UTI Mutual Fund

Haq, ek behtar zindagi ka.

Shaping Financial Futures

Abridged Annual Report

2025-2026

UTI Long Duration Fund

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

UTI Mutual Fund

Haq, ek behtar zindagi ka.

Experience and aspirations combined
UTI Large & Mid Cap Fund

Invests in sound business with reasonable valuations | Benefit from the potential of stability and growth of large caps and mid caps respectively | Suitable for building one's 'CORE' equity portfolio

Contact your mutual fund distributor or give a missed call on 8655019940.
SMS "Largemid" to 5676756 | www.utimf.com

UTI Large & Mid Cap Fund (Erstwhile UTI Core Equity Fund)

(Large & Mid Cap Fund -An open ended equity scheme investing in both large cap and mid cap stocks)

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment predominantly in equity instruments of both large cap and mid cap companies

*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 June 30, 2026.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://www.utimf.com/downloads/addenda-financial-year

The risk of the scheme is very high

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

UTI MUTUAL FUND

UTI Tower, GN Block , Bandra Kurla Complex , Bandra - East, Mumbai-400 051
Tel. No.: 022 - 6678 6666 | **Toll Free No.:** 1800 266 1230 | **Email**: service@uti.co.in | **Website:** www.utimf.com

Trustee	Asset Management Company
UTI Trustee Company Private Limited **Registered Address:** UTI Tower, GN Block, Bandra - Kurla Complex, Bandra (East), Mumbai - 400 051.	**UTI Asset Management Company Private Limited** **Registered Address:** UTI Tower, GN Block, Bandra - Kurla Complex, Bandra (East), Mumbai - 400 051.
Custodian	**Statutory Auditors**
Axis Bank Limited – Custody Services The Ruby, 2nd Floor, Senapati Bapat Marg, Dadar West, Mumbai – 400028.	**S R Batliboi & Co. LLP,** Chartered Accountants, 12th Floor, The Ruby, 29, Senapati Bapat Marg, Dadar (West), Mumbai - 400 028, Maharashtra
Register & Transfer Agent : M/s. KFIN Technologies Ltd. Karvy Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500 032, Telangana	

Twenty Third Annual Report of the Trustees of UTI Mutual Fund for the Year Ended 31st March, 2026

The Trustees of UTI Mutual Fund are pleased to present the Twenty Third Annual Report and audited financial statements of the schemes of UTI Mutual Fund for the year ended 31st March, 2026.

Assets under Management

The Average Assets Under Management (AAUM) of UTI Mutual Fund (UTI-MF) for the quarter ended 31st March, 2026 were Rs. 3,88,470 crore as against Rs.3,39,750 crore during the corresponding quarter in the previous year, showing an increase of 14.34%.

I. (a) Schemes and Performance

As of 31st March, 2026, 84 Schemes were being offered by the UTI Mutual Fund, broadly categorised as 19 Equity Funds, 14 Income Funds, 2 Liquid & Overnight Funds, 1 Arbitrage Fund, 5 FTIFs (FMPs)/FIIFs (Interval Funds), 9 Hybrid/Solution-Oriented funds, 20 Index Funds, 11 ETFs, and, 3 Domestic Fixed Income Oriented Fund of Funds.

During FY 2025-26, 3 new schemes were launched which included 1 Equity Index Funds, 1 Diversified Equity Fund and a Domestic Fund of Fund. Collectively, these schemes mobilised over ₹ 1,078 crore at the time of launch.

During 2025-26, Total Income Distribution Cum Capital Withdrawal (IDCW) paid out by all schemes stood at Rs. 287.88 crores.

Past performance is not indicative of future results.

The objective of fund management at UTI Mutual Fund is to outperform the benchmark indices over the medium to long term, with a lower level of volatility compared to the respective benchmarks. This is based on rigorous in-house research and a process-based approach to investment management. The emphasis is on being true to mandate and investing in a disciplined manner appropriate to each of our diverse strategies across asset classes. We endeavour to create alpha over the benchmark indices over longer time periods, and this should enable us to achieve superior performance with the peer group.

Performance of the Scheme for the year ended March 31, 2026 under UTI Long Duration Fund - Regular Plan

Returns	Fund Performance V/s Benchmark			Growth of ₹10,000		
	NAV (%)	Benchmark (%)	Additional Benchmark (%)	NAV (₹)	Benchmark (₹)	Additional Benchmark (₹)
1 Year	-3.68	-2.42	2.11	9,632	9,758	10,211
3 Years	4.53	5.35	6.79	11,423	11,694	12,181
5 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Since Inception	4.67	5.45	6.89	11,489	11,751	12,246
Benchmark	Nifty Long Duration Debt Index A-III					
Additional Benchmark	CRISIL 10 Year Gilt Index					
Inception Date	17-Mar-2023					

Performance of the Scheme for the year ended March 31, 2026 under UTI Long Duration Fund - Direct Plan

Returns	Fund Performance V/s Benchmark			Growth of ₹10,000		
	NAV (%)	Benchmark (%)	Additional Benchmark (%)	NAV(₹)	Benchmark (₹)	Additional Benchmark (₹)
1 Year	-2.80	-2.42	2.11	9,720	9,758	10,211
3 Years	5.50	5.35	6.79	11,744	11,694	12,181
5 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Since Inception	5.65	5.45	6.89	11,819	11,751	12,246
Benchmark	Nifty Long Duration Debt Index A-III					
Additional Benchmark	CRISIL 10 Year Gilt Index					
Inception Date	17-Mar-2023					

Past performance may or may not be sustained in the future. Different plans have a different expense structure. The performance details provided herein are of regular plan / direct plan (growth option). Date of allotment in the scheme/plan has been considered for inception date. Returns less than 1 year are Simple Annualized Growth Rate. Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). The Scheme is currently managed by the Fund Manager Mr. Pankaj Pathak since Nov 2025. 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.

Statement showing Dividend / Bonus Paid during the period 1st April 2025 to 31st March 2026

Option	Record Date	Face Value of Units	Dividend Per Unit (Rs.)	Rate of Dividend
-	-	-	-	-

b) Assessing India's Financial Markets in FY 2025-26 and the Road Ahead

i) Fixed Income Market

Overview

FY26 global economic environment was marked by rising trade frictions, policy uncertainty and persistent geopolitical risks due to the change in US trade policy and escalation in US/Iran relations. Bond markets had to navigate a combination of shifting growth expectations, sticky pockets of inflation and concerns around higher fiscal spending in several jurisdictions. This contributed to elevated term premia and intermittent risk-off phases, especially in the latter part of the year. The US 10 year sovereign benchmark yield ended the year at 4.32% from its low of 3.95%.

On the domestic front, the Indian economy remained resilient in 2025-26 Real GDP is estimated to grow by 7.6% for FY26. Private consumption and fixed investment contributed significantly to overall growth although net external demand remained soft.

Full-year average CPI inflation came in at approximately 2.1%, the lowest in the history of the current CPI series driven by sustained food price disinflation through the first three quarters. The CPI series was revised with the revised CPI basket reduced the weight of food from 45.9% to 36.8%, thus limiting headline sensitivity to food price volatility going forward.

Against this backdrop, the Reserve Bank of India eased monetary conditions significantly during FY26. The RBI delivered a cumulative 125 bps of repo rate cuts since February 2025, complemented by more than Rs. 7 lakh crore in OMO purchases, Rs. 2.5 lakh crore in CRR cuts, and approximately USD 25 billion in FX swaps, the largest single-year liquidity infusion on record.

The domestic bond market, however, remained volatile through FY26. While the combination of easing inflation, monetary support and improved liquidity was initially constructive for sovereign bonds, the latter part of the year saw pressure from adverse trade deal from the US, currency weakness due FPI outflows and oil-related concerns in Q4FY26. As a result, Indian government bond yields hardened in FY26 with the 10 year benchmark closing at 7.04% compared to its close of 6.58% as on 31st March 2025.

Outlook

The RBI projects GDP growth at 6.9% for FY27, down from earlier estimates, reflecting caution amid global uncertainties & average inflation at 4.6% for FY27, with upside risks from energy prices and supply disruptions.

IMD's long-range forecast projects the 2026 southwest monsoon at 92% of the Long Period Average, with El Niño conditions expected to strengthen through August–September

Monetary policy in FY27 is therefore likely to be characterised by a prolonged pause with a supportive liquidity bias. With the policy rate already reduced materially and inflation expected to normalise higher from FY26 levels, the RBI may increasingly focus on balancing domestic growth support, especially in the context of oil prices, exchange-rate pressures and global financial market volatility. The short-to-medium segment (1-3 year) of the curve therefore appears better placed on a risk-reward basis, while duration exposure may be added more selectively during episodes of market overshoot.

Assessing India's financial markets in FY26 and the road ahead

ii) Equity Market

Overview

The equity markets remained volatile during FY26 with almost all the gains in Q1 and Q3 erased in Q4 amidst the oil supply shock due to the escalation of the Gulf conflict, broadly ending the year on a negative tone. The year was characterised by persistent FPI selling, a sharp earnings growth slowdown, and a confluence of global headwinds including escalating geopolitical tensions in West Asia and renewed tariff uncertainty from the United States. For the full year, Nifty 50 TRI fell 4.0%, Nifty Midcap 150 TRI gained 2.3% and Nifty Smallcap 250 TRI registered 4.9% fall.

(Source: Bloomberg)

FY26 was marked by elevated geopolitical uncertainty and a sharp deterioration in the global operating environment. The year commenced with a significant escalation in global trade tensions following a sharp increase in US tariffs, which weighed on international trade sentiment. Geopolitical risks intensified further with the emergence of military conflicts in the Indian subcontinent and culminated in a major escalation of the West Asia (Gulf) conflict toward the end of the fiscal year.

The escalation in the Gulf region led to disruptions in key global energy supply routes, pushing crude oil prices above the USD 100 per barrel threshold. This development materially heightened macroeconomic risks for India, given the country's high dependence on imported crude oil. Elevated geopolitical uncertainty, higher energy prices, and risk-off capital flows exerted sustained pressure on the Indian rupee, which depreciated sharply by 10.6% against the US Dollar (USD) during FY26.

