

## Snapshot

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# Three asset classes, one destination **UTI Multi Asset Allocation Fund**



A single fund investing into equities, fixed income, and gold



Dynamic asset allocation based on proprietary model



Tax-efficient\*

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SMS "Multiasset" to 5676756 | [www.utimf.com](http://www.utimf.com)

\*Subject to prevailing tax laws for an equity oriented mutual fund.

## UTI Multi Asset Allocation Fund (Erstwhile UTI Multi Asset Fund)

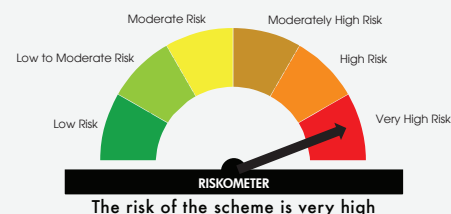
(An open ended scheme investing in equity, debt and Gold ETFs)

This product is suitable for investors who are seeking\*:

- Long term capital appreciation
- Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class

\*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 October 31, 2025. 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>



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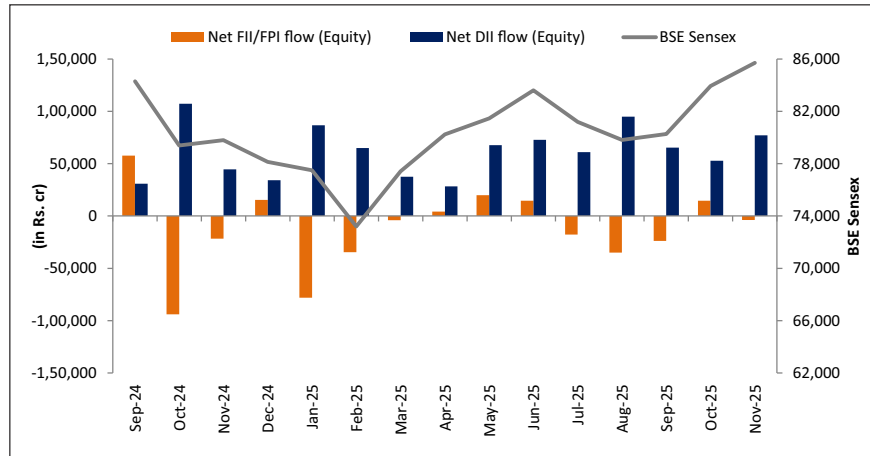


## FUNDS CATEGORY

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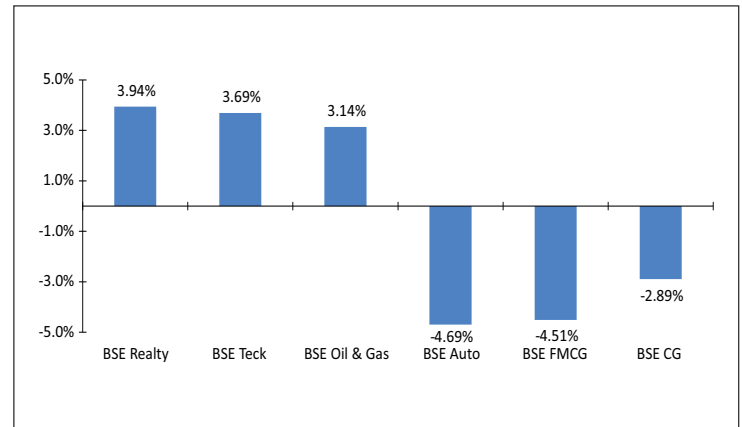
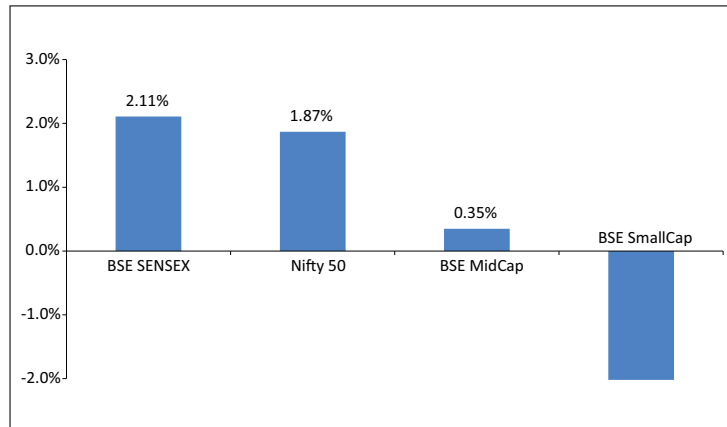
### Attention : Unit Holders

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



## Equity Market

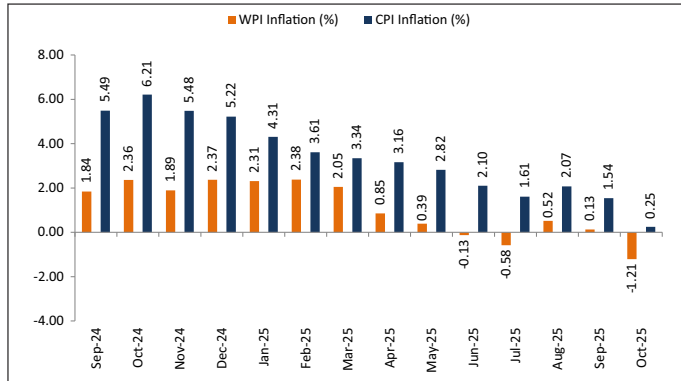
Markets rose in November 2025 as global signals improved, with the US hinting at a potential trade pact with India and geopolitical risks cooling. Lower inflation added optimism that policy rates might ease soon. Signs of corporate earnings stabilizing was another positive. While large caps posted gains with the BSE Sensex and Nifty 50 climbing 2.11% and 1.87% respectively, the BSE Midcap ended almost flat (up 0.35%) and the BSE Smallcap declined 3.38%.



Sector-wise, the BSE Teck (3.94 %), BSE IT (3.69%), BSE Auto (3.14%) were the leaders, while BSE Realty (-4.69%), BSE Power (-4.51%), BSE Metal (-2.89%) were the laggards.

Sector Indices	Month End Value	% Change (MoM)	% Change (YoY)
BSE Auto	61750.01	3.14%	16.73%
BSE Bankex	66946.16	3.10%	12.90%
BSE CD	61868.22	2.16%	-0.96%
BSE CG	69208.59	-1.70%	-2.11%
BSE FMCG	20407.47	-1.22%	-3.80%
BSE HC	44883.80	0.80%	2.79%
BSE IT	36305.54	3.69%	-15.14%
BSE Metal	34112.07	-2.89%	11.71%
BSE Oil & Gas	28207.28	-1.51%	5.20%
BSE Power	6613.14	-4.51%	-11.70%
BSE PSU	20349.57	-1.16%	2.28%
BSE Realty	7014.79	-4.69%	-11.87%
BSE Teck	18299.83	3.94%	-6.40%

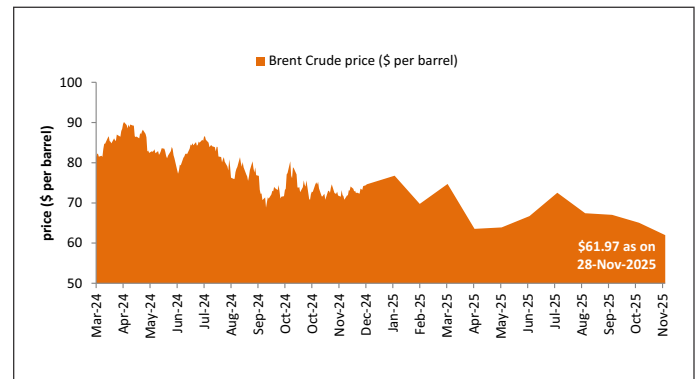
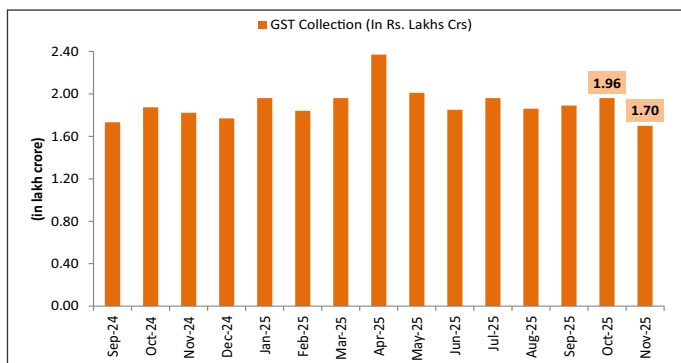
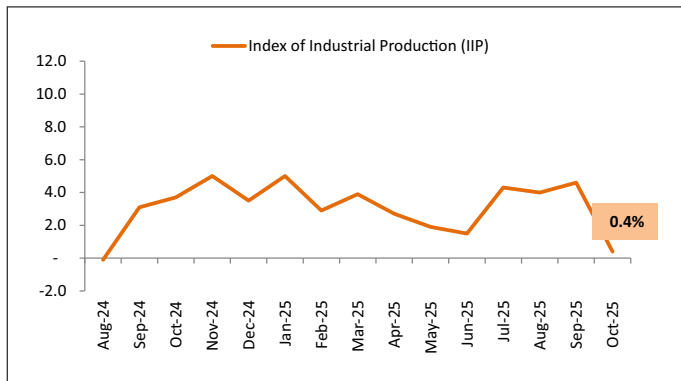




## Debt Market

The Indian economy kept its strong momentum in Q2 FY26, posting an impressive 8.2% GDP growth — the fastest in six quarters. The pickup was led by solid manufacturing gains and a vibrant services sector, especially finance, real estate and professional services. The GDP numbers comfortably exceeded market forecasts and the RBI's projection, signalling a firmer-than-expected second quarter. Urban demand, government spending, and improved rural activity helped lift growth. Despite weak government consumption and a wider trade deficit, private consumption and investment remained strong pillars supporting the economy.

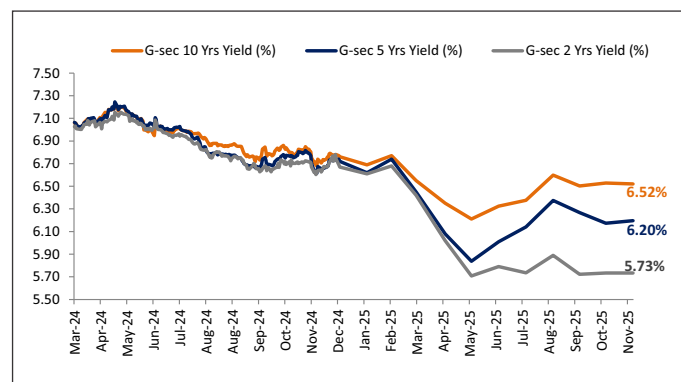
Retail inflation (CPI) cooled to 0.25% in October 2025, its lowest in the CPI series since 2013 and sharply down from 1.44% in September 2025. The fall was driven mainly by a sharper drop in food prices, making a strong case for an RBI rate cut. The food index fell to -5.02%, reflecting widespread declines across cereals, vegetables, and pulses. Core inflation stayed near 4.4%, though gold and silver pushed miscellaneous inflation to a 31-month high during the festive period. Coconut oil remained a major outlier with nearly 93% inflation. Despite a few firm categories, inflation has averaged 2.22% so far in FY26—well below the RBI's 4% target—prompting the central bank to lower its FY26 estimate to 2.6% while keeping a cautious outlook on global risks.



Wholesale inflation (WPI) eased to -1.21% in October 2025 (0.13% in September 2025), moving deeper into deflation as food, fuel, and manufactured goods became cheaper. The fall was led by lower prices of food items, crude oil, electricity, and basic metals. Food inflation dropped sharply to -8.31%, with vegetables seeing the sharpest decline, followed by onions, potatoes, and pulses. Manufactured inflation eased to 1.54%, while fuel and power stayed negative at -2.55%.

The ministry linked the moderation to recent GST cuts and a favourable base. Retail inflation also hit a record low of 0.25%, increasing expectations of an RBI rate cut in the December policy meeting.

Industrial production (IIP) slipped sharply in October 2025, rising just 0.4% —its weakest pace in 14 months—after a 4.6% expansion in September 2025. The slowdown mirrors the soft performance of the core industries, which together make up 40% of the IIP and recorded zero growth for the



month. Energy-linked sectors were the biggest drag, pulling the index into near stagnation. Coal output saw the most notable reversal, contracting 8.5% after strong gains earlier in the year. Electricity generation also fell 7.6%. Momentum in industrial activity has cooled meaningfully as demand and energy supply pressures weighed on production.

Core sector lost steam in October 2025, with growth slipping to zero (3% in September 2025), its weakest level in over a year. Heavy declines in coal, natural gas, and electricity erased gains made by steel and cement. Coal output saw a sharp drop, pulling down thermal power

generation as well. Natural gas and crude oil continued their slide, extending a months-long slowdown in hydrocarbons. Refinery products and fertilisers offered some lift with steady growth. Still, steel and cement remained the only consistent bright spots, supported by strong construction and infrastructure activity.

India's trade numbers for October 2025 witnessed a sharp widening of the merchandise deficit, touching USD41.68bn as imports surged far ahead of exports. Outbound shipments slipped to USD34.38bn, reflecting weaker demand—especially from the US—while imports swelled to USD76.06bn. A key driver was an unexpected jump in gold imports, which nearly tripled year-on-year. This was the first monthly export decline of the fiscal, with a USD4bn decline. Services trade, however, offered some relief with both exports and imports trending higher. Overall trade (goods plus services) for October came in slightly lower year-on-year, while cumulative figures show modest export growth but a much faster rise in imports.

GST collections for November 2025 came in at about Rs 1.70 lakh crore (Rs 1.96 lakh crore in October 2025), lower than the Rs 1.82 lakh crore recorded a year earlier. The softer number reflects the impact of the recent GST rate rationalisation, with cuts on commonly consