, 2024



Portfolio	% to NAV	Rating/Futures	Portfolio	% to NAV	Rating/Futures
Equity					
Larsen And Toubro Ltd.	3.95	-0.55	Sundaram Finance Ltd.	0.70	
NTPC Ltd.	3.56	-0.26	HDFC Asset Management Company Ltd	0.70	
Tata Motors Ltd.	3.21		Torrent Pharmaceuticals Ltd.	0.60	-0.07
ITC Ltd.	3.12	-0.57	Interglobe Aviation Ltd	0.58	-0.06
Axis Bank Ltd.	3.04	-0.75	Petronet LNG Ltd.	0.57	-0.57
Coal India Ltd.	2.41	-0.24	ICICI Lombard General Insurance Company Ltd	0.56	-0.07
Oil & Natural Gas Corporation Ltd.	2.21		Jyothy Labs Ltd.	0.53	
Bajaj Auto Ltd.	2.08		Blue Star Ltd.	0.49	
HDFC Bank Ltd.	2.05	-2.06	NCC Ltd.	0.46	
Hindustan Aeronautics Ltd	1.77	-0.47	Dalmia Bharat Ltd	0.46	-0.46
Lupin Ltd.	1.74	-0.47	Cholamandalam Financial Holdings Ltd	0.41	
Trent Ltd.	1.70		Firstsource Solutions Ltd.	0.38	
Maruti Suzuki India Ltd.	1.66	-0.19	Federal Bank Ltd.	0.33	-0.33
Titan Company Ltd.	1.65		Abbott India Ltd.	0.31	-0.31
Mahindra & Mahindra Ltd.	1.63	-0.18	ABB India Ltd.	0.18	-0.18
Zomato Ltd	1.46		Aditya Birla Capital Ltd	0.12	-0.12
DLF Ltd.	1.41		Siemens India Ltd.	0.10	-0.10
Aurobindo Pharma Ltd.	1.38	-0.36	Cummins India Ltd.	0.10	-0.10
Shriram Finance Ltd	1.24	-0.14	Bosch Ltd.	0.09	-0.09
Indian Oil Corporation Ltd.	1.22		Apollo Tyres Ltd.	0.06	-0.06
GAIL (India) Ltd.	1.22	-0.29	Mahanagar Gas Ltd.	0.04	-0.04
Varun Beverages Ltd	1.16		Reliance Industries Ltd.	0.01	-0.01
Cholamandalam Investment And Fin. Co. Ltd	1.15		Indian Hotels Company Ltd.	0.00	
TVS Motor Company Ltd	1.14		Govt Securities		
Bharat Electronics Ltd.	1.09	-0.13	7.41% GS MAT - 19/12/2036	4.41	SOV
Polycab India Ltd	1.07		07.18% GSEC MAT - 24/07/2037	4.32	SOV
Bharat Forge Ltd.	1.07	-0.41	6.54% GSEC MAT - 17/01/2032	2.09	SOV
Suzlon Energy Ltd.	1.06		07.18% GSEC MAT - 14/08/2033	1.30	SOV
Hero Motocorp Ltd.	1.06	-0.28	364 DAYS T - BILL- 07/03/2024	0.12	SOV
Birlasoft Ltd	0.99	-0.35	Long Term Debt		
Bank Of Baroda	0.86	-0.15	HDB Financial Services Ltd.	0.86	CRISIL AAA/A1+
CG Power And Industrial Solutions Ltd.	0.85		Mutual Fund Units		
Canara Bank	0.84	-0.09	UTI MF- Gold Exchange		
Zydus Lifesciences Ltd	0.84	-0.33	Traded Fund ETF	19.33	
Supreme Industries Ltd.	0.83		Net Current assets	1.24	
Exide Industries Ltd.	0.81	-0.21	Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000



Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
1 Y	34.18	22.45	24.35	13,418	12,245	12,435
3 Y	16.08	15.14	18.19	15,641	15,264	16,510
5 Y	12.88	14.97	16.29	18,333	20,095	21,276
SI*	12.61	14.80	16.26	60,869	81,585	98,873

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

@S&P BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) & Price of Gold (10%) *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 97 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. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024



Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50 TRI
1 Y	120,000	145,120	137,322	138,471	40.82	27.71	29.62
3 Y	360,000	485,780	451,259	459,553	20.44	15.22	16.50
5 Y	600,000	914,359	894,497	947,510	16.86	15.97	18.32
7 Y	840,000	1,360,902	1,406,274	1,496,823	13.54	14.46	16.20
10 Y	1,200,000	2,166,874	2,421,161	2,594,881	11.37	13.45	14.74
15 Y	1,800,000	4,140,835	5,081,886	5,566,777	10.36	12.76	13.82
SI	1,810,000	4,201,006	5,154,071	5,652,471	10.40	12.78	13.85

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.

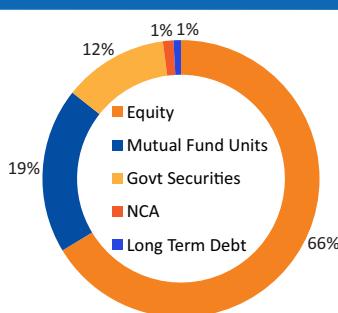
@S&P BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) & Price of Gold (10%)

UTI MULTI ASSET ALLOCATION FUND (Erstwhile UTI Multi Asset Fund)

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

Category
Multi Asset Allocation

Asset Allocation as on 31st January, 2024



Top 5 Sectors

Automobile and Auto Components	19%
Financial Services	15%
Capital Goods	12%
Oil, Gas & Consumable Fuels	12%
Fast Moving Consumer Goods	8%

Portfolio Parameters

Weighted Average Maturity	4.37 Yrs
Yield to Maturity*	6.96%
Modified Duration	2.87 Yrs
Macaulay Duration	2.97 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
NTPC Ltd.	2.2	HDFC Bank Ltd.	-8.2
Tata Motors Ltd.	1.8	Reliance Industries Ltd.	-7.2
Coal India Ltd.	1.5	ICICI Bank Ltd	-5.3
Oil & Natural Gas Corporation Ltd.	1.5	Infosys Ltd.	-4.4
Bajaj Auto Ltd.	1.4	Tata Consultancy Services Ltd.	-2.9

WBINDX4 Returns

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

Quantitative Indicators

	Fund	Benchmark
Beta	0.76	1
Standard Deviation (Annual)	8.16%	9.51%
Sharpe Ratio	1.13%	
Portfolio Turnover Ratio (Annual)	1.55	

UTI AGGRESSIVE HYBRID FUND (Erstwhile UTI Hybrid Equity Fund)

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

Category
Aggressive
Hybrid Fund

Investment Objective

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

Date of inception/allotment

2nd January, 1995

Benchmark Index

CRISIL Hybrid 35+65 Aggressive Index

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

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

Fund AUM

Fund Size Monthly Average : ₹ 5245.83 Crore
Closing AUM : ₹ 5291.85 Crore

High/Low NAV in the month

High Growth Option : ₹ 335.8894
Low Growth Option : ₹ 327.2480

Total Expense Ratio

Regular : 1.92
Direct : 1.29

Minimum Investment Amount

Growth: ₹ 1000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st January, 2024

Regular Growth Option ₹ 334.0207
Regular IDCW Option ₹ 40.2821
Direct Growth Option ₹ 355.9157
Direct IDCW Option ₹ 44.0907

Portfolio Details

Median Market Cap (₹ Cr)	215,852
Weighted Average Market Cap	459,611
Number of Securities	61

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	67	24	9

Portfolio as on 31st January, 2024

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			7.41% GS MAT - 19/12/2036	2.40	SOV
HDFC Bank Ltd.	6.61		07.30% GSEC MAT -19/06/2053	1.42	SOV
ICICI Bank Ltd	5.41		07.18% GSEC MAT -14/08/2033	1.17	SOV
Reliance Industries Ltd.	4.86		Long Term Debt		
Infosys Ltd.	4.36		REC Ltd	1.89	CRISIL AAA/A1+
Larsen And Toubro Ltd.	3.33		Power Finance Corporation Ltd.	1.42	CRISIL AAA/A1+
ITC Ltd.	2.72		HDFC Bank Ltd.	0.95	CRISIL AAA/A1+
Mahindra & Mahindra Ltd.	2.34		Canara Bank Basel3At1	0.76	CRISIL AA+
IndusInd Bank Ltd.	1.91		Shriram Finance Ltd	0.57	CRISIL AA+
HCL Technologies Ltd.	1.85		Small Industries Development		
Axis Bank Ltd.	1.85		Bank Of India	0.47	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.83		Mahindra And Mahindra		
Tata Motors Ltd.	1.67		Financial Services Ltd	0.47	CRISIL AAA/A1+
GAIL (India) Ltd.	1.59		HDFC Bank Ltd. Basel3T2	0.47	CRISIL AAA/A1+
State Bank Of India	1.58		Jamnagar Utilities And		
Hindalco Industries Ltd.	1.43		Power Private Ltd. ^	0.47	CRISIL AAA/A1+
Others	27.73		HDB Financial Services Ltd.	0.47	CRISIL AAA/A1+
Govt Securities			Others	2.12	
Others	0.79		Net Current assets	3.66	
7.26% GSEC MAT - 06/02/2033	4.75	SOV	Total	100.00	
07.18% GSEC MAT -24/07/2037	4.70	SOV			

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 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 Y	27.92	22.40	24.35	12,792	12,240	12,435
3 Y	20.39	15.06	18.19	17,449	15,233	16,510
5 Y	15.53	14.63	16.29	20,589	19,799	21,276
SI*	14.84	NA	NA	560,567	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 97 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. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

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 Y	120,000	140,481	137,049	138,471	32.98	27.26	29.62
3 Y	360,000	476,562	448,350	459,553	19.07	14.77	16.50
5 Y	600,000	975,016	889,808	947,510	19.49	15.75	18.32
7 Y	840,000	1,465,268	1,390,839	1,496,823	15.61	14.15	16.20
10 Y	1,200,000	2,451,017	2,399,210	2,594,881	13.68	13.28	14.74
15 Y	1,800,000	5,157,834	5,059,633	5,566,777	12.93	12.71	13.82
SI	2,300,000	8,572,714	8,546,417	9,702,353	12.30	12.28	13.37

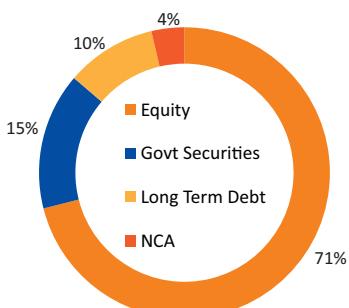
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.*Since inception for above mentioned schemes is taken for the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

UTI AGGRESSIVE HYBRID FUND (Erstwhile UTI Hybrid Equity Fund)

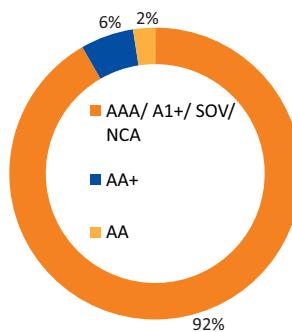
An open ended hybrid scheme investing predominantly in equity and equity related instruments.

Category
Aggressive
Hybrid Fund

Asset Allocation as on 31st January, 2024



Credit Profile as on 31st January, 2024



Top 5 Sectors

Financial Services	32%
Automobile and Auto Components	11%
Information Technology	11%
Oil, Gas & Consumable Fuels	11%
Healthcare	9%

Quantitative Indicators

	Fund	Benchmark
Beta	1.09	1
Standard Deviation (Annual)	10.73%	9.51%
Sharpe Ratio	1.26%	
Portfolio Turnover Ratio (Annual)	0.29	

Portfolio Parameters

Weighted Average Maturity	11.92 Yrs
Yield to Maturity*	7.51%
Modified Duration	5.85 Yrs
Macaulay Duration	6.13 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI EQUITY SAVINGS FUND

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

Category
Equity Savings

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

Benchmark Index

CRISIL Equity Savings Index

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

Plans/Option (Regular/Direct)

Growth Option

Monthly IDCW/ Quarterly IDCW Option with Payout & Reinvestment Facility

IDCW Option with Payout & Reinvestment Facility

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

Fund AUM

Fund Size Monthly Average : ₹ 327.89 Crore

Closing AUM : ₹ 321.25 Crore

High/Low NAV in the month

High Growth Option : ₹ 16.2428

Low Growth Option : ₹ 16.0179

Total Expense Ratio

Regular : 1.52

Direct : 0.71

Minimum Investment Amount

Growth: ₹ 5000/-

IDCW: ₹ 5000/-

NAV per unit as on 31st January, 2024

Regular Growth Option ₹ 16.2323

Regular IDCW Option ₹ 16.2323

Direct Growth Option ₹ 17.0296

Direct IDCW Option ₹ 17.0296

Portfolio Details

% of Top 10 Stocks	21.07
Median Market Cap (₹ Cr)	488,127
Weighted Average Market Cap	564,641
Number of Securities	37

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	96	4	0

Portfolio as on 31st January, 2024

Portfolio	% to NAV	Rating/Futures	Portfolio	% to NAV	Rating/Futures
Equity			Tata Motors Ltd.	0.68	
Infosys Ltd.	8.12	-5.35	GAIL (India) Ltd.	0.63	
Grasim Industries Ltd.	6.44	-5.18	Tata Consultancy Services Ltd.	0.60	
HDFC Bank Ltd.	5.98	-2.75	Hero Motocorp Ltd.	0.59	
Kotak Mahindra Bank Ltd.	5.62	-4.36	NTPC Ltd.	0.58	
ICICI Bank Ltd	4.88	-1.53	Cipla Ltd.	0.53	
Axis Bank Ltd.	3.74	-2.34	Bajaj Auto Ltd.	0.50	
Maruti Suzuki India Ltd.	2.82	-2.78	Dr Reddy's Laboratories Ltd.	0.36	
Reliance Industries Ltd.	2.66		Dabur India Ltd.	0.19	
SBI Life Insurance Company Ltd.	2.58	-2.17	Govt Securities		
JSW Steel Ltd.	2.51	-2.52	07.18% GSEC MAT - 24/07/2037	9.30	SOV
Larsen And Toubro Ltd.	2.02		7.06% GS MAT - 10/04/2028	3.11	SOV
HCL Technologies Ltd.	2.02	-1.31	7.26% GSEC MAT - 06/02/2033	1.56	SOV
Hindalco Industries Ltd.	1.99	-1.32	364 DAYS T - BILL- 08/08/2024	1.50	SOV
IndusInd Bank Ltd.	1.87	-0.46	364 DAYS T - BILL- 07/03/2024	0.11	SOV
Mahindra & Mahindra Ltd.	1.74	-0.72	Long Term Debt		
NMDC Ltd.	1.72	-1.73	REC Ltd	1.57	IND AAA/A1+
ITC Ltd.	1.52		LIC Housing Finance Ltd.	1.56	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.46		Small Industries Development		
Hindustan Unilever Ltd.	1.25		Bank Of India	1.55	CRISIL AAA/A1+
Oil & Natural Gas Corporation Ltd.	0.98		Power Finance Corporation Ltd.	1.54	CRISIL AAA/A1+
Interglobe Aviation Ltd	0.93		Indian Railway Finance		
Aurobindo Pharma Ltd.	0.86		Corporation Ltd.		
DLF Ltd.	0.80		Net Current Assets	1.54	CRISIL AAA/A1+
Coal India Ltd.	0.74		Total	5.34	
State Bank Of India	0.71			100.00	
Power Grid Corporation					
Of India Ltd	0.71				

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 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 Y	17.20	13.36	8.25	11,720	11,336	10,825
3 Y	12.27	10.44	3.39	14,151	13,470	11,052
5 Y	10.42	10.68	5.98	16,419	16,614	13,372
SI*	9.34	9.74	6.68	16,232	16,556	14,202

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 97 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. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

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 Y	120,000	132,079	129,409	124,901	19.11	14.80	7.63
3 Y	360,000	433,664	420,122	390,016	12.46	12.27	5.27
5 Y	600,000	814,610	790,437	678,165	12.18	11.58	4.84
SI	650,000	896,352	874,363	747,531	11.78	11.37	5.10

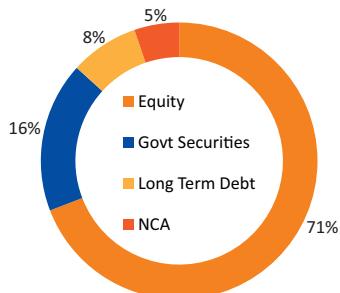
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI EQUITY SAVINGS FUND

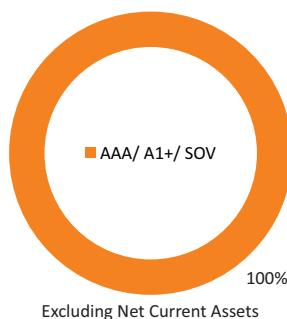
An open ended scheme investing in equity, arbitrage and debt.

Category
Equity Savings

Asset Allocation as on 31st January, 2024



Credit Profile as on 31st January, 2024



Top 5 Sectors

Sector	Percentage
Financial Services	34%
Oil, Gas & Consumable Fuels	13%
Information Technology	10%
Automobile and Auto Components	8%
Construction	6%

Quantitative Indicators

	Fund	Benchmark
Beta	0.97	1
Standard Deviation (Annual)	5.50%	5.30%
Sharpe Ratio	0.99%	
Portfolio Turnover Ratio (Annual)	4.34	

Portfolio Parameters

Weighted Average Maturity	6.15 Yrs
Yield to Maturity*	7.23%
Modified Duration	4.18 Yrs
Macaulay Duration	4.35 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd.	3.3	JSW Steel Ltd.	0.0
HDFC Bank Ltd.	3.2	NMDC Ltd.	0.0
Infosys Ltd.	2.8	Hindustan Unilever Ltd.	0.0
Reliance Industries Ltd.	2.7	Tata Consultancy Services Ltd.	0.0
Larsen And Toubro Ltd.	2.0	Dabur India Ltd.	0.0

UTI ARBITRAGE FUND

An open ended scheme investing in arbitrage opportunities.

Category
Arbitrage

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

Benchmark Index

Nifty 50 Arbitrage Index

Fund Manager

Mr. Sharwan Kumar Goyal (For Equity Portion)
Managing the scheme since Dec 2020 & Mr. Amit Sharma (For Debt Portion) Managing the scheme since Jul 2018

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

Load Structure

Entry Load: Nil

Exit Load : (A) Redemption / Switch out within 15 days from the date of allotment – 0.25%
(B) Redemption / Switch out after 15 days from the date of allotment – NIL

Any redemption/switchout of units would be done on First in First out (FIFO) basis

Fund AUM

Fund Size Monthly Average : ₹4450.35 Crore
Closing AUM : ₹4471.67 Crore

High/Low NAV in the month

High Growth Option : ₹31.6924
Low Growth Option : ₹31.4616

Total Expense Ratio

Regular : 0.90
Direct : 0.36

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 31.6924
Regular IDCW Option	₹ 17.9038
Direct Growth Option	₹ 33.4913
Direct IDCW Option	₹ 19.5910

Portfolio Details

Median Market Cap (₹ Cr)	102,104
Weighted Average Market Cap	350,360
Number of Securities	137

All figures given are provisional and unaudited.

Portfolio Parameters

Weighted Average Maturity	0.21 Yrs
Yield to Maturity*	7.62%
Modified Duration	0.21 Yrs
Macaulay Duration	0.21 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

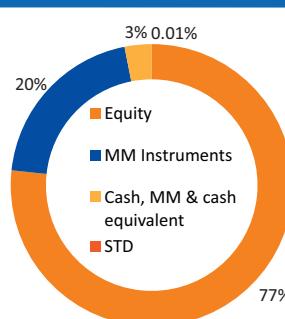
Portfolio as on 31st January, 2024

Equity	% to NAV	Hedged
Equity	76.68	
Debt	0.00	
MM Instruments	20.22	
MF Units		
STD	0.01	
Cash, MM & cash equivalent	3.08	
Total	100.00	

All figures given are provisional and unaudited.

Average Equity holding in UTI Arbitrage Fund is 71.73% for the past 12 months against the requirement of minimum 65% for equity taxation eligibility.
(Annual average of the monthly average opening and closing figures)

Asset Allocation as on 31st January, 2024



Quantitative Indicators	Fund	Benchmark
Beta	0.27	1
Standard Deviation (Annual)	0.89%	1.60%
Sharpe Ratio	-1.80%	12.84
Portfolio Turnover Ratio (Annual)		

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 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 Y	7.62	8.45	6.91	10,762	10,845	10,691
3 Y	5.25	5.72	5.00	11,659	11,816	11,576
5 Y	5.17	5.11	5.55	12,868	12,832	13,103
SI*	6.76	6.21	6.14	31,667	28,912	28,578

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 2020 & July 2018

*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 97 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. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

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 Y	120,000	124,890	125,312	124,514	7.62	8.28	7.02
3 Y	360,000	394,432	397,137	392,852	6.02	6.47	5.75
5 Y	600,000	686,860	689,320	686,742	5.35	5.49	5.34
7 Y	840,000	1,015,571	1,012,732	1,024,269	5.34	5.26	5.58
10 Y	1,200,000	1,592,368	1,572,772	1,624,431	5.52	5.28	5.90
15 Y	1,800,000	2,892,386	2,506,732	2,934,275	6.04	5.72	6.21
SI	2,100,000	3,747,255	NA	3,733,672	6.24	NA	6.21

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

UTI CONSERVATIVE HYBRID FUND (Erstwhile UTI Regular Savings Fund)

(Number of Segregated portfolio in the scheme 1)

An open ended hybrid scheme investing predominantly in debt instruments.

Category
Conservative
Hybrid Fund

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

Benchmark Index

NIFTY 50 Hybrid Composite Debt 15:85 Index

Fund Manager

Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA (Equity Portfolio) Managing the scheme since Jan 2022
Mr. Jaydeep Bhowal (Debt Portfolio) Managing the scheme since Apr 2023

Plans/Option (Regular/Direct)

Growth Option
Monthly IDCW Option, Flexi IDCW Option,
Monthly Payment Plan

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

Fund AUM

Fund Size Monthly Average : ₹ 1576.74 Crore
Closing AUM : ₹ 1576.48 Crore

High/Low NAV in the month

High Growth Option : ₹ 59.9762
Low Growth Option : ₹ 59.4475

Total Expense Ratio

Regular : 1.80
Direct : 1.20

Minimum Investment Amount

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

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 59.9762
Regular IDCW Option	₹ 16.5037
Direct Growth Option	₹ 64.3290
Direct IDCW Option	₹ 18.2443

Portfolio Details

Median Market Cap (₹ Cr)	133,888
Weighted Average Market Cap	308,378
Number of Securities	54

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	67	15	18

Portfolio as on 31st January, 2024 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			And Rural Development	6.33	CRISIL AAA/A1+
HDFC Bank Ltd.	2.18		Small Industries Development	6.03	CRISIL AAA/A1+
ICICI Bank Ltd	1.39		Bank Of India		
Infosys Ltd.	1.34		Jamnagar Utilities And	5.33	CRISIL AAA/A1+
Axis Bank Ltd.	1.05		Power Private Ltd. ^	4.76	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.00		REC Ltd	4.75	CRISIL AAA/A1+
State Bank Of India	0.77		Power Finance Corporation Ltd.	4.75	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	0.72		HDFC Bank Ltd.	4.69	CRISIL AAA/A1+
Hindalco Industries Ltd.	0.66		Indian Railway Finance		
Tech Mahindra Ltd	0.66		Corporation Ltd.	3.15	CRISIL AAA/A1+
Coal India Ltd.	0.63		LIC Housing Finance Ltd.	3.15	CRISIL AAA/A1+
Others	14.44		State Bank Of India Basel3At1	1.88	CRISIL AA+
Govt Securities			Tata Projects Ltd	1.59	IND AA
07.18% GSEC MAT -14/08/2033	12.91	SOV	Piramal Capital And		
7.06% GS MAT - 10/04/2028	7.93	SOV	Housing Finance Ltd.	0.56	ICRA AA
7.70% MH SGS MAT - 15/11/2034	1.92	SOV	Corporate Debt Market		
7.73% UPS SGS MAT - 08/11/2033	1.60	SOV	Development Fund		
07.18% GSEC MAT -24/07/2037	1.58	SOV	Corporate Debt Market		
7.71% MH SGS MAT - 08/11/2033	0.96	SOV	Devt Fund - A2 Units	0.25	
7.26% GSEC 14/01/29	0.96	SOV	Net Current assets	4.67	
364 DAYS T - BILL- 07/03/2024	0.16	SOV	Total	100.00	
Long Term Debt					
National Bank For Agriculture					

[^] Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 15:85 Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 15:85 Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	12.24	10.20	8.25	11,224	11,020	10,825
3 Y	9.58	7.02	3.39	13,158	12,257	11,052
5 Y	8.25	9.09	5.98	14,867	15,454	13,372
SI*	9.30	8.42	5.58	59,951	50,944	29,849

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 Jan 2022 & Co-Fund Manager managing Scheme since Apr 2023. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 97 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani & Mr. Jaydeep Bhowal. *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. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 15:85 Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 15:85 Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	128,630	126,814	124,901	13.55	10.66	7.63
3 Y	360,000	414,661	403,873	390,039	9.39	7.61	5.27
5 Y	600,000	765,670	737,645	678,251	9.68	8.19	4.85
7 Y	840,000	1,138,835	1,132,548	1,015,731	8.55	8.40	5.34
10 Y	1,200,000	1,847,506	1,867,510	1,624,571	8.36	8.56	5.90
15 Y	1,800,000	3,623,750	3,612,014	2,925,427	8.77	8.73	6.18
SI	2,300,000	5,856,350	5,738,209	4,357,891	8.94	8.76	6.25

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.

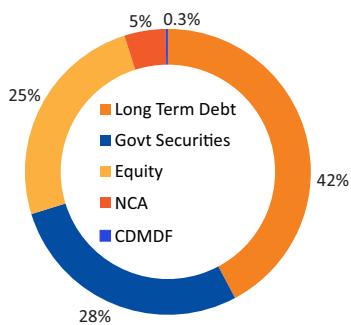
UTI CONSERVATIVE HYBRID FUND

(Number of Segregated portfolio in the scheme 1)

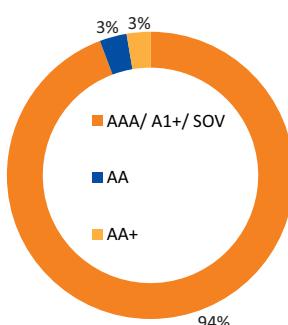
An open ended hybrid scheme investing predominantly in debt instruments.

Category
Conservative
Hybrid Fund

Asset Allocation as on 31st January, 2024



Credit Profile as on 31st January, 2024



Excluding Net Current Assets

Top 5 Sectors

Sector	Allocation (%)
Financial Services	32%
Information Technology	12%
Healthcare	9%
Automobile and Auto Components	9%
Oil, Gas & Consumable Fuels	7%

Quantitative Indicators

	Fund	Benchmark
Beta	1.14	1
Standard Deviation (Annual)	3.77%	2.85%
Sharpe Ratio	0.73%	
Portfolio Turnover Ratio (Annual)	0.27	

Portfolio Parameters

Weighted Average Maturity	8.58 Yrs
Yield to Maturity*	7.59%
Modified Duration	4.65 Yrs
Macaulay Duration	4.92 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI Conservative Hybrid Fund (Segregated - 17022020) Segregated Portfolio as on 31st January, 2024

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

* Percentage to NAV Less Than 0.01

Segregated AUM & NAV

Segregated Fund Size Monthly Average :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated NAV per unit as on 31 st January, 2024	₹ 0.0
Growth :	

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

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

UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

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

Category
Children's Fund

Investment Objective

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

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

Date of inception/allotment

30th January, 2008

Benchmark Index

Nifty 500 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option

Load Structure

Entry Load: Nil
Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹ 950.42 Crore
Closing AUM : ₹ 949.80 Crore

High/Low NAV in the month

High Growth Option : ₹ 74.0029
Low Growth Option : ₹ 71.3249

Total Expense Ratio

Regular : 2.27
Direct : 1.17

Minimum Investment Amount

Growth: ₹ 1000/-
IDCW: ₹ 1000/-

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 31st January, 2024

Regular Growth Option	₹ 72.5774
Regular IDCW Option	₹ 72.5818
Direct Growth Option	₹ 79.3360
Direct IDCW Option	₹ 79.4731

Portfolio Details

Median Market Cap (₹ Cr)	130,339
Weighted Average Market Cap	305,615
Number of Securities	55

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	65	25	10
Benchmark	73	17	10

Portfolio as on 31st January, 2024

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Cholamandalam Investment And Fin. Co. Ltd	2.04	
HDFC Bank Ltd.	7.57		Nestle India Ltd.	1.74	
ICICI Bank Ltd	7.23		Phoenix Mills Ltd	1.74	
Infosys Ltd.	5.98		Ispec Heavy Engineering Ltd	1.71	
Bharti Airtel Ltd.	3.90		Tech Mahindra Ltd	1.71	
Axis Bank Ltd.	3.71		LTI Mindtree Ltd	1.66	
Tata Motors Ltd.	2.88		Others	37.28	
IndusInd Bank Ltd.	2.76		Govt Securities		
Bajaj Finance Ltd.	2.62		364 DAYS T - BILL- 07/03/2024	0.09	SOV
Avenue Supermarts Ltd.	2.56		Net Current assets	1.53	
Godrej Consumer Products Ltd	2.51		Total	100.00	
Maruti Suzuki India Ltd.	2.43				
Endurance Technologies Ltd.	2.16				
Hindalco Industries Ltd.	2.09				
Ultratech Cement Ltd.	2.08				

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	27.08	33.81	24.35	12,708	13,381	12,435
3 Y	16.56	21.84	18.19	15,836	18,087	16,510
5 Y	15.44	18.34	16.29	20,509	23,220	21,276
SI*	12.00	11.13	10.69	61,399	54,191	50,856

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 to the respective Scheme sheets as listed in page 97 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. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	139,715	146,215	138,471	31.70	42.69	29.62
3 Y	360,000	448,261	488,320	459,553	14.76	20.82	16.50
5 Y	600,000	929,398	1,027,778	947,510	17.53	21.66	18.32
7 Y	840,000	1,420,844	1,600,452	1,496,823	14.75	18.08	16.20
10 Y	1,200,000	2,468,364	2,807,351	2,594,881	13.81	16.21	14.74
15 Y	1,800,000	5,326,543	6,165,452	5,566,777	13.31	15.00	13.82
SI	1,920,000	6,107,182	7,057,770	6,350,568	13.21	14.75	13.63

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.

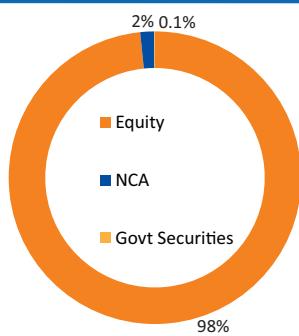
Please note that the subscription under the 'Scholarship Option' of UTI Children's Career Fund - Investment Plan' had been discontinued w.e.f. August 11, 2023. Further, installments under the existing registered Systematic Investment Plans (SIPs)/ Systematic Transfer Investment Plans (STRIP-in) into the scheme are also discontinued w.e.f. January 1, 2024. The 'Scholarship Option' in this scheme shall be discontinued and no subscription would be received in scholarship option w.e.f. January 1, 2024.

UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

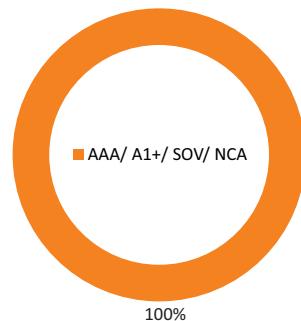
An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).

Category
Children's Fund

Asset Allocation as on 31st January, 2024



Credit Profile as on 31st January, 2024



Top 5 Sectors

Sector	Allocation (%)
Financial Services	30%
Information Technology	11%
Automobile and Auto Components	11%
Consumer Services	7%
Fast Moving Consumer Goods	6%

Quantitative Indicators

	Fund	Benchmark	Icon
Beta	0.93	1	
Standard Deviation (Annual)	13.76%	14.36%	
Sharpe Ratio	0.71%		
Portfolio Turnover Ratio (Annual)	0.23		

Portfolio Parameters

Weighted Average Maturity	0.01 Yrs
Yield to Maturity*	6.68%
Modified Duration	0.01 Yrs
Macaulay Duration	0.01 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

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

Category
Children's Fund

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

Benchmark Index

CRISIL Short Term Debt Hybrid 60+40 Index

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

Plans/Option (Regular/Direct)

Growth Option

Load Structure

Entry Load: Nil
Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹ 4364.55 Crore
Closing AUM : ₹ 4365.19 Crore

High/Low NAV in the month

High Growth Option : ₹ 35.4498
Low Growth Option : ₹ 34.9385

Total Expense Ratio

Regular : 1.73
Direct : 1.52

Minimum Investment Amount

Growth: ₹ 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)

NAV per unit as on 31st January, 2024

Regular Growth Option ₹ 35.2580
Direct Growth Option ₹ 35.9451

Portfolio Details

Median Market Cap (₹ Cr)	130,191
Weighted Average Market Cap	304,474
Number of Securities	55

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	65	25	10

Portfolio as on 31st January, 2024

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			7.41% GS MAT - 19/12/2036	8.73	SOV
HDFC Bank Ltd.	3.04		7.26% GSEC MAT - 06/02/2033	6.91	SOV
ICICI Bank Ltd	2.86		07.30% GSEC MAT - 19/06/2053	2.87	SOV
Infosys Ltd.	2.40		07.18% GSEC MAT - 14/08/2033	2.30	SOV
Bharti Airtel Ltd.	1.54				
Axis Bank Ltd.	1.49				
Tata Motors Ltd.	1.16				
IndusInd Bank Ltd.	1.11				
Bajaj Finance Ltd.	1.06				
Godrej Consumer Products Ltd	1.03				
Avenue Supermarts Ltd.	1.03				
Maruti Suzuki India Ltd.	0.98				
Endurance Technologies Ltd.	0.87				
Hindalco Industries Ltd.	0.85				
Ultratech Cement Ltd.	0.84				
Cholamandalam Investment And Fin. Co. Ltd	0.82				
Others	18.44				
CP / CDs					
Union Bank Of India	0.45	ICRA AAA/A1+			
Govt Securities					
Others	1.21				
07.18% GSEC MAT - 24/07/2037	10.26	SOV	Securitised Debt		
			First Business Receivable Trust\$	0.38	IND AAA/A1+
			Net Current assets	4.91	
			Total	100.00	

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

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)
1 Y	14.89	16.41	24.35	11,489	11,641	12,435
3 Y	10.57	11.46	18.19	13,518	13,847	16,510
5 Y	9.45	11.79	16.29	15,710	17,464	21,276
SI*	10.88	NA	NA	235,180	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 97 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr Vishal Chopda. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Index	Yield (%) Nifty 50 TRI
1 Y	120,000	130,361	132,146	138,471	16.33	19.22	29.62
3 Y	360,000	418,817	427,302	459,553	10.07	11.44	16.50
5 Y	600,000	787,649	814,119	947,510	10.82	12.15	18.32
7 Y	840,000	1,168,238	1,259,922	1,496,823	9.26	11.38	16.20
10 Y	1,200,000	1,915,556	2,122,851	2,594,881	9.04	10.98	14.74
15 Y	1,800,000	3,960,049	4,307,195	5,566,777	9.83	10.82	13.82
SI	2,300,000	6,453,398	7,103,393	9,702,353	9.81	10.66	13.37

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.**

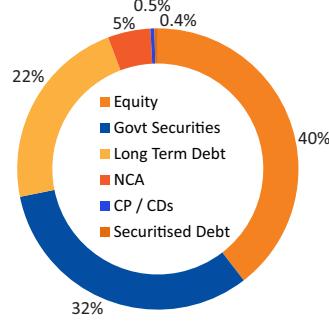
Please note that the subscription under the 'Scholarship Option' of UTI Children's Career Fund - Savings Plan' had been discontinued w.e.f. August 11, 2023. Further, installments under the existing registered Systematic Investment Plans (SIPs)/ Systematic Transfer Investment Plans (STRIP - in) into the scheme are also discontinued w.e.f. January 1, 2024. The 'Scholarship Option' in this scheme shall be discontinued and no subscription would be received in scholarship option w.e.f. January 1, 2024.

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

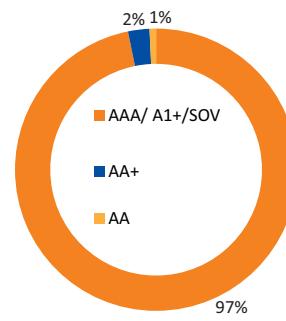
An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).

Category
Children's Fund

Asset Allocation as on 31st January, 2024



Credit Profile as on 31st January, 2024



Excluding Net Current Assets

Top 5 Sectors

Sector	Allocation (%)
Financial Services	30%
Information Technology	11%
Automobile and Auto Components	11%
Consumer Services	7%
Fast Moving Consumer Goods	6%

Quantitative Indicators

	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	5.71%	5.89%
Sharpe Ratio	0.65%	
Portfolio Turnover Ratio (Annual)	0.23	

Portfolio Parameters

Weighted Average Maturity	10.80 Yrs
Yield to Maturity*	7.49%
Modified Duration	6.13 Yrs
Macaulay Duration	6.42 Yrs
Securitised Debt Average Maturity	
First Business Receivable Trust	0.92 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI RETIREMENT FUND

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

Category

Retirement Fund

Investment Objective

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

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

Date of inception/allotment

26th December, 1994

Benchmark Index

CRISIL Short Term Debt Hybrid 60+40 Index

Fund Manager

Mr. V Srivatsa - B.Com., PGDM (IIM-I), CA & ICWA (Equity Portion) Managing the scheme since Sep 2009
Mr. Sunil Madhukar Patil, M.com., MFM (Debt portion) Managing the scheme since Dec 2021

Plans/Option (Regular/Direct)

Growth Option

Load Structure

Entry Load: Nil
Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹ 4238.20 Crore
Closing AUM : ₹ 4263.05 Crore

High/Low NAV in the month

High Growth Option : ₹ 42.4824
Low Growth Option : ₹ 41.8756

Total Expense Ratio

Regular : 1.65
Direct : 0.99

Minimum Investment Amount

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

NAV per unit as on 31st January, 2024

Regular Growth Option ₹ 42.4286
Direct Growth Option ₹ 45.3647

Portfolio Details

Median Market Cap (₹ Cr)	279,091
Weighted Average Market Cap	464,297
Number of Securities	60

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	24	9

Portfolio as on 31st January, 2024

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			7.41% GS MAT - 19/12/2036	5.96	SOV
HDFC Bank Ltd.	3.54		07.18% GSEC MAT - 14/08/2033	3.53	SOV
ICICI Bank Ltd	2.99		07.30% GSEC MAT - 19/06/2053	1.77	SOV
Reliance Industries Ltd.	2.62				
Infosys Ltd.	2.13				
Larsen And Toubro Ltd.	1.87				
ITC Ltd.	1.56				
Mahindra & Mahindra Ltd.	1.21				
Axis Bank Ltd.	1.10				
Bharti Airtel Ltd.	1.09				
State Bank Of India	1.07				
HCL Technologies Ltd.	1.06				
IndusInd Bank Ltd.	0.96				
Tata Motors Ltd.	0.95				
GAIL (India) Ltd.	0.88				
Hero Motocorp Ltd.	0.71				
Others	14.58				
CP / CDs					
Canara Bank	0.43	CRISIL AAA/A1+			
Govt Securities					
Others	0.73				
07.18% GSEC MAT - 24/07/2037	12.26	SOV			
7.26% GSEC MAT - 06/02/2033	7.08	SOV			
			Mutual Fund Units		
			UTI MF - Nifty 50 Exchange Traded Fund	0.11	
			Net Current assets	6.79	
			Total	100.00	

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)
1 Y	18.15	16.41	24.35	11,815	11,641	12,435
3 Y	13.59	11.46	18.19	14,656	13,847	16,510
5 Y	10.61	11.79	16.29	16,561	17,464	21,276
SI*	10.62	NA	NA	188,947	NA	NA

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

*Compounded annualized Growth Rate.

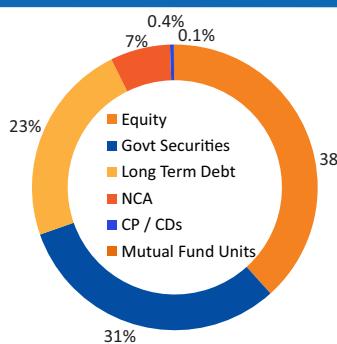
The current fund manager is managing the scheme since Dec 2006 For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 97 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

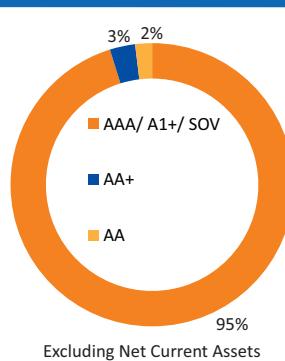
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Index	Yield (%) Nifty 50 TRI
1 Y	120,000	132,924	132,146	138,471	20.49	19.22	29.62
3 Y	360,000	438,075	427,302	459,553	13.16	11.44	16.50
5 Y	600,000	836,722	814,119	947,510	13.26	12.15	18.32
7 Y	840,000	1,239,601	1,259,922	1,496,823	10.92	11.38	16.20
10 Y	1,200,000	2,023,337	2,122,851	2,594,881	10.08	10.98	14.74
15 Y	1,800,000	3,970,626	4,307,195	5,566,777	9.86	10.82	13.82
SI	2,300,000	6,362,358	7,103,393	9,702,353	9.68	10.66	13.37

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 31st January, 2024



Credit Profile as on 31st January, 2024



Top 5 Sectors

Sector	Percentage
Financial Services	33%
Automobile and Auto Components	11%
Oil, Gas & Consumable Fuels	11%
Information Technology	10%
Healthcare	8%

Quantitative Indicators

	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	5.87%	5.89%
Sharpe Ratio		
Portfolio Turnover Ratio (Annual)	1.15% 0.30	

Portfolio Parameters

Weighted Average Maturity	10.43 Yrs
Yield to Maturity*	7.51%
Modified Duration	5.81 Yrs
Macaulay Duration	6.10 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI UNIT LINKED INSURANCE PLAN*

An open ended tax saving cum insurance scheme.

Investment Objective

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

Date of inception/allotment

1st October, 1971

Benchmark Index

NIFTY 50 Hybrid Composite Debt 50:50 Index

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

Plans/Option (Regular/Direct)

10 year Plan / 15 year Plan

Load Structure

Entry Load: Nil

Exit Load : 2% for premature withdrawal

Nil - On or after maturity.

Fund AUM

Fund Size Monthly Average : ₹ 5326.26 Crore
Closing AUM : ₹ 5292.71 Crore

High/Low NAV in the month

High Growth Option : ₹ 36.3271
Low Growth Option : ₹ 35.6819

Total Expense Ratio

Existing : 1.62
Direct : 0.91

Minimum Investment Amount

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

NAV per unit as on 31st January, 2024

Existing Growth Option ₹ 35.8843
Direct Growth Option ₹ 38.4283

Portfolio Details

Median Market Cap (₹ Cr)	109,988
Weighted Average Market Cap	262,716
Number of Securities	57

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	60	30	10

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

Portfolio as on 31st January, 2024

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			7.41% GS MAT - 19/12/2036	7.20	SOV
LTIMindtree Ltd.	2.48		7.26% GSEC MAT - 06/02/2033	5.70	SOV
ICICI Bank Ltd	2.41		07.30% GSEC MAT - 19/06/2053	2.84	SOV
HDFC Bank Ltd.	2.23		07.18% GSEC MAT - 14/08/2033	2.84	SOV
Bajaj Finance Ltd.	2.06		Long Term Debt		
Infosys Ltd.	1.61		Power Finance Corporation Ltd.	4.46	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	1.47		HDFC Bank Ltd.	3.22	CRISIL AAA/A1+
Avenue Supermarts Ltd.	1.44		REC Ltd	2.86	CRISIL AAA/A1+
Info-Edge (India) Ltd.	1.30		Indian Railway Finance Corporation Ltd.	1.89	CRISIL AAA/A1+
Coforge Ltd	1.28		Jammagar Utilities And Power Private Ltd. ^	1.41	CRISIL AAA/A1+
Titan Company Ltd.	1.27		State Bank Of India Basel3At1	1.40	CRISIL AA+
Astral Ltd.	1.02		Small Industries		
Maruti Suzuki India Ltd.	0.77		Development Bank Of India	1.02	CRISIL AAA/A1+
Asian Paints Ltd.	0.66		HDFC Bank Ltd. Basel3T2	0.94	CRISIL AAA/A1+
Ajanta Pharma Ltd.	0.62		LIC Housing Finance Ltd.	0.94	CRISIL AAA/A1+
Shree Cement Ltd.	0.62		HDB Financial Services Ltd.	0.94	CRISIL AAA/A1+
Others	16.40		Others	4.55	
CP / CDs			Mutual Fund Units		
HDFC Bank Ltd.	0.35	CARE AAA/A1+	UTI Nifty Bank Exchange		
Kotak Mahindra Bank Ltd.	0.34	CRISIL AAA/A1+	Traded Fund ETF	0.04	
Reliance Industries Ltd.	0.07	CRISIL AAA/A1+	Securitised Debt		
National Bank For Agriculture And Rural Development	0.07	CRISIL AAA/A1+	First Business Receivable Trust\$	0.30	
HDFC Securities Ltd	0.03	CRISIL AAA/A1+	Net Current assets	4.82	
Govt Securities			Total	100.00	IND AAA/A1+
Others	3.29				
07.18% GSEC MAT - 24/07/2037	10.82	SOV			

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

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 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 Y	12.03	15.95	24.35	11,203	11,595	12,435
3 Y	7.82	11.65	18.19	12,534	13,918	16,510
5 Y	7.43	12.43	16.29	14,312	17,970	21,276
SI*	10.39	NA	NA	1,771,030	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 97 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi. Please refer page no. 96 for FPI Performance. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

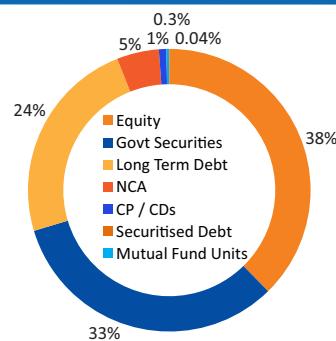
Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	Yield (%) Nifty 50 TRI
1 Y	120,000	127,376	131,564	138,471	11.55	18.28	29.62
3 Y	360,000	399,859	426,693	459,553	6.93	11.34	16.50
5 Y	600,000	743,202	821,783	947,510	8.49	12.53	18.32
7 Y	840,000	1,100,125	1,283,711	1,496,823	7.58	11.90	16.20
10 Y	1,200,000	1,785,248	2,172,306	2,594,881	7.71	11.42	14.74
15 Y	1,800,000	3,519,695	4,415,367	5,566,777	8.42	11.11	13.82
SI	2,300,000	5,869,733	7,396,326	9,702,353	8.96	11.01	13.37

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.

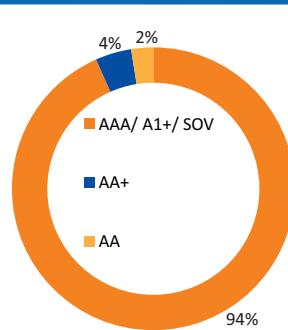
UTI UNIT LINKED INSURANCE PLAN*

An open ended tax saving cum insurance scheme.

Asset Allocation as on 31st January, 2024



Credit Profile as on 31st January, 2024



Top 5 Sectors

Sector	Allocation (%)
Financial Services	24%
Information Technology	15%
Consumer Services	13%
Healthcare	12%
Consumer Durables	11%

Quantitative Indicators

	Fund	Benchmark
Beta	0.69	1
Standard Deviation (Annual)	5.64%	7.37%
Sharpe Ratio	0.17%	0.04
Portfolio Turnover Ratio (Annual)		

Portfolio Parameters

Securitised Debt Average Maturity	0.17 Yrs
First Business Receivable Trust	

*Annualized Portfolio YTM – Yields of all securities are annualized

FIXED INCOME PRODUCTS FEBRUARY 2024

Fund Name	AUM (Rs Cr)	Portfolio Parameters				Asset Allocation (%)				Credit Rating Profile (%)				TER	Exit Load					
		Average Maturity YTM*	Modified Duration	Macaulay Duration	CD	T-Bills	GSEC/ SDI	Corporate Bonds	TREPS/ Repo/ Cash [#]	NBFC	HFC	AAA/AA+ Sov/Cash	AA	Below AA	LT AAA/ Eq [¶]	Direct	Regular			
UTI Overnight Fund	7,044	6.71%	1 day	1 day	-	-	3.19	-	-	96.81	-	-	-	-	100.00	0.05%	0.10%			
UTI Liquid Fund	22,272	7.44%	38 days	38 days	38.76	43.57	0.22	-	-3.40	13.71	0.44	100.00	-	-	-	70.43	0.18%	0.27%		
UTI Money Market Fund	13,353	7.60%	108 days	108 days	47.50	32.43	11.31	0.42	-	8.34	13.02	4.10	100.00	-	-	-	77.43	0.20%	0.27%	
UTI Ultra Short Duration Fund	1,815	8.02%	146 days	140 days	31.75	23.73	8.19	-	31.39	4.94	11.98	8.91	83.93	8.73	6.24	1.10	62.98	0.44%	0.97%	
UTI Low Duration Fund	3,148	7.70%	0.72 yrs	0.61 yrs	0.64 yrs	40.03	23.01	3.94	2.69	19.66	10.67	9.28	9.09	97.16	2.05	0.79	-	81.30	0.35%	0.44%
UTI Short Duration Fund	2,379	7.72%	4.70 yrs	2.56 yrs	2.72 yrs	1.04	0.42	-	31.15	54.62	12.77	7.53	-	89.53	5.65	4.82	-	89.53	0.34%	0.96%
UTI Medium Duration Fund	43	7.85%	4.26 yrs	3.15 yrs	3.28 yrs	-	4.58	-	42.84	41.62	10.96	4.58	6.77	74.94	2.27	22.79	-	70.36	0.98%	1.60%
UTI Medium to Long Duration Fund	304	7.52%	10.25 yrs	6.70 yrs	6.98 yrs	-	-	-	70.62	26.29	3.09	-	9.81	98.42	-	1.58	-	98.42	1.25%	1.62%
UTI Long Duration Fund	72	7.38%	32.25 yrs	11.74 yrs	12.16 yrs	-	-	-	97.12	-	2.88	-	-	100.00	-	-	-	100.00	0.58%	1.51%
UTI Floater Fund	1,409	7.62%	1.75 yrs	0.82 yrs	0.86 yrs	31.44	3.53	7.06	15.99	34.02	7.96	8.51	-	100.00	-	-	-	100.00	0.35%	0.85%
UTI Banking & PSU Fund	944	7.57%	3.38 yrs	2.82 yrs	3.00 yrs	-	-	-	26.75	70.39	2.86	-	-	100.00	-	-	-	100.00	0.24%	0.57%
UTI Corporate Bond Fund	3,124	7.67%	3.73 yrs	2.77 yrs	2.93 yrs	0.80	-	-	20.41	68.44	10.35	0.80	3.91	100.00	-	-	-	100.00	0.28%	0.58%
UTI Dynamic Bond Fund	453	7.41%	10.07 yrs	5.72 yrs	5.95 yrs	-	-	-	74.95	13.24	11.81	-	-	100.00	-	-	-	100.00	0.69%	1.54%
UTI Credit Risk Fund	410	8.45%	2.79 yrs	2.04 yrs	2.14 yrs	-	1.93	-	15.00	80.36	2.71	15.57	12.49	32.99	10.83	54.96	1.22	31.06	0.90%	1.64%
UTI Gilt Fund	571	7.35%	11.03 yrs	6.54 yrs	6.77 yrs	-	-	-	94.46	-	5.54	-	-	100.00	-	-	-	100.00	0.68%	0.94%
UTI Gilt Fund with 10 year Constant Duration	163	7.27%	9.91 yrs	6.76 yrs	7.00 yrs	-	-	-	96.00	-	4.00	-	-	100.00	-	-	-	100.00	0.23%	0.70%
Index Funds																				
UTI CRISIL SDL June 2027 Index Fund	81	7.55%	3.16 yrs	2.71 yrs	2.81 yrs	-	-	-	96.92	-	3.08	-	-	100.00	-	-	-	100.00	0.16%	0.42%
UTI CRISIL SDL April 2033 Index Fund	283	7.74%	8.96 yrs	6.25 yrs	6.49 yrs	-	-	-	96.94	-	3.06	-	-	100.00	-	-	-	100.00	0.15%	0.42%
UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	176	7.60%	2.09 yrs	1.82 yrs	1.90 yrs	-	-	-	72.51	23.41	4.08	-	-	100.00	-	-	-	100.00	0.17%	0.42%
UTI NIFTY SDL Plus AAA PSU Bond Apr 2028- 75:25 Index Fund	40	7.56%	4.07 yrs	3.35 yrs	3.49 yrs	-	-	-	72.66	23.66	3.68	-	-	100.00	-	-	-	100.00	0.17%	0.42%

*Annualized Portfolio YTM - Yields of all securities are annualized. ^Short term ratings are mapped to the long term rating of the issuers. # Exposure to Corporate Market Development Fund units is added to TREPS/Repo/Cash, wherever applicable. \$ Exit load applicable if investor exits. (A) Within 12 months from the date of allotment - 1.00%; (B) After 12 months from the date of allotment - Nil
SSS Exit load applicable if exit from the date of allotment within: 1 day - 0.0070%; 2 days - 0.0060%; 3 days - 0.0065%; 5 days - 0.0050%; 6 days - 0.0045%; Nil thereafter

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

UTI OVERNIGHT FUND

(Maturity of 1 day)

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

Category
Overnight Fund

Investment Objective



The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of 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

Benchmark Index



CRISIL Liquid Overnight Index

Fund Manager



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

Plans/Option (Regular/Direct)



Growth Option,
Periodic Option with payout & reinvestment of IDCW
Daily Reinvestment of IDCW Option

Load Structure



Entry Load: Nil
Exit Load : Nil

Fund AUM



Fund Size Monthly Average : ₹ 7123.09 Crore
Closing AUM : ₹ 7043.84 Crore

High/Low NAV in the month



High Growth Option : ₹ 3209.6911
Low Growth Option : ₹ 3192.2252

Total Expense Ratio



Regular : 0.10
Direct : 0.05

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/-

NAV per unit as on 31st January, 2024



Regular Growth Option	₹ 3209.6911
Regular IDCW Option	₹ 1370.8617
Direct Growth Option	₹ 3242.2201
Direct IDCW Option	₹ 1371.6621

Portfolio Parameters



Weighted Average Maturity	1 day
Yield to Maturity*	6.71%
Modified Duration	1 day
Macaulay Duration	1 day

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2024



Portfolio	% to NAV	Rating
Govt Securities		
364 D TBILL MAT - 08/02/2024	1.42	SOV
182 DAYS T BILL - 16/02/2024	1.42	SOV
91 D TBILL MAT - 15/02/24	0.21	SOV
91 D TBILL MAT - 08/02/24	0.14	SOV
Net Current assets	96.81	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Liquid Overnight Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Liquid Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)
7 Days	6.66	6.74	6.91	10,013	10,013	10,013
15 Days	6.66	6.75	6.13	10,027	10,028	10,025
1 Month	6.66	6.76	6.42	10,057	10,057	10,055
1 Y	6.69	6.81	6.91	10,669	10,681	10,691
3 Y	4.90	5.04	5.00	11,543	11,589	11,576
5 Y	4.68	4.79	5.55	12,571	12,637	13,103
SI*	5.94	5.89	5.90	32,078	31,774	31,835

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 May 2018.

*Compounded annualized Growth Rate. Returns less than 1 year are Simple Annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 97 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Amit Sharma. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024



Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Liquid Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Liquid Overnight Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,361	124,418	124,514	6.76	6.85	7.00
3 Y	360,000	392,761	393,471	392,852	5.73	5.85	5.74
5 Y	600,000	680,556	682,607	686,742	4.98	5.10	5.34
7 Y	840,000	1,000,395	1,005,673	1,024,259	4.92	5.06	5.58
10 Y	1,200,000	1,572,441	1,574,677	1,624,408	5.28	5.30	5.90
15 Y	1,800,000	2,865,223	2,853,743	2,934,144	5.92	5.87	6.21
SI	2,300,000	4,255,206	4,220,275	4,325,671	6.02	5.95	6.18

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 31st January, 2024



Credit Profile as on 31st January, 2024



POTENTIAL RISK CLASS MATRIX			
Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓	A-I		
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			

Relatively Low interest rate risk and Relatively Low Credit Risk.

UTI LIQUID FUND (Erstwhile UTI Liquid Cash Plan)

(Maturity of upto 91 days)

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

Category
Liquid Fund

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

Benchmark Index

CRISIL Liquid Debt A-I Index

Fund Manager

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

Managing the scheme since August 2017

Plans/Option (Regular/Direct)

Growth Option

IDCW Option

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

Fund AUM

Fund Size Monthly Average : ₹ 24853.32 Crore

Closing AUM : ₹ 22271.69 Crore

High/Low NAV in the month

High Growth Option : ₹ 3879.0571

Low Growth Option : ₹ 3856.8641

Total Expense Ratio

Regular : 0.27

Direct : 0.18

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/-

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 3879.0571
Regular IDCW Option	₹ 1076.3157
Direct Growth Option	₹ 3909.4216
Direct IDCW Option	₹ 1062.5630

Portfolio Parameters

Weighted Average Maturity 38 days

Yield to Maturity* 7.44%

Modified Duration 38 days

Macaulay Duration 38 days

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2024

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Bharti Telecom Ltd.	0.67	CRISIL AAA/A1+
Canara Bank	10.33	CRISIL AAA/A1+	HDFC Securities Ltd	0.67	ICRA AAA/A1+
Indian Bank	7.14	CRISIL AAA/A1+	Pilani Investments And	0.67	CRISIL AAA/A1+
Union Bank Of India	6.90	IND AAA/A1+	Industries Corporation Ltd.	0.67	CRISIL AAA/A1+
HDFC Bank Ltd.	5.58	CARE AAA/A1+	Aditya Birla Money Ltd	0.56	CRISIL AAA/A1+
Bajaj Finance Ltd.	5.55	CRISIL AAA/A1+	Axis Finance Ltd	0.45	CRISIL AAA/A1+
National Bank For Agriculture And Rural Development	4.46	ICRA AAA/A1+	Hinduja Leyland Finance Ltd.	0.45	CRISIL AAA/A1+
Grasim Industries Ltd.	3.80	CRISIL AAA/A1+	360 One Prime Ltd	0.45	CRISIL AAA/A1+
DBS Bank India Ltd	2.91	IND AAA/A1+	ICICI Home Finance	0.44	ICRA AAA/A1+
ICICI Securities Ltd.	2.34	CRISIL AAA/A1+	TV18 Broadcast Ltd	0.33	CARE AAA/A1+
Larsen And Toubro Ltd.	2.23	CRISIL AAA/A1+	JM Financial Services Ltd.	0.22	CRISIL AAA/A1+
Bank Of Maharashtra	2.23	CRISIL AAA/A1+	TMF Holdings Ltd	0.22	CRISIL AAA/A1+
Reliance Industries Ltd.	2.23	CARE AAA/A1+	Blue Star Ltd.	0.11	CRISIL AAA/A1+
Federal Bank Ltd.	2.23	CRISIL AAA/A1+	Tata Motors Finance Ltd.	0.07	CRISIL AAA/A1+
Reliance Retail Ventures Ltd.	2.01	CRISIL AAA/A1+	Export Import Bank Of India	0.07	CRISIL AAA/A1+
ONGC Petro-Additions Ltd.	1.78	CRISIL AAA/A1+	Kotak Mahindra Bank Ltd.	0.01	CRISIL AAA/A1+
Tata Capital Ltd.	1.67	CRISIL AAA/A1+	360 One WAM Ltd.		
Small Industries Development Bank Of India	1.62	CARE AAA/A1+	Govt Securities		
Motilal Oswal Financial Services Ltd.	1.38	ICRA AAA/A1+	91 DAYS T BILL - 07/03/2024	6.69	SOV
Birla Group Holdings Private Ltd.	1.34	CRISIL AAA/A1+	91 D TBILL MAT - 14/03/2024	4.45	SOV
Bajaj Financial Securities Ltd	1.34	CRISIL AAA/A1+	91 D TBILL MAT - 21/03/24	3.00	SOV
Shriram Finance Ltd	1.12	CRISIL AAA/A1+	91 D TBILL MAT - 08/02/24	2.24	SOV
Network18 Media And Investments Ltd.	1.01	CARE AAA/A1+	91 D TBILL MAT - 29/02/2024	2.23	SOV
Axis Securities Ltd	0.89	CRISIL AAA/A1+	91 D TBILL MAT - 01/02/2024	1.12	SOV
Barclays Investments And Loans (India) Private Ltd.	0.89	CRISIL AAA/A1+	364 D TBILL MAT - 15/02/2024	0.67	SOV
Redington Ltd	0.89	CRISIL AAA/A1+	182 DAYS T BILL - 29/02/2024	0.45	SOV
Sikka Ports And Terminals Ltd.	0.89	CRISIL AAA/A1+	5.52% MP SDL MAT - 03/03/2024	0.22	SOV
Godrej Consumer Products Ltd	0.89	CRISIL AAA/A1+	Corporate Debt Market Development Fund		
Godrej & Boyce Manufacture Ltd.	0.89	CRISIL AAA/A1+	Corporate Debt Market		
			Devt Fund - A2 Units	0.26	
			Net Current assets	-3.70	
			Total	100.00	

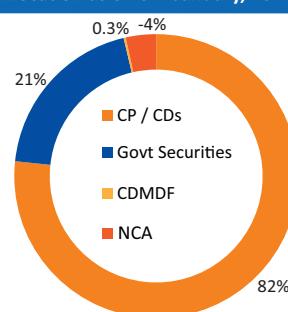
Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Liquid Debt A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Liquid Debt A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
7 Days	7.01	7.01	6.91	10,013	10,013	10,013
15 Days	6.67	6.80	6.13	10,027	10,028	10,025
1 Month	7.10	7.17	6.42	10,060	10,061	10,055
1 Y	7.11	7.15	6.91	10,711	10,715	10,691
3 Y	5.16	5.31	5.00	11,629	11,679	11,576
5 Y	5.18	5.26	5.55	12,874	12,923	13,103
SI*	6.96	6.54	5.90	38,814	35,855	31,755

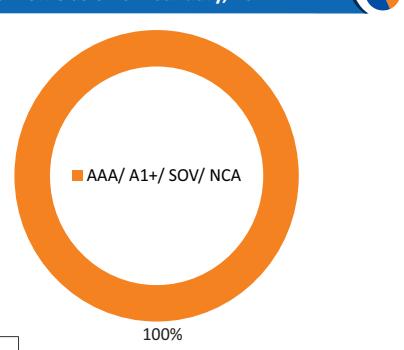
Different plans have a different expense structure. The performance details provided herein are of regular plan.

The current fund manager is managing the scheme since Aug 2017. *Compounded annualized Growth Rate. Returns less than 1 year are Simple Annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 97 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Sharma. Load is not taken into consideration for computation of performance

Asset Allocation as on 31st January, 2024



Credit Profile as on 31st January, 2024



POTENTIAL RISK CLASS MATRIX

Potential Risk Class			
Credit Risk →	Relatively Low Risk (Class A)	Moderate (Class B)	Relatively High Risk (Class C)
Relatively Low Risk (Class I)		B-I	
Moderate (Class II)			
Relatively High Risk (Class III)			

Relatively Low interest rate risk and Moderate Credit Risk.

UTI MONEY MARKET FUND

(Maturity upto 1 year)

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

Category
Money Market Fund

Investment Objective



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

Date of inception/allotment



23rd April, 1997

Benchmark Index



CRISIL Money Market A-I Index

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

Plans/Option (Regular/Direct)



Growth Option

IDCW Option

Load Structure



Entry Load: Nil

Exit Load : Nil

Fund AUM



Fund Size Monthly Average :₹ 12095.34 Crore
Closing AUM :₹ 13353.08 Crore

High/Low NAV in the month



High Growth Option :₹ 2768.9284
Low Growth Option :₹ 2753.2737

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/-

NAV per unit as on 31st January, 2024



Regular Growth Option	₹ 2768.9284
Regular IDCW Option	₹ 1130.9150
Direct Growth Option	₹ 2798.9113
Direct IDCW Option	₹ 1030.9525

Portfolio Parameters



Weighted Average Maturity 108 days

Yield to Maturity* 7.60%

Modified Duration 108 days

Macaulay Duration 108 days

*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Relatively Low interest rate risk and Moderate Credit Risk.

Portfolio as on 31st January, 2024



Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Finance Ltd	0.75	CRISIL AAA/A1+
Small Industries Development			Indian Bank	0.74	CRISIL AAA/A1+
Bank Of India	8.84	CARE AAA/A1+	Birla Group Holdings Private Ltd.	0.73	CRISIL AAA/A1+
ICICI Bank Ltd	5.85	ICRA AAA/A1+	Tata Projects Ltd	0.73	CRISIL AAA/A1+
HDFC Bank Ltd.	5.58	CARE AAA/A1+	Cholamandalam Investment		
DBS Bank India Ltd	5.19	IND AAA/A1+	And Fin. Co. Ltd	0.69	ICRA AAA/A1+
Canara Bank	5.12	CRISIL AAA/A1+	Punjab & Sind Bank Ltd.	0.66	ICRA AAA/A1+
Kotak Mahindra Bank Ltd.	4.97	CRISIL AAA/A1+	HSBC Investdirect Financial		
Export Import Bank Of India	3.90	CRISIL AAA/A1+	Services (I) Ltd.		
National Bank For Agriculture			Reliance Retail Ventures Ltd.	0.37	CRISIL AAA/A1+
And Rural Development	3.71	CRISIL AAA/A1+	Muthoot Finance Ltd	0.37	CRISIL AAA/A1+
REC Ltd	2.98	CRISIL AAA/A1+	JM Financial Services Ltd.	0.37	CRISIL AAA/A1+
ICICI Securities Ltd.	2.92	CRISIL AAA/A1+	Tata Teleservices Ltd.	0.30	CRISIL AAA/A1+
Federal Bank Ltd.	2.87	CRISIL AAA/A1+	Fedbank Financial Services Ltd.	0.19	CRISIL AAA/A1+
Mahindra And Mahindra			Govt Securities		
Financial Services Ltd	2.79	CRISIL AAA/A1+	182 DAYS T BILL - 21/03/2024	2.15	SOV
Sikka Ports And Terminals Ltd.	2.61	CRISIL AAA/A1+	182 DAYS T BILL - 29/02/2024	1.49	SOV
Shriram Finance Ltd	2.60	CRISIL AAA/A1+	182 DAYS T BILL - 07/03/2024	1.49	SOV
IndusInd Bank Ltd.	2.49	CRISIL AAA/A1+	182 DAYS T BILL - 14/03/2024	1.49	SOV
Piramal Capital And Housing			182 DAYS T BILL - 06/06/2024	1.46	SOV
Finance Ltd.	2.23	CRISIL AAA/A1+	364 DAYS T - BILL - 07/03/2024	1.38	SOV
Infina Finance Private Ltd.	1.56	CRISIL AAA/A1+	364 DAYS T - BILL - 14/03/2024	0.74	SOV
IGH Holdings Pvt Ltd	1.56	CRISIL AAA/A1+	364 DAYS T - BILL - 22/03/2024	0.74	SOV
Union Bank Of India	1.48	IND AAA/A1+	GS - C STRIP MAT- 12/06/2024	0.42	SOV
Motilal Oswal Financial			182 DAYS T BILL - 22/02/2024	0.37	SOV
Services Ltd.	1.12	ICRA AAA/A1+	Corporate Debt Market		
Tata Motors Finance Ltd.	1.11	CRISIL AAA/A1+	Development Fund		
Tata Capital Housing Finance Ltd	1.11	CRISIL AAA/A1+	Corporate Debt Market		
Panatone Finwest Ltd.	1.04	CRISIL AAA/A1+	Devt Fund - A2 Units		
Mahindra Rural Housing			Net Current assets	0.23	
			Total	8.13	
				100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 1000



Period	NAV Growth (%)	CRISIL Money Market A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
7 Days	7.11	7.25	6.91	10,014	10,014	10,013
15 Days	6.53	6.77	6.13	10,027	10,028	10,025
1 Month	7.01	7.15	6.42	10,060	10,061	10,055
1 Y	7.53	7.42	6.91	10,753	10,742	10,691
3 Y	5.50	5.50	5.00	11,742	11,742	11,576
5 Y	5.99	5.71	5.55	13,378	13,202	13,103
SI*	7.24	7.03	6.10	27,688	26,909	23,696

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 July 2017 & Co- Fund Manager managing w.e.f 7th December, 2021. *Compounded annualized Growth Rate. Returns less than 1 year are Simple Annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 97 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Anurag Mittal & Mr. Amit Sharma. **The Institution plan (Growth Option) launch on 10th August 2009. Load is not taken into consideration for computation of performance

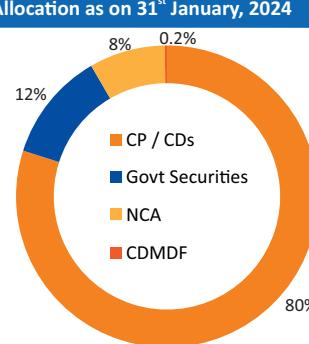
SIP Returns as on 31st January, 2024



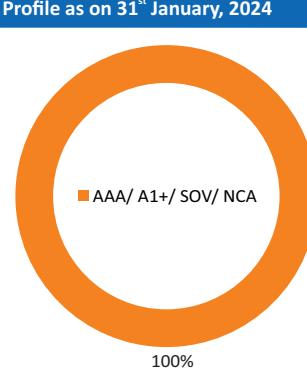
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Money Market A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Money Market A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,723	124,720	124,514	7.35	7.35	7.02
3 Y	360,000	396,122	396,144	392,837	6.31	6.31	5.75
5 Y	600,000	695,454	693,379	686,720	5.84	5.72	5.34
7 Y	840,000	1,042,547	1,035,102	1,024,247	6.08	5.87	5.58
10 Y	1,200,000	1,667,636	1,651,124	1,624,408	6.40	6.21	5.90
SI*	1,740,000	2,959,786	2,919,604	2,790,563	6.97	6.80	6.22

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 31st January, 2024



Credit Profile as on 31st January, 2024



UTI ULTRA SHORT DURATION FUND (Erstwhile UTI Ultra Short Term Fund)

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)

Category
Ultra Short Duration Fund

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

Benchmark Index



CRISIL Ultra Short Duration Debt B-I Index

Fund Manager



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

Plans/Option (Regular/Direct)



Growth Option
Daily IDCW /Weekly IDCW /Flexi IDCW Option
Fortnightly/Monthly/Quarterly/Half Yearly/Annual
Payout & Reinvestment IDCW Option

Load Structure



Entry Load: Nil

Exit Load : Nil

Fund AUM



Fund Size Monthly Average :₹ 1849.85 Crore
Closing AUM :₹ 1815.34 Crore

High/Low NAV in the month



High Growth Option :₹ 3837.8319
Low Growth Option :₹ 3817.7303

Total Expense Ratio



Regular :0.97
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/-

NAV per unit as on 31st January, 2024



Regular Growth Option	₹ 3837.8319
Regular IDCW Option	₹ 1046.1477
Direct Growth Option	₹ 4083.1403
Direct IDCW Option	₹ 1358.3927

Portfolio Parameters



Weighted Average Maturity	146 days
Yield to Maturity*	8.02%
Modified Duration	140 days
Macaulay Duration	144 days

*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX			
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)		B-II	
Relatively High (Class III)			

Moderate interest rate risk and Moderate Credit Risk.

Portfolio as on 31st January, 2024

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Godrej Industries Ltd.	1.75	CRISIL AA
Small Industries Development Bank Of India	9.20	CARE AAA/A1+	India Grid Trust	1.38	CRISIL AAA/A1+
HDFC Bank Ltd.	7.98	CARE AAA/A1+	National Housing Bank	1.38	CRISIL AAA/A1+
Piramal Capital And Housing Finance Ltd.	4.10	CRISIL AAA/A1+	Motilal Oswal Finvest Ltd	1.38	CRISIL AA
National Bank For Agriculture And Rural Development	4.01	ICRA AAA/A1+	Hinduja Leyland Finance Ltd.	1.37	CRISIL AA
Kotak Mahindra Bank Ltd.	3.96	CRISIL AAA/A1+	GIC Housing Finance Ltd.	1.37	CRISIL AA+
Shriram Finance Ltd	2.73	CRISIL AAA/A1+	Mindspace Business Parks REIT	1.37	CRISIL AAA/A1+
Export Import Bank Of India	2.73	CRISIL AAA/A1+	REC Ltd	1.37	CRISIL AAA/A1+
Mindspace Business Parks REIT	2.68	CRISIL AAA/A1+	Embassy Office Parks REIT	1.36	CRISIL AAA/A1+
ICICI Bank Ltd	2.68	ICRA AAA/A1+	National Bank For Agriculture And Rural Development	1.36	CRISIL AAA/A1+
Nuvama Wealth & Investments Ltd	2.65	CRISIL AAA/A1+	Tata Projects Ltd	1.36	IND AA
AU Small Finance Bank Ltd	2.63	CARE AAA/A1+	Avanse Financial Services Ltd.	1.36	CARE AA-
Motilal Oswal Finvest Ltd	2.18	CRISIL AAA/A1+	Apollo Tyres Ltd.	1.10	CRISIL AA+
Nuvama Wealth Management Ltd	1.37	CRISIL AAA/A1+	Reliance Industries Ltd.	0.89	CRISIL AAA/A1+
Fedbank Financial Services Ltd.	1.36	CRISIL AAA/A1+	Canfin Homes Ltd.	0.70	ICRA AAA/A1+
DMI Finance Pvt Ltd	1.36	ICRA AAA/A1+	Power Grid Corporation	0.55	
Motilal Oswal Financial Services Ltd.	1.31	ICRA AAA/A1+	Of India Ltd	0.28	
Canara Bank	1.28	CRISIL AAA/A1+	Shriram Finance Ltd	0.22	
JM Financial Services Ltd.	1.26	CRISIL AAA/A1+	360 One Prime Ltd	0.16	
NCDs			Tata Motors Ltd.		
G R Infraprojects Ltd	3.23	CARE AA+	Govt Securities		
Torrent Power Ltd.	2.75	CRISIL AA+	364 DAYS T - BILL - 22/03/2024	5.46	SOV
LIC Housing Finance Ltd.	2.74	CRISIL AAA/A1+	182 DAYS T BILL - 29/03/2024	2.73	SOV
Jamnagar Utilities And Power Private Ltd. ^	2.22	CRISIL AAA/A1+	Corporate Debt Market Development Fund		
			Corporate Debt Market		
			Dev Fund - A2 Units	0.28	
			Net Current assets	4.69	
			Total	100.00	

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Ultra Short Duration Debt B-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Ultra Short Duration Debt B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.84	7.69	6.91	10,684	10,769	10,691
3 Y	5.81	5.83	5.00	11,846	11,853	11,576
5 Y	5.10	6.19	5.55	12,825	13,505	13,103
SI*	6.80	7.25	5.89	38,366	41,809	32,210

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 2015. *Compounded annualized Growth Rate.

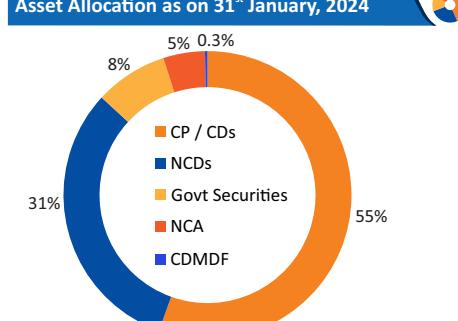
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 97 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

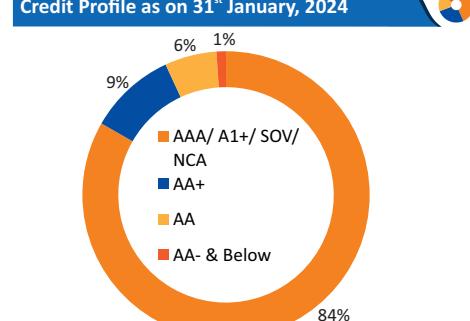
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Ultra Short Duration Debt B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Ultra Short Duration Debt B-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,322	124,874	124,514	6.72	7.59	7.02
3 Y	360,000	394,727	397,884	392,837	6.07	6.60	5.75
5 Y	600,000	692,722	700,344	686,720	5.68	6.12	5.34
7 Y	840,000	1,022,926	1,050,361	1,024,236	5.54	6.29	5.58
10 Y	1,200,000	1,622,858	1,683,624	1,624,385	5.88	6.59	5.90
15 Y	1,800,000	3,020,592	3,171,520	2,934,121	6.57	7.16	6.21
SI	2,300,000	4,624,033	4,906,671	4,325,794	6.79	7.34	6.18

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 31st January, 2024



Credit Profile as on 31st January, 2024



UTI LOW DURATION FUND (Erstwhile 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)

Category
Low Duration Fund

Investment Objective



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

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

Date of inception/allotment



12th July, 1999

Benchmark Index



CRISIL Low Duration Debt A-I Index

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

Plans/Option (Regular/Direct)



Growth Option
(Daily/Weekly/Fortnightly/Monthly/Quarterly/
Half-Yearly/ Annual/Flexi)

Load Structure



Entry Load: Nil

Exit Load : Nil

Fund AUM



Fund Size Monthly Average : ₹ 3249.93 Crore
Closing AUM : ₹ 3147.90 Crore

High/Low NAV in the month



High Growth Option : ₹ 3184.0539
Low Growth Option : ₹ 3166.1837

Total Expense Ratio



Regular : 0.44
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/-

NAV per unit as on 31st January, 2024



Regular Growth Option ₹ 3184.0539
Regular IDCW Option ₹ 1227.2040
Direct Growth Option ₹ 3230.5952
Direct IDCW Option ₹ 1233.4253

Portfolio Parameters



Weighted Average Maturity 0.72 yrs

Yield to Maturity* 7.70%

Modified Duration 0.61 yrs

Macaulay Duration 0.64 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX				
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)		B-II		
Relatively High (Class III)				

Moderate interest rate risk and Moderate Credit Risk.

Portfolio as on 31st January, 2024

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			182 DAYS T BILL - 07/03/2024	1.58	SOV
Export Import Bank Of India	9.44	CRISIL AAA/A1+	07.18% GSEC MAT - 14/08/2033	0.96	SOV
Kotak Mahindra Bank Ltd.	8.47	CRISIL AAA/A1+	7.06% GS MAT - 10/04/2028	0.79	SOV
Small Industries Development Bank Of India	6.24	CRISIL AAA/A1+	8.15% TN SDL MAT - 09/05/28	0.49	SOV
HDFC Bank Ltd.	6.14	CARE AAA/A1+	07.37% GSEC MAT - 23/10/2028	0.32	SOV
Federal Bank Ltd.	4.62	CRISIL AAA/A1+	GS - C STRIP MAT - 16/06/2027	0.13	SOV
Piramal Capital And Housing Finance Ltd.	3.94	CRISIL AAA/A1+	NCDs		
National Bank For Agriculture And Rural Development	3.93	CRISIL AAA/A1+	National Bank For Agriculture And Rural Development	5.55	CRISIL AAA/A1+
REC Ltd			REC Ltd	4.13	CRISIL AAA/A1+
ICICI Bank Ltd	3.89	ICRA AAA/A1+	National Housing Bank	3.17	CRISIL AAA/A1+
Motilal Oswal Financial Services Ltd.	3.59	ICRA AAA/A1+	LIC Housing Finance Ltd.	2.38	CRISIL AAA/A1+
DBS Bank India Ltd	3.53	IND AAA/A1+	Mahindra Rural Housing Finance Ltd	1.26	CRISIL AA+
Panatone Finvest Ltd.	2.35	CRISIL AAA/A1+	Power Finance Corporation Ltd.	0.80	CRISIL AAA/A1+
Axis Finance Ltd	1.57	CRISIL AAA/A1+	Shriram Finance Ltd	0.79	CRISIL AA+
Shriram Housing Finance Ltd	1.51	CARE AAA/A1+	Hinduja Leyland Finance Ltd.	0.79	CRISIL AA
IGH Holdings Pvt Ltd	1.46	CRISIL AAA/A1+	HDFC Bank Ltd.	0.79	CRISIL AAA/A1+
Tata Capital Ltd.	0.79	CRISIL AAA/A1+	Corporate Debt Market Development Fund		
Mahindra And Mahindra Financial Services Ltd	0.79	CRISIL AAA/A1+	Corporate Debt Market	0.26	
Infina Finance Private Ltd.	0.74	CRISIL AAA/A1+	Dev Fund - A2 Units	10.44	
Govt Securities			Net Current assets	100.00	
182 DAYS T BILL - 29/03/2024	2.36	SOV	Total		

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Debt A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	7.23	7.42	6.91	10,723	10,742	10,691
3 Y	7.02	5.41	5.00	12,257	11,712	11,576
5 Y	4.61	6.23	5.55	12,529	13,530	13,103
SI*	7.14	7.32	6.19	31,820	32,729	27,402

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

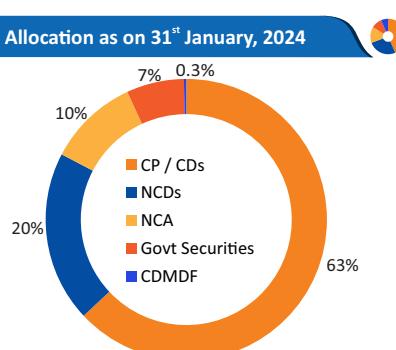
*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 97 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

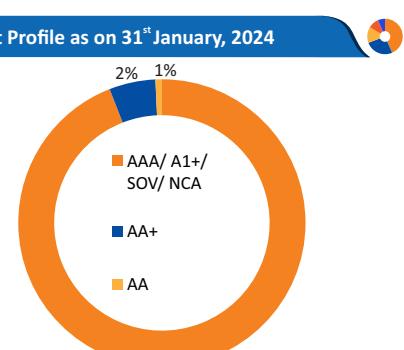
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Debt A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,532	124,673	124,514	7.05	7.28	7.02
3 Y	360,000	398,906	395,224	392,837	6.78	6.15	5.75
5 Y	600,000	706,054	695,915	686,720	6.44	5.87	5.34
7 Y	840,000	1,029,670	1,045,897	1,024,236	5.73	6.17	5.58
10 Y	1,200,000	1,620,962	1,686,002	1,624,385	5.86	6.61	5.90
15 Y	1,800,000	3,018,042	3,174,661	2,934,121	6.56	7.17	6.21
SI	2,010,000	3,641,423	3,810,944	3,481,917	6.69	7.18	6.21

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

Asset Allocation as on 31st January, 2024



Credit Profile as on 31st January, 2024



UTI SHORT DURATION FUND

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.

Category

Short Duration Fund

Investment Objective



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

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

Date of inception/allotment



23rd June, 2003

Benchmark Index



CRISIL Short Duration Debt A-II Index

Fund Manager



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

Managing the scheme since Oct-2012

Plans/Option (Regular/Direct)



Growth Option

Monthly IDCW Option/ Quarterly IDCW Option/ Half Yearly IDCW Option/ Annual IDCW Option/ Flexi IDCW Option with payout & reinvestment facilities

Load Structure



Entry Load: Nil

Exit Load : Nil

Fund AUM



Fund Size Monthly Average : ₹ 2356.51 Crore
Closing AUM : ₹ 2378.88 Crore

High/Low NAV in the month



High Growth Option : ₹ 28.3420
Low Growth Option : ₹ 28.1651

Total Expense Ratio



Regular : 0.96
Direct : 0.34

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/-

NAV per unit as on 31st January, 2024



Regular Growth Option ₹ 28.3420
Regular IDCW Option ₹ 16.1835
Direct Growth Option ₹ 29.9646
Direct IDCW Option ₹ 16.5506

Portfolio Parameters



Weighted Average Maturity 4.70 yrs
Yield to Maturity* 7.72%
Modified Duration 2.56 yrs
Macaulay Duration 2.72 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX			
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	

Relatively High interest rate risk and Moderate Credit Risk.

Portfolio as on 31st January, 2024

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			HDFC Bank Ltd.	4.18	CRISIL AAA/A1+
HDFC Bank Ltd.	1.04	CRISIL AAA/A1+	India Grid Trust	3.14	CRISIL AAA/A1+
ICICI Securities Ltd.	0.42	CRISIL AAA/A1+	Shriram Finance Ltd	2.94	CRISIL AA+
FRBs			Kirloskar Ferrous Industries Ltd.	2.10	ICRA AA
Axis Finance Ltd	0.84	CRISIL AAA/A1+	Muthoot Finance Ltd	1.88	CRISIL AA+
Govt Securities			Tata Projects Ltd	1.68	IND AA
07.18% GSEC MAT -14/08/2033	15.80	SOV	Export Import Bank Of India	1.05	CRISIL AAA/A1+
7.06% GS MAT - 10/04/2028	14.72	SOV	Tata Motors Finance Ltd.	1.04	CRISIL AA
07.18% GSEC MAT -24/07/2037	0.63	SOV	Summit Digital Infrastructure Ltd	1.03	CRISIL AAA/A1+
8.19% RAJASTHAN SPL			Cholamandalam Investment		
SDL -23/06/2026	0.00	SOV	And Fin. Co. Ltd		
NCDs			Corporate Debt Market		
National Bank For Agriculture			Development Fund		
And Rural Development	9.47	ICRA AAA/A1+	Corporate Debt Market		
Small Industries Development			Dev't Fund - A2 Units	0.25	
Bank Of India	8.41	CRISIL AAA/A1+	Net Current assets	12.51	
Power Finance Corporation Ltd.	8.39	CRISIL AAA/A1+	Total	100.00	
REC Ltd	7.64	CRISIL AAA/A1+			

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Duration Debt A-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Duration Debt A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	7.12	7.34	8.25	10,712	10,734	10,825
3 Y	6.62	5.09	3.39	12,120	11,606	11,052
5 Y	5.08	6.69	5.98	12,813	13,826	13,372
SI*	7.34	7.36	5.75	28,335	28,413	22,752

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

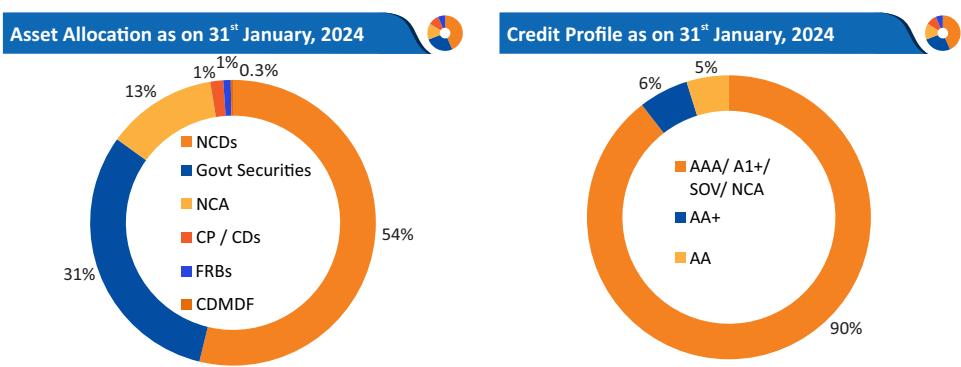
*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 97 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

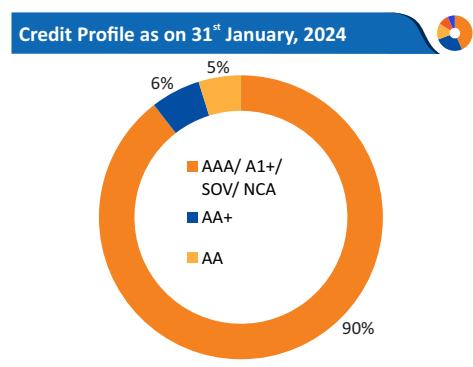
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Duration Debt A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Duration Debt A-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,532	124,650	124,901	7.05	7.24	7.63
3 Y	360,000	397,139	393,267	390,039	6.48	5.82	5.27
5 Y	600,000	707,070	696,218	678,251	6.50	5.89	4.85
7 Y	840,000	1,033,103	1,051,741	1,015,731	5.82	6.32	5.34
10 Y	1,200,000	1,629,528	1,701,723	1,624,571	5.96	6.79	5.90
15 Y	1,760,000	2,960,120	3,097,774	2,834,133	6.75	7.32	6.20
SI	1,820,000	3,126,037	3,292,762	2,995,121	6.73	7.34	6.21

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

Asset Allocation as on 31st January, 2024



Credit Profile as on 31st January, 2024



UTI MEDIUM DURATION 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.

Category

Medium Duration Fund

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

Benchmark Index



CRISIL Medium Duration Debt B-III Index

Fund Manager



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

Plans/Option (Regular/Direct)



Growth Option

Monthly IDCW Option /Quarterly IDCW Option /Half Yearly IDCW Option /Annual IDCW Option/ Flexi IDCW Option with payout and reinvestment facilities

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

Fund AUM



Fund Size Monthly Average :₹43.28 Crore
 Closing AUM :₹43.23 Crore

High/Low NAV in the month



High Growth Option :₹16.3842
 Low Growth Option :₹16.2776

Total Expense Ratio



Regular :1.60
 Direct :0.98

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/-

NAV per unit as on 31st January, 2024



Regular Growth Option	₹ 16.3842
Regular IDCW Option	₹ 12.1016
Direct Growth Option	₹ 17.4038
Direct IDCW Option	₹ 13.5321

Portfolio Parameters



Weighted Average Maturity	4.26 yrs
Yield to Maturity*	7.85%
Modified Duration	3.15 yrs
Macaulay Duration	3.28 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2024 (Main Portfolio)



Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Canfin Homes Ltd.	4.55	ICRA AAA/A1+
Motilal Oswal Finvest Ltd	4.58	IND AAA/A1+	Tata Motors Ltd.	4.51	CRISIL AA
Govt Securities			Power Finance Corporation Ltd.	2.33	ICRA AAA/A1+
7.10% GS MAT - 18/04/2029	11.58	SOV	Tata Projects Ltd	2.31	IND AA
7.26% GSEC 22/08/2032	9.30	SOV	Century Textiles & Industries Ltd.	2.29	CRISIL AA
7.79% UTTARPRADESH			G R Infraprojects Ltd	2.27	CARE AA+
SDL 29/03/2033	7.14	SOV	Piramal Capital And		
6.54% GSEC MAT - 17/01/2032	6.68	SOV	Housing Finance Ltd.	2.22	ICRA AA
07.18% GSEC MAT -14/08/2033	5.80	SOV	Export Import Bank Of India	0.70	CRISIL AAA/A1+
07.78% RAJASTHAN			Corporate Debt Market		
SDL 29/03/2033	2.34	SOV	Development Fund		
Long Term Debt			Corporate Debt Market		
India Grid Trust	8.98	CRISIL AAA/A1+	Dev Fund - A2 Units		
Godrej Industries Ltd.	6.84	CRISIL AA	Net Current assets	0.33	
Kirloskar Ferrous Industries Ltd.	4.62	ICRA AA	Total	10.65	
				100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Medium Duration Debt B-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium Duration Debt B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.65	6.39	8.25	10,665	10,639	10,825
3 Y	5.28	5.57	3.39	11,669	11,766	11,052
5 Y	4.23	7.86	5.98	12,303	14,601	13,372
SI*	5.74	7.86	6.20	16,382	19,526	17,023

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

*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 97 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 August, 2020 Respectively. Load is not taken into consideration for computation of performance

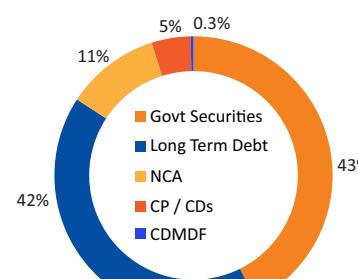
SIP Returns as on 31st January, 2024



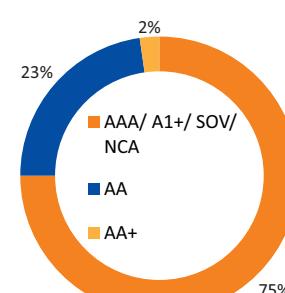
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium Duration Debt B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium Duration Debt B-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,156	123,796	124,901	6.46	5.90	7.63
3 Y	360,000	391,766	393,099	390,039	5.57	5.79	5.27
5 Y	600,000	676,736	709,622	678,251	4.76	6.64	4.85
7 Y	840,000	989,767	1,079,914	1,015,731	4.62	7.06	5.34
SI	1,050,000	1,308,057	1,457,101	1,347,217	4.93	7.31	5.58

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 31st January, 2024



Credit Profile as on 31st January, 2024



UTI MEDIUM DURATION 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.

Category

Medium Duration Fund

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 31 st January, 2024 Growth :	₹ 0.0

UTI Medium Term Fund (Segregated - 06032020)

Segregated Portfolio as on 31st January, 2024

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 31st January, 2024

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

* Percentage to NAV Less Than 0.01

POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Relatively High Credit Risk.

UTI MEDIUM TO LONG DURATION FUND (Erstwhile 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.

Category
Medium to Long Duration Fund

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

Benchmark Index



CRISIL Medium to Long Duration Debt A-III Index

Fund Manager



Mr. Sunil Patil, M.com, MFM, CAIIB-I Managing the scheme since Apr 2023

Plans/Option (Regular/Direct)



Growth Option

Quarterly IDCW Option /Half Yearly IDCW Option/ Annual IDCW Option/Flexi IDCW Option with Payout and Reinvestment facilities.

Load Structure



Entry Load: Nil

Exit Load : Nil

Fund AUM



Fund Size Monthly Average :₹ 302.56 Crore
Closing AUM :₹ 303.65 Crore

High/Low NAV in the month



High Growth Option :₹ 65.3748
Low Growth Option :₹ 64.7218

Total Expense Ratio



Regular :1.62
Direct :1.25

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/-

NAV per unit as on 31st January, 2024



Regular Growth Option ₹ 65.3748
Regular IDCW Option ₹ 16.7906
Direct Growth Option ₹ 70.8199
Direct IDCW Option ₹ 22.3497

Portfolio Parameters



Weighted Average Maturity	10.25 yrs
Yield to Maturity*	7.52%
Modified Duration	6.70 yrs
Macaulay Duration	6.98 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX			
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Relatively High interest rate risk and Moderate Credit Risk.

Portfolio as on 31st January, 2024 (Main Portfolio)



Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Power Private Ltd.^	6.57	
07.18% GSEC MAT -24/07/2037	55.74	SOV	REC Ltd	1.65	CRISIL AAA/A1+
07.18% GSEC MAT -14/08/2033	9.90	SOV	Piramal Capital And Housing Finance Ltd.		CRISIL AAA/A1+
7.74% MH SDL MAT - 01/03/2033	1.66	SOV	Corporate Debt Market Development Fund		
07.78% RAJASTHAN SDL 29/03/2033	1.66	SOV	Corporate Debt Market Devt Fund - A2 Units	1.58	ICRA AA
7.26% GSEC 22/08/2032	1.66	SOV	Net Current assets	0.25	
Long Term Debt			Total	2.82	
Power Finance Corporation Ltd.	8.26	CRISIL AAA/A1+		100.00	
LIC Housing Finance Ltd.	8.23	CRISIL AAA/A1+			
Jamnagar Utilities And					

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Medium to Long Duration Debt A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium to Long Duration Debt A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.81	7.70	8.25	10,681	10,770	10,825
3 Y	8.90	4.61	3.39	12,915	11,448	11,052
5 Y	4.65	7.52	5.98	12,553	14,372	13,372
SI*	7.56	9.35	NA	65,369	100,008	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 97 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Patil.

*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. Load is not taken into consideration for computation of performance

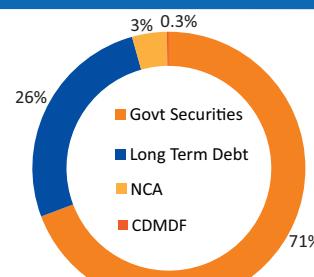
SIP Returns as on 31st January, 2024



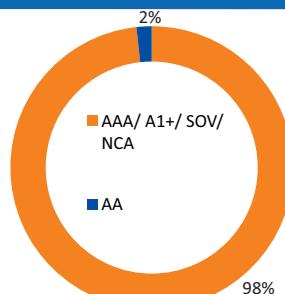
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium to Long Duration Debt A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium to Long Duration Debt A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,072	124,700	124,901	6.33	7.32	7.63
3 Y	360,000	409,008	392,517	390,039	8.46	5.69	5.27
5 Y	600,000	722,556	698,789	678,251	7.37	6.03	4.85
7 Y	840,000	1,027,470	1,064,585	1,015,731	5.67	6.66	5.34
10 Y	1,200,000	1,590,340	1,742,377	1,624,571	5.49	7.24	5.90
15 Y	1,800,000	2,917,756	3,309,702	2,925,159	6.14	7.68	6.18
SI*	2,300,000	4,436,437	5,167,789	4,357,840	6.41	7.81	6.25

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 31st January, 2024



Credit Profile as on 31st January, 2024



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

Segregated AUM & NAV



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

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated NAV per unit as on 31st January, 2024 Growth :

* Percentage to NAV Less Than 0.01

UTI LONG DURATION FUND

An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years.
Relatively High Interest rate risk and Relatively Low Credit Risk

Category
Long Duration
Debt Fund

Investment Objective

The scheme aims to generate optimal returns with adequate liquidity by investing in a portfolio of debt 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

17th March, 2023

Benchmark Index

CRISIL Long Duration Debt A-III Index

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CAIIB-I
Managing the scheme since Mar-2023

Plans/Option (Regular/Direct)

Growth Option
Quarterly IDCW Option/Half Yearly IDCW Option/
Annual IDCW Option & Flexi IDCW Option with Payout & Reinvestment facilities

Load Structure

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

Exit Load :

(A) Redemption / Switch out within 3 Years from the date of allotment:

(i) up to 10% of the allotted units - Nil
(ii) beyond 10% of the allotted units - 1.00%

(B) After 3 years from the date of allotment - Nil

*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

Fund AUM

Fund Size Monthly Average :₹ 70.75 Crore
Closing AUM :₹ 71.97 Crore

High/Low NAV in the month

High Growth Option :₹ 10.7302
Low Growth Option :₹ 10.4748

Total Expense Ratio

Regular :1.51
Direct :0.58

Minimum Investment Amount

Minimum initial investment is Rs. 5,000/- and in multiples of Re.1/- thereafter.

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 10.7302
Regular IDCW Option	₹ 10.7303
Direct Growth Option	₹ 10.8242
Direct IDCW Option	₹ 10.8242

Portfolio Parameters

Weighted Average Maturity	32.25 yrs
Yield to Maturity*	7.38%
Modified Duration	11.74 yrs
Macaulay Duration	12.16 yrs

The above scheme is in existence for less than 1 years.

*Annualized Portfolio YTM – Yields of all securities are annualized

February 2024 | For Product Label, Refer Page no. 98-104.

Portfolio as on 31st January, 2024

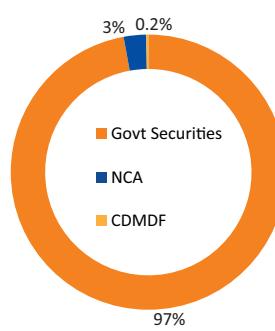
Portfolio	% to NAV	Rating
Govt Securities		
7.25% GS MAT - 12/06/2063	55.40	SOV
07.30% GSEC MAT -19/06/2053	27.89	SOV
07.18% GSEC MAT -24/07/2037	13.83	SOV
Corporate Debt Market		
Development Fund		
Corporate Debt Market		
Dev Fund - A2 Units	0.24	
Net Current assets	2.64	
Total	100.00	

Fund Performance Vs Benchmark as on 31st January, 2024 Growth of ₹ 10000

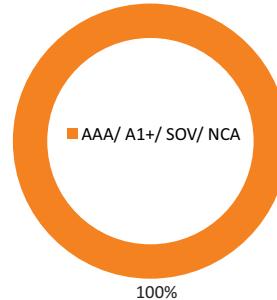
Period	NAV Growth (%)	CRISIL Long Duration Fund AIII Index (%)	CRISIL 10yr Gilt Index (%)	NAV Growth (₹)	CRISIL Long Duration Fund AIII Index (₹)	CRISIL 10yr Gilt Index (₹)
6 Months	7.88	6.81	6.64	10,393	10,340	10,331
SI*	8.21	7.91	8.20	10,711	10,685	10,710

Different plans have a different expense structure. The performance details provided herein are of regular plan. Returns greater than 6 months but less than one year are Simple Annualized Growth Rate. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 97 in 'Fund Manager Summary'. Schemes Managed by Mr. Sunil Patil. Load is not taken into consideration for computation of performance

Asset Allocation as on 31st January, 2024



Credit Profile as on 31st January, 2024



POTENTIAL RISK CLASS MATRIX

Potential Risk Class			
Credit Risk →	Relatively Low Risk ↓ (Class A)	Moderate(Class B)	Relatively High (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.

UTI FLOATER FUND

(An open ended debt scheme predominantly investing in floating rate instruments. A Relatively high interest rate risk and moderate credit risk)

Category
Floater

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

Benchmark Index

CRISIL Low Duration Debt Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
Quarterly IDCW Option/Half Yearly IDCW Option
/Annual IDCW Option/Flexi IDCW Option with
payout & reinvestment facilities

Load Structure

Entry Load: Nil
Exit Load : Nil

Fund AUM

Fund Size Monthly Average :₹ 1415.84 Crore
Closing AUM :₹ 1408.98 Crore

High/Low NAV in the month

High Growth Option :₹ 1352.1551
Low Growth Option :₹ 1344.7779

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/-

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 1352.1551
Regular IDCW Option	₹ 1236.1099
Direct Growth Option	₹ 1406.1221
Direct IDCW Option	₹ 1324.6728

Portfolio Parameters

Weighted Average Maturity	1.75 yrs
Yield to Maturity*	7.62%
Modified Duration	0.82 yrs
Macaulay Duration	0.86 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2024

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs	8.83	CRISIL AAA/A1+	07.18% GSEC MAT -14/08/2033	3.56	SOV
Canara Bank	7.07	CARE AAA/A1+	NCDs	8.87	CRISIL AAA/A1+
HDFC Bank Ltd.	6.75	CRISIL AAA/A1+	National Housing Bank	5.67	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.			Power Finance Corporation Ltd.	3.55	CRISIL AAA/A1+
National Bank For Agriculture And Rural Development	5.28	CRISIL AAA/A1+	REC Ltd	3.53	CRISIL AAA/A1+
REC Ltd	3.53	CRISIL AAA/A1+	India Grid Trust	0.35	CRISIL AAA/A1+
Small Industries Development Bank Of India	3.51	CARE AAA/A1+	HDFC Bank Ltd.		
FRBs			Corporate Debt Market Development Fund		
Axis Finance Ltd	4.26	CRISIL AAA/A1+	Corporate Debt Market Devt Fund - A2 Units	0.31	
Tata Capital Ltd.	4.25	CRISIL AAA/A1+	Net Current assets	7.66	
Power Finance Corporation Ltd.	3.54	CRISIL AAA/A1+	Total	100.00	
Govt Securities					
7.06% GS MAT - 10/04/2028	12.43	SOV			
182 DAYS T BILL - 29/02/2024	7.06	SOV			

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 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 Y	6.94	7.60	8.25	10,694	10,760	10,825
3 Y	4.78	5.73	3.39	11,504	11,819	11,052
5 Y	5.90	6.51	5.98	13,321	13,710	13,372
SI*	5.91	6.68	6.51	13,524	14,049	13,932

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

*Compounded annualized Growth Rate.

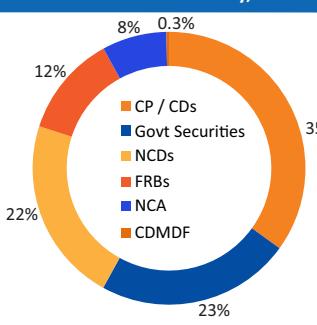
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 97 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

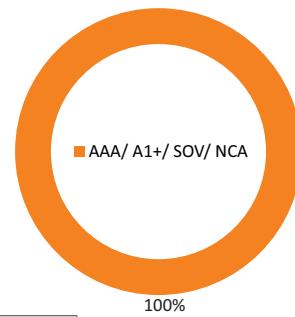
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,316	124,795	124,901	6.71	7.47	7.63
3 Y	360,000	391,607	396,830	390,039	5.54	6.43	5.27
5 Y	600,000	687,018	701,306	678,251	5.36	6.18	4.85
SI	630,000	727,356	743,066	719,210	5.41	6.22	4.99

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 31st January, 2024



Credit Profile as on 31st January, 2024



POTENTIAL RISK CLASS MATRIX			
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	

Relatively High interest rate risk and Moderate Credit Risk.

UTI BANKING & PSU FUND[®]

(Erstwhile UTI Banking & PSU Debt Fund)
An open ended debt scheme predominantly investing in debt instruments issued by Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Relatively High interest rate risk and Moderate Credit Risk.

Category

Banking and PSU Fund

Investment Objective



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

Benchmark Index



CRISIL Banking and PSU Debt Index

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

Plans/Option (Regular/Direct)



Growth Option

Mthly/Qtyly/Half Yearly/Annual/Flexi Payout & Reinvestment IDCW Option

Load Structure



Entry Load: Nil

Exit Load : Nil

Fund AUM



Fund Size Monthly Average : ₹ 943.64 Crore
Closing AUM : ₹ 944.16 Crore

High/Low NAV in the month



High Growth Option : ₹19.6161
Low Growth Option : ₹19.4951

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/-

NAV per unit as on 31st January, 2024



Regular Growth Option ₹19.6161
Regular IDCW Option ₹13.1546
Direct Growth Option ₹19.8855
Direct IDCW Option ₹17.1359

Portfolio Parameters



Weighted Average Maturity 3.38 yrs
Yield to Maturity* 7.57%
Modified Duration 2.82 yrs
Macaulay Duration 3.00 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 31st January, 2024



Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Small Industries Development Bank Of India	5.80	CRISIL AAA/A1+
7.38% GSEC 20/06/2027	22.47	SOV	Axis Bank Ltd.	5.80	CRISIL AAA/A1+
7.06% GS MAT - 10/04/2028	2.12	SOV	Export Import Bank Of India	5.28	CRISIL AAA/A1+
7.17% GSEC 08/01/2028	1.06	SOV	HDFC Bank Ltd.	4.23	CARE AAA/A1+
GS - C STRIP MAT- 15/12/2027	0.56	SOV	NHPC Ltd.	2.62	ICRA AAA/A1+
7.85% TN SDL MAT - 15/03/2027	0.54	SOV	Indian Oil Corporation Ltd.	2.55	CRISIL AAA/A1+
Long Term Debt			National Housing Bank	1.58	CRISIL AAA/A1+
REC Ltd	9.01	CRISIL AAA/A1+	Corporate Debt Market		
National Bank For Agriculture And Rural Development	8.97	CRISIL AAA/A1+	Development Fund		
Power Finance Corporation Ltd.	8.48	CRISIL AAA/A1+	Corporate Debt Market		
Indian Railway Finance Corporation Ltd.	8.47	CRISIL AAA/A1+	Devt Fund - A2 Units	0.25	
ICICI Bank Ltd	7.62	ICRA AAA/A1+	Net Current Assets	2.60	
			Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 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 Y	6.94	7.13	8.25	10,694	10,713	10,825
3 Y	6.81	4.85	3.39	12,185	11,527	11,052
5 Y	5.95	6.91	5.98	13,353	13,969	13,372
SI*	6.97	7.95	7.01	19,613	21,485	19,686

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 97 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal. Load is not taken into consideration for computation of performance

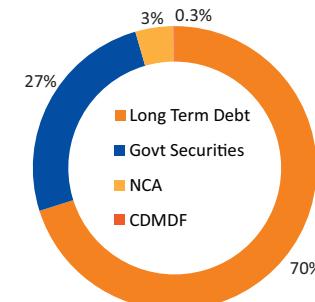
SIP Returns as on 31st January, 2024



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 Y	120,000	124,332	124,466	124,901	6.74	6.95	7.63
3 Y	360,000	402,990	391,919	390,039	7.46	5.59	5.27
5 Y	600,000	715,280	695,350	678,251	6.96	5.84	4.85
7 Y	840,000	1,050,946	1,054,433	1,015,731	6.30	6.39	5.34
SI	1,190,000	1,652,993	1,697,182	1,604,890	6.45	6.96	5.88

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 31st January, 2024



Credit Profile as on 31st January, 2024



POTENTIAL RISK CLASS MATRIX			
Potential Risk Class			
Credit Risk → Interest Rate	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Relatively High interest rate risk and Moderate Credit Risk.

UTI CORPORATE BOND FUND

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

Category
Corporate Bond Fund

Investment Objective



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

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

Date of inception/allotment



8th August, 2018

Benchmark Index



CRISIL Corporate Bond B-II Index

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

Plans/Option (Regular/Direct)



Growth Option

Quarterly IDCW Option/Half Yearly IDCW Option/ Annual IDCW Option/Flexi IDCW Option with Payout & Reinvestment facilities

Load Structure



Entry Load: Nil

Exit Load : Nil

Fund AUM



Fund Size Monthly Average :₹ 3116.04 Crore

Closing AUM :₹ 3124.42 Crore

High/Low NAV in the month



High Growth Option :₹ 14.6028

Low Growth Option :₹ 14.5121

Total Expense Ratio



Regular :0.58

Direct :0.28

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/-

NAV per unit as on 31st January, 2024



Regular Growth Option ₹ 14.6028

Regular IDCW Option ₹ 12.8585

Direct Growth Option ₹ 14.8583

Direct IDCW Option ₹ 13.0958

Portfolio Parameters



Weighted Average Maturity 3.73 yrs

Yield to Maturity* 7.67%

Modified Duration 2.77 yrs

Macaulay Duration 2.93 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX			
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		

Relatively High interest rate risk and Relatively Low Credit Risk.

Portfolio as on 31st January, 2024

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Indian Railway Finance Corporation Ltd.	8.62	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	0.80	CRISIL AAA/A1+	REC Ltd	7.97	CRISIL AAA/A1+
Govt Securities			National Housing Bank	4.95	CRISIL AAA/A1+
07.18% GSEC MAT -14/08/2033	13.63	SOV	HDFC Bank Ltd.	4.70	CRISIL AAA/A1+
7.38% GSEC 20/06/2027	1.29	SOV	Larsen And Toubro Ltd.	3.99	CRISIL AAA/A1+
7.66% HARYANA SDL			LIC Housing Finance Ltd.	3.91	CRISIL AAA/A1+
MAT - 23/03/2029	0.96	SOV	Summit Digitel Infrastructure Ltd	2.34	CRISIL AAA/A1+
07.32% GSEC MAT -13/11/2030	0.81	SOV	Export Import Bank Of India	1.29	CRISIL AAA/A1+
07.18% GSEC MAT -24/07/2037	0.80	SOV	NTPC Ltd.	1.08	CRISIL AAA/A1+
IGB- CPN STRIPS-MAT-12/09/2024	0.77	SOV	ICICI Bank Ltd	0.95	ICRA AAA/A1+
8.24% G-SEC 15/02/2027	0.66	SOV	Bajaj Finance Ltd.	0.80	CRISIL AAA/A1+
GS - C STRIP MAT- 16/06/2027	0.51	SOV	India Grid Trust	0.80	CRISIL AAA/A1+
8.15% TN SDL MAT - 09/05/28	0.33	SOV	NHPC Ltd.	0.03	ICRA AAA/A1+
GS - C STRIP MAT- 15/06/2027	0.26	SOV	Corporate Debt Market Development Fund		
GS - C STRIP MAT- 15/12/2027	0.22	SOV	Corporate Debt Market		
5.74% GS 2026-MAT-15/11/2026	0.15	SOV	Dev Fund - A2 Units	0.25	
GOI FRB - MAT 22/09/2033	0.02	SOV	Net Current assets	10.05	
Long Term Debt			Total	100.00	
Small Industries Development					
Bank Of India	9.21	CARE AAA/A1+			
Power Finance Corporation Ltd.	9.08	CRISIL AAA/A1+			
National Bank For Agriculture And Rural Development	8.74	CRISIL AAA/A1+			

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Corporate Bond B-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Corporate Bond B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	7.11	7.82	8.25	10,711	10,782	10,825
3 Y	4.84	5.77	3.39	11,523	11,833	11,052
5 Y	7.16	7.49	5.98	14,133	14,352	13,372
SI*	7.15	7.53	6.50	14,605	14,891	14,126

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

The current fund manager is managing the scheme since Dec 2021.

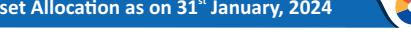
*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 97 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

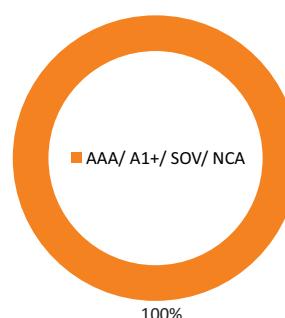
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Corporate Bond B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Corporate Bond B-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,458	124,865	124,901	6.94	7.58	7.63
3 Y	360,000	391,926	396,807	390,039	5.59	6.42	5.27
5 Y	600,000	696,875	710,218	678,251	5.92	6.68	4.85
SI	640,000	754,658	768,852	733,365	6.11	6.81	5.05

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 31st January, 2024



Credit Profile as on 31st January, 2024



UTI DYNAMIC BOND FUND

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

Category

Dynamic Bond

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

Benchmark Index



CRISIL Dynamic Bond A-III Index

Fund Manager



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

Managing the scheme since Dec 2021

Plans/Option (Regular/Direct)



Growth Option

Qty IDCW/Half Yearly IDCW/Annual IDCW/Flexi IDCW with Payout and Reinvestment facilities

Load Structure



Entry Load: Nil

Exit Load : Nil

Fund AUM



Fund Size Monthly Average : ₹ 537.06 Crore
Closing AUM : ₹ 453.19 Crore

High/Low NAV in the month



High Growth Option : ₹ 27.5633
Low Growth Option : ₹ 27.2927

Total Expense Ratio



Regular : 1.54
Direct : 0.69

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/-

NAV per unit as on 31st January, 2024



Regular Growth Option	₹ 27.5633
Regular IDCW Option	₹ 14.6097
Direct Growth Option	₹ 29.5908
Direct IDCW Option	₹ 14.8501

Portfolio Parameters



Weighted Average Maturity	10.07 yrs
Yield to Maturity*	7.41%
Modified Duration	5.72 yrs
Macaulay Duration	5.95 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Moderate Credit Risk.

Portfolio as on 31st January, 2024 (Main Portfolio)



Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Corporate Debt Market		
07.18% GSEC MAT -14/08/2033	37.60	SOV	Devt Fund - A2 Units	0.26	
07.18% GSEC MAT -24/07/2037	37.35	SOV	Net Current Assets	11.55	
NCDs			Total	100.00	
Power Finance Corporation Ltd.	8.81	CRISIL AAA/A1+			
REC Ltd	4.43	CRISIL AAA/A1+			
Corporate Debt Market					
Development Fund					

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Dynamic Bond A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Bond A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.61	7.60	8.25	10,661	10,760	10,825
3 Y	9.35	4.64	3.39	13,075	11,458	11,052
5 Y	6.34	7.52	5.98	13,601	14,372	13,372
SI*	7.72	7.88	6.23	27,566	28,130	22,798

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 97 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. Load is not taken into consideration for computation of performance

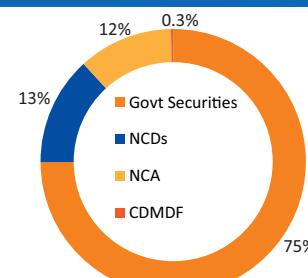
SIP Returns as on 31st January, 2024



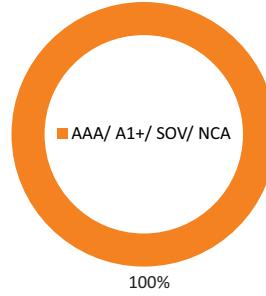
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Bond A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Bond A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,276	124,720	124,901	6.65	7.35	7.63
3 Y	360,000	409,942	392,678	390,039	8.62	5.72	5.27
5 Y	600,000	736,725	698,873	678,251	8.14	6.04	4.85
7 Y	840,000	1,069,938	1,063,457	1,015,731	6.80	6.63	5.34
10 Y	1,200,000	1,694,123	1,737,809	1,624,571	6.71	7.19	5.90
SI	1,630,000	2,722,235	2,817,825	2,531,869	7.21	7.68	6.22

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 31st January, 2024



Credit Profile as on 31st January, 2024



Segregated AUM & NAV



Segregated Fund Size Monthly Average -
17022020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated NAV per unit as on 31st January, 2024 Growth :

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

* Percentage to NAV Less Than 0.01

NAV Per Unit (Regular Plan - Growth Option)

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

UTI CREDIT RISK FUND

(Number of Segregated portfolio in the scheme 4)

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.

Category
Credit Risk Fund

Investment Objective



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

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

Date of inception/allotment



19th November, 2012

Benchmark Index



CRISIL Credit Risk Debt C-II Index

Fund Manager



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

Plans/Option (Regular/Direct)



Growth Option

Monthly IDCW/Quarterly IDCW/Half Yearly
DCW/Annual IDCW & Flexi IDCW Option with Payout
and Reinvestment facilities

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

Fund AUM



Fund Size Monthly Average : ₹ 414.24 Crore
Closing AUM : ₹ 409.61 Crore

High/Low NAV in the month



High Growth Option : ₹ 15.2871
Low Growth Option : ₹ 15.1989

Total Expense Ratio



Regular : 1.64
Direct : 0.89

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/-

NAV per unit as on 31st January, 2024



Regular Growth Option ₹ 15.2871
Regular IDCW Option ₹ 9.9239
Direct Growth Option ₹ 17.1104
Direct IDCW Option ₹ 10.8606

Portfolio Parameters



Weighted Average Maturity 2.79 yrs
Yield to Maturity* 8.45%
Modified Duration 2.04 yrs
Macaulay Duration 2.14 yrs

*Annualized Portfolio YTM – Yields of all securities
are annualized

Portfolio as on 31st January, 2024 (Main Portfolio)



Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Aditya Birla Fashion And Retail Ltd.	4.80	IND AA+
Motilal Oswal Finvest Ltd	1.93	IND AAA/A1+	TMF Holdings Ltd	4.22	CRISIL AA
Govt Securities			TVS Credit Services Ltd	3.69	CRISIL AA
07.18% GSEC MAT -14/08/2033	6.73	SOV	PNB Housing Finance Ltd.	3.67	CRISIL AA
6.54% GSEC MAT - 17/01/2032	2.82	SOV	G R Infraprojects Ltd	3.59	CARE AA+
7.10% GS MAT - 18/04/2029	2.44	SOV	Century Textiles & Industries Ltd.	3.39	CRISIL AA
7.38% GSEC 20/06/2027	1.23	SOV	Steel Authority Of India Ltd.	3.06	IND AA
07.78% RAJASTHAN			360 One Prime Ltd	2.44	CRISIL AA
SDL 29/03/2033	0.99	SOV	Tata Power Company Ltd.	2.44	IND AA+
7.79% UTTAR PRADESH			Small Industries Development		
SDL 29/03/2033	0.54	SOV	Bank Of India	2.41	ICRA AAA/A1+
7.26% GSEC 22/08/2032	0.25	SOV	Aadhar Housing Finance Ltd.	2.41	CARE AA
Long Term Debt			Motilal Oswal Finvest Ltd	2.07	CRISIL AA
Piramal Capital And Housing Finance Ltd.	6.41	ICRA AA	Avanse Financial Services Ltd.	1.22	CARE AA-
Tata Motors Ltd.	6.15	ICRA AA	Corporate Debt Market Development Fund		
Godrej Industries Ltd.	6.05	CRISIL AA	Corporate Debt Market		
Summit Digital Infrastructure Ltd	5.96	CRISIL AAA/A1+	Dev Fund - A2 Units	0.28	
Tata Projects Ltd	5.79	IND AA	Net Current assets	2.44	
Kirloskar Ferrous Industries Ltd.	5.60	ICRA AA	Total	100.00	
India Grid Trust	4.98	CRISIL AAA/A1+			

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Credit Risk Debt C-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Credit Risk Debt C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.68	9.23	8.25	10,668	10,923	10,825
3 Y	10.55	7.98	3.39	13,511	12,590	11,052
5 Y	-1.52	8.91	5.98	9,262	15,326	13,372
SI*	3.86	9.25	6.47	15,287	26,948	20,188

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 97 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 August, 2020 Respectively. Load is not taken into consideration for computation of performance

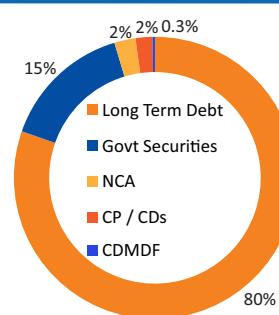
SIP Returns as on 31st January, 2024



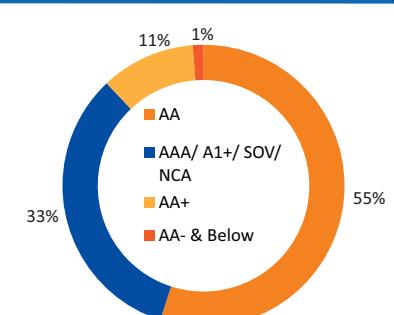
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Credit Risk Debt C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Credit Risk Debt C-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,203	125,723	124,901	6.54	8.93	7.63
3 Y	360,000	407,158	407,936	390,039	8.15	8.28	5.27
5 Y	600,000	677,215	742,738	678,251	4.78	8.47	4.85
7 Y	840,000	912,712	1,141,442	1,015,731	2.34	8.62	5.34
10 Y	1,200,000	1,347,549	1,889,928	1,624,571	2.28	8.79	5.90
SI	1,340,000	1,551,975	2,250,450	1,896,749	2.58	8.92	6.03

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 31st January, 2024



Credit Profile as on 31st January, 2024



*Annualized Portfolio YTM – Yields of all securities
are annualized

UTI CREDIT RISK FUND

(Number of Segregated portfolio in the scheme 4)

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.

Category
Credit Risk Fund

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

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

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

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)

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)

UTI Credit Risk Fund (Segregated - 17022020) Segregated Portfolio as on 31st January, 2024

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 Credit Risk Fund (Segregated - 06032020) Segregated Portfolio as on 31st January, 2024

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

* Percentage to NAV Less Than 0.01

POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Relatively High Credit Risk.

UTI GILT FUND

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.

Category
Gilt Fund

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

Benchmark Index

CRISIL Dynamic Gilt Index

Fund Manager

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

Managing the scheme since Dec 2021

Plans/Option (Regular/Direct)

Growth Plan

IDCW Option with Payout and Reinvestment facilities

Load Structure

Entry Load: Nil

Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹ 567.72 Crore
Closing AUM : ₹ 571.09 Crore

High/Low NAV in the month

High Growth Option : ₹ 55.9523
Low Growth Option : ₹ 55.3185

Total Expense Ratio

Regular : 0.94
Direct : 0.68

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/-

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 55.9523
Regular IDCW Option	₹ 34.7072
Direct Growth Option	₹ 57.7137
Direct IDCW Option	₹ 27.8703

Portfolio Parameters

Weighted Average Maturity	11.03 yrs
Yield to Maturity*	7.35%
Modified Duration	6.54 yrs
Macaulay Duration	6.77 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2024

Portfolio	% to NAV	Rating
Govt Securities		
07.18% GSEC MAT -14/08/2033	47.39	SOV
07.18% GSEC MAT -24/07/2037	47.07	SOV
Net Current assets	5.54	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 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 Y	7.15	8.25	8.25	10,715	10,825	10,825
3 Y	4.31	4.66	3.39	11,350	11,464	11,052
5 Y	6.94	7.15	5.98	13,989	14,127	13,372
SI*	8.13	7.54	6.48	56,003	49,641	39,904

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

*Compounded annualized Growth Rate.

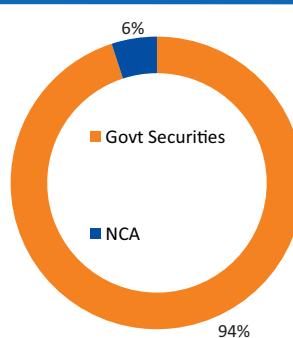
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 97 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

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 Y	120,000	124,631	125,272	124,901	7.21	8.22	7.63
3 Y	360,000	391,657	409,111	390,039	5.55	8.48	5.27
5 Y	600,000	689,036	712,662	678,251	5.47	6.82	4.85
7 Y	840,000	1,042,253	1,073,674	1,015,731	6.07	6.90	5.34
10 Y	1,200,000	1,715,428	1,737,024	1,624,571	6.95	7.18	5.90
15 Y	1,800,000	3,309,298	3,258,973	2,925,101	7.68	7.49	6.18
SI	2,300,000	5,153,467	5,000,190	4,357,781	7.79	7.51	6.25

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 31st January, 2024



Credit Profile as on 31st January, 2024



POTENTIAL RISK CLASS MATRIX			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (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.

UTI GILT FUND WITH 10 YEAR CONSTANT DURATION

(An open ended debt scheme investing in government securities having a constant maturity of 10 years. Relatively High Interest rate risk and Relatively Low Credit Risk)

Category
Gilt Fund

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

01st August, 2022

Benchmark Index

CRISIL 10 Year Gilt Index

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

Plans/Option (Regular/Direct)

Growth Option

Quarterly IDCW Option/Half Yearly IDCW Option/Annual IDCW Option/Flexi IDCW Option with Payout & Reinvestment facilities

Load Structure

Entry Load* :Nil

(Not Applicable as per SEBI guidelines)

Exit Load :Nil

*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

Fund AUM

Fund Size Monthly Average :₹ 161.83 Crore
Closing AUM :₹ 162.75 Crore

High/Low NAV in the month

High Growth Option :₹ 11.1087
Low Growth Option :₹ 10.9894

Total Expense Ratio

Regular :0.70
Direct :0.23

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.

NAV per unit as on 31st January, 2024

Regular Growth Option	₹ 11.1087
Regular IDCW Option	₹ 11.1083
Direct Growth Option	₹ 11.1905
Direct IDCW Option	₹ 11.1907

Portfolio Parameters

Weighted Average Maturity	9.91 yrs
Yield to Maturity*	7.27%
Modified Duration	6.76 yrs
Macaulay Duration	7.00 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2024

Portfolio	% to NAV	Rating
Govt Securities		
07.18% GSEC MAT -14/08/2033	83.76	SOV
07.18% GSEC MAT -24/07/2037	12.24	SOV
Net Current assets	4.00	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	7.72	8.25	10,772	10,825
SI*	7.25	7.15	11,108	11,093

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 97 in 'Fund Manager Summary'. Schemes Managed by Mr. Jaydeep Bhowal & Mr. Anurag Mittal. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

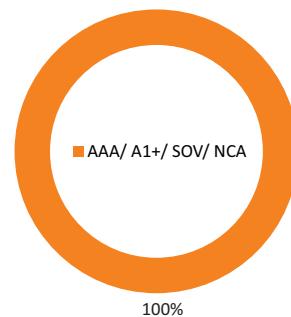
Period	Investment Amount (₹)	Fund Value (₹)	Value-Crisil 10 Yr Gilt Index (₹)	Yield (%) Fund	Yield (%) Crisil 10 Yr Gilt Index
1 Y	120,000	124,647	124,901	7.23	7.63
SI	170,000	179,257	179,823	7.28	7.72

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.

Asset Allocation as on 31st January, 2024



Credit Profile as on 31st January, 2024



POTENTIAL RISK CLASS MATRIX

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		

Relatively High interest rate risk and Relatively Low Credit Risk.

UTI CRISIL SDL MATURITY JUNE 2027 INDEX FUND

An open-ended Target Maturity Debt Index Fund tracking CRISIL IBX SDL Index – June 2027. A Relatively High Interest Rate Risk and Relatively Low Credit Risk

Category

Debt Index Fund

Investment Objective

The investment objective of the scheme is to track the Index by investing in securities as represented by CRISIL IBX SDL Index – June 2027, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

11th January, 2023

Benchmark Index

CRISIL IBX SDL Index – June 2027

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CAIIB-I & CAIIB-II

Plans/Option (Regular/Direct)

Growth Option

Load Structure

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

Exit Load :Nil

*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

Fund AUM

Fund Size Monthly Average :₹ 80.57 Crore
Closing AUM :₹ 80.64 Crore

High/Low NAV in the month

High Growth Option :₹ 10.7179
Low Growth Option :₹ 10.6410

Total Expense Ratio

Regular :0.42
Direct :0.16

Minimum Investment Amount

Minimum amount of investment on an ongoing basis under all Plans and Options is ₹ 5,000/- and in multiples of Re.1/- thereafter.

Subsequent minimum investment amount under a folio is ₹ 1,000/- and in multiples of Re 1/- thereafter with no upper limit.

NAV per unit as on 31st January, 2024

Regular Growth Option ₹ 10.7179
Direct Growth Option ₹ 10.7474

Portfolio Parameters

Weighted Average Maturity	3.16 yrs
Yield to Maturity*	7.55%
Modified Duration	2.71 yrs
Macaulay Duration	2.81 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2024

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			7.53% HARYANA SDL-24/05/2027	6.22	SOV
07.75 KA SDL MAT 01/03/2027	12.51	SOV	6.90% AP SDL MAT - 22/04/27	6.11	SOV
7.64% UTTAR PRADESH			6.35% AP SDL MAT - 06/05/2027	6.01	SOV
SDL 29/03/2027	12.47	SOV	7.59% KA SDL 29/03/2027	3.74	SOV
7.52% GJ SDL 2027- 24/05/2027	12.44	SOV	7.59% RJ SDL 15/02/2027	3.73	SOV
7.51% MH SDL MAT - 24/05/2027	11.81	SOV	7.59% GJ SDL 15/02/2027	3.11	SOV
7.85% TN SDL MAT - 15/03/2027	6.27	SOV	Net Current assets	3.06	
7.78% WB SDL MAT - 01/03/2027	6.25	SOV	Total	100.00	
7.76% MP SDL MAT - 01/03/2027	6.25	SOV			

Fund Performance Vs Benchmark as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL IBX SDL June 2027 Index (%)	CRISIL 10yr Gilt Index (%)	NAV Growth (₹)	CRISIL IBX SDL June 2027 Index (₹)	CRISIL 10yr Gilt Index (₹)
1 Y	6.97	7.32	8.25	10,697	10,732	10,825
SI*	6.79	7.20	7.75	10,718	10,761	10,819

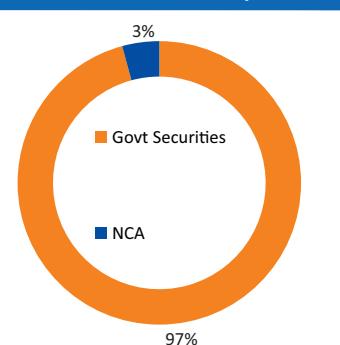
Different plans have a different expense structure. The performance details provided herein are of regular plan. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 97 in 'Fund Manager Summary'. Schemes Managed by Mr. Sunil Patil. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL IBX SDL Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL IBX SDL Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,482	124,671	124,901	6.97	7.27	7.63
SI	120,000	124,482	124,671	124,901	6.97	7.27	7.63

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 31st January, 2024



Credit Profile as on 31st January, 2024



POTENTIAL RISK CLASS MATRIX

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		

Relatively High interest rate risk and Relatively Low Credit Risk.

UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND

An open-ended target maturity debt index fund tracking CRISIL IBX SDL Index – April 2033. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.

Category

Debt Index Fund

Investment Objective

The investment objective of the scheme is to track the Index by investing in securities as represented by CRISIL IBX SDL Index – April 2033, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

21st December, 2022

Benchmark Index

CRISIL IBX SDL Index – April 2033

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CAIIB-I
Managing the scheme since Dec-2022

Plans/Option (Regular/Direct)

Growth Option

Load Structure

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

Exit Load : Nil

*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

Fund AUM

Fund Size Monthly Average : ₹ 281.51 Crore
Closing AUM : ₹ 283.49 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.7770
Low Growth Option : ₹ 10.6337

Total Expense Ratio

Regular : 0.42
Direct : 0.15

Minimum Investment Amount

Minimum amount of investment on an ongoing basis under all Plans and Options is ₹ 5,000/- and in multiples of Re.1/- thereafter.

Subsequent minimum investment amount under a folio is ₹ 1,000/- and in multiples of Re 1/- thereafter with no upper limit.

NAV per unit as on 31st January, 2024

Regular Growth Option ₹ 10.7770
Direct Growth Option ₹ 10.8091

Portfolio Parameters

Weighted Average Maturity	8.96 yrs
Yield to Maturity*	7.74%
Modified Duration	6.25 yrs
Macaulay Duration	6.49 yrs

The above scheme is in existence for less than 1 years.

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2024

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			7.63% HARYANA SDL MAT - 04/01/2033	2.84	SOV
7.70% MAHARASHTRA SDL-08/03/2033	14.22	SOV	7.63% KL SDL MAT - 28/12/2032	2.21	SOV
7.79% UTTARPRADESH SDL 29/03/2033	8.92	SOV	07.82% TAMIL NADU SDL - 27/10/2032	1.79	SOV
7.77% HARYANA SDL MAT - 29/03/2033	8.91	SOV	07.77% RAJASTHAN SDL 23/03/2033	1.78	SOV
7.67% Madhya Pd SDL 01/02/2033	8.86	SOV	07.62% TAMIL NADU SDL - 04/01/2033	1.77	SOV
07.78% RAJASTHAN SDL 29/03/2033	7.13	SOV	7.60% KARNATAKA SDL 28/12/2032	1.76	SOV
7.64% WESTBENGAL SDL 21/12/2032	6.71	SOV	7.62% ASSAM SDL -30/11/2032	1.76	SOV
07.64% BIHAR SDL 21/12/2032	5.29	SOV	7.46% MADHYA PRADESH SDL-14/09/2032	1.75	SOV
07.68% GUJARAT SDL 15/03/2033	5.14	SOV	07.58% ASSAM SDL 12/04/2033	0.98	SOV
07.65% GUJARAT SDL 01/02/2033	3.54	SOV	7.64% MAHARASHTRA SDL-25/01/2033	0.62	SOV
7.64% MADHYA PRADESH SDL-08/02/2033	3.54	SOV	7.84% RAJASTHAN SDL MAT- 27/10/2032	0.27	SOV
7.63% HARYANA SDL MAT - 21/12/2032	3.53	SOV	07.61% RAJASTHAN SDL MAT- 28/12/2032	0.10	SOV
07.57% TAMIL NADU SDL - 11/01/2033	3.52	SOV	Net Current assets Total	3.05	

Fund Performance Vs Benchmark as on 31st January, 2024 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL IBX SDL Apr 2033 Index (%)	CRISIL 10yr Gilt Index (%)	NAV Growth (₹)	CRISIL IBX SDL Apr 2033 Index (₹)	CRISIL 10yr Gilt Index (₹)
1 Y	7.38	7.48	8.25	10,738	10,748	10,825
SI*	6.96	7.21	7.67	10,777	10,805	10,857

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

*Compounded annualized Growth Rate. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 97 in 'Fund Manager Summary'. Schemes Managed by Mr. Sunil Patil. Load is not taken into consideration for computation of performance

SIP Returns as on 31st January, 2024

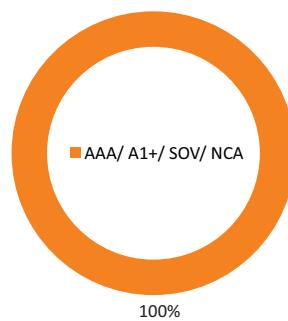
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL IBX SDL Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL IBX SDL Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,189	124,250	124,901	6.51	6.61	7.63
SI	130,000	134,946	135,038	135,773	6.58	6.71	7.70

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 31st January, 2024



Credit Profile as on 31st January, 2024



POTENTIAL RISK CLASS MATRIX			
Potential Risk Class			
Credit Risk →	Relatively Low Risk ↓ (Class A)	Moderate (Class B)	Relatively High Risk (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.

UTI NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index. A Relatively High Interest Rate Risk and Moderate Credit Risk

Category

Debt Index Fund

Investment Objective

The investment objective of the scheme is to track the Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index by investing in AAA rated PSU Bonds and SDLs, maturing on or before April 2026, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

10th February, 2023

Benchmark Index

NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CAIIB-I

Plans/Option (Regular/Direct)

Growth Option

Load Structure

Entry Load* :Nil

(Not Applicable as per SEBI guidelines)

Exit Load :Nil

*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

Fund AUM

Fund Size Monthly Average :₹ 175.50 Crore
Closing AUM :₹ 175.92 Crore

High/Low NAV in the month

High Growth Option :₹ 10.6833
Low Growth Option :₹ 10.6211

Total Expense Ratio

Regular :0.42
Direct :0.17

Minimum Investment Amount

Minimum amount of investment on an ongoing basis under all Plans and Options is ₹ 5,000/- and in multiples of Re.1/- thereafter. Subsequent minimum investment amount under a folio is ₹ 1,000/- and in multiples of Re 1/- thereafter with no upper limit.

NAV per unit as on 31st January, 2024

Regular Growth Option ₹ 10.6833
Direct Growth Option ₹ 10.7105

Portfolio Parameters

Weighted Average Maturity	2.09 yrs
Yield to Maturity*	7.60%
Modified Duration	1.82 yrs
Macaulay Duration	1.90 yrs

The above scheme is in existence for less than 1 years.

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2024

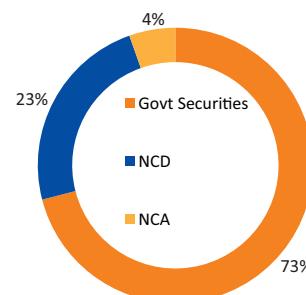
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			7.60% URNCD REC (SR-219)28/02/2026	8.50	CRISIL AAA/A1+
8.57% WB SDL MAT - 09/03/2026	20.91	SOV	7.57% URNCD NABARD (SR-23G)-19/03/2026	7.92	CRISIL AAA/A1+
8.51 MH SDL-09/03/2026	15.82	SOV	7.59% URNCD SIDBI SERIES-IX MAT-10/02/2026	2.83	CRISIL AAA/A1+
8.53% TN SDL MAT - 09/03/2026	12.77	SOV	7.23% URNCD SIDBI SERIES-V MAT-09/03/2026	2.81	ICRA AAA/A1+
8.28% KA SDL MAT - 06/03/2026	11.56	SOV	7.11% URNCD SIDBI SERIES-IV MAT-27/02/2026	1.35	ICRA AAA/A1+
08.65% RAJASTHAN SDL 24/02/2026	3.78	SOV	Net Current Assets	4.08	
8.10% WB SDL 23/03/2026	3.25	SOV	Total	100.00	
8.58% UP 2026-09/03/26	2.09	SOV			
8.83% UP SDL 24/02/2026	1.75	SOV			
8.51% HR SDL MAT 10/02/2026	0.58	SOV			
NCDs					

Fund Performance Vs Benchmark as on 31st January, 2024 Growth of ₹ 10000

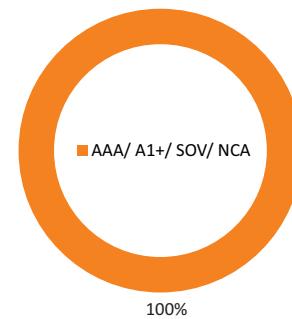
Period	NAV Growth (%)	Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index (%)	CRISIL 10yr Gilt Index (%)	NAV Growth (₹)	Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index (₹)	CRISIL 10yr Gilt Index (₹)
6 Months	6.58	7.14	6.64	10,328	10,356	10,331
SI*	6.97	7.48	8.32	10,672	10,721	10,802

Different plans have a different expense structure. The performance details provided herein are of regular plan. Returns greater than 6 months but less than one year are Simple Annualized Growth Rate. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 97 in 'Fund Manager Summary'. Schemes Managed by Mr. Sunil Patil. Load is not taken into consideration for computation of performance

Asset Allocation as on 31st January, 2024



Credit Profile as on 31st January, 2024



POTENTIAL RISK CLASS MATRIX

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	

Relatively High interest rate risk and Moderate Credit Risk.

UTI NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index. A Relatively High Interest Rate Risk and Moderate Credit Risk

Category

Debt Index Fund

Investment Objective

The investment objective of the scheme is to track the Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index by investing in AAA rated PSU Bonds and SDLs, maturing on or before April 2028, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

3rd March, 2023

Benchmark Index

Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CAIIB-I

Plans/Option (Regular/Direct)

Growth Option

Load Structure

Entry Load* :Nil

(Not Applicable as per SEBI guidelines)

Exit Load :Nil

*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

Fund AUM

Fund Size Monthly Average :₹39.66 Crore
Closing AUM :₹39.74 Crore

High/Low NAV in the month

High Growth Option :₹10.7099
Low Growth Option :₹10.6223

Total Expense Ratio

Regular :0.42
Direct :0.17

Minimum Investment Amount

Minimum amount of investment on an ongoing basis under all Plans and Options is ₹ 5,000/- and in multiples of Re.1/- thereafter.

Subsequent minimum investment amount under a folio is ₹ 1,000/- and in multiples of Re 1/- thereafter with no upper limit.

NAV per unit as on 31st January, 2024

Regular Growth Option ₹ 10.7099
Direct Growth Option ₹ 10.7345

Portfolio Parameters

Weighted Average Maturity	4.07 yrs
Yield to Maturity*	7.56%
Modified Duration	3.35 yrs
Macaulay Duration	3.49 yrs

The above scheme is in existence for less than 1 years.

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2024

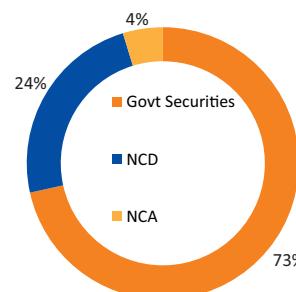
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			(SR-23I)-31/01/2028	7.15	CRISIL AAA/A1+
7.98% UP SDL MAT - 11/04/2028	23.10	SOV	8.01% REC Gol Bond Series-II 24/03/2028	6.40	CRISIL AAA/A1+
8.05% TN SDL MAT - 18/04/2028	18.02	SOV	7.74% URNCD PFC (SR172)-29/01/2028	4.54	CRISIL AAA/A1+
6.97% MH SDL MAT - 18/02/2028	14.26	SOV	7.59% URNCD PFC (SR-221B) 17/01/2028	3.01	CRISIL AAA/A1+
08.09% WESTBENGAL SDL 27/03/2028	12.87	SOV	08.06% REC UNSEC Gol Bond Series-III 27/03/2028	2.56	CRISIL AAA/A1+
8.45% HARYANA SDL MAT - 07/03/2028	2.60	SOV	Net Current Assets	3.67	
08.29% WESTBENGAL SDL 21/02/2028	1.81	SOV	Total	100.00	
NCDs					
7.62% URNCD NABARD					

Fund Performance Vs Benchmark as on 31st January, 2024 Growth of ₹ 10000

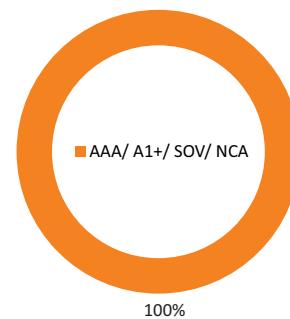
Period	NAV Growth (%)	Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index (%)	CRISIL 10yr Gilt Index (%)	NAV Growth (₹)	Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index (₹)	CRISIL 10yr Gilt Index (₹)
6 Months	6.61	7.00	6.64	10,329	10,349	10,331
SI*	7.76	8.57	9.03	10,699	10,772	10,814

Different plans have a different expense structure. The performance details provided herein are of regular plan. Returns greater than 6 months but less than one year are Simple Annualized Growth Rate. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 97 in 'Fund Manager Summary'. Schemes Managed by Mr. Sunil Patil. Load is not taken into consideration for computation of performance

Asset Allocation as on 31st January, 2024



Credit Profile as on 31st January, 2024



POTENTIAL RISK CLASS MATRIX

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	

Relatively High interest rate risk and Moderate Credit Risk.

DIVIDEND/BONUS HISTORY

UTI Large Cap Fund - 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
2023	12.00%	1.20	49.4468	10	18-12-2023	22-12-2023

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 II 2022.

□ No Available

NAV at the time of Div. Declaration

\$ IDCW % is in regular plan

Cumulative Gross Total IDCW of 72% Since 1987 II 2022

UTI Flexi Cap 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 Large & Mid Cap Fund (Erstwhile UTI Core Equity 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
2022	6.00%	0.60	23.9138	10	15-11-2021	22-11-2021
2022	6.00%	0.60	21.7131	10	16-08-2022	23-08-2022
2024	7.00%	0.7000	28.1669	10	17-01-2024	23-01-2024

UTI Value Fund (Erstwhile UTI Value Opportunities Fund) - 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	2

DIVIDEND/BONUS HISTORY

UTI Banking and Financial Fund (Erstwhile 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 ELSS Tax Saver Fund (Erstwhile UTI Long Term Equity Fund (Tax Saving))

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 (Erstwhile 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 Fund (Erstwhile UTI Retirement Benefit Pension Fund) - IDCW 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 Conservative Hybrid Fund (Erstwhile UTI Regular Savings Fund) - 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
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
2023	0.80%	0.080	15.6514	10.00	25-01-23	01-02-23
2023	0.80%	0.080	15.5502	10.00	23-02-23	01-03-23
2023	0.80%	0.080	15.3814	10.00	27-03-23	03-04-23

2023	0.80%	0.080	15.5716	10.00	25-04-23	02-05-23
2023	0.80%	0.080	15.8078	10.00	26-05-23	01-06-23
2023	0.80%	0.080	15.5716	10.00	25-04-23	02-05-23
2023	0.80%	0.080	16.0742	10.00	26-09-23	03-10-23
2023	0.80%	0.080	15.8457	10.00	26-10-23	01-11-23
2023	0.80%	0.080	16.1000	10.00	24-11-23	01-12-23
2023	0.80%	0.080	16.1000	10.00	24-11-23	01-12-23
2023	12.00%	1.20	40.7526	10.00	06-12-23	12-12-23
2023	0.80%	0.080	16.4180	10.00	26-12-23	01-01-24
2024	0.80%	0.0800	16.4036	10.00	25-01-24	01-02-24

@@ @ NAV of Monthly IDCW Option - Regular Plan

The scheme IDCW details under regular plan.

UTI Short Duration Fund (Erstwhile 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 Medium to Long Duration Fund (Erstwhile UTI Bond Fund) - Last 10 Quarterly IDCW

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
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
2023	2.50%	0.250	11.9791	10.00	15-03-2023	21-03-2023

UTI Gilt Fund (Erstwhile 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%	0.300	12.8605	10.00	20-09-2012	26-09-201

DIVIDEND/BONUS HISTORY

UTI Overnight Fund - 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

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 (Erstwhile 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	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
2023	2.25%	0.225	12.0865	10.00	15-03-2023	21-03-2023

UTI Credit Risk 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
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 Duration Fund (Erstwhile UTI Ultra Short Term Fund) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
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
2023	0.75%	7.50	1149.6406	1000.00	15-03-2023	21-03-2023
2023	0.80%	8.00	1171.5127	1000.00	11-09-2023	15-09-2023
2023	0.80%	8.00	1181.8613	1000.00	11-12-2023	15-12-2023

UTI Multi Asset Allocation Fund (Erstwhile UTI Multi Asset Fund) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
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
2023	2.55%	0.2550	19.8305	10.00	16-01-2023	20-01-2023
2023	2.55%	0.2550	20.0121	10.00	17-04-2023	21-04-2023
2023	2.55%	0.2550	22.1891	10.00	16-10-2023	20-10-2023
2024	2.55%	0.2550	24.7008	10.00	10-01-2024	16-01-2024

UTI India Consumer Fund - IDCW Declared						
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 Duration Fund (Erstwhile UTI Medium Term Fund) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
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	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
2023	0.75%	7.50	1133.5853	1000.00	15-03-2023	21-03-2023
2023	0.80%	8.00	1156.4248	1000.00	11-09-2023	15-09-2023
2023	0.80%	8.00	1165.5339	1000.00	11-12-2023	15-12-2023

UTI Aggressive Hybrid Fund (Erstwhile UTI Hybrid Equity 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		
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		
2023	6.80%	33.00	10	17-02-2023		
2023	7.40%	37.78	10	23-11-2023		

PLANS/Options

UTI Liquid Cash Plan						
(I)	Growth Option					
(ii)	Daily Reinvestment of IDCW Option					
(iii)	Weekly Payout of IDCW Option					
(iv)	Monthly Reinvestment of IDCW Option					
(v)	Fortnightly Payout of IDCW Option					
(vi)	Fortnightly Reinvestment of IDCW Option					
(vii)	Monthly Payout of IDCW Option					
(viii)	Monthly Reinvestment of IDCW Option					
(ix)	Quarterly Payout of IDCW Option					

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

Merged Schemes	Merged Into	Month & Year
MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97	UTI MEPUS	March 03
UTI Growing Corpus Growing Income Plan (GCGIP)	UTI Unit Scheme 95	May 04
UTI Grihalakshmi Unit Plan (GUP)	UTI Smart Woman Savings Plan (Name Change)	Nov 04
UTI Grandmaster Unit Scheme, UTI Primary Equity Fund, UTI Unit Scheme 92, UTI Master Equity Plan 98, UTI Master Equity Plan 99	UTI Value Opportunities Fund (New Scheme)	August 05
UTI PSU Fund, UTI Large Cap Fund	UTI Index Select Fund	April 07
UTI GSF- Brand Value Fund	UTI-MNC Fund	April 07
UTI Growth & Value Fund, UTI Dynamic Equity Fund, UTI India Advantage Fund	UTI Mid Cap Fund	April 07
UTI Petro Fund (Sector Fund)	UTI Energy Fund (Thematic Fund, Name Change)	Oct 07
UTI Auto Sector Fund (Sector Fund)	UTI Trans. & Logistics Fund (Thematic Fund, Name Change)	April 08
UTI Software Fund	UTI Service Industries Fund	Sept 08
UTI Index Select Fund, UTI Master Growth Fund	UTI Core Equity Fund	May 09
UTI Infrastructure Advantage Fund Series 1	UTI Infrastructure Fund	Feb 11
UTI Variable Income Scheme - Index Linked Plan	UTI Hybrid Equity Fund	Mar 11
UTI Wealth Builder Fund (Close Ended)	UTI Value Opportunities Fund	Oct 11
UTI Master Index Fund, Sunder	UTI Nifty 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	August 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)	Sep 21
UTI FIIF - Mthly Interval Plan - I & UTI FIIF Qtly Interval Plan - III	UTI FIIF Series II - Qtly Interval Plan - VI	Apr 22
UTI FIIF - Series II - Qtly Interval Plan - IV & VII, UTI FIIF - Half Yrly Plan - I & II	UTI FIIF - Qtly 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

Schemes Renamed

Sr. No.	Old Scheme Name	New Scheme Name	W. E. F
1	UTI Long Term Equity Fund (Tax Saving)	UTI ELSS Tax Saver Fund	Oct-23
2	UTI Multi Asset Fund	UTI Multi Asset Allocation Fund	Oct-23
3	UTI Regular Savings Fund	UTI Conservative Hybrid Fund	Oct-23
4	UTI Core Equity Fund	UTI Large & Mid Cap Fund	Oct-23
5	UTI Ultra Short Term Fund	UTI Ultra Short Duration Fund	Oct-23
6	UTI Value Opportunities Fund	UTI Value Fund	Oct-23
7	UTI Hybrid Equity Fund	UTI Aggressive Hybrid Fund	Oct-23
8	UTI Mastershare Unit Scheme	UTI Large Cap Fund	Oct-23
9	UTI Focused Equity Fund	UTI Focused Fund	Oct-23
10	UTI Retirement Benefit Pension Fund	UTI Retirement Fund	Oct-23
11	UTI Liquid Cash Plan	UTI Liquid Fund	Oct-23
12	UTI Treasury Advantage Fund	UTI Low Duration Fund	Oct-23
13	UTI Short Term Income Fund	UTI Short Duration Fund	Oct-23
14	UTI Medium Term Fund	UTI Medium Duration Fund	Oct-23
15	UTI Bond Fund	UTI Medium to Long Duration Fund	Oct-23
16	UTI Banking & PSU Debt Fund	UTI Banking & PSU Fund	Oct-23
17	UTI Bank ETF	UTI Nifty Bank ETF	Jul-22
18	UTI Nifty ETF	UTI Nifty 50 ETF	Jul-22
19	UTI Sensex ETF	UTI S&P BSE Sensex ETF	Jul-22
20	UTI Nifty Index Fund	UTI Nifty 50 Index Fund	Jul-22
21	UTI Sensex Index Fund	UTI S&P BSE Sensex Index Fund	Jul-22
22	UTI Master Gain - 1992(UTI EQUITY FUND)	UTI Flexi Cap Fund	Feb-21
23	UTI India Lifestyle Fund	UTI India Consumer Fund	May-19
24	UTI Income Opportunities Fund	UTI Credit Risk Fund	May-18
25	UTI Pharma & Healthcare Fund	UTI Healthcare Fund	May-18
26	UTI Banking Sector Fund	UTI Banking and Financial Services Fund	May-18
27	UTI G-SEC STP	UTI Overnight Fund	May-18
28	UTI Spread Fund	UTI Arbitrage Fund	May-18
29	UTI Gilt Advantage Fund	UTI Gilt Fund	May-18
30	UTI Children's Career Balanced Plan	UTI Children's Career Fund-Saving Plan	May-18
31	UTI CCP Advantage Fund	UTI Children's Career Fund-Investment Plan	May-18
32	UTI Wealth Builder Fund	UTI Multi Asset Fund	May-18
33	UTI Mahila Unit Scheme	UTI Smart Woman Saving Plan	Mar-17
34	UTI Wealth Builder Fund Series- II	UTI Wealth Builder Fund	Jun-16
35	UTI Leadership Equity Fund	UTI Bluechip Flexicap Fund	Dec-15
36	UTI Credit Opportunities Fund	UTI Income Opportunities Fund	Sep-13

Asset allocation

UTI Flexi Cap Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
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 Large Cap Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
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 Large & Mid Cap Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
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
	Min	Max	
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
	Min	Max	
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 Fund

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

UTI India Consumer Fund

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

UTI Infrastructure Fund

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

UTI MNC Fund

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

UTI Healthcare Fund

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

Asset allocation

UTI Transportation & Logistics Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
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
	Min	Max	
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
	Min	Max	
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 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 Ultra Short Duration 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 Low Duration 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 Duration 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 Duration 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)
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
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50
Units issued by REITs & InvITs	0	10
		Medium to High

UTI Medium to Long Duration 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)
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
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 Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFI) 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 (PFI) 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 Conservative Hybrid 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 Aggressive Hybrid 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 Allocation 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 securitized debt)*	10%	25%	Low to Medium
Gold ETFs	10%	25%	High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Focused 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, Securitized debt# and call money.	0	35	Low to Medium

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

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

UTI Retirement 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 ELSS Tax Saver Fund

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
	Min	Max	
Securities covered by S&P BSE Sensex Index	95%	100%	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	0%	5%	Low

UTI Nifty MidCap 150 Quality 50 Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities covered by Nifty Mid cap 150 Quality 50 Index	95%	100%	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	0%	5%	Low

UTI CRISIL SDL Maturity April 2033 Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
State Development Loans (SDLs) representing the CRISIL IBX SDL Index – April 2033	95%	100%	Medium to High
Money Market instruments including Triparty Repo, GSec/SDLs^, T-Bills and units of Overnight & Liquid Mutual Fund Schemes	0%	5%	Low

UTI NIFTY SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
State Development Loans (SDLs) representing the SDL portion of NIFTY SDL Plus AAA PSU Bond Apr 2028 75:25 Index	95%	100%	Medium to High
Bonds issued by PSU* and other Government organizations representing the bonds portion of Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index			

Money Market instruments including Triparty Repo, GSec/SDLs^, T-Bills and units of Overnight & Liquid Mutual Fund Schemes

Min	Max
0%	5%

UTI Long Duration Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market Instruments	0%	100%	Low to Medium

UTI Nifty Next 50 Index Fund

Type of Instruments	Asset Allocation (% of Net Assets)		Risk profile
	Min	Max	
Securities covered by underlying index	95%	100%	Medium to High
Cash/Money Market Instruments including Triparty Repo on Government Securities or treasury bill and Units of Liquid Mutual Fund	0%	5%	Low

UTI Floater Fund

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

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

UTI S&P BSE Low Volatility Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities covered by S&P BSE Low Volatility Index	95%	100%	Medium to High
Debt/ Money Market instruments including Triparty Repo and units of Liquid Mutual Fund	0%	5%	Low

UTI Gilt Fund with 10 Year Constant Duration

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
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

UTI CRISIL SDL Maturity June 2027 Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
State Development Loans (SDLs) representing the CRISIL IBX SDL Index – June 2027	95%	100%	Medium to High
Money Market instruments including Triparty Repo, GSec/SDLs^, T-Bills and units of Overnight & Liquid Mutual Fund Schemes	0%	5%	Low

UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
State Development Loans (SDLs) representing the SDL portion of NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index	95%	100%	Medium to High
Bonds issued by PSU* and other Government organizations representing the bonds portion of Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index			

Money Market instruments including Triparty Repo, GSec/SDLs^, T-Bills and units of Overnight & Liquid Mutual Fund Schemes

Min	Max
0%	5%

UTI BALANCED ADVANTAGE FUND

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	30%	90%	Very High
Debt and Money Market instruments (including securitised debt)^	10%	70%	Low to Moderate

^The scheme may invest up to 50% of its debt portfolio in securitized debt.

UTI NIFTY50 Equal Weight Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities covered by Nifty50 Equal Weight Index	95%	100%	Very High
Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	0%	5%	Low

UTI Nifty 500 Value 50 Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities covered by Nifty 500 Value 50 Index	95%	100%	Medium to High
Debt / Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	0%	5%	Low

UTI S&P BSE Housing Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities covered by S&P BSE Housing Index	95%	100%	Very High
Debt / Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	0%	5%	Low

UTI INNOVATION FUND

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments following growth and innovation-oriented theme	80%	100%	Very High
Debt and Money Market instruments	0%	20%	Low to Moderate

*PSU Bond includes CPSE - Central Public Sector Enterprises; CPSU – Central Public Sector Unit; CPFI – Central Public Financial Institution and bonds issued by other government owned entities.
 ^ G-sec/SDLs having a residual maturity upto one year.

COMPARATIVE PERFORMANCE

For Returns of Scheme(s) of UTI Mutual Fund and permitted category of FPI Portfolio, you may visit our website below is the link:

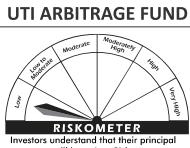
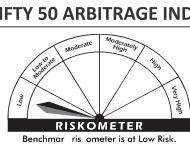
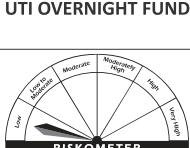
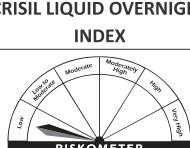
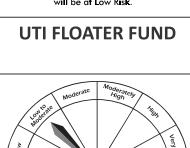
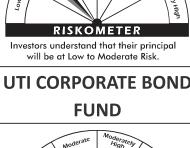
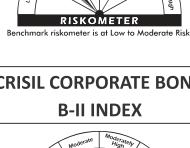
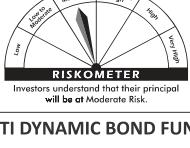
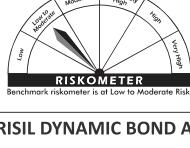
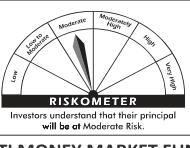
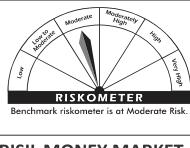
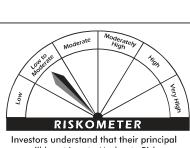
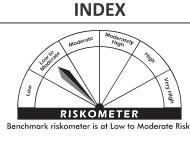
<https://www.utimf.com/statutory-disclosures/comparison-uti-mf-and-permitted-category-fpi-portfolios>

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

Sr. No	Name of the Fund Manager	Funds Managed	Performance data refer page
1	Mr. Ajay Tyagi	UTI Flexi Cap Fund (Earlier Known as UTI Equity Fund) UTI Unit Linked Insurance Plan (Equity Portion)	23 64
2	Mr. Amit Premchandani	UTI Dividend Yield Fund UTI Dividend Yield Fund UTI Conservative Hybrid Fund (Equity Portion)	27 53 20
3	Mr. Amit Sharma	UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal) UTI Liquid Fund UTI Money Market Fund (along with Mr. Anurag Mittal) UTI Overnight Fund	52 65 66 64
4	Mr Ankit Agarwal	UTI Mid Cap Fund UTI Small Cap Fund UTI Innovation Fund	17 18 26
5	Mr. Anurag Mittal	UTI Banking & PSU 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 Low Duration Fund UTI Balanced Advantage Fund	75 76 81 66 68 45
6	Mr. Kamal Gada	UTI Healthcare Fund	32
7	Mr. Karthikraj Lakshmanan	UTI MNC Fund UTI Large Cap Fund UTI Master Equity Plan Unit Scheme (UTI MEPUS)	28 16 -
8	Mr. Ritesh Nambiar	UTI Credit Risk Fund UTI Medium Duration Fund UTI Ultra Short Duration Fund	78 70 67
9	Mr Sachin Trivedi	UTI Infrastructure Fund UTI Transportation & Logistics Fund UTI Balanced Advantage Fund	30 33 45
10	Mr Sharwan Kumar Goyal	UTI Arbitrage Fund (along with Mr. Amit Sharma) UTI Multi Asset Allocation 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 Nifty 200 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* UTI Nifty 500 Value 50 Index Fund* UTI Nifty 50 Equal Weight Index Fund* UTI S&P BSE Housing Index Fund* UTI Silver ETF Fund Of Fund* UTI Nifty Midcap 150 ETF* UTI Nifty IT ETF	52 46 - 34 - - 38 - 35 36 39 - 37 - - 41 40 42 - - - - -
11	Mr. Sudhir Agrawal	UTI Dynamic Bond Fund UTI Floater Fund UTI Gilt Fund UTI Short Duration Fund	77 74 80 69
12	Mr. Sunil Madhukar Patil	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 Aggressive Hybrid Fund (Debt Portion) UTI Multi Asset Allocation Fund (Debt Portion) UTI Retirement 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 UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund UTI NIFTY SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund UTI Medium to Long Duration Fund UTI Long Duration Fund	57 50 - - 48 46 59 61 83 82 84 85 72 73
13	Mr. V Srivatsa	UTI Large & Mid Cap Fund UTI Equity Savings Fund (Equity Portion) UTI Aggressive Hybrid Fund (Along with Mr. Sunil Madhukar Patil) UTI Retirement Fund (Equity Portion)	19 50 48 59
14	Mr. Vishal Chopda	UTI Children's Career Fund - Savings Plan (Equity Portion) UTI Children's Career Fund - Investment Plan UTI Focused Fund UTI India Consumer Fund UTI ELSS Tax Saver Fund	57 55 22 29 21
15	Mr Jaydeep Bhowal	UTI Gilt Fund with 10 year Constant Duration (Along with Mr. Anurag Mittal) UTI Conservative Hybrid Fund (Along with Mr. Amit Premchandani) UTI Nifty 5 yr Benchmark G-Sec ETF	81 53 -
16	Ms Preethi RS	UTI Banking & Financial Services Fund	31

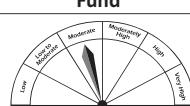
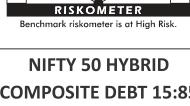
*Assistant Fund Manager is Mr. Ayush Jain

ALL PRODUCT LABELLING DISCLOSURES

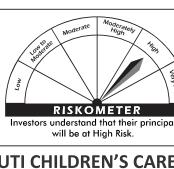
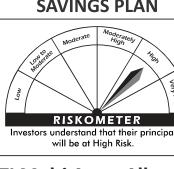
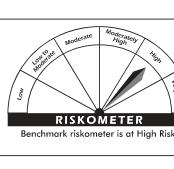
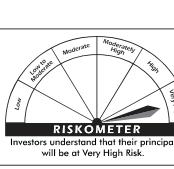
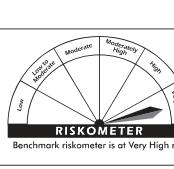
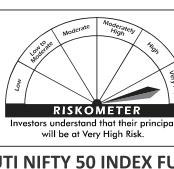
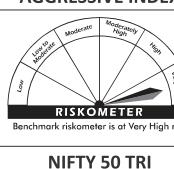
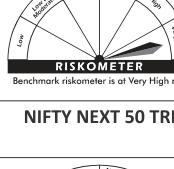
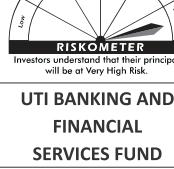
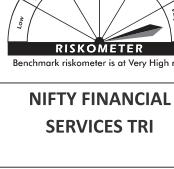
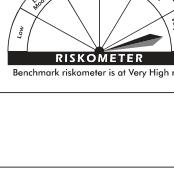
Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI ARBITRAGE FUND Refer Page no 52	<ul style="list-style-type: none"> Capital appreciation over medium to long term Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments 	 <p>UTI ARBITRAGE FUND Investors understand that their principal will be at Low Risk.</p>	 <p>NIFTY 50 ARBITRAGE INDEX Benchmark riskometer is at Low Risk.</p>
UTI OVERNIGHT FUND Refer Page no 64	<ul style="list-style-type: none"> Reasonable income over one day with capital preservation. Investment in overnight securities. 	 <p>UTI OVERNIGHT FUND Investors understand that their principal will be at Low Risk.</p>	 <p>CRISIL LIQUID OVERNIGHT INDEX Benchmark riskometer is at Low Risk.</p>
UTI FLOATER FUND Refer Page no 74	<ul style="list-style-type: none"> To generate reasonable returns. To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). 	 <p>UTI FLOATER FUND Investors understand that their principal will be at Low to Moderate Risk.</p>	 <p>CRISIL LOW DURATION DEBT INDEX Benchmark riskometer is at Moderate Risk.</p>
UTI Low Duration Fund Refer Page no 68	<ul style="list-style-type: none"> Reasonable income consistent with high liquidity over short term. Investment in Debt & Money Market instruments. 	 <p>UTI Low Duration Fund Investors understand that their principal will be at Low to Moderate Risk.</p>	 <p>CRISIL LOW DURATION DEBT A-I INDEX Benchmark riskometer is at Low to Moderate Risk.</p>
UTI CORPORATE BOND FUND Refer Page no 76	<ul style="list-style-type: none"> Optimal returns over the medium to long term. To invest predominantly in AA+ and above rated corporate debt. 	 <p>UTI CORPORATE BOND FUND Investors understand that their principal will be at Moderate Risk.</p>	 <p>CRISIL CORPORATE BOND B-II INDEX Benchmark riskometer is at Moderate Risk.</p>
UTI Liquid Fund Refer Page no 65	<ul style="list-style-type: none"> Steady and reasonable Income over short-term with capital preservation. Investment in money market securities & high quality debt. 	 <p>UTI Liquid Fund Investors understand that their principal will be at Moderate Risk.</p>	 <p>CRISIL LIQUID DEBT A-I INDEX Benchmark riskometer is at Low to Moderate Risk.</p>
UTI DYNAMIC BOND FUND Refer Page no 77	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & Money Market Instruments 	 <p>UTI DYNAMIC BOND FUND Investors understand that their principal will be at Moderate Risk.</p>	 <p>CRISIL DYNAMIC BOND A-III INDEX Benchmark riskometer is at Moderate Risk.</p>
UTI MONEY MARKET FUND Refer Page no 66	<ul style="list-style-type: none"> Reasonable Income with high level of liquidity over short-term. Investment in money market securities. 	 <p>UTI MONEY MARKET FUND Investors understand that their principal will be at Moderate Risk.</p>	 <p>CRISIL MONEY MARKET A-I INDEX Benchmark riskometer is at Low to Moderate Risk.</p>
UTI Short Duration 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. 	 <p>UTI Short Duration Fund Investors understand that their principal will be at Moderate Risk.</p>	 <p>CRISIL SHORT DURATION DEBT A-II INDEX Benchmark riskometer is at Low to Moderate Risk.</p>

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ALL PRODUCT LABELLING DISCLOSURES

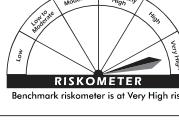
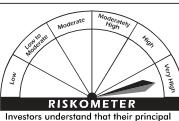
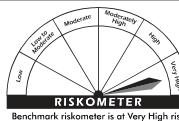
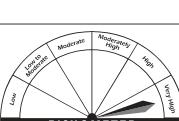
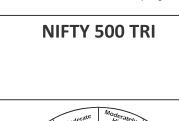
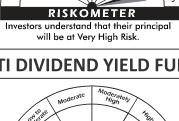
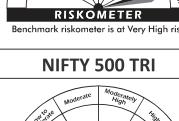
Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI GILT FUND Refer Page no 80	<ul style="list-style-type: none"> Credit risk free return over the medium to long term Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government. 	UTI GILT FUND  <small>Investors understand that their principal will be at Moderate Risk.</small>	CRISIL DYNAMIC GILT INDEX  <small>Benchmark riskometer is at Moderate Risk.</small>
UTI Ultra Short Duration Fund Refer Page no 67	<ul style="list-style-type: none"> Reasonable Income with low volatility over short term. Investment in debt & money market instruments. 	UTI Ultra Short Duration Fund  <small>Investors understand that their principal will be at Moderate Risk.</small>	CRISIL ULTRA SHORT DURATION DEBT B-I INDEX  <small>Benchmark riskometer is at Moderate Risk.</small>
UTI Banking & PSU Fund Refer Page no 75	<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 & PSU Fund  <small>Investors understand that their principal will be at Moderate Risk.</small>	CRISIL BANKING AND PSU DEBT INDEX  <small>Benchmark riskometer is at Moderate Risk.</small>
UTI Medium Duration Fund Refer Page no 70	<ul style="list-style-type: none"> Reasonable income over the medium to long term. Investment in Debt and Money Market instruments. 	UTI Medium Duration Fund  <small>Investors understand that their principal will be at Moderate Risk.</small>	CRISIL MEDIUM DURATION DEBT B-III INDEX  <small>Benchmark riskometer is at Moderately High Risk.</small>
UTI MEDIUM TO LONG DURATION FUND Refer Page no 72	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & money market instruments 	UTI MEDIUM TO LONG DURATION FUND  <small>Investors understand that their principal will be at Moderate Risk.</small>	CRISIL MEDIUM TO LONG DURATION DEBT A-III INDEX  <small>Benchmark riskometer is at Moderate Risk.</small>
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  <small>Investors understand that their principal will be at Moderate Risk.</small>	CRISIL 10 YEAR GILT INDEX  <small>Benchmark riskometer is at Moderate Risk.</small>
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  <small>Investors understand that their principal will be at Moderate Risk.</small>	CRISIL EQUITY SAVINGS INDEX  <small>Benchmark riskometer is at Moderately High Risk.</small>
UTI CREDIT RISK FUND Refer Page no 78	<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  <small>Investors understand that their principal will be at Moderately High Risk.</small>	CRISIL CREDIT RISK DEBT C-II INDEX  <small>Benchmark riskometer is at High Risk.</small>
UTI Conservative Hybrid Fund Refer Page no 53	<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 Conservative Hybrid Fund  <small>Investors understand that their principal will be at Moderately High Risk.</small>	NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX  <small>Benchmark riskometer is at Moderately High Risk.</small>

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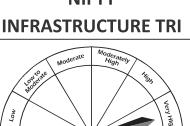
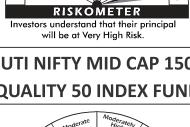
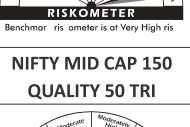
Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI UNIT LINKED INSURANCE PLAN Refer Page no 61	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	<p>UTI UNIT LINKED INSURANCE PLAN</p>  <p>RISKOMETER Investors understand that their principal will be at High Risk.</p>	<p>NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX</p>  <p>RISKOMETER Benchmark riskometer is at High Risk.</p>
UTI Retirement Fund Refer Page no 59	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt/ Money market Instruments 	<p>UTI Retirement Fund</p>  <p>RISKOMETER Investors understand that their principal will be at High Risk.</p>	<p>CRISIL SHORT TERM DEBT HYBRID 60+40 INDEX</p>  <p>RISKOMETER Benchmark riskometer is at High Risk.</p>
UTI CHILDREN'S CAREER FUND - SAVINGS PLAN Refer Page no 57	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	<p>UTI CHILDREN'S CAREER FUND - SAVINGS PLAN</p>  <p>RISKOMETER Investors understand that their principal will be at High Risk.</p>	<p>CRISIL SHORT TERM DEBT HYBRID 60+40 INDEX</p>  <p>RISKOMETER Benchmark riskometer is at High Risk.</p>
UTI Multi Asset Allocation Fund Refer Page no 46	<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 	<p>UTI Multi Asset Allocation Fund</p>  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	<p>CUSTOMIZED BENCHMARK[®]</p>  <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>
UTI Aggressive Hybrid Fund Refer Page no 48	<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) 	<p>UTI Aggressive Hybrid Fund</p>  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	<p>CRISIL HYBRID 35+65 AGGRESSIVE INDEX</p>  <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>
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 	<p>UTI NIFTY 50 INDEX FUND</p>  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	<p>NIFTY 50 TRI</p>  <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>
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 	<p>UTI NIFTY NEXT 50 INDEX FUND</p>  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	<p>NIFTY NEXT 50 TRI</p>  <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>
UTI BANKING AND FINANCIAL SERVICES FUND Refer Page no 31	<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. 	<p>UTI BANKING AND FINANCIAL SERVICES FUND</p>  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	<p>NIFTY FINANCIAL SERVICES TRI</p>  <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>

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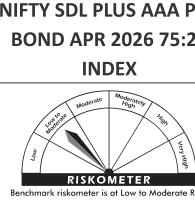
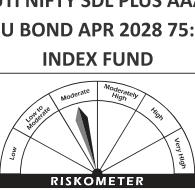
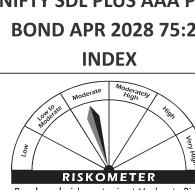
AS&P BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) & Price of Gold (10%)

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI Large Cap Fund Refer Page no 16	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity instruments of large cap companies. 	UTI Large Cap Fund  Investors understand that their principal will be at Very High Risk.	S&P BSE 100 TRI  Benchmark riskometer is at Very High risk
UTI HEALTHCARE FUND Refer Page no 32	<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  Investors understand that their principal will be at Very High Risk.	S&P BSE HEALTHCARE TRI  Benchmark riskometer is at Very High risk
UTI TRANSPORTATION AND LOGISTICS FUND Refer Page no 33	<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  Investors understand that their principal will be at Very High Risk.	NIFTY TRANSPORTATION & LOGISTICS TRI  Benchmark riskometer is at Very High risk
UTI FLEXI CAP FUND Refer Page no 23	<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  Investors understand that their principal will be at Very High Risk.	NIFTY 500 TRI  Benchmark riskometer is at Very High risk
UTI Value Fund Refer Page no 20	<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 Fund  Investors understand that their principal will be at Very High Risk.	NIFTY 500 TRI  Benchmark riskometer is at Very High risk
UTI INDIA CONSUMER FUND Refer Page no 29	<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  Investors understand that their principal will be at Very High Risk.	NIFTY INDIA CONSUMPTION TRI  Benchmark riskometer is at Very High risk
UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN Refer Page no 55	<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  Investors understand that their principal will be at Very High Risk.	NIFTY 500 TRI  Benchmark riskometer is at Very High risk
UTI ELSS Tax Saver Fund Refer Page no 21	<ul style="list-style-type: none"> Long term capital growth. Investment in equity instruments of companies that are believed to have growth potential. 	UTI ELSS Tax Saver Fund  Investors understand that their principal will be at Very High Risk.	NIFTY 500 TRI  Benchmark riskometer is at Very High risk
UTI DIVIDEND YIELD FUND Refer Page no 27	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in Dividend Yielding equity and equity related securities 	UTI DIVIDEND YIELD FUND  Investors understand that their principal will be at Very High Risk.	NIFTY 500 TRI  Benchmark riskometer is at Very High risk

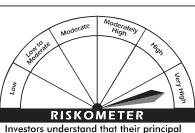
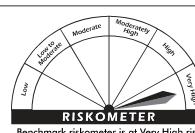
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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI Large & Mid Cap Fund Refer Page no 19	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of both large cap and mid cap companies 	UTI Large & Mid Cap Fund  Investors understand that their principal will be at Very High Risk.	NIFTY LARGEMID CAP 250 TRI  Benchmark riskometer is at Very High risk
UTI MNC FUND Refer Page no 28	<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  Investors understand that their principal will be at Very High Risk.	NIFTY MNC TRI  Benchmark riskometer is at Very High risk
UTI INFRASTRUCTURE 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 forming part of the infrastructure sector. 	UTI INFRASTRUCTURE FUND  Investors understand that their principal will be at Very High Risk.	NIFTY INFRASTRUCTURE TRI  Benchmark riskometer is at Very High risk
UTI MID CAP FUND Refer Page no 17	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in mid cap companies 	UTI MID CAP FUND  Investors understand that their principal will be at Very High Risk.	NIFTY MID CAP 150 TRI  Benchmark riskometer is at Very High risk
UTI SMALL CAP FUND Refer Page no 18	<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  Investors understand that their principal will be at Very High Risk.	NIFTY SMALL CAP 250 TRI  Benchmark riskometer is at Very High risk
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  Investors understand that their principal will be at Very High Risk.	NIFTY 200 MOMENTUM 30 TRI  Benchmark riskometer is at Very High risk
UTI Focused Fund Refer Page no 22	<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 Fund  Investors understand that their principal will be at Very High Risk.	NIFTY 500 TRI  Benchmark riskometer is at Very High risk
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  Investors understand that their principal will be at Very High Risk.	S&P BSE SENSEX TRI  Benchmark riskometer is at Very High risk
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  Investors understand that their principal will be at Very High Risk.	NIFTY MID CAP 150 QUALITY 50 TRI  Benchmark riskometer is at Very High risk

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
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  <small>Investors understand that their principal will be at Very High Risk.</small>	S&P BSE LOW VOLATILITY TRI  <small>Benchmark riskometer is at Very High risk.</small>
UTI NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX FUND Refer Page no 84	<ul style="list-style-type: none"> Income over the target maturity period Investments in PSU Bonds & State Development Loans (SDLs), tracking Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index, subject to tracking error 	UTI NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX FUND  <small>Investors understand that their principal will be at Low to Moderate Risk.</small>	NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX  <small>Benchmark riskometer is at Low to Moderate Risk.</small>
UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND Refer Page no 83	<ul style="list-style-type: none"> Income over the target maturity period Investments in State Development Loans (SDLs), tracking CRISIL IBX SDL Index April 2033, subject to tracking error. 	UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND  <small>Investors understand that their principal will be at Moderate Risk.</small>	CRISIL IBX SDL INDEX – APRIL 2033  <small>Benchmark riskometer is at Moderate Risk.</small>
UTI CRISIL SDL MATURITY JUNE 2027 INDEX FUND Refer Page no 82	<ul style="list-style-type: none"> Income over the target maturity period Investments in State Development Loans (SDLs), tracking CRISIL IBX SDL Index June 2027, subject to tracking error 	UTI CRISIL SDL MATURITY JUNE 2027 INDEX FUND  <small>Investors understand that their principal will be at Low to Moderate Risk.</small>	CRISIL IBX SDL INDEX – JUNE 2027  <small>Benchmark riskometer is at Low to Moderate Risk.</small>
UTI NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX FUND Refer Page no 85	<ul style="list-style-type: none"> Income over the target maturity period Investments in PSU Bonds & State Development Loans (SDLs), tracking Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index, subject to tracking error. 	UTI NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX FUND  <small>Investors understand that their principal will be at Moderate Risk.</small>	NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX  <small>Benchmark riskometer is at Moderate Risk.</small>
UTI LONG DURATION FUND Refer Page no 73	<ul style="list-style-type: none"> long term wealth creation A debt scheme that invests in debt and money market instruments with an aim to maximise income while maintaining an optimum balance of yield, safety and liquidity 	UTI LONG DURATION FUND  <small>Investors understand that their principal will be at Moderate Risk.</small>	CRISIL LONG DURATION DEBT AIII INDEX  <small>Benchmark riskometer is at Moderate Risk.</small>
UTI BALANCED ADVANTAGE FUND Refer Page no 45	<ul style="list-style-type: none"> Long term capital appreciation and income Investment in a dynamically managed portfolio of equity and debt instruments 	UTI BALANCED ADVANTAGE FUND  <small>Investors understand that their principal will be at Very High Risk.</small>	Nifty 50 Hybrid Composite Debt 50:50 Index  <small>Benchmark riskometer is at High Risk.</small>

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI NIFTY50 Equal Weight Index Fund Refer Page no 40	<ul style="list-style-type: none"> Returns that are commensurate with the performance of the NIFTY50 Equal Weight Index over long term, subject to tracking error. Investment in securities covered by the NIFTY50 Equal Weight Index 	UTI NIFTY50 Equal Weight Index Fund  <small>Investors understand that their principal will be at Very High Risk.</small>	NIFTY50 Equal Weight TRI  <small>Benchmark riskometer is at Very High risk</small>
UTI Nifty 500 Value 50 Index Fund Refer Page no 41	<ul style="list-style-type: none"> Returns that are commensurate with the performance of the Nifty 500 Value 50 Index over long term, subject to tracking error. Investment in securities covered by the Nifty 500 Value 50 Index. 	UTI Nifty 500 Value 50 Index Fund  <small>Investors understand that their principal will be at Very High Risk.</small>	Nifty 500 Value 50 TRI  <small>Benchmark riskometer is at Very High risk</small>
UTI S&P BSE Housing Index Fund Refer Page no 42	<ul style="list-style-type: none"> Returns that are commensurate with the performance of the S&P BSE Housing Index over long term, subject to tracking error Investment in securities covered by the S&P BSE Housing Index 	UTI S&P BSE Housing Index Fund  <small>Investors understand that their principal will be at Very High Risk.</small>	S&P BSE Housing TRI  <small>Benchmark riskometer is at Very High risk</small>
UTI Innovation Fund Refer Page no 26	<ul style="list-style-type: none"> Long -term capital appreciation Investment in equity and equity-related Instruments following innovation theme 	UTI Innovation Fund  <small>Investors understand that their principal will be at Very High Risk.</small>	Nifty 500 TRI  <small>Benchmark riskometer is at Very High risk</small>

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Ser. No.	SCHEMEDESC	PLANDESC	OPTIONDESC	ISIN
1	UTI Large Cap Fund (Formerly UTI Mastershare Unit Scheme)	Regular Plan	Payout of IDCW	INF189A01038
2	UTI Large Cap Fund (Formerly UTI Mastershare Unit Scheme)	Regular Plan	Reinvestment of IDCW	INF789F01950
3	UTI Large Cap Fund (Formerly UTI Mastershare Unit Scheme)	Regular Plan	Growth	INF789F01976
4	UTI Flexi Cap Fund (Formerly known as UTI Equity Fund)	Regular Plan	Payout of IDCW	INF189A01053
5	UTI Flexi Cap Fund (Formerly known as UTI Equity Fund)	Regular Plan	Reinvestment of IDCW	INF789F01505
6	UTI Flexi Cap Fund (Formerly known as UTI Equity Fund)	Regular Plan	Growth	INF789F01513
7	UTI Large & Mid Cap Fund (Formerly UTI Core Equity Fund)	Regular Plan	Payout of IDCW	INF189A01046
8	UTI Large & Mid Cap Fund (Formerly UTI Core Equity Fund)	Regular Plan	Reinvestment of IDCW	INF789F01851
9	UTI Large & Mid Cap Fund (Formerly UTI Core Equity Fund)	Regular Plan	Growth	INF789F01869
10	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Regular Plan	Payout of IDCW	INF789F01307
11	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Regular Plan	Reinvestment of IDCW	INF789F01315
12	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Regular Plan	Growth	INF789F01323
13	UTI Money Market Fund	Regular Plan	Annual Payout of IDCW	INF789F01188
14	UTI Money Market Fund	Regular Plan	Annual Reinvestment of IDCW	INF789F01196
15	UTI Money Market Fund	Regular Plan	Flexi Payout of IDCW	INF789F01M04
16	UTI Money Market Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789F01M12
17	UTI Money Market Fund	Regular Plan	Fortnightly Payout of IDCW	INF789F01105
18	UTI Money Market Fund	Regular Plan	Fortnightly Reinvestment of IDCW	INF789F01113
19	UTI Money Market Fund	Regular Plan	Half-Yearly Payout of IDCW	INF789F01162
20	UTI Money Market Fund	Regular Plan	Half-Yearly Reinvestment of IDCW	INF789F01170
21	UTI Money Market Fund	Regular Plan	Daily Reinvestment of IDCW	INF789F01P00
22	UTI Money Market Fund	Regular Plan	Growth	INF789F01P08
23	UTI Money Market Fund	Regular Plan	Weekly Payout of IDCW	INF789F01P06
24	UTI Money Market Fund	Regular Plan	Weekly Reinvestment of IDCW	INF789F01P23
25	UTI Money Market Fund	Regular Plan	Monthly Payout of IDCW	INF789F01L21
26	UTI Money Market Fund	Regular Plan	Monthly Reinvestment of IDCW	INF789F01L39
27	UTI Money Market Fund	Regular Plan	Quarterly Payout of IDCW	INF789F01L47
28	UTI Money Market Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789F01L54
29	UTI MNC Fund	Regular Plan	Payout of IDCW	INF789F01828
30	UTI MNC Fund	Regular Plan	Reinvestment of IDCW	INF789F01836
31	UTI MNC Fund	Regular Plan	Growth	INF789F01844
32	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Annual Payout of IDCW	INF789F01T23
33	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Annual Reinvestment of IDCW	INF789F01T31
34	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Quarterly Payout of IDCW	INF789F01380
35	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Quarterly Reinvestment of IDCW	INF789F01398
36	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Flexi Payout of IDCW	INF789F01T49
37	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789F01T56
38	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Growth	INF789F01406
39	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Half-Yearly Payout of IDCW	INF789F01T07
40	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Half-Yearly Reinvestment of IDCW	INF789F01T15
41	UTI Healthcare Fund	Regular Plan	Payout of IDCW	INF789F01679
42	UTI Healthcare Fund	Regular Plan	Reinvestment of IDCW	INF789F01687
43	UTI Healthcare Fund	Regular Plan	Growth	INF789F01695
44	UTI ELSS Tax Saver Fund (Formerly UTI Long Term Equity Fund (Tax Saver))	Regular Plan	Payout of IDCW	INF789F01521
45	UTI ELSS Tax Saver Fund (Formerly UTI Long Term Equity Fund (Tax Saver))	Regular Plan	Growth	INF789F01547
46	UTI Nifty 50 Index Fund	Regular Plan	Payout of IDCW	INF789F01L16
47	UTI Nifty 50 Index Fund	Regular Plan	Reinvestment of IDCW	INF789F01JM4
48	UTI Nifty 50 Index Fund	Regular Plan	Growth	INF789F01N2
49	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Annual Payout of IDCW	INF789F01J66
50	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Annual Reinvestment of IDCW	INF789F01J74
51	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Flexi Payout of IDCW	INF789F01A82
52	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Flexi Reinvestment of IDCW	INF789F01J90
53	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Fortnightly Payout of IDCW	INF789F01J09
54	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Fortnightly Reinvestment of IDCW	INF789F01J17
55	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Half-Yearly Payout of IDCW	INF789F01A41
56	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Half-Yearly Reinvestment of IDCW	INF789F01A58
57	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Daily Reinvestment of IDCW	INF789F01PG3
58	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Growth	INF789F01PH1
59	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Monthly Payout of IDCW	INF789F01P19
60	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Monthly Reinvestment of IDCW	INF789F01B97
61	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Weekly Reinvestment of IDCW	INF789F01PK5
62	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Payout of IDCW	INF789F01BA6
63	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Reinvestment of IDCW	INF789F01B84
64	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Quarterly Payout of IDCW	INF789F01A25
65	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Quarterly Reinvestment of IDCW	INF789F01A33
66	UTI Short Duration Fund Formerly UTI Short Term Income Fund	Regular Plan	Annual Payout of IDCW	INF789F01Q91
67	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Annual Reinvestment of IDCW	INF789F01R09
68	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Flexi Payout of IDCW	INF789F01B154
69	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789F01T47
70	UTI Short Duration Fund Formerly UTI Short Term Income Fund	Regular Plan	Half-Yearly Payout of IDCW	INF789F01Q75
71	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Half-Yearly Reinvestment of IDCW	INF789F01Q83
72	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Growth	INF789F01OA4
73	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Quarterly Payout of IDCW	INF789F01C65
74	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Quarterly Reinvestment of IDCW	INF789F01R58
75	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Monthly Payout of IDCW	INF789F01Q82
76	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789F01QCO
77	UTI Overnight Fund	Regular Plan	Daily Reinvestment of IDCW	INF789F01B113
78	UTI Overnight Fund	Regular Plan	Periodic Payout of IDCW	INF789F01588
79	UTI Overnight Fund	Regular Plan	Periodic Reinvestment of IDCW	INF789F01596
80	UTI Overnight Fund	Regular Plan	Growth	INF789F01604
81	UTI Mid Cap Fund	Regular Plan	Payout of IDCW	INF789F01794
82	UTI Mid Cap Fund	Regular Plan	Reinvestment of IDCW	INF789F01802
83	UTI Mid Cap Fund	Regular Plan	Growth	INF789F01B10
84	UTI Infrastructure Fund	Regular Plan	Payout of IDCW	INF789F01737
85	UTI Infrastructure Fund	Regular Plan	Reinvestment of IDCW	INF789F01745
86	UTI Infrastructure Fund	Regular Plan	Growth	INF789F01752
87	UTI Transportation & Logistics Fund	Regular Plan	Payout of IDCW	INF789F01273
88	UTI Transportation & Logistic Fund	Regular Plan	Reinvestment of IDCW	INF789F01281
89	UTI Transportation & Logistics Fund	Regular Plan	Growth	INF789F01299
90	UTI Banking & Financial Services Fund	Regular Plan	Payout of IDCW	INF789F01356
91	UTI Banking & Financial Services Fund	Regular Plan	Reinvestment of IDCW	INF789F01364
92	UTI Banking & Financial Services Fund	Regular Plan	Growth	INF789F01372
93	UTI Banking & Financial Services Fund	Regular Plan	Reinvestment of IDCW (Institutional)	INF789F01P68
94	UTI Treasury Advantage Fund	Regular Plan	Bonus	INF789F01XH5
95	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Flexi Payout of IDCW	INF789F01N86
96	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789F01N94
97	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Fortnightly Payout of IDCW	INF789F01N45
98	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Fortnightly Reinvestment of IDCW	INF789F01N52
99	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Half-Yearly Payout of IDCW	INF789F01N60
100	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Half-Yearly Reinvestment of IDCW	INF789F01N78
101	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Regular Plan	Growth	INF789F01A65
102	UTI Focused Fund (Formerly UTI Focused Equity Fund)	Regular Plan	Payout of IDCW	INF789F01AU2
103	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Daily Reinvestment of IDCW	INF789F01DN2
104	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Growth	INF789F01OT9

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105	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Monthly Payout of IDCW	INF789F01OU7
106	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789F01OVS
107	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Quarterly Payout of IDCW	INF789F01OW3
108	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Quarterly Reinvestment of IDCW	INF789F01OK1
109	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Weekly Payout of IDCW	INF789F01PB4
110	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Weekly Reinvestment of IDCW	INF789F01PC2
111	UTI Gilt Fund	Regular Plan	Payout of IDCW	INF789F01646
112	UTI Gilt Fund	Regular Plan	Reinvestment of IDCW	INF789F01653
113	UTI Gilt Fund	Regular Plan	Growth	INF789F01661
114	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Annual Payout of IDCW	INF789F01PA3
115	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Annual Reinvestment of IDCW	INF789F01P50
116	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Daily Reinvestment of IDCW	INF789F01554
117	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Weekly Reinvestment of IDCW	INF789F01562
118	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Fortnightly Payout of IDCW	INF789F01A069
119	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Fortnightly Reinvestment of IDCW	INF789F01A077
120	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Flexi Payout of IDCW	INF789F01KS6
121	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789F01KT4
122	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Growth	INF789F01570
123	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Half-Yearly Payout of IDCW	INF789F01P27
124	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Half-Yearly Reinvestment of IDCW	INF789F01P35
125	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Monthly Payout of IDCW	INF789F01A085
126	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789F01A093
127	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Quarterly Payout of IDCW	INF789F01A0101
128	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Quarterly Reinvestment of IDCW	INF789F01A191
129	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Regular Plan	Flexi Payout of IDCW	INF789F01877
130	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789F01885
131	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Regular Plan	Growth	INF789F01893
132	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Regular Plan	Monthly Payout of IDCW	INF789F01901
133	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789F01919
134	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Regular Plan	Monthly Payment Plan	INF789F01927
135	UTI Dividend Yield Fund	Regular Plan	Payout of IDCW	INF789F01448
136	UTI Dividend Yield Fund	Regular Plan	Reinvestment of IDCW	INF789F01455
137	UTI Dividend Yield Fund	Regular Plan	Growth	INF789F01463
138	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Regular Plan	Payout of IDCW	INF789F01AE0
139	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Regular Plan	Reinvestment of IDCW	INF789F01AF7
140	UTI Arbitrage Fund	Regular Plan	Payout of IDCW	INF789F01RH4
141	UTI Arbitrage Fund	Regular Plan	Reinvestment of IDCW	INF789F01R12
142	UTI Arbitrage Fund	Regular Plan	Growth	INF789F01RJ0
143	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Regular Plan	Payout of IDCW	INF789F01GC1
144	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Regular Plan	Reinvestment of IDCW	INF789F01GD9
145	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Regular Plan	Growth	INF789F01GE7
146	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Regular Plan	Payout of IDCW (Institutional)	INF789F01GF4
147	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Regular Plan	Reinvestment of IDCW (Institutional)	INF789F01GG2
148	UTI India Consumer Fund	Regular Plan	Payout of IDCW	INF789F01CF3
149	UTI India Consumer Fund	Regular Plan	Reinvestment of IDCW	INF789F01CG1
150	UTI India Consumer Fund	Regular Plan	Growth	INF789F01CE6
151	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Regular Plan	Payout of IDCW	INF789F01FE9
152	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Regular Plan	Reinvestment of IDCW	INF789F01FF6
153	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Regular Plan	Growth	INF789F01FG4
154	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Regular Plan	Payout of IDCW (Institutional)	INF789F01FH2
155	UTI Fixed Income Interval Fund - I- Annual Interval Plan- Retail Option	Regular Plan	Reinvestment of IDCW (Institutional)	INF789F01F10
156	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Payout of IDCW	INF789F01FQ3
157	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Reinvestment of IDCW	INF789F01FR1
158	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Growth	INF789F01FS9
159	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Payout of IDCW (Institutional)	INF789F01FT7
160	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Reinvestment of IDCW (Institutional)	INF789F01FUS
161	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Regular Plan	Payout of IDCW	INF789F01GU3
162	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Regular Plan	Reinvestment of IDCW	INF789F01GV1
163	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Regular Plan	Growth	INF789F01GW9
164	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Regular Plan	Payout of IDCW (Institutional)	INF789F01GX7
165	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Regular Plan	Reinvestment of IDCW (Institutional)	INF789F01GY5
166	UTI Quarterly Interval Fund - III Formerly UTI Fixed Income Interval Fund - Seri	Regular Plan	Payout of IDCW	INF789F01HA3
167	UTI-Fixed Income Fund Series II Quarterly Interval Plan VI	Regular Plan	Reinvestment of IDCW	INF789F01HB1
168	UTI Quarterly Interval Fund - III Formerly UTI Fixed Income Interval Fund - Seri	Regular Plan	Growth	INF789F01HC9
169	UTI Quarterly Interval Fund - III Formerly UTI Fixed Income Interval Fund - Seri	Regular Plan	Payout of IDCW (Institutional)	INF789F01HD7
170	UTI Quarterly Interval Fund - III Formerly UTI Fixed Income Interval Fund - Seri	Regular Plan	Reinvestment of IDCW (Institutional)	INF789F01HES
171	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Regular Plan	Payout of IDCW	INF789F01AN1
172	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Regular Plan	Reinvestment of IDCW	INF789F01AO9
173	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Regular Plan	Growth	INF789F01AP6
174	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Regular Plan	Payout of IDCW (Institutional)	INF789F01QD8
175	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Regular Plan	Reinvestment of IDCW (Institutional)	INF789F01QE6
176	UTI Dynamic Bond Fund	Regular Plan	Annual Payout of IDCW	INF789F01S08
177	UTI Dynamic Bond Fund	Regular Plan	Annual Reinvestment of IDCW	INF789F01A156
178	UTI Dynamic Bond Fund	Regular Plan	Quarterly Payout of IDCW	INF789F01J00
179	UTI Dynamic Bond Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789F01IP7
180	UTI Dynamic Bond Fund	Regular Plan	Flexi Payout of IDCW	INF789F01A524
181	UTI Dynamic Bond Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789F01A532
182	UTI Dynamic Bond Fund	Regular Plan	Growth	INF789F01IQ5
183	UTI Dynamic Bond Fund	Regular Plan	Half-Yearly Payout of IDCW	INF789F01R82
184	UTI Dynamic Bond Fund	Regular Plan	Half-Yearly Reinvestment of IDCW	INF789F01R90
185	UTI Credit Risk Fund	Regular Plan	Annual Payout of IDCW	INF789F01V60
186	UTI Credit Risk Fund	Regular Plan	Annual Reinvestment of IDCW	INF789F01V78
187	UTI Credit Risk Fund	Regular Plan	Quarterly Payout of IDCW	INF789F01RA2
188	UTI Credit Risk Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789F01RB0
189	UTI Credit Risk Fund	Regular Plan	Flexi Payout of IDCW	INF789F01AV86
190	UTI Credit Risk Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789F01V94
191	UTI Credit Risk Fund	Regular Plan	Growth	INF789F01QZ1
192	UTI Credit Risk Fund	Regular Plan	Half-Yearly Payout of IDCW	INF789F01AV45
193	UTI Credit Risk Fund	Regular Plan	Half-Yearly Reinvestment of IDCW	INF789F01V52
194	UTI Credit Risk Fund	Regular Plan	Monthly Payout of IDCW	INF789F01T88
195	UTI Credit Risk Fund	Regular Plan	Monthly Reinvestment of IDCW	INF789F01BT96
196	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Annual Payout of IDCW	INF789F01AMW6
197	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Annual Reinvestment of IDCW	INF789F01AMX4
198	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Flexi Payout of IDCW	INF789F01AAN0
199	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Flexi Reinvestment of IDCW	INF789F01ANB8
200	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Growth	INF789F01AMV8
201	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Half-Yearly Payout of IDCW	INF789F01AMY2
202	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Half-Yearly Reinvestment of IDCW	INF789F01AMZ9
203	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Monthly Payout of IDCW	INF789F01ANC6
204	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Monthly Reinvestment of IDCW	INF789F01AND4
205	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Quarterly Payout of IDCW	INF789F01AMT2
206	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Quarterly Reinvestment of IDCW	INF789F01AMU0
207	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Regular Plan	Annual Payout of IDCW	INF789F01U46
208	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Regular Plan	Annual Reinvestment of IDCW	INF789F01U53

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209	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Regular Plan	Quarterly Payout of IDCW	INF789F01223
210	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Regular Plan	Quarterly Reinvestment of IDCW	INF789F01321
211	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789F01U61
212	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789F01U79
213	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Regular Plan	Growth	INF789F01429
214	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Regular Plan	Half-yearly Payout of IDCW	INF789F01U20
215	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789F01U38
216	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Regular Plan	Monthly Payout of IDCW	INF789F01HE1
217	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789F01HF8
218	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Annual Payout of IDCW	INF789F01KA4
219	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Annual Reinvestment of IDCW	INF789F01KB2
220	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Flexi Payout of IDCW	INF789F01KC0
221	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789F01KD8
222	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Growth	INF789F01JU4
223	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Half-yearly Payout of IDCW	INF789F01JY6
224	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789F01JZ3
225	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Monthly Payout of IDCW	INF789F01JV2
226	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789F01KP2
227	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Quarterly Payout of IDCW	INF789F01JW0
228	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Quarterly Reinvestment of IDCW	INF789F01KX8
229	UTI Nifty Next 50 Index Fund	Regular Plan	Growth	INF789F011T3
230	UTI Corporate Bond Fund	Regular Plan	Annual Payout of IDCW	INF789F1A496
231	UTI Corporate Bond Fund	Regular Plan	Annual Reinvestment of IDCW	INF789F1A504
232	UTI Corporate Bond Fund	Regular Plan	Flexi Payout of IDCW	INF789F1A512
233	UTI Corporate Bond Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789F1A520
234	UTI Corporate Bond Fund	Regular Plan	Growth	INF789F1A447
235	UTI Corporate Bond Fund	Regular Plan	Half-yearly Payout of IDCW	INF789F1A470
236	UTI Corporate Bond Fund	Regular Plan	Half-yearly Reinvestment of IDCW	INF789F1A488
237	UTI Corporate Bond Fund	Regular Plan	Quarterly Payout of IDCW	INF789F1A454
238	UTI Corporate Bond Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1A462
239	UTI Equity Savings Fund	Regular Plan	Payout of IDCW	INF789F1A736
240	UTI Equity Savings Fund	Regular Plan	Reinvestment of IDCW	INF789F1A728
241	UTI Equity Savings Fund	Regular Plan	Growth	INF789F1A744
242	UTI Equity Savings Fund	Regular Plan	Monthly Payout of IDCW	INF789F1A793
243	UTI Equity Savings Fund	Regular Plan	Monthly Reinvestment of IDCW	INF789F1A785
244	UTI Equity Savings Fund	Regular Plan	Quarterly Payout of IDCW	INF789F1A835
245	UTI Equity Savings Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1A827
246	UTI Floater Fund	Regular Plan	Annual Payout of IDCW	INF789F1ACR7
247	UTI Floater Fund	Regular Plan	Annual Reinvestment of IDCW	INF789F1AC55
248	UTI Floater Fund	Regular Plan	Flexi Payout of IDCW	INF789F1ACV9
249	UTI Floater Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789F1ACW7
250	UTI Floater Fund	Regular Plan	Growth	INF789F1AC04
251	UTI Floater Fund	Regular Plan	Half-yearly Payout of IDCW	INF789F1AC3
252	UTI Floater Fund	Regular Plan	Half-yearly Reinvestment of IDCW	INF789F1ACU1
253	UTI Floater Fund	Regular Plan	Quarterly Payout of IDCW	INF789F1ACP1
254	UTI Floater Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1ACQ9
255	UTI Small Cap Fund	Regular Plan	Payout of IDCW	INF789F1AUP3
256	UTI Small Cap Fund	Regular Plan	Growth	INF789F1AU06
257	UTI Nifty200 Momentum 30 Index Fund	Regular Plan	Growth	INF789F1AU7
258	UTI Focused Fund (Formerly UTI Focused Equity Fund)	Regular Plan	Growth	INF789F1AU5
259	UTI S&P BSE Sensex Index Fund	Regular Plan	Growth	INF789F1AV9
260	UTI S&P BSE Low Volatility Index Fund	Regular Plan	Growth	INF789F1AVE5
261	UTI Nifty Midcap 150 Quality 50 Index Fund	Regular Plan	Growth	INF789F1AVG0
262	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Annual Payout of IDCW	INF789F1AVN6
263	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Annual Reinvestment of IDCW	INF789F1AV04
264	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Flexi Payout of IDCW	INF789F1AVP1
265	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Flexi Reinvestment of IDCW	INF789F1AVQ9
266	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Growth	INF789F1AV16
267	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Half yearly Payout of IDCW	INF789F1AVL0
268	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Half yearly Reinvestment of IDCW	INF789F1AVM8
269	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Quarterly Payout of IDCW	INF789F1AVV4
270	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1AVK2
271	UTI Gold ETF Fund of Fund	Regular Plan	Growth	INF789F1AVW1
272	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Annual Payout of IDCW	INF789F1AVWD5
273	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Flexi Payout of IDCW	INF789F1AVW8
274	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Growth	INF789F1AVFO
275	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Maturity Payout of IDCW	INF789F1AWE3
276	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Quarterly Payout of IDCW	INF789F1AVC7
277	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Annual Payout of IDCW	INF789F1AWN4
278	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Flexi Payout of IDCW	INF789F1AWQ7
279	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Growth	INF789F1AWP9
280	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Maturity Payout of IDCW	INF789F1AWO2
281	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Quarterly Payout of IDCW	INF789F1AWM6
282	UTI CRISIL SDL Maturity April 2033 Index Fund	Regular Plan	Growth	INF789F1AWW5
283	UTI CRISIL SDL Maturity June 2027 Index Fund	Regular Plan	Growth	INF789F1AWY1
284	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Annual Payout of IDCW	INF789F1AX10
285	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Flexi Payout of IDCW	INF789F1AXD3
286	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Growth	INF789F1AXC5
287	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Maturity Payout of IDCW	INF789F1AXB7
288	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Quarterly Payout of IDCW	INF789F1AXA9
289	UTI Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	Regular Plan	Growth	INF789F1AXX8
290	UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	Regular Plan	Payout of IDCW	INF789F1AXM4
291	UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	Regular Plan	Growth	INF789F1AXN2
292	UTI Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund	Regular Plan	Growth	INF789F1AXQ5
293	UTI Long Duration Fund	Regular Plan	Annual Payout of IDCW	INF789F1AXX1
294	UTI Long Duration Fund	Regular Plan	Annual Reinvestment of IDCW	INF789F1AXY9
295	UTI Long Duration Fund	Regular Plan	Flexi Payout of IDCW	INF789F1AXZ6
296	UTI Long Duration Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789F1AVA7
297	UTI Long Duration Fund	Regular Plan	Growth	INF789F1AXS1
298	UTI Long Duration Fund	Regular Plan	Half yearly Payout of IDCW	INF789F1AXV5
299	UTI Long Duration Fund	Regular Plan	Half yearly Reinvestment of IDCW	INF789F1AXW3
300	UTI Long Duration Fund	Regular Plan	Quarterly Payout of IDCW	INF789F1AXT9
301	UTI Long Duration Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1AXU7
302	UTI Silver ETF Fund of Fund	Regular Plan	Growth	INF789F1AYM2
303	UTI Nifty 500 Value 50 Index Fund	Regular Plan	Growth	INF789F1AV08
304	UTI NIFTY50 Equal Weight Index Fund	Regular Plan	Growth	INF789F1AQ3
305	UTI S&P BSE Housing Index Fund	Regular Plan	Growth	INF789F1AVS9
306	UTI Balanced Advantage Fund	Regular Plan	payout of IDCW	INF789F1AVU5
307	UTI Balanced Advantage Fund	Regular Plan	Growth	INF789F1AVT7
308	UTI Nifty Midcap 150 Exchange Traded Fund (ETF)	Regular Plan	Growth	INF789F1AXY9
309	UTI Innovation Fund	Regular Plan	Payout of IDCW Option	INF789F1AR24
310	UTI Innovation Fund	Regular Plan	Growth	INF789F1AYY7

Ser. No.	SCHEMEDESC	PLANDESC	OPTIONDESC	ISIN
1	UTI Large Cap Fund (Formerly UTI Mastershare Unit Scheme)	Direct Plan	Payout of IDCW	INF789F01UQ2
2	UTI Large Cap Fund (Formerly UTI Mastershare Unit Scheme)	Direct Plan	Reinvestment of IDCW	INF789F01UR0
3	UTI Large Cap Fund (Formerly UTI Mastershare Unit Scheme)	Direct Plan	Growth	INF789F01US8
4	UTI Flexi Cap Fund (Formerly known as UTI Equity Fund)	Direct Plan	Payout of IDCW	INF789F01TA8
5	UTI Flexi Cap Fund (Formerly known as UTI Equity Fund)	Direct Plan	Reinvestment of IDCW	INF789F01TB6
6	UTI Flexi Cap Fund (Formerly known as UTI Equity Fund)	Direct Plan	Growth	INF789F01TC4
7	UTI Large & Mid Cap Fund (Formerly UTI Core Equity Fund)	Direct Plan	Payout of IDCW	INF789F01UE8
8	UTI Large & Mid Cap Fund (Formerly UTI Core Equity Fund)	Direct Plan	Reinvestment of IDCW	INF789F01UF5
9	UTI Large & Mid Cap Fund (Formerly UTI Core Equity Fund)	Direct Plan	Growth	INF789F01UG3
10	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Direct Plan	Payout of IDCW	INF789F01IS3
11	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Direct Plan	Reinvestment of IDCW	INF789F01S1
12	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Direct Plan	Growth	INF789F01SK9
13	UTI Money Market Fund	Direct Plan	Daily Reinvestment of IDCW	INF789F01XU8
14	UTI Money Market Fund	Direct Plan	Growth	INF789F01XV6
15	UTI Money Market Fund	Direct Plan	Weekly Payout of IDCW	INF789F01XW4
16	UTI Money Market Fund	Direct Plan	Weekly Reinvestment of IDCW	INF789F01XX2
17	UTI Money Market Fund	Direct Plan	Monthly Payout of IDCW	INF789F01M46
18	UTI Money Market Fund	Direct Plan	Monthly Reinvestment of IDCW	INF789F01M53
19	UTI Money Market Fund	Direct Plan	Fortnightly Payout of IDCW	INF789F01M20
20	UTI Money Market Fund	Direct Plan	Fortnightly Reinvestment of IDCW	INF789F01M38
21	UTI Money Market Fund	Direct Plan	Quarterly Payout of IDCW	INF789F01M61
22	UTI Money Market Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01M79
23	UTI Money Market Fund	Direct Plan	Half-yearly Payout of IDCW	INF789F01M87
24	UTI Money Market Fund	Direct Plan	Half-yearly Reinvestment of IDCW	INF789F01M95
25	UTI Money Market Fund	Direct Plan	Annual Payout of IDCW	INF789F01N03
26	UTI Money Market Fund	Direct Plan	Annual Reinvestment of IDCW	INF789F01N11
27	UTI Money Market Fund	Direct Plan	Flexi Payout of IDCW	INF789F01N29
28	UTI Money Market Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789F01N37
29	UTI MNC Fund	Direct Plan	Payout of IDCW	INF789F01UB4
30	UTI MNC Fund	Direct Plan	Reinvestment of IDCW	INF789F01UC2
31	UTI MNC Fund	Direct Plan	Growth	INF789F01UD0
32	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Quarterly Payout of IDCW	INF789F01SO1
33	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01SP8
34	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Growth	INF789F01SQ6
35	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Annual Payout of IDCW	INF789F01AT80
36	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789F01AT98
37	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Half-yearly Payout of IDCW	INF789F01AT64
38	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789F01AT72
39	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Flexi Payout of IDCW	INF789F01AU04
40	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789F01AU12
41	UTI Healthcare Fund	Direct Plan	Payout of IDCW	INF789F01TN3
42	UTI Healthcare Fund	Direct Plan	Reinvestment of IDCW	INF789F01TN1
43	UTI Healthcare Fund	Direct Plan	Growth	INF789F01T09
44	UTI ELSS Tax Saver Fund (Formerly UTI Long Term Equity Fund (Tax Saver))	Direct Plan	Payout of IDCW	INF789F01T22
45	UTI ELSS Tax Saver Fund (Formerly UTI Long Term Equity Fund (Tax Saver))	Direct Plan	Growth	INF789F01TF7
46	UTI Nifty 50 Index Fund	Direct Plan	Payout of IDCW	INF789F01WY2
47	UTI Nifty 50 Index Fund	Direct Plan	Reinvestment of IDCW	INF789F01W29
48	UTI Nifty 50 Index Fund	Direct Plan	Growth	INF789F01XA0
49	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Daily Reinvestment of IDCW	INF789F01XP8
50	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Growth	INF789F01XQ6
51	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Monthly Payout of IDCW	INF789F01XR4
52	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Monthly Reinvestment of IDCW	INF789F01XS2
53	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Weekly Reinvestment of IDCW	INF789F01XT0
54	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Fortnightly Payout of IDCW	INF789F01K06
55	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Fortnightly Reinvestment of IDCW	INF789F01K14
56	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Quarterly Payout of IDCW	INF789F01K22
57	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01K30
58	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Half-yearly Payout of IDCW	INF789F01K48
59	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789F01K55
60	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Annual Payout of IDCW	INF789F01K63
61	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Annual Reinvestment of IDCW	INF789F01K71
62	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Flexi Payout of IDCW	INF789F01K89
63	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Flexi Reinvestment of IDCW	INF789F01K97
64	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Growth	INF789F01XY0
65	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Quarterly Payout of IDCW	INF789F01R66
66	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01R74
67	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Monthly Payout of IDCW	INF789F01XZ7
68	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789F01VA8
69	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Half-yearly Payout of IDCW	INF789F01R17
70	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789F01R25
71	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Annual Payout of IDCW	INF789F01R33
72	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789F01R41
73	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Flexi Payout of IDCW	INF789F01B170
74	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789F01T62
75	UTI Overnight Fund	Direct Plan	Periodic Payout of IDCW	INF789F01T05
76	UTI Overnight Fund	Direct Plan	Periodic Reinvestment of IDCW	INF789F01B597
77	UTI Overnight Fund	Direct Plan	Growth	INF789F01S71
78	UTI Overnight Fund	Direct Plan	Daily Reinvestment of IDCW	INF789F01B589
79	UTI Mid Cap Fund	Direct Plan	Payout of IDCW	INF789F01YT8
80	UTI Mid Cap Fund	Direct Plan	Reinvestment of IDCW	INF789F01T25
81	UTI Mid Cap Fund	Direct Plan	Growth	INF789F01UA6
82	UTI Infrastructure Fund	Direct Plan	Payout of IDCW	INF789F01TS0
83	UTI Infrastructure Fund	Direct Plan	Reinvestment of IDCW	INF789F01TT8
84	UTI Infrastructure Fund	Direct Plan	Growth	INF789F01TU6
85	UTI Transportation & Logistics Fund	Direct Plan	Payout of IDCW	INF789F01SF9
86	UTI Transportation & Logistics Fund	Direct Plan	Reinvestment of IDCW	INF789F01SG7
87	UTI Transportation & Logistics Fund	Direct Plan	Growth	INF789F01SH5
88	UTI Banking & Financial Services Fund	Direct Plan	Payout of IDCW	INF789F01SL7
89	UTI Banking & Financial Services Fund	Direct Plan	Reinvestment of IDCW	INF789F01SM5
90	UTI Banking & Financial Services Fund	Direct Plan	Growth	INF789F01SN3
91	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Annual Payout of IDCW	INF789F01XF9
92	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789F01XG7
93	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Monthly Payout of IDCW	INF789F01XJ1
94	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789F01KK9
95	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Daily Reinvestment of IDCW	INF789F01XE2
96	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Growth	INF789F01XJ3
97	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Quarterly Payout of IDCW	INF789F01XL7
98	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01XK5
99	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Weekly Payout of IDCW	INF789F01KN3
100	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Weekly Reinvestment of IDCW	INF789F01XO1
101	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Fortnightly Payout of IDCW	INF789F01A02
102	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Fortnightly Reinvestment of IDCW	INF789F01A10
103	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Flexi Payout of IDCW	INF789F01O44
104	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789F01O51

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

https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800

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Ser. No.	SCHEMEDESC	PLANDESC	OPTIONDESC	ISIN
105	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Half-Yearly Payout of IDCW	INF789FA1028
106	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Half-Yearly Reinvestment of IDCW	INF789FA1036
107	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Growth Plan	Growth	INF789F0171
108	UTI Gilt Fund	Direct Plan	Payout of IDCW	INF789F0179
109	UTI Gilt Fund	Direct Plan	Reinvestment of IDCW	INF789F01TK7
110	UTI Gilt Fund	Direct Plan	Growth	INF789F017L5
111	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Daily Reinvestment of IDCW	INF789F01TG5
112	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Weekly Reinvestment of IDCW	INF789F01TH3
113	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Flexi Payout of IDCW	INF789F01KQ0
114	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789F01KR8
115	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Monthly Payout of IDCW	INF789FA1P84
116	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789FA1P92
117	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Fortnightly Payout of IDCW	INF789FA1P68
118	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Fortnightly Reinvestment of IDCW	INF789FA1P76
119	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Quarterly Payout of IDCW	INF789FA1Q00
120	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789FA1Q18
121	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Annual Payout of IDCW	INF789FA1Q42
122	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789FA1Q59
123	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Half-Yearly Payout of IDCW	INF789FA1Q26
124	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Half-Yearly Reinvestment of IDCW	INF789FA1Q34
125	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Direct Plan	Flexi Payout of IDCW	INF789F01UH1
126	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789F01U9
127	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Direct Plan	Growth	INF789F01U7
128	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Direct Plan	Monthly Payout of IDCW	INF789F01UK5
129	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789F01UL3
130	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Direct Plan	Monthly Payout of IDCW	INF789F01UM1
131	UTI Dividend Yield Fund	Direct Plan	Payout of IDCW	INF789F01US8
132	UTI Dividend Yield Fund	Direct Plan	Reinvestment of IDCW	INF789F01VS6
133	UTI Dividend Yield Fund	Direct Plan	Growth	INF789F01W4
134	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Direct Plan	Payout of IDCW	INF789F01UZ3
135	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Direct Plan	Reinvestment of IDCW	INF789F01VA4
136	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Direct Plan	Growth	INF789F01VB2
137	UTI Arbitrage Fund	Direct Plan	Payout of IDCW	INF789F01RE1
138	UTI Arbitrage Fund	Direct Plan	Reinvestment of IDCW	INF789F01RF8
139	UTI Arbitrage Fund	Direct Plan	Growth	INF789F01RG6
140	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quarte	Direct Plan	Payout of IDCW	INF789F01WG9
141	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Direct Plan	Reinvestment of IDCW	INF789F01WH7
142	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Direct Plan	Growth	INF789F01W15
143	UTI India Consumer Fund	Direct Plan	Payout of IDCW	INF789F01VG1
144	UTI India Consumer Fund	Direct Plan	Reinvestment of IDCW	INF789F01VH9
145	UTI India Consumer Fund	Direct Plan	Growth	INF789F01VF3
146	UTI Annual Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Annual In	Direct Plan	Payout of IDCW	INF789F01VU2
147	UTI Annual Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Annual In	Direct Plan	Reinvestment of IDCW	INF789F01VW0
148	UTI Annual Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Annual In	Direct Plan	Growth	INF789F01VW8
149	UTI Annual Interval Fund - II (Formerly UTI Fixed Income Interval Fund - Annual I	Direct Plan	Payout of IDCW	INF789F01WA2
150	UTI Annual Interval Fund - II (Formerly UTI Fixed Income Interval Fund - Annual I	Direct Plan	Reinvestment of IDCW	INF789F01WB0
151	UTI Annual Interval Fund - II (Formerly UTI Fixed Income Interval Fund - Annual I	Direct Plan	Growth	INF789F01WC8
152	UTI Quarterly Interval Fund - II (Formerly UTI Fixed Income Interval Fund - Serie	Direct Plan	Payout of IDCW	INF789F01WP0
153	UTI Quarterly Interval Fund - II (Formerly UTI Fixed Income Interval Fund - Serie	Direct Plan	Reinvestment of IDCW	INF789F01WQ8
154	UTI Quarterly Interval Fund - II (Formerly UTI Fixed Income Interval Fund - Serie	Direct Plan	Growth	INF789F01WR6
155	UTI Quarterly Interval Fund - III (Formerly UTI Fixed Income Interval Fund - Serie	Direct Plan	Payout of IDCW	INF789F01WT2
156	UTI Quarterly Interval Fund - III (Formerly UTI Fixed Income Interval Fund - Seri	Direct Plan	Reinvestment of IDCW	INF789F01WS4
157	UTI Quarterly Interval Fund - III (Formerly UTI Fixed Income Interval Fund - Seri	Direct Plan	Growth	INF789F01WU0
158	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Direct Plan	Payout of IDCW	INF789F01VC0
159	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Direct Plan	Reinvestment of IDCW	INF789F01VD8
160	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Direct Plan	Growth	INF789F01V6
161	UTI Dynamic Bond Fund	Direct Plan	Quarterly Payout of IDCW	INF789F01XB8
162	UTI Dynamic Bond Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01XC6
163	UTI Dynamic Bond Fund	Direct Plan	Growth	INF789F01XD4
164	UTI Dynamic Bond Fund	Direct Plan	Annual Payout of IDCW	INF789FA1565
165	UTI Dynamic Bond Fund	Direct Plan	Annual Reinvestment of IDCW	INF789FA1573
166	UTI Dynamic Bond Fund	Direct Plan	Half-Yearly Payout of IDCW	INF789FA1540
167	UTI Dynamic Bond Fund	Direct Plan	Half-Yearly Reinvestment of IDCW	INF789FA1557
168	UTI Dynamic Bond Fund	Direct Plan	Flexi Payout of IDCW	INF789FA1581
169	UTI Dynamic Bond Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1599
170	UTI Credit Risk Fund	Direct Plan	Quarterly Payout of IDCW	INF789F01YC4
171	UTI Credit Risk Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01YD2
172	UTI Credit Risk Fund	Direct Plan	Growth	INF789F01YB6
173	UTI Credit Risk Fund	Direct Plan	Annual Payout of IDCW	INF789F01U28
174	UTI Credit Risk Fund	Direct Plan	Annual Reinvestment of IDCW	INF789FB1U36
175	UTI Credit Risk Fund	Direct Plan	Half-Yearly Payout of IDCW	INF789F01W02
176	UTI Credit Risk Fund	Direct Plan	Half-Yearly Reinvestment of IDCW	INF789FA1W10
177	UTI Credit Risk Fund	Direct Plan	Flexi Payout of IDCW	INF789F01U44
178	UTI Credit Risk Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789F01U51
179	UTI Credit Risk Fund	Direct Plan	Monthly Payout of IDCW	INF789F01U02
180	UTI Credit Risk Fund	Direct Plan	Monthly Reinvestment of IDCW	INF789F01U10
181	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Quarterly Payout of IDCW	INF789F01AM15
182	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01AM13
183	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Growth	INF789F01AMK1
184	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Annual Payout of IDCW	INF789F01AML9
185	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Annual Reinvestment of IDCW	INF789F01AMM7
186	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Half-Yearly Payout of IDCW	INF789F01AMN5
187	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Half-Yearly Reinvestment of IDCW	INF789F01AM03
188	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Flexi Payout of IDCW	INF789F01AMP0
189	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Flexi Reinvestment of IDCW	INF789F01AMQ8
190	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Monthly Payout of IDCW	INF789F01AMR6
191	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Monthly Reinvestment of IDCW	INF789F01AMS4
192	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Quarterly Payout of IDCW	INF789F01G24
193	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01T72
194	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Monthly Payout of IDCW	INF789FC1H5
195	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789FC1H03
196	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Annual Payout of IDCW	INF789FA1V03
197	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789FA1V11
198	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Half-Yearly Payout of IDCW	INF789FA1U87
199	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Half-Yearly Reinvestment of IDCW	INF789FA1U95
200	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Flexi Payout of IDCW	INF789FA1V29
201	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1V37
202	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Growth	INF789F01S26
203	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Annual Payout of IDCW	INF789FB1KL1
204	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789FB1KM9
205	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Growth	INF789FB1KE6
206	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Flexi Payout of IDCW	INF789FB1K05
207	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789FB1KN7
208	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Half-Yearly Payout of IDCW	INF789FB1KU5

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

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Ser. No.	SCHEMEDESC	PLANDESC	OPTIONDESC	ISIN
209	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FB1KK3
210	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Monthly Payout of IDCW	INF789FB1KF3
211	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789FB1KG1
212	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Quarterly Payout of IDCW	INF789FB1KH9
213	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789FB1KJ7
214	UTI Nifty Next 50 Index Fund	Direct Plan	Growth	INF789FC12T1
215	UTI Corporate Bond Fund	Direct Plan	Annual Payout of IDCW	INF789F1A587
216	UTI Corporate Bond Fund	Direct Plan	Annual Reinvestment of IDCW	INF789F1A595
217	UTI Corporate Bond Fund	Direct Plan	Flexi Payout of IDCW	INF789F1A603
218	UTI Corporate Bond Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789F1A611
219	UTI Corporate Bond Fund	Direct Plan	Growth	INF789F1A538
220	UTI Corporate Bond Fund	Direct Plan	Half-yearly Payout of IDCW	INF789F1A561
221	UTI Corporate Bond Fund	Direct Plan	Half-yearly Reinvestment of IDCW	INF789F1A579
222	UTI Corporate Bond Fund	Direct Plan	Quarterly Payout of IDCW	INF789F1A546
223	UTI Corporate Bond Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1A553
224	UTI Equity Savings Fund	Direct Plan	Payout of IDCW	INF789F1A769
225	UTI Equity Savings Fund	Direct Plan	Reinvestment of IDCW	INF789F1A751
226	UTI Equity Savings Fund	Direct Plan	Growth	INF789F1A777
227	UTI Equity Savings Fund	Direct Plan	Monthly Payout of IDCW	INF789F1A819
228	UTI Equity Savings Fund	Direct Plan	Monthly Reinvestment of IDCW	INF789F1A801
229	UTI Equity Savings Fund	Direct Plan	Quarterly Payout of IDCW	INF789F1A850
230	UTI Equity Savings Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1A843
231	UTI Floater Fund	Direct Plan	Annual Payout of IDCW	INF789F1ADA1
232	UTI Floater Fund	Direct Plan	Annual Reinvestment of IDCW	INF789F1AD09
233	UTI Floater Fund	Direct Plan	Flexi Payout of IDCW	INF789F1ADE3
234	UTI Floater Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789F1AD00
235	UTI Floater Fund	Direct Plan	Growth	INF789F1ACX5
236	UTI Floater Fund	Direct Plan	Half-yearly Payout of IDCW	INF789F1ADC7
237	UTI Floater Fund	Direct Plan	Half-yearly Reinvestment of IDCW	INF789F1ADD5
238	UTI Floater Fund	Direct Plan	Quarterly Payout of IDCW	INF789F1ACY3
239	UTI Floater Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1ACZ0
240	UTI Small Cap Fund	Direct Plan	Payout of IDCW	INF789F1AU99
241	UTI Small Cap Fund	Direct Plan	Growth	INF789F1AUQ1
242	UTI Nifty200 Momentum 30 Index Fund	Direct Plan	Growth	INF789F1AU75
243	UTI Focused Fund (Formerly UTI Focused Equity Fund)	Direct Plan	Growth	INF789F1AV83
244	UTI S&P BSE Sensex Index Fund	Direct Plan	Growth	INF789F1AV77
245	UTI S&P BSE Low Volatility Index Fund	Direct Plan	Growth	INF789F1AVF2
246	UTI Nifty Midcap 150 Quality 50 Index Fund	Direct Plan	Growth	INF789F1AVH8
247	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Annual Payout of IDCW	INF789F1AVW7
248	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Annual Reinvestment of IDCW	INF789F1AVX5
249	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Flexi Payout of IDCW	INF789F1AVY3
250	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Flexi Reinvestment of IDCW	INF789F1AVZ0
251	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Growth	INF789F1AVR7
252	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Half Yearly Payout of IDCW	INF789F1AVU1
253	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Half Yearly Reinvestment of IDCW	INF789F1AVV9
254	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Quarterly Payout of IDCW	INF789F1AVS5
255	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1AVT3
256	UTI Gold ETF Fund of Fund	Direct Plan	Growth	INF789F1AVB9
257	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Annual Payout of IDCW	INF789F1AVW4
258	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Flexi Payout of IDCW	INF789F1AVW8
259	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Growth	INF789F1AVK0
260	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Maturity Payout of IDCW	INF789F1AWJ2
261	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Quarterly Payout of IDCW	INF789F1AWH6
262	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Annual Payout of IDCW	INF789F1AW53
263	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Flexi Payout of IDCW	INF789F1AVW7
264	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Growth	INF789F1AVU9
265	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Maturity Payout of IDCW	INF789F1AWT1
266	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Quarterly Payout of IDCW	INF789F1AWR5
267	UTI CRISIL SDL Maturity April 2033 Index Fund	Direct Plan	Growth	INF789F1AWX3
268	UTI CRISIL SDL Maturity June 2027 Index Fund	Direct Plan	Growth	INF789F1AWZ8
269	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Annual Payout of IDCW	INF789F1AXF8
270	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Flexi Payout of IDCW	INF789F1AXI2
271	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Growth	INF789F1AXH4
272	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Maturity Payout of IDCW	INF789F1AXG6
273	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Quarterly Payout of IDCW	INF789F1AXE1
274	UTI Nifty SDL Plus AAA PSU Bond Apr 2026 75.25 Index Fund	Direct Plan	Growth	INF789F1AXL6
275	UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	Direct Plan	Payout of IDCW	INF789F1AOX0
276	UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	Direct Plan	Growth	INF789F1AXP7
277	UTI Nifty SDL Plus AAA PSU Bond Apr 2028 75.25 Index Fund	Direct Plan	Growth	INF789F1AXR3
278	UTI Long Duration Fund	Direct Plan	Annual Payout of IDCW	INF789F1AVG4
279	UTI Long Duration Fund	Direct Plan	Annual Reinvestment of IDCW	INF789F1AVH2
280	UTI Long Duration Fund	Direct Plan	Flexi Payout of IDCW	INF789F1AVI0
281	UTI Long Duration Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789F1AJJ8
282	UTI Long Duration Fund	Direct Plan	Growth	INF789F1AB5
283	UTI Long Duration Fund	Direct Plan	Half yearly Payout of IDCW	INF789F1AE9
284	UTI Long Duration Fund	Direct Plan	Half yearly Reinvestment of IDCW	INF789F1AF6
285	UTI Long Duration Fund	Direct Plan	Quarterly Payout of IDCW	INF789F1AVC3
286	UTI Long Duration Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1AD1
287	UTI Silver ETF Fund of Fund	Direct Plan	Growth	INF789F1AL4
288	UTI Nifty 500 Value 50 Index Fund	Direct Plan	Growth	INF789F1AVN0
289	UTI NIFTY50 Equal Weight Index Fund	Direct Plan	Growth	INF789F1AVP5
290	UTI S&P BSE Housing Index Fund	Direct Plan	Growth	INF789F1AVR1
291	UTI Focused Fund (Formerly UTI Focused Equity Fund)	Direct	Payout of IDCW	INF789F1AVB1
292	UTI Balanced Advantage Fund	Direct Plan	payout of IDCW	INF789F1AWW1
293	UTI Balanced Advantage Fund	Direct Plan	Growth	INF789F1AVV3
294	UTI Innovation Fund	Direct Plan	Payout of IDCW Option	INF789F1AZB2
295	UTI Innovation Fund	Direct Plan	Growth	INF789F1AZA4

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Ser. No.	SCHEMEDESC	PLANDESC	OPTIONDESC	ISIN
1	UTI Banking & Financial Services Fund	Institutional Plan	Growth	INF789F01PF5
2	UTI Nifty Bank ETF	Growth	Growth	INF789F1AUJV1
3	UTI Silver Exchange Traded Fund	Growth	Growth	INF789F1AKK6
4	UTI Gold Exchange Traded Fund	Growth Plan	Growth	INF789F1AUJX7
5	UTI Nifty 50 ETF	Growth Plan	Growth	INF789F1BX41
6	UTI S&P BSE Sensex ETF	Growth Plan	Growth	INF789F1BX58
7	UTI Nifty Next 50 Exchange Traded Fund	Growth Plan	Growth	INF789F1AUW9
8	UTI S&P BSE Sensex Next 50 Exchange Traded Fund	Growth Plan	Growth	INF789F1AUJ3
9	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Institutional Plan	Growth	INF789F01GH0
10	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual I	Institutional Plan	Growth	INF789F01FB8
11	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Institutional Plan	Growth	INF789F01FV3
12	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Institutional Plan	Growth	INF789F01GZ2
13	UTI Quarterly Interval Fund - III Formerly UTI Fixed Income Interval Fund - Seri	Institutional Plan	Growth	INF789F01HF2
14	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Institutional Plan	Growth	INF789F01QF3

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ATTENTION

UTI SCUP Outstanding Unit holding Accounts

Due to closure of the UTI Senior Citizens Unit Plan (UTI-SCUP) as of 18/02/2008 SCUP unitholders who have still not submitted their Membership Certificate for redeeming/switching the outstanding units, may submit the same alongwith the duly filled in Forms to our Registrar & Transfer Agent for UTI-SCUP UTI Infrastructure Technology And Services Limited, Plot No.3, Sector 11, CBD Belapur, Navi Mumbai 400614 or to our nearest UTI Financial Centre.

Members are requested to get their signature attested by their Banker where they are having their Bank account (under their official seal mentioning Name, Designation and Employee no. of the Attesting Authority), as over a period of time the Member's signature might have undergone changes.

For any assistance in this regard you may also directly contact Ms. Chaitali Patil at UTI Corporate Office over phone at 022-267931188 or mail him at chaitali.patil@utiitsl.com

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

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, its means its range of performance is wide, implying greater volatility.

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

Beta : Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM : AUM or Assets Under Management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings : The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme : The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

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

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



Haq, ek behtar zindagi ka.

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

UTI TRUSTEE CO. (P) LTD.

Directors

1. Mr. Suhal Nathani
2. Mr. Shiva Kumar
3. Ms. Muketa Pramit Jhaveri
4. Mr. Venkatraman Srinivasan

UTI ASSET MANAGEMENT CO. LTD.

Directors

1. Mr. Dinesh Kumar Mehrotra
2. Mr. Flemming Madsen
3. Mr. Deepak Kumar Chatterjee
4. Mr. N Seshadri
5. Mr. Srivatsa Desikamani
6. Mr. Imtiazur Rahman
7. Mr. Rajeev Kakar
8. Mrs. Jayashree Vaidyanathan
9. Mrs. Dipali H Sheth
10. Mr. Kiran Kumar Tarania

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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 is the total value of the investment at the time of maturity, 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.

NAV: The NAV is the total asset value per unit of the scheme. It is calculated by dividing the total assets of the scheme by the total number of units outstanding.

Benchmark: The benchmark is the portfolio used for the scheme. It is the portfolio that the scheme aims to track. The performance is used as a reference point for the 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: An 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: An 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 proceeds at net 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: BSE BOM, vide circular dated June 30, 2009 has abolished entry load and mandated that the up-front 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 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 of 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 or any investment firm.

Holdings: The holdings of the portfolio is the 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.

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 the 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 Capitalization: As per the circular dated 2.7.1 to 2.7.3 of para 2.7 under Chapter 2 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/MD-Po-1/P/CIR/2023 dated May 19, 2023

a) Large Cap-1: 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 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

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

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Tel: +91 40 6716 1801, Email: uti@kfinotech.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".

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

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

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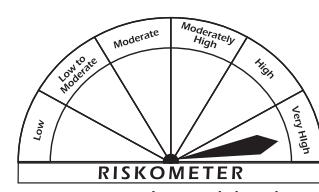
UTI Transportation and Logistics Fund

(An open ended equity scheme investing in transportation and logistics sector)

This Product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector
- * Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Risk-o-meter for the fund is based on the portfolio ending January 31 2024. 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.