(Source: Bloomberg)

Union Budget, RBI's dovish policy and the US trade deal provided tailwinds for domestic growth outlook, especially for manufacturing and investments. The new GDP series based on base year 2022-23 indicated that the GDP grew at 6.7% in Q1FY26, 8.4% in Q2FY26 and 7.8% in Q3FY26. The National Statistical Office (NSO) has projected real GDP growth of 7.6% for FY26 vs 7.1% in FY25.

(Source: RBI)

Inflation remained surprisingly subdued in FY26 averaging ~ 2% till Feb '26 (lower end of the tolerance band). However, CPI inflation has crept up to 3.2% by Feb'26 and with the inflationary risks arising due to the Gulf conflict is expected to rise further during FY27. RBI's forecasted average CPI inflation is at 4.6% and real GDP growth is at 6.9% for FY27 taking into account the impact from the Gulf war so far.

(Source: RBI)

On the external front, India's Current Account Deficit (CAD) remained stable at around 0.4% of GDP in CY25 compared to 0.8% in CY24. However, CAD to GDP had risen to 1.3% by Q4CY25 and the escalation of the Gulf crisis poses further risks to the external sector. During April-December 2025, CAD was at 1.0% of GDP compared with 1.3% during the same period a year ago. Within this, merchandise trade deficit for CY25 was somewhat elevated around 7.8% of GDP (CY24: 7.3% of GDP). This was offset by strong services surplus and remittances. To that extent, India's external vulnerability remains low especially given a benign CAD, and adequate Forex reserves of around USD 697 billion (as of April 9, 2026).

(Source: CEIC, RBI)

Foreign Portfolio Investors were net sellers in the year with second half seeing large outflows due to the Gulf conflict. For FY26, India saw USD 21.0 billion of equity outflows which was offset to a small extent by USD 2.1 billion of debt inflows. India exported a record USD 791 billion worth of goods and services in FY26 (till February 2026). Tax to GDP stood at 11.5% in FY25 although the tax buoyancy likely to moderate in FY26 given the income tax stimulus & GST rate rationalisation. Net direct tax collections for FY26 hit INR 22.8 trillion, a growth of around 7.2% over the corresponding period last year (as of March 17, 2026). GST collections remained robust and averaged around INR 1.9 trillion per month in FY26.

(Source: CEIC, RBI, Department of Commerce, Income Tax Department)

Other key highlights of the FY 2025-26

Many sectoral indices outperformed the Nifty 50 TRI (down 4.0%) in FY26. The top three outperforming indices were Nifty PSU Banks TRI (up ~27%), Nifty Metal TRI (up ~24%) and Nifty Auto TRI (up ~13%). The bottom three underperformers were Nifty Realty TRI (down ~23%), Nifty IT TRI (down ~19%), and Nifty Media TRI (down ~14%).

(Source: NSE)

During FY26, FIIs were net sellers worth INR 1.9 trillion while DIIs were record buyers worth INR 8.5 trillion. Mutual Fund SIPs continued to remain resilient despite the market volatility with cumulative SIP flows of INR 3.5 trillion in FY26 vis-à-vis INR 2.9 trillion in FY25 signifying rise of significant participation from retail investors. Further, domestic equity Asset Under Management (AUM) has increased by 8% to INR 32.0 trillion in March 2026 from INR 29.5 trillion in March 2025. The above numbers exclude equity AUMs under ETFs and Hybrid Funds.

(Source: Bloomberg, CEIC, Association of Mutual funds of India)

Outlook

As per International Monetary Fund, the global economy is estimated to grow at 3.3% in CY2026; however, the outlook on the global front remains volatile amid significant geopolitical developments which included significant rise in US tariffs and military conflicts in the Gulf region.

(Source: IMF)

With regards to India, the energy crisis emanating from the Gulf war presents significant challenges to the global economy and India in particular given its high reliance on oil imports. Equity valuations reflect this concern with Indian stock indices down ~11% from the start of the conflict to the lows hit in March 2026. On the positive side, valuations have become relatively attractive post the sharp correction in stocks especially in large cap space, however, valuation in case of Mid and Small cap space remain elevated despite of some cool off in the recent period. Even on the market cap to GDP parameter, Indian stocks have scaled down significantly from the high of 151% seen in FY25 to reach 116% by the end of FY26. It is likely that the Gulf war crisis will have a temporary effect on India's growth trajectory for FY27 while the long-term growth outlook remains intact. Domestic investors continue to be structural buyers of Indian equities. Foreign investors will take a positive view on India once the Gulf war begins to show signs of winding down and given that India equity valuations are now at reasonable levels as compared to global markets.

(Source: BSE, CEIC

Key Marketing Initiatives 2025-26

Investor Education Campaigns

- **Women Campaign** – UTI Amc launched 'Women Campaign' to encourage & empower women to take charge of their own investments & financial decisions by gaining the right knowledge. A total of 3 films were produced showcasing women across different professions. The film's core thought is to remind women that they are experts in their profession and investing is no different. The film was aired on TV for a duration of 1 month across 15 channels with a reach of 6 million. A total of 29 insertions were executed in 8 regional languages with a reach of 13.36 million. The campaign was extended across 6 Metro cities on Outdoor medium covering around 72 sites with a reach of 11.84 million. On-ground activation also took place in 6 Metro cities covering 2 Corporate Parks per city for 2 days. The campaign was continued to be promoted on social media channels. On-ground activation was also conducted across 6 metro cities in corporate parks for 2 days witnessing a good response and footfall.
- **SIPizen Campaign** – An Investor Education campaign aimed at building a strong, long-term property for SIP that can be used for onboarding new SIP investors into MFs. The thought behind the campaign was to have engaging content for both prospective and existing investors, highlighting various habits of an SIP investors and allaying their fears on volatility. A total of 5 Films i.e. Manifesto film + 4 Short films were produced. The campaign was launched in 2 Phases.
    i. Phase 1: Manifesto Film was launched in the Phase 1 of the campaign establishing the concept of a SIPizen and encouraging the audience to become one. The film was aired on TV for a duration of 1 month across 9 channels with a reach of 45.4 million. A total of 39 insertions were executed in 8 regional languages with a reach of 110.6 million. The campaign was extended across 9 Metro cities on Outdoor medium covering around 46 sites with a reach of 10.97 million.
    ii. Phase 2: To sustain the SIPizen Campaign we have also promoted the four short films which highlight the habits of a SIPizen through slice of life communication. The campaign is currently ongoing.

- **CNBC Awaaz Udaan Campaign -** A flagship education and investor awareness initiative in partnership with CNBC Awaaz. It was a pan-India program to empower students for life and investments after college. In a first-of-its-kind initiative, UDAAN aimed to create impact at the grassroots level by educating the youth about the importance of financial planning and preparing them for real-life challenges. Udaan was held at a mix of metro and non metro cities having list of premier colleges like IIMs, IITs, FMS and similar. Spanning across 10 cities, 18 colleges – a total of 3256 students attended the sessions. Each event had 3 segments – corporate grooming, financial awareness and mental wellness. A live telecast of the events was done on CNBC YT channel. Post event, each event made into 22 min episode and played on CNBC Awaaz. Financial awareness session also converted into 3 min segment and played on CNBC Awaaz. A total of 18 episodes and 18 segments telecast on TV channel alongwith Social media promotions.
- **SEBI MITRA & KYC Campaign** – A significant number of investors in mutual funds have dormant or unclaimed investments due to reasons such as outdated contact information, incomplete KYC, forgotten folios, or lack of awareness about the status of their investments, to address this problem, UTI Mutual Fund initiated an investor education campaign to create awareness of available tools like **KYC (Know Your Customer) & SEBI Mitra Portal** to trace and claim forgotten mutual fund investments. Following was the construct of this campaign:

o **Print Media:** Two rounds of print advertisements in leading national and regional publications - 32 publications, Ads in 12 Languages, 102 Inserts

o **Digital Media:** Two digital videos creating awareness about MITRA Platform & KYC to trace & track dormant investments on social media

o **On-ground Activation:** 10 on-ground events at housing societies with an aim to reach target audience at their doorsteps

Product Communication

In FY2025-26, UTI AMC created the following Product related campaigns & communication:

- 18 Product Campaigns (Main Creative, Emailer, Social Media Posts)
- UTI Large and Mid Cap Fund Performance and Philosophy based campaign
- 1 NFO with Co-branding support
- UTI Smart Beta Funds Website and content (Main Creative, Emailer, Social Media Posts)
- Long explainer videos & short marketing videos for 10 key funds in 11 vernaculars

Brand

- Union Budget 25-26 campaign (Social media posts, Budget document and mailers) 20+ moment marketing posts
- Participated in Moneycontrol Fidex – a distributor platform. Engaged with distributors on our stall. Conducted a photo booth activity and digital screen for UTI buddy live demo. Few distributors also empanelled on the spot.
- Participated in India Today conclave – One of most premier events in the country. Negotiated with deliverables like speaker slot and event branding. We created Special diaries and bookmarks for the event. Ensured on-ground visibility for logo presence, AV, Backdrop, delegate kit. Post event coverage in India Today magazine for session of Mr. Anurag Mittal. The session received 23k views online on India Today YT channel

HerMoney – Regional Webinar Series

Conceptualised and launched a **multi-region investor education initiative** focused on women-centric financial empowerment, covering **8 regional** webinar series across key markets.

Positioned UTI Mutual Fund as a **thought leader in inclusive investing**, fostering meaningful engagement with women investors through regionally contextualised discussions. The initiative reinforced brand credibility while advancing the agenda of financial inclusion and awareness among an underserved segment.

Inside the Fund Manager Mindset

Conceptualised and launched a **distinctive content property** aimed at humanising UTI MF's investment leadership through *caricature-led storytelling*.

Translated complex investment philosophies into **simple, relatable, and byte-sized narratives**, significantly improving digital engagement and content consumption across social media platforms. This initiative strengthened investor connect and differentiated UTI MF's communication approach in a cluttered category.

Media-led On-Ground Investor Awareness Programs (IAPs) – Dainik Bhaskar Partnership

Executed a large-scale, media-integrated investor education initiative in partnership with Dainik Bhaskar, spanning **22 on-ground events across key regions**.

Achieved a direct outreach to over **3,200 participants**, successfully driving **101 e-KYC completions**, thereby converting awareness into actionable investor readiness. The initiative effectively bridged the gap between education and onboarding, strengthening UTI MF's grassroots presence and contributing to expanding the mutual fund investor base in emerging markets.

YOUnited 2025 (5 Partners' Meet Events)

The YOUnited – Partner Meets 2025 initiative emerged as one of the most significant and large-scale marketing engagements undertaken by UTI Mutual Fund, **successfully bringing together over 2,000 distributors and business partners** across regional, zonal, and national platforms**.** The events were hosted at premium venues in Karjat (West), Jaipur (North), Kolkata (East), Bengaluru (South) and culminated in a grand National Partner Meet in Mumbai, reflecting the scale and stature of the initiative. With participation ranging from ~150 partners at regional meets to ~500 at the zonal conference and ~800 at the national meet, the program **delivered a powerful platform for strategic communication, relationship building, and brand reinforcement**. The thoughtfully curated agenda, high-impact presentations, engaging panel discussions, and immersive experiences such as the UTI Tower visit created a lasting impression on partners. The events were **widely appreciated** for their seamless execution, exceptional hospitality, and meaningful interactions, with partners particularly acknowledging the professionalism and energy of the UTI team. Overall, the initiative not only strengthened engagement across the partner ecosystem but also significantly **enhanced UTI Mutual Fund's brand recall, positioning it firmly as a top-of-mind and preferred partner in the industry**.

India Immersion Summit (Nov 2025)

"India Immersion Summit" was held from 17th to 19th November, 2025 at Hotel Taj Lands End, Bandra, Mumbai for the guests of UTI International.

The conference featured a series of insightful and knowledge-driven sessions designed **to provide delegates with valuable perspectives on industry trends and business strategies**. These sessions facilitated meaningful discussions, encouraged knowledge sharing, and created opportunities for delegates to engage with leadership and subject matter experts. In addition to the learning-focused agenda, a dedicated entertainment evening was organized for the delegates, offering a platform to unwind.

To enhance the overall experience and make the event more meaningful for the delegates, a visit to our Corporate Office was thoughtfully organized. During the visit, delegates attended a series of insightful sessions conducted by members of our Fund Management team, along with an address by the CEO of UTI Alternatives, who shared valuable perspectives on the organization's strategic direction and investment outlook. The visit also included a **guided office tour, providing delegates with a comprehensive understanding of our operations**, culture, and the collaborative environment that drives our success.

The summit created a **strong and lasting impression among international partners**, reinforcing trust, enhancing credibility, and **positioning UTI AMC as a forward-looking, professionally driven, and globally competitive asset management institution,** thereby significantly **elevating brand perception and recall among its international stakeholders**.

Xcelerate Sales Meet 2026

UTI Sales Meet 2026 was a 3-day flagship annual gathering that brought together teams from across regions to align on business priorities, celebrate achievements, and strengthen collaboration for the year ahead. The event featured **leadership addresses, knowledge-sharing sessions, and insightful speaker engagements from industry experts across FMCG, Pharma, and Distribution, offering diverse perspectives on market trends and growth opportunities**. Alongside business discussions, the meet also included employee engagement activities and recognition moments, making it a well-rounded platform to inspire teams, reinforce organizational goals, and build a strong sense of unity and purpose moving into the new financial year. A special highlight of Xcelerate Sales Meet 2026 was the visit to UTI Tower, which offered employees an opportunity to connect with the organization's legacy and witness the institution's journey and values firsthand.

Xcelerate Sales Meet 2026 delivered a **strong organizational impact by aligning Sales team across regions on shared business priorities and strategic goals for the year ahead**. The diverse perspectives from industry experts, combined with leadership insights, enhanced market understanding and equipped teams with actionable ideas for growth. The event fostered **deeper collaboration, boosted employee motivation through recognition and engagement initiatives, and strengthened a unified sense of purpose**. Overall, the meet significantly enhanced internal alignment, engagement, and readiness to drive performance in the new financial year.

AI integration in communication

To bridge the gap between complex financial insights and a diverse investor base, we launched an **industry-first AI-dubbed vernacular initiative with the launch of our monthly Factsheet in Hindi.** We are also translating fund manager communications into **8 regional languages**—Hindi, Gujarati, Marathi, Bengali, Tamil, Telugu, Kannada, and Malayalam—to provide localized expert market views for a pan-India audience. Since November 2025, we have successfully deployed

224 vernacular videos, making sophisticated investment strategies accessible to all. We have developed AI - Avatar for key spokespersons to create instant video communications on topical themes.

Other Tactical Opportunities

- Participated as **Report Insight Partner** for **Global Fintech Fest 2025,** world's largest annual conference on fintech and related sectors. The event was attended by 100,000+ attendees from over 100 countries.
- Associated in **Morningstar Investment Conference India 2025** which was attended by 2500+ delegates from Indian financial ecosystem.
- Participated in **Mutual Fund Conclave 3.0** by Bombay Chamber of Commerce & Industry which was attended by 350+ attendees from mutual fund industry.
- Participated in **AMR Rashtriya 2026 – India's Premier Personal Finance Summit.** The event was attended by India's leading Mutual Fund Distributors (MFDs), RIAs, CFPs, and Wealth Managers for knowledge sharing, networking, and professional development.
- Participated in **IFA Galaxy's 15th Annual Summit.** The event was attended by 700+ financial advisors & MFDs.
- Participated in **ASPIRE** – an annual flagship event organized by **ARIA** (Associations of Registered Independent Advisors of India). The event was attended by 400+ RIAs.

Digital Initiatives in FY 2025–26 – Business and Operations

In FY 2025–26, UTI AMC accelerated its digital transformation journey by leveraging advanced technologies, data-driven strategies, and customer-centric innovations. The year was marked by several industry-first initiatives, enhanced operational efficiencies, and measurable business impact across digital sales, engagement, and investor experience.

Key Highlights and Achievements

1. **Salesforce Marketing Automation – Personalization at Scale**

   UTI AMC became one of the first AMCs in India to implement Salesforce Marketing Automation for delivering segmented, targeted, and personalized communication to both investors and MFDs.

2. **Agentic AI-Powered Contact Centre – VAANI**

   UTI AMC launched *VAANI*, an AI-powered contact centre for inbound calls—an industry-first initiative. Automated 59% of calls, and targeting to automate 79% of calls by March 2027

3. **Performance Marketing Excellence – Google PMax Campaigns**

   UTI AMC leveraged Google Performance Max (PMax) campaigns across Google and non-Google properties and became the first AMC to publish a case study with Google. The new strategy has helped us in transitioning from platform-led targeting to investor-led targeting

4. **Expansion into ONDC Ecosystem**

   UTI AMC established its presence on ONDC as a new digital distribution channel. Onboarded 20+ partners to scale business opportunities through the platform

5. **UTI Wealth 360 – Account Aggregator Integration**

   UTI AMC launched *UTI Wealth 360*, becoming an early adopter of the Account Aggregator ecosystem. Provides investors with a consolidated view of financial assets, including Mutual Funds, Stocks, NPS, Insurance, and more, across web and mobile platforms

6. **Social Media Leadership**

   UTI AMC emerged as one of the top most followed AMC in India on social media.

7. **Enterprise-Wide Data Strategy**

   UTI AMC successfully implemented an enterprise-wide data strategy to enable advanced analytics, KPI tracking, and business insights. Achieved ~95% adoption across business functions

8. **SIPizen – Building an Investment Culture**

   UTI AMC conceptualized and trademarked *SIPizen* as a proprietary initiative to promote SIP investing and build long-term investment habits among investors.

9. **Assisted Digital KYC for MFDs**

   Introduced Assisted Digital KYC to streamline onboarding for investors through MFDs.

- Enables KYC completion within ~3 minutes, significantly improving onboarding efficiency

10. Optimization of SIP Payment Infrastructure

Transitioned from iSIP to OTM/UPI-based SIPs, resulting in substantial cost savings

Overall Impact

These initiatives collectively strengthened UTI AMC's digital capabilities, improved customer experience, enhanced operational efficiency, and delivered measurable business outcomes. We will continue to focus on leveraging technology, data, and innovation to drive sustainable growth and deepen investor engagement.

Redressal of Complaints

The Statement on the status of Redressal of Complaints received against UTI Mutual Fund during FY 2025-26 is annexed as **Annexure-I** and forms part of Trustees' report.

Voting Policy

The general Voting Policies and Procedures for exercising the voting rights and the actual exercise of votes in the General Meetings of investee companies of schemes of UTI Mutual Fund, along with the summary of votes cast and the Scrutiniser's certification for FY 2025-26, are disclosed on our website (https://utimf.com/about/statutory-disclosures/voting-policy/). The General Voting Policies and Procedures for exercising voting rights, the Scrutiniser's certification, and the link for data on the actual exercise of votes for FY 2025-26 are given in the scheme's annual report.

Disclosure of Changes in Risk-O-Meters During the Year/Period:

The table of scheme-wise changes in Risk-O-Meter as at 31st March, 2026 is given in point 8 of Notes to Accounts - to the abridged balance sheet and Revenue Account for the year/period ended 31st March 2026. The Annual Disclosure of Risk-O-Meters is also disclosed by the AMC on the website at https://www.utimf.com/statutory-disclosures/annual-disclosure-riskometer.

The Potential Risk Class of Debt Schemes (PRC Matrix)**.**

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		
A-III - Relatively high interest rate risk and relatively low credit risk			

Stewardship Policy

In compliance with the SEBI's circular no. CIR/CFD/CMD1/168/2019 dated 24th December, 2019, a Stewardship Policy has been documented. The same is also available on the website of UTI https://www.utimf.com/statutory-disclosures/stewardship-code. Further, The Report on compliance of Stewardship code for the financial year 2025-26.

S. No.	Particulars of Principles of Stewardship Code	Status (Complied, Deviation, Partly Complied, Not Complied)	Reason for Deviation or Non-Compliance
1.	Formulation of Policy, its Disclosure and Review	Complied	N.A.
2.	Managing Conflict of Interest	Complied	N.A.
3.	Monitoring Investee Companies	Complied	N.A.
4.	Intervention in Investee Companies and Collaboration with Institutional Investors	Complied	N.A.
5.	Policy on Voting	Complied	N.A.
6.	Reporting	Complied	N.A.

Swing Pricing Policy

Disclosures Pertaining to NAV Adjusted for Swing Factor along with the Performance Impact (Applicable to open-ended Debt Schemes):

Sr No.	Period of Applicability of Swing Pricing	Scheme Name	Unswung NAV	Swing Factor Applied	Whether Optional or Mandatory
1.	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

II. Brief Background of Sponsors, Trust, Trustee Company and Asset Management Company

a. Sponsors

UTI Mutual Fund is sponsored by the Bank of Baroda, Punjab National Bank, State Bank of India and the Life Insurance Corporation of India (LIC). The Sponsors have entrusted a sum of ₹ 10,000 to the Trustee as the initial contribution towards the corpus of the Mutual Fund.

b. UTI Mutual Fund

UTI Mutual Fund was set up as a Trust by the 'Settlers', State Bank of India, Life Insurance Corporation of India, Punjab National Bank and Bank of Baroda on 9th December, 2002 with UTI Trustee Company Private Limited (the Trustee Company) as Trustee in accordance with the provisions of the Indian Trust Act, 1882. It is duly registered under the Indian Registration Act, 1908. The Trustees entered into an Investment Management Agreement on 9th December, 2002 with UTI Asset Management Company Limited (UTI AMC) to function as the Investment Manager for all the Schemes of UTI Mutual Fund. UTI Mutual Fund was registered with SEBI on 14th January, 2003.

c. UTI Trustee Company Private Limited

The Trustee is the exclusive owner of the Trust Fund and holds the same in trust for the benefit of the unit holders. The Trustees have been discharging their duties and carrying out the responsibilities as provided in the SEBI (MF) Regulations, 1996 and the Trust Deed. The Trustees seek to ensure that the Fund and the Schemes floated there under are managed by the UTI AMC in accordance with the Trust Deed, the Regulations, directions and guidelines issued by the SEBI, the Stock Exchanges, the Association of Mutual Funds in India and other regulatory agencies. The liabilities and responsibilities of the Trustees are as contained in the Trust deed dated 9th December, 2002 and Regulation 18 of SEBI (MF) Regulations, 1996.

d. Board of Directors

As on 31st March, 2026, the Board of Directors of the Company comprised the following members:

Sr. No.	Name of Director	DIN	Designation
1.	Ms. Mukeeta Jhaveri	00709997	Independent Director
2.	Mr. Venkatraman Srinivasan	00246012	Independent Director
3.	Mr. Srinivasan Sridhar	07240718	Associate Director
4.	Mr. Chandra Bhan Singh	00496770	Independent Director
5.	Mr. Ameet Hariani	00087866	Independent Director

No Director has any material pecuniary relationship or transactions with UTI Trustee Company Private Limited.

e. UTI Asset Management Company Limited

UTI Asset Management Company Private Limited was incorporated under the Companies Act, 1956 on 14th November, 2002. Subsequently, the status was changed to a Public Limited Company and the name of the Company was accordingly changed to UTI Asset Management Company Limited by a Special Resolution passed at the Annual General Meeting on 18th September, 2007. A fresh certificate of incorporation, consequent to the change of the name, was granted on 14th November, 2007 by the Registrar of Companies, Maharashtra, Mumbai. UTI AMC was approved by SEBI to act as the Asset Management Company for UTI Mutual Fund vide their letter no. MF/BC/PKN/03 dated 14th January, 2003. UTI AMC has been appointed as the Asset Management Company of the UTI Mutual Fund by the Investment Management Agreement (IMA) dated 9th December, 2002, executed between UTI Trustee Company Private Limited and UTI AMC. The Registered Office of the Company is at UTI Tower, GN Block, Bandra - Kurla Complex, Bandra (East) Mumbai - 400051. UTI AMC, in October 2020, became a listed company and the shareholding as of 31st March, 2026 was as follows:

Name	Percentage
T. Rowe Price International Ltd	22.79
Punjab National Bank	15.10
State Bank of India	9.90
Life Insurance Corporation of India	9.90
Bank of Baroda	9.90
Employees and others	32.41

UTI AMC manages the schemes of the UTI Mutual Fund in accordance with the provisions of the Investment Management Agreement, the Trust Deed, the SEBI (Mutual Funds) Regulations and the objectives of the Schemes.

III. Investment Objectives of the Schemes, Performance, and Policies

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

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.

Plan

The Scheme offers Regular & Direct Plan. Both the plans offers following options: - (a) Growth Option, (b) Quarterly IDCW Option**, (c) Half Yearly IDCW Option**, (d) Annual IDCW Option**, (e) Flexi IDCW Option**

** with both payout & reinvestment facilities.

Default Option – Growth Option.

Asset allocation:

Type of Instrument	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Debt and Money Market Instruments	0%	100%

The AMC, may create segregated portfolio in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA). (Subject to guideline specified by SEBI which may change from time to time).

The creation of segregated portfolio shall be optional and at the discretion of UTI AMC.

IV. Annual Accounts of Schemes of UTI Mutual Fund

The Scheme-wise financial statements for FY 2025-26 are enclosed with the auditors' report. Significant Accounting Policies form part of the Notes to Accounts, and accounting policies have been prepared in accordance with SEBI (Mutual Funds) Regulations,1996 and exhibit a true and fair view of the operating results.

V. Unclaimed Dividend and Redemptions

Statement showing unclaimed dividend and unclaimed redemption amounts as on 31st March, 2026.

Unclaimed Dividend (Rs. Lakhs)	No. of Investors	Unclaimed Redemption (Rs. Lakhs)	No. of Investors	Unclaimed Dividend prior to the year 2005 (Rs. Lakhs)	Unclaimed Redemption prior to the year 2005 (Rs. Lakhs)
-	-	1.65	4	-	-

VI. Statutory Information

The sponsors are not responsible or liable for any loss resulting from the operation of the Schemes of the Fund beyond their initial contribution of ₹ 10,000/- for setting up the Fund and such other accretions/additions to the same.

The price and redemption value of units, and income from them, can go up as well as down with fluctuations in the market value of the underlying investments.

The Annual Reports of the Schemes of UTI Mutual Fund for the year ended 31st March, 2026 is available at www.utimf.com and is also available for inspection at the Corporate Office at UTI Tower, 'Gn' Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051. On written request, present and prospective unitholders/investors can obtain a physical copy of the trust deed, the annual report and Scheme-related documents at a nominal price.

VII. Risk Factor

Mutual funds, like securities investments, are subject to market and other risks, and there can be no guarantee against loss resulting from investment in the Schemes, nor are there any assurance that the Scheme's objectives will be achieved.

VIII. Liability and Responsibility of Trustees and Settler

The main responsibility of the Trustees is to safeguard the interest of the unitholders and, *interalia*, ensure that UTI-AMC functions in the interest of unitholders and in accordance with the SEBI (Mutual Fund) Regulations, 1996; the provisions of the Trust Deed and the Scheme Information Document of the respective schemes. From the information provided to the Trustees and the review that the Trustees have undertaken, the Trustees believe that UTI AMC has operated in the interest of the unitholders.

IX. Acknowledgement

The Trustees thank the investors for their continued support. We also thank the Government of India, the Securities and Exchange Board of India, the Association of Mutual Funds in India, the Sponsors and the Board of UTI Asset Management Company Limited for their support, cooperation and guidance during the year. Also, thanks to our Auditors, Custodian, Registrar and Transfer Agents, Banks, Distributors and service providers for their services. We value the contribution of the officers and employees of UTI AMC in the progress of the UTI Mutual Fund.

For UTI Trustee Company Private Limited

Sd/-
Mukeeta Jhaveri
Director

Dated: April 24, 2026
Place: Mumbai

Redressal of Complaints received during April 2025 to March 2026

Name of the Mutual Fund : UTI Mutual Fund **Total Number of Folios: 14018621**

Annexure-I

Com-plaint code	Type of complaint#	(a) No. of complaints pending at the begin-ning of the year	Action on (a) and (b)									
			(b) No of com-plaints re-ceived during the year	Resolved				Non Action-able*	Pending as on 09/04/2025			
				Within 30 days	30-60 days	60-180 days	Beyond 180 days		0-3 months	3-6 months	6-9 months	9-12 months
I A	Non receipt of Dividend on Units	0	0	0	0	0	0	0	0	0	0	0
I B	Interest on delayed payment of Dividend	0	0	0	0	0	0	0	0	0	0	0
I C	Non receipt of Redemption Proceeds	0	4	4	0	0	0	0	0	0	0	0
I D	Interest on delayed payment of Redemption	0	0	0	0	0	0	0	0	0	0	0
II A	Non receipt of Statement of Account/Unit Certificate	0	0	0	0	0	0	0	0	0	0	0
II B	Discrepancy in Statement of Account	0	5	5	0	0	0	0	0	0	0	0
II C	Data Corrections in Investor Details	0	15	15	0	0	0	0	0	0	0	0
II D	Non receipt of Annual Report/ Abridged Summary	0	0	0	0	0	0	0	0	0	0	0
III A	Wrong switch between Schemes	0	0	0	0	0	0	0	0	0	0	0
III B	Unauthorized switch between Schemes	0	0	0	0	0	0	0	0	0	0	0
III C	Deviation from Scheme attributes	0	0	0	0	0	0	0	0	0	0	0
III D	Wrong or excess charges/load	0	0	0	0	0	0	0	0	0	0	0
III E	Non updation of changes viz. address, PAN, bank details, nomination, etc	0	7	7	0	0	0	0	0	0	0	0
III F	Delay in allotment of Units	0	0	0	0	0	0	0	0	0	0	0
IV	Others	0	11	11	0	0	0	0	0	0	0	0
Grand Total		**0**	**42**	**42**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

 # including against its authorized persons/ distributors/ employees. etc.

***Non actionable means the complaint that are incomplete / outside the scope of the mutual fund.**

Analysis by Source of Complaint

Complaints received from:	No. of complaints received	Percentage to total complaints
SEBI	6	14.29%
Registrar	33	78.57%
Directly / Others	3	7.14%
Total	**42**	**100.00%**

INDEPENDENT AUDITOR'S REPORT

To the Trustees of UTI Mutual Fund

Report on the Audit of the Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS financial statements of the UTI Long Duration Fund, which comprise the Balance Sheets as at 31 March 2026, the Revenue Accounts, the Cash Flow Statements and the Statement of changes in Net Assets attributable to unit holders of the schemes for the year / period then ended, and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS financial statements of the Schemes give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ("the SEBI Regulations"):

(a) in the case of the Balance Sheets, of the state of affairs of the respective Schemes as at 31 March 2026;

(b) in the case of the Revenue Accounts, of the surplus / deficit, as applicable, for the respective Schemes for the year / period then ended on that date; and

(c) in the case of the Cash Flow Statements, of the cash flows for the respective Schemes for the year / period then ended on that date.

(d) in the case of Statement of changes in Net assets, of the changes in net assets attributable to the unit holders of the respective schemes for the year/period ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS financial statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those Standards are further described in the 'Auditor's Responsibilities for the Audit of the Ind AS Financial Statements' section of our report. We are independent of the Schemes in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of UTI Trustee Company Private Limited and UTI Asset Management Company Limited (together referred to as the "Management") are responsible for the other information. The other information comprises the information included in the Trustees' report but does not include the Ind AS financial statements and our auditor's report thereon.

Our opinion on the Ind AS financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS financial statements, our responsibility is to read the other information and, in doing so, consider whether such other information is materially inconsistent with the Ind AS financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management for the Ind AS Financial Statements

The Management is responsible for the preparation of these Ind AS financial statements that give a true and fair view of the financial position, financial performance cash flows and changes in net assets attributable to the unit holders of the Schemes in accordance with accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the SEBI Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding of the assets of the Schemes and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent, the design, implementation and maintenance of adequate internal controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS financial statements, the Management is responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Management either intends to liquidate the Schemes or to cease operations, or has no realistic alternative but to do so.

Those Charged with Governance are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibilities for the Audit of the Ind AS Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Management.
- Conclude on the appropriateness of the Management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Schemes to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS financial statements, including the disclosures, and whether the Ind AS financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the Management, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide to the Management with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   (a) We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purposes of our audit;
   (b) In our opinion, the Balance Sheets and Revenue Accounts dealt with by this report have been prepared in conformity with the accounting policies and standards specified in the Ninth Schedule to the SEBI Regulations; and
   (c) The Balance Sheets, the Revenue accounts, the Cash Flow Statements and the statement of changes in Net Assets attributable to the unit holders dealt with by this report are in agreement with the books of accounts of the Schemes.
2. As required by the Eight Schedule of the SEBI Regulations, we report that:
   (a) In our opinion, and on the basis of information and explanations given to us, the methods used to value non-traded securities as at 31 March 2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of Trustee of UTI Mutual Fund and are fair and reasonable.

For **S.R. Batliboi & Co. LLP**
Chartered Accountants
ICAI Firm Registration Number: 301003E/E300005

Sd/-
per Shrawan Jalan
Partner
Membership Number: 102102
UDIN: 26102102XPAZIM1774

Place of Signature: Mumbai
Date: April 24, 2026

ABRIDGED BALANCE SHEET AS AT 31ST MARCH 2026

UTI Long Duration Fund

Particulars		Rs. in Lakhs	
		As at 31.3.2026	As at 31.3.2025
	LIABILITIES		
1	**Unit Capital**	6,130.66	9,556.23
2	**Reserves & Surplus**		
2.1	Unit Premium Reserves	83.33	104.81
2.2	Unrealised Appreciation Reserve	-	81.34
2.3	Other Reserves	899.49	1,742.84
3	**Loans & Borrowings**	-	-
4	**Current Liabilities & Provisions**		
4.1	Provision for doubtful Income/Deposits	-	-
4.2	Other Current Liabilities & Provisions	35.26	584.38
	TOTAL	**7,148.74**	**12,069.60**
	ASSETS		
1	**Investments**		
1.1.	**Listed Securities:**		
1.1.1	Equity Shares	-	-
1.1.2	Preference Shares	-	-
1.1.3	Equity Linked Debentures	-	-
1.1.4	Other Debentures & Bonds	-	-
1.1.5	Securitised Debt securities	-	-
1.2	**Securities Awaited Listing:**		
1.2.1	Equity Shares	-	-
1.2.2	Preference Shares	-	-
1.2.3	Equity Linked Debentures	-	-
1.2.4	Other Debentures & Bonds	-	-
1.2.5	Securitised Debt securities	-	-
1.3	**Unlisted Securities**		
1.3.1	Equity Shares	-	-
1.3.2	Preference Shares	-	-
1.3.3	Equity Linked Debentures	-	-
1.3.4	Other Debentures & Bonds	-	-
1.3.5	Securitised Debt securities	-	-
1.4	Government Securities	6,162.79	11,089.54
1.5	Treasury Bills	-	-
1.6	Commercial Paper	-	-
1.7	Certificate of Deposits	-	-
1.8	Bill Rediscounting	-	-
1.9	Units of Domestic Mutual Fund	-	-
1.10	Foreign Securities	-	-
1.11	Gold	-	-
1.12	Silver	-	-
1.13	Corporate Debt Market Development Fund	40.50	33.43
	Total Investments	**6,203.29**	**11,122.97**
2	**Deposits**	45.00	62.00
3	**Other Current Assets**		
3.1	Cash & Bank Balance	0.84	1.37
3.2	Triparty Repo (TREPs)/ Reverse Repo Lending	757.60	1.58
3.3	Others	142.01	881.68
	TOTAL	**7,148.74**	**12,069.60**

Notes to Accounts - Annexure I

ABRIDGED REVENUE ACCOUNT FOR THE YEAR / PERIOD ENDED 31ST MARCH 2026

UTI Long Duration Fund

		Current Year / Period ended 31.03.2026	Previous Year / Period ended 31.03.2025
1	**INCOME**		
1.1	Dividend	-	-
1.2	Interest	946.63	737.79
1.3	Realised Gain / (Loss) on Foreign Exchange Transactions	-	-
1.4	Realised Gains / (Losses) on Interscheme sale of investments	-	-
1.5	Realised Gains / (Losses) on External sale / redemption of investments	(625.38)	262.89
1.6	Realised Gains / (Losses) on Derivative Transactions	-	-
1.7	Other Income	31.30	13.68
	(A)	**352.55**	**1,014.36**
2	**EXPENSES**		
2.1	Management fees	57.88	43.21
2.2	GST on Management fees	10.42	7.77
2.3	Transfer agents fees and expenses	6.00	4.71
2.4	Custodian fees	-	-
2.5	Trusteeship fees	0.10	0.09
2.6	Commission to Agents	91.00	56.54
2.7	Marketing & Distribution expenses	1.03	0.40
2.8	Audit fees	0.04	0.03
2.9	Brokerage & Transaction Costs	0.18	-
2.10	Other operating expenses	7.07	4.51
	(B)	**173.72**	**117.26**
3	**NET REALISED GAINS / (LOSSES) FOR THE YEAR / PERIOD (A -B = C)**	178.83	897.10
4	Change in Unrealised Depreciation in value of investments (D)	303.90	-
5	**NET GAINS / (LOSSES) FOR THE YEAR / PERIOD (E=(C-D))**	(125.07)	897.10
6	Change in unrealised appreciation in the value of investments (F)	(81.34)	(9.70)
7	**NET SURPLUS / (DEFICIT) FOR THE YEAR / PERIOD (E + F = G)**	(206.41)	887.40
7.1	Add: Balance transfer from Unrealised Appreciation Reserve	81.34	9.70
7.2	Less: Balance transfer to Unrealised Appreciation Reserve	-	-
7.3	Add / (Less): Equalisation	(718.28)	213.20
8	**Total**	**(636.94)**	**222.90**
9	**Dividend appropriation**		
9.1	Income Distributed during the year / period	-	1.52
9.2	Tax on income distributed during the year / period	-	-
10	**Retained Surplus / (Deficit) carried forward to Balance sheet**	**(843.35)**	**1,108.78**

Notes to Accounts - Annexure I

NOTES TO ACCOUNTS - ANNEXURE I TO THE ABRIDGED BALANCE SHEET AND REVENUE ACCOUNT FOR THE YEAR / PERIOD ENDED 31ST MARCH 2026

1. Investments:-

1.1. Investments of the Schemes are registered in the name of the Trustees for the benefits of the Schemes Unitholders.

1.2. Open Position of derivatives (outstanding market value & % to Net Assets as of the Year end) : **Nil**

1.3. Investments in Associates and Group Companies:

Associates / Sponsors	Nature of Instruments	Market Value (Rs. in Lakhs) as on 31st March 2026	Market Value (Rs. in Lakhs) as on 31st March 2025
CLEARING CORPORATION OF INDIA LTD.	STD - MARGIN	45.00	62.00
Total Aggregate Investment by all scheme		**11,24,510.21**	**7,46,585.51**

1.4. Open position of Securities Borrowed and / or Lend by the scheme : **Nil**

1.5. Details of Securities Classified as Below Investment Grade or Default: Aggregate market value and provision thereof (Rs. in Lakhs) :

31st March 2026		31st March 2025	
Market Value	Provision/ Haircut Impact	Market Value	Provision/ Haircut Impact
-	-	-	-

1.6. Aggregate Unrealised Gain / Loss as at the end of the Financial Year / Period and percentage to net assets.

Asset Class	Current Year						Previous Year					
	Depreciation (A)		Appreciation (B)		Net Amount (A + B)		Depreciation (A)		Appreciation (B)		Net Amount (A + B)	
	Rs. In lakhs	% to Net Assets	Rs. In lakhs	% to Net Assets	Rs. In lakhs	% to Net Assets	Rs. In lakhs	% to Net Assets	Rs. In lakhs	% to Net Assets	Rs. In lakhs	% to Net Assets
Corporate Debt Market Development Fund	-	-	4.33	0.06	4.33	0.06	-	-	2.15	0.02	2.15	0.02
Government Securities	(308.24)	(4.33)	-	-	(308.24)	(4.33)	-	-	79.19	0.69	79.19	0.69
Total	**(308.24)**	**(4.33)**	**4.33**	**0.06**	**(303.91)**	**(4.27)**	**-**	**-**	**81.34**	**0.71**	**81.34**	**0.71**

1.7. Aggregate Value of Purchase and Sale with Percentage to average assets.

2025-26				2024-25			
Purchase		Sale		Purchase		Sale	
Amount	%	Amount	%	Amount	%	Amount	%
29,876.53	216.11%	33,558.73	242.75%	12,953.50	121.27%	9,655.92	90.40%

1.8. Non-Traded securities in the portfolio: Provide Aggregate Value of Equity, Debt & Money Market Instruments and percentage to net assets.

Category	31st March 2026		31st March 2025	
	Market Value (Rs. in Lakhs)	% to Net Assets	Market Value (Rs. in Lakhs)	% to Net Assets
-	-	-	-	-

2 Details of Transaction with Associates under regulation 25(8).

Bank Charges 2025-26:

Name of Sponsor or its associate and employees or their relatives	Nature of Association / relation	Period covered	Bank Charges (Rs. Lakhs)
-	-	-	-

Bank Charges 2024-25:

Name of Sponsor or its associate and employees or their relatives	Nature of Association / relation	Period covered	Bank Charges (Rs. Lakhs)
Axis Bank Limited	Associate	April 24 to March 25	0.64
State Bank of India	Sponsor	April 24 to March 25	0.00

Commission 2025-26:

Name of the Sponsor or its associate and employees or their relatives	Nature of Association / relation	Period covered	Business given (₹ Lakhs)	% of total business received by fund #	Commis-sion paid ₹ Lakhs	% of total Commis-sion paid by fund
SBICAP Securities Ltd.	Group co. of sponsor	Apr 25 TO Mar 26	0.19	0.00%	0.01	0.00%
PUNJAB NATIONAL BANK	Sponsor	Apr 25 TO Mar 26	0.00	0.00%	0.01	0.00%
MITHILESH KUMAR SINGH	Employee'S Relatives Who Are Agents of UTI MFs	Apr 25 TO Mar 26	0.00	0.00%	0.01	0.00%

* Employee's data declaration as on 31st March 2026 have been considered
#0.00 represents percentage less than 0.01

Commission 2024-25:

Name of the Sponsor or its associate and employees or their relatives	Nature of Association / relation	Period covered	Business given (₹ Lakhs)	% of total business received by fund #	Com-mission paid ₹ Lakhs	% of total Commis-sion paid by fund
MITHILESH KUMAR SINGH	Employee'S Relatives Who Are Agents of UTI MFs	Apr 24 to Mar 25	0.00	0.00%	0.01	0.00%
SBICAP Securities Ltd.	Group co. of sponsor	Apr 24 to Mar 25	0.95	0.00%	0.01	0.00%
Stock Holding Corporation of India Ltd	Associate	Apr 24 to Mar 25	0.00	0.00%	0.00	0.00%
Axis Bank	Associate	Apr 24 to Mar 25	24.26	0.00%	0.21	0.00%
IDBI Bank Limited	Group co. of sponsor	Apr 24 to Mar 25	0.00	0.00%	0.00	0.00%
BANK OF BARODA	Sponsor	Apr 24 to Mar 25	0.00	0.00%	0.03	0.00%
UTI Infrastructure Technology & Services Ltd.	Associate	Apr 24 to Mar 25	0.00	0.00%	0.03	0.00%
PUNJAB NATIONAL BANK	Sponsor	Apr 24 to Mar 25	0.00	0.00%	0.01	0.00%

* Employee's data declaration as on 31st March 2025 have been considered
#0.00 represents percentage less than 0.01

Brokerage 2025-26

Name of the Sponsors or its associates and employees or their relatives	Nature of Association / relation	Period covered	Value of transaction (Rs.Lakhs)	% of total value of transaction of fund	Brokerage (Rs.Lakhs)	% of total Brokerage paid by fund
-	-	-	-	-	-	-

Brokerage 2024-25

Name of the Sponsors or its associates and employees or their relatives	Nature of Association / relation	Period covered	Value of transaction (Rs.Lakhs)	% of total value of transaction of fund	Brokerage (Rs.Lakhs)	% of total Brokerage paid by fund
-	-	-	-	-	-	-

Other Charges:

	2025-26	2024-25
Transaction charges of Clearing Corporation of India Ltd. (CCIL)	0.89	0.27
Borrowing Interest to Punjab National Bank	0.00	0.00
Borrowing Interest to CCIL	0.00	0.00
NSDL Charges	0.03	0.02
Premium LIC	0.00	0.00
Verification Charges paid to UTI Infrastructure Technology & Services Ltd.	-	0.00
Custody Charges paid to Stock Holding corporation of India Ltd. (SHCIL) in terms of LIC's holding of more than 10% in SHCIL	-	0.00

3. Large Holdings in the Scheme (i.e. in excess of 25% of the net assets) for Financial Year 2025-26

   Current year : Nil

   Previous year : Nil

4. Unit Capital movement during the year ended / period ended. Planwise details of movement in units - opening, subscription, redemption, closing. Indicate planwise face value of units.

FY 2025-26:

Plans / Options	Face Value (₹)	No. of Units in Lakhs			
		Opening balance as on 01.04.2025	Sold during the year / period	Repurchased during the year / period	Closing balance as on 31.03.2026
Regular Plan - Annual IDCW Option	10	31.70	0.04	-	31.74
Direct Plan - Annual IDCW Option	10	1.98	-	-	1.98
Direct Plan - Growth Option	10	3,770.41	2,224.11	(3,872.74)	2,121.78
Direct Plan - Half Yearly IDCW Option	10	3.06	-	(0.20)	2.86
Direct Plan - Quarterly IDCW Option	10	61.55	2.86	(1.57)	62.84
Direct Plan - Flexi IDCW	10	0.76	1.28	(0.12)	1.92
Regular Plan - Felxi IDCW Option	10	0.56	0.05	(0.02)	0.59
Regular Plan - Growth Option	10	5,683.40	21,430.23	(23,209.53)	3,904.10
Regular Plan - Half Yearly IDCW Option	10	0.35	-	-	0.35
Regular Plan - Quarterly IDCW Option	10	2.46	0.07	(0.03)	2.50

FY 2024-25:

Plans / Options	Face Value (₹)	No. of Units in Lakhs			
		Opening balance as on 01.04.2024	Sold during the year / period	Repurchased during the year / period	Closing balance as on 31.03.2025
Regular Plan - Annual IDCW Option	10	31.70	0.04	(0.04)	31.70
Direct Plan - Annual IDCW Option	10	2.02	0.22	(0.26)	1.98
Direct Plan - Growth Option	10	2,912.25	1,936.93	(1,078.77)	3,770.41
Direct Plan - Half Yearly IDCW Option	10	0.50	2.56	-	3.06
Direct Plan - Quarterly IDCW Option	10	59.76	1.91	(0.12)	61.55
Direct Plan - Flexi IDCW	10	-	0.76	-	0.76
Regular Plan - Felxi IDCW Option	10	0.63	0.02	(0.09)	0.56
Regular Plan - Growth Option	10	4,329.14	3,412.54	(2,058.28)	5,683.40
Regular Plan - Half Yearly IDCW Option	10	0.35	-	-	0.35
Regular Plan - Quarterly IDCW Option	10	2.39	0.29	(0.22)	2.46

5. Expenses other than management fee is inclusive of GST where applicable.

6. Prior Year Comparison - Previous year figures have been re-grouped / re-arranged wherever necessary to conform to current years' presentation. The Abridged Balance Sheet and Revenue Account align with the Annual Financial Report prepared under the Ind-AS framework.

7. Contingent Liability: Current Year: Nil
   Previous Year: Nil

8. Given below is disclosure in terms of SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020, which states, Mutual Funds shall publish the scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary. The changes in the risk levels of the Scheme's portfolios from April 2025 to March 2026 are considered for indicating the number of times the risk level has changed.

Fund name	Risk-o-meter level at start of the financial year	Risk-o-meter level at end of the financial year	Number of changes in Risk-o-meter during the financial year
UTI Long Duration Fund	Moderate	Moderate	0

KEY STATISTICS FOR THE YEAR / PERIOD ENDED 31ST MARCH, 2026

UTI Long Duration Fund

	Particulars	Current Year / Period ended 31.03.2026	Previous Year / Period ended 31.03.2025
1.	**NAV per unit (Rs.):**		
	Open - Direct Plan - Growth Option	12.1601	11.1251
	High - Direct Plan - Growth Option	12.4639	12.1601
	Low - Direct Plan - Growth Option	11.8056	10.9962
	End - Direct Plan - Growth Option	11.8201	12.1601
	Open - Regular Plan - Growth Option	11.9291	11.0120
	High - Regular Plan - Growth Option	12.2111	11.9291
	Low - Regular Plan - Growth Option	11.4881	10.8823
	End - Regular Plan - Growth Option	11.4900	11.9291
	Open - Regular Plan - Annual IDCW Option	10.9847	10.5590
	High - Regular Plan - Annual IDCW Option	11.2444	11.3594
	Low - Regular Plan - Annual IDCW Option	10.5786	10.4346
	End - Regular Plan - Annual IDCW Option	10.5804	10.9847
	Open - Direct Plan - Annual IDCW Option	11.2110	10.6719
	High - Direct Plan - Annual IDCW Option	11.4912	11.5808
	Low - Direct Plan - Annual IDCW Option	10.8842	10.5483
	End - Direct Plan - Annual IDCW Option	10.8976	11.2110
	Open - Direct Plan - Half Yearly IDCW Option	12.1602	11.1252
	High - Direct Plan - Half Yearly IDCW Option	12.4640	12.1602
	Low - Direct Plan - Half Yearly IDCW Option	11.8056	10.9962
	End - Direct Plan - Half Yearly IDCW Option	11.8202	12.1602
	Open - Direct Plan - Quarterly IDCW Option	12.1601	11.1251
	High - Direct Plan - Quarterly IDCW Option	12.4639	12.1601
	Low - Direct Plan - Quarterly IDCW Option	11.8056	10.9962
	End - Direct Plan - Quarterly IDCW Option	11.8201	12.1601
	Open - Direct Plan - Flexi IDCW Option	12.0061	-
	High - Direct Plan - Flexi IDCW Option	12.3061	12.0061
	Low - Direct Plan - Flexi IDCW Option	11.6561	11.0040
	End - Direct Plan - Flexi IDCW Option	11.6705	12.0061
	Open - Regular Plan - Felxi IDCW Option	11.9293	11.0121
	High - Regular Plan - Felxi IDCW Option	12.2113	11.9293
	Low - Regular Plan - Felxi IDCW Option	11.4883	10.8824
	End - Regular Plan - Felxi IDCW Option	11.4902	11.9293
	Open - Regular Plan - Half Yearly IDCW Option	11.9291	11.0119
	High - Regular Plan - Half Yearly IDCW Option	12.2111	11.9291
	Low - Regular Plan - Half Yearly IDCW Option	11.4882	10.8822
	End - Regular Plan - Half Yearly IDCW Option	11.4901	11.9291
	Open - Regular Plan - Quarterly IDCW Option	11.9291	11.0120
	High - Regular Plan - Quarterly IDCW Option	12.2111	11.9291
	Low - Regular Plan - Quarterly IDCW Option	11.4881	10.8823
	End - Regular Plan - Quarterly IDCW Option	11.4901	11.9291
2.	**Closing Assets Under Management (Rs. in Lakhs)**		
	End	7,113.48	11,485.22
	Average (AAuM)	13,824.56	10,681.38

	Particulars	Current Year / Period ended 31.03.2026	Previous Year / Period ended 31.03.2025
3.	**Gross income as % of AAuM[1]**	2.55%	9.50%
4.	**Expense Ratio:**		
	a. Total Expense as % of AAuM (plan wise)		
	Regular Plan - Annual IDCW	1.52	1.49
	Direct Plan - Annual IDCW	0.60	0.56
	Direct Plan - Growth Option	0.59	0.56
	Direct Plan - Half Yearly IDCW	0.60	0.56
	Direct Plan - Quarterly IDCW	0.60	0.56
	Regular Plan - Flexi IDCW	1.52	1.49
	Regular Plan - Growth Option	1.51	1.49
	Regular Plan - Half Yearly IDCW	1.52	1.49
	Regular Plan - Quarterly IDCW	1.52	1.49
	b. Management Fee as % of AAuM (plan wise)		
	Regular Plan - Annual IDCW	0.42	0.40
	Direct Plan - Annual IDCW	0.42	0.40
	Direct Plan - Growth Option	0.41	0.40
	Direct Plan - Half Yearly IDCW	0.42	0.40
	Direct Plan - Quarterly IDCW	0.42	0.40
	Regular Plan - Flexi IDCW	0.42	0.40
	Regular Plan - Growth Option	0.42	0.40
	Regular Plan - Half Yearly IDCW	0.42	0.40
	Regular Plan - Quarterly IDCW	0.42	0.40
5.	**Net Income as a percentage of AAuM[2]**	1.29%	8.40%
6.	**Portfolio turnover ratio**	NA	NA
7.	**Total Dividend per unit distributed during the year / period (plan wise)**		
	Regular Plan - Annual IDCW Option	-	0.45
	Direct Plan - Annual IDCW Option	-	0.45
8.	**Returns *:**		
	a. Last One Year		
	Scheme		
	Regular Plan	-3.68%	8.33%
	Direct Plan	-2.80%	9.30%
	Benchmark		
	Regular Plan	-2.42%	8.91%
	Direct Plan	-2.42%	8.91%
	b. Since Inception		
	Scheme		
	Regular Plan	4.67%	9.03%
	Direct Plan	5.65%	10.06%
	Benchmark		
	Regular Plan	5.45%	9.54%
	Direct Plan	5.45%	9.54%

1. Gross income = amount against (A) in the Revenue account i.e. Income.
2. Net income = amount against (C) in the Revenue account i.e. Net Realised Gains / (Losses) for the Year / Period
3. Portfolio Turnover = Lower of sales or purchase divided by the Average AuM for the year/period.
4. AAuM=Average daily net assets

***Returns have been computed for Growth Options.**

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UTI Long Duration Fund (An open ended debt debt scheme investing in instruments such that the **Macaulay duration of the portfolio is greater than 7 years.** A Relatively High Interest Rate Risk and Relatively Low Credit Risk)		
This Product is suitable for investors who are seeking*	**Scheme Risk-o-meter:** **UTI Long Duration Fund**	**Benchmark Risk-o-meter:** **Nifty Long Duration Debt Index A-III**
• long term wealth creation • A debt scheme that invests in debt and money market instruments with an aim to maximize income while maintaining an optimum balance of yield, safety and liquidity.		

Risk-o-meter for the fund is based on the portfolio ending March 31, 2026. 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://www.utimf.com/downloads/addenda-financial-year;

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

A. Mail Back Services on our website www.utimf.com

Account Statement

Your Account Statement can be obtained as a mail back service online 24x7 through our website www.utimf.com

- Account Statement with live units can be obtained with Folio Number upon logging in with PAN
- Account Statement may be received either through email or download options depending on the choice of investor
- Account Statement has also been made available for access without login through folio number and registered email id

Dividend Summary

- This summary is available as a mail back service in our website upon logging in with PAN for folios where PAN is the 1st holder
- The summary will be handy to investors while filing their IT returns.
- The Dividend Summary aggregates the dividend details of various folios based on the 1st holder's Permanent Account Number (PAN)
- Investor has the option to choose either email or download options of Dividend Summary

B. Alerts

SMS Alerts on Commercial / Non-commercial transactions Intimations are sent to investors to their registered mobile numbers,

- On commercial transactions of Purchase, Redemption & Switch at various transactional stages
- On Transaction Rejections, Systematic Investment Plan (SIP) Renewal, Systematic Investment Plan (SIP) Debits due, Unit Linked Insurance Plan (ULIP) Renewal Contributions due etc.
- On Non-commercial Transactions like Change of address, Change of Bank, Change of email / mobile, Updation of nominee name etc.

C. Missed Call Services

- Investors now have the facility to get their folio balance on the go by giving a missed call to +91 9289 607090
- To receive the response on a missed call, there needs to be live units in the folio
- Missed call has to be given by the investor from their registered mobile number
- This free facility is available anytime, anywhere in India round the clock
- No call charges are levied to the caller

D. SMS Services (Short Messaging Service)

Pull SMS Services

- Pull based SMS services are available to investors who have registered their mobile numbers in their folios.
- Investors may send the pre-defined keywords to the dedicated short code number 5607090 to avail the various SMS services.

PULL SMS KEYWORDS	SERVICE
Type "ESOA"	To request for electronic Statement of Account to the registered email id
Type "BAL <Folio No>"	To receive the current value of the outstanding units under the particular folio
Type "BAL <PAN>"	To receive the aggregate value of investment of all the folios under the registered PAN in rupee terms
Type "BAL <Scheme Code>"	To receive the balance value of a particular scheme, if he/she has investment in multiple schemes under a folio/s
Type "NAV <Scheme Code>"	To receive the NAV (Net Asset Value) of schemes
Type "FOLIOBAL"	To receive the balance value in rupee terms up to 3 folios
Type FOLIONAV"	To receive the NAV up to 3 schemes under folio/s

**Scheme codes are available in our website (e.g., BAL MCP)*

E. Online 24X7 Services Invest Online 24X7

- UTI Mutual Fund provides ease of investing anytime anywhere through our website www.utimf.com
- The other facilities offered through are:
  - Redeem online
  - Switch between schemes
  - Register for SIP (Systematic Investment Plan) via OTM, UPI or iSIP
  - View Portfolio, Folio-wise summary, Account details, Transaction details, Asset class wise summary, Transaction status and Watch list
  - View and download Account Statement online
  - View and download Dividend Summary online
  - Systematic Investment Plan (SIP) pause/ modification/cancellation online
  - Systematic Transfer Investment Plan (STRIP) / Systematic Withdrawal Plan (SWP) registration / modification/ cancellation online

F. Summary of Holdings

Permanent Account Number (PAN) based Portfolio Summary

This statement is a summary of holdings based on 1st holder's Permanent Account Number (PAN). Portfolio Summary depicts asset allocation of schemes with a pie chart.

This summary is available to investors across the counter through UTI Financial Centre (UFC) subject to verification of identity and is also available online through UTI MF website and app upon logging in with PAN

Scheme Summary on Account Statement

- Enhancements on Account Statement are being made from time to time with an objective of providing content rich information to investors.
- The Summary of Scheme wise valuation has been incorporated on Account Statement for single folio number having multiple schemes.

COMMON TRANSACTION REQUEST - NON FINANCIAL TRANSACTION

UTI Mutual Fund

PLEASE FILL IN THE INFORMATION LEGIBLY IN ENGLISH AND IN BLOCK LETTERS. USE SEPARATE FORM FOR NOMINATION.

For existing unitholders holding units in physical mode. The relevant section to be filled in are indicated in the title of respective section.

IMPORTANT: Please strike off the unused section(s) to prevent any unauthorised use. Date: D D M M Y Y Y Y

A NAME OF SOLE/FIRST UNITHOLDER (Leave space between first/middle/last name)

Mr. M/S. Ms.

Existing Folio Nos.

1 2 3 4 5

Use separate form for more than 5 folios. Request with more than 5 folios will be rejected.

The unitholder should agree that the details provided in the form will be applicable to all the folios even if there are multiple forms submitted.

B UPDATE PAN & KYC (PLEASE FILL SECTION A+B+I)

		PAN NO	KYC LETTER
Sole / 1st Holder / Guardian			☐ Attached
2nd Holder			☐ Attached
3rd Holder			☐ Attached

C UPDATE/CHANGE CONTACT DETAILS (PLEASE FILL SECTION A+C+I)

First Holder

Mob. No. Tel No. STD Code Office Residence

Mobile No. provided pertains to ☐ Self ☐ Spouse ☐ Dependent children ☐ Dependent Sibling ☐ Dependent Parents ☐ A Guardian in case of a minor ☐ POA ☐ Custodian ☐ PMS

Email ID (CAPITAL letters only)

Email ID provided pertains to ☐ Self ☐ Spouse ☐ Dependent children ☐ Dependent Sibling ☐ Dependent Parents ☐ A Guardian in case of a minor ☐ POA ☐ Custodian ☐ PMS

Second Holder

Mobile No.

Mobile No. provided pertains to ☐ Self ☐ Spouse ☐ Dependent children ☐ Dependent Sibling ☐ Dependent Parents ☐ A Guardian in case of a minor ☐ POA ☐ Custodian ☐ PMS

Email ID (CAPITAL letters only)

Email ID provided pertains to ☐ Self ☐ Spouse ☐ Dependent children ☐ Dependent Sibling ☐ Dependent Parents ☐ A Guardian in case of a minor ☐ POA ☐ Custodian ☐ PMS

Third Holder

Mobile No.

Mobile No. provided pertains to ☐ Self ☐ Spouse ☐ Dependent children ☐ Dependent Sibling ☐ Dependent Parents ☐ A Guardian in case of a minor ☐ POA ☐ Custodian ☐ PMS

Email ID (CAPITAL letters only)

Email ID provided pertains to ☐ Self ☐ Spouse ☐ Dependent children ☐ Dependent Sibling ☐ Dependent Parents ☐ A Guardian in case of a minor ☐ POA ☐ Custodian ☐ PMS

It is important for customers to update their Mobile No & Email Id to receive instant alerts and give them benefits of paperless communication.

D CHANGE IN MODE OF HOLDING (PLEASE FILL SECTION A+D+I)

New Mode of Holding (please ✓) ☐ Anyone or Survivor ☐ Joint Holding

E CONSOLIDATION OF FOLIOS (PLEASE FILL SECTION A+E+I) Mention all source folios.

I / We wish to consolidate all my / our investments into one folio.

1. 2. 3.
4. 5. 6.
7. 8. 9.
10.

Use separate form for consolidation if the number of folios exceeds 10.

Target folio~**[MANDATORY]**:

1. This folio has to be one of the source folios.
2. After consolidation, the unit holder(s) agree that the details in the target folio will be applicable even if there were different details in source folio(s).
3. The request to be signed as per mode of holding.
4. In case there is no nominee in the target folio, please fill Separate Nomination Form.

UTI Mutual Fund

ACKNOWLEDGEMENT FOR NON FINANCIAL TRANSACTION

Date: D D M M Y Y Y Y

Received, subject to verification, Form for Common Transaction Request, Non Financial Transaction.

Folio Nos. **from Mr./Mrs./Ms.**

Service/s

Registrar: KFin Technologies Ltd., Unit: UTI Mutual Fund, Selenium Building, Tower – B, Plot No 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Telangana 500032. Email: uti@kfintech.com

Stamp & Signature

F EXISTING AND NEW BANK DETAILS (PLEASE FILL SECTION A+F+I)

Details	Existing Bank Details	New Bank Details
Name of the Bank		
Branch		
Account Number		
Account Type	☐ Savings ☐ Current ☐ NRE ☐ FCNR ☐ OTHER_____	☐ Savings ☐ Current ☐ NRE ☐ FCNR ☐ OTHER_____
MICR (9 Digit)		
IFSC Code (11 Character)		
Branch Address		
	City Pincode	City Pincode
	Date of opening of account D D M M Y Y Y Y	Supporting proof attached

Copies/original documents requirement

OLD BANK PROOF (Please provide any one)
(for bank account currently registered in the folio)

- ☐ Cancelled original Cheque/Copy of Cheque leaf duly verified with the original.
- ☐ Copy of Bank Statement/pass book containing name and account number of the unitholder. The copy should be verified with the original by the AMC official and signed or verified by the Bank Official with the seal, name ,employee code and designation.
- ☐ Letter from Bank stating the account number and name of the holder/s.
- ☐ In case the bank account is already closed, original letter duly signed and stamped from such bank on the letter head of the bank confirming closure of the said account.
- ☐ SOA issued at least 2 years old of the same folio having registered bank account details printed on it.

NEW BANK PROOF (Please provide any one)
(For new bank account to be registered in the folio)

- ☐ Cancelled original Cheque/Copy of Cheque leaf duly verified with the original.
- ☐ Copy of Bank Statement/pass book containing name, account number an account type. The copy should be verified with the original by the AMC official and signed or verified by the Bank Official with the seal, name ,employee code and designation.
- ☐ Letter from Bank stating the name of the holder, account number and account type.

G POWER OF ATTORNEY (POA) (PLEASE FILL SECTION A+G+I)

☐ Registration ☐ Cancellation *Please refer the instructions for the documents to be submitted.

Name of POA Holder

PAN No of POA

H FATCA & CRS INFORMATION (Please tick() For individual investors including Sole Proprietor (Non Individual Investors should mandatorily fill seperate FATCA details form (PLEASE FILL SECTION A+H+I)

Details	1st Applicant	2nd Applicant	3rd Applicant
Place & Country of Birth			
Nationality			
Are you a tax resident of any other country other than india	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
	If Yes: Mandatroy to enclose FATCA / CRS Annexure		

1st Applicant: Gross Annual Income	☐ Below 1 Lac	☐ 1-5 Lac	☐ 5-10 Lac	☐ 10-25 Lac	☐ >25 Lacs - 1 Crore	☐ >1 Crore
2nd Applicant: Gross Annual Income	☐ Below 1 Lac	☐ 1-5 Lac	☐ 5-10 Lac	☐ 10-25 Lac	☐ >25 Lacs - 1 Crore	☐ >1 Crore
3rd Applicant: Gross Annual Income	☐ Below 1 Lac	☐ 1-5 Lac	☐ 5-10 Lac	☐ 10-25 Lac	☐ >25 Lacs - 1 Crore	☐ >1 Crore

I SIGNATURE

Signature of Sole / 1st holder/ Guardian	Signature of 2nd holder	Signature of 3rd holder

INSTRUCTIONS

PAN & KYC UPDATE: Enclose self attested copy of PAN Card/s. Investors need to comply with the 'Know Your Client (KYC). An additional document (any one) that matches the details already updated in the folio like (i) Address Proof/ copy of Aadhaar (redacting the number)/Voter ID Card/Passport copy where address is as per the folio OR (ii) Bank account proof cancelled cheque leaf/copy of pass book/ Bank Statement for the bank details updated in folio. Note: Please carry original for verification and immediate return.

CONTACT DETAILS: For 1st time update (email and / or mobile) any one of an additional document matching with the details in the folio to be provided. Copy of PAN card/address proof /bank proof registered in the folio. Applicants should provide valid contact information such as email address, mobile number and other telephone number. UTI Mutual Fund provides host of value added services like transaction information and alerts via email and SMS. Account statements, newsletters, annual reports and other kinds of communication. Should they wish to have hard copy, email request can be sent to uti@kfintech.com.

CHANGE IN MODE OF HOLDING: Applicants who wish to change their mode of holding from Anyone or Survivor to Joint Holding or vice versa should use this section. Investors hereby agree that after the update of new mode of holding operation, any request based on previous holding operation will not be honoured by the fund. To request for change of mode of holding all unit holders need to sign the request irrespective of the Mode of holding.

CONSOLIDATION OF FOLIOS: Consolidation of various folios can take place only if the names of unit holders, order of unitholders and Tax status are identical in all the mentioned folios. Folios once consolidated cannot be segregated. By requesting for consolidation of folios, the unit holder/s agree that the mode of holding bank mandate, address and nomination details that exist in the Target Folio will be applicable and will prevail after consolidation even if they were different in source folios.

DOCUMENTS TO BE SUBMITTED FOR THE REGISTRATION OF POWER OF ATTORNEY:

a) Copy of Power of Attorney on Rs. 100/- stamp paper, duly signed by all the unitholder(s) and the Power of Attorney Holder, and Original attestation by Notary public \ Gazetted officer.

b) In case of the POA holder being a company, the POA holder to provide the list of its Authorized signatories, with their signatures duly attested by the POA holder company.

c) Pan and KYC of the POA holder

If the investor has an existing POA registered in the folio and wishes to change the same then he has to fill in the details under both Cancellation & Registration of POA.

The above instructions may stand modified as may be specified by SEBI from time to time.

Our Registrar : KFin Technologies Limited, Unit: UTI Mutual Fund, Selenium Tower - B, Plot No. 31 and 32, Gachibowli Financial District, Nanakramguda, Serilingampally, Hyderabad, Telangana-500032. India. **Phone No.:** 040-67162222. **Email:** uti@kfintech.com

Say **"Hi"** on 7208081230 1800 266 1230

www.utimf.com

For Existing Investors

Type **ESOA to 5 60 70 90** to request for Statement of Account.

Type **BAL<Folio no>** to 5 60 70 90 to know your Folio Balance.

Scan & Download The App Now

UTI Mutual Fund

Haq, ek behtar zindagi ka.

GROW WITH INDIA'S TOP

COMPANIES

UTI Nifty 50 Index Fund

Invests in all Top 50 companies@	25+ Years track record$	Largest Index Fund in India*	Trusted by over 11 lakh Investors^

@Top 50 companies in terms of full market capitalization. $Inception Date: March 06, 2000.
*Closing AUM as on May 31, 2026 - ₹27,826.89 Crore. Source: AMFI. ^11,74,393 Investor folios as on May 31, 2026. Source: Internal.

Contact your mutual fund distributor or give a missed call on 8655019940.
SMS "UTINFI" to 5676756 | www.utimf.com

UTI Nifty 50 Index Fund

(An open ended scheme replicating/tracking Nifty 50 index.)

This product is suitable for investors who are seeking*:

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

*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 June 30, 2026.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://www.utimf.com/downloads/addenda-financial-year

The risk of the scheme is very high

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

SCHEME CODE NO. 767

BOOK POST

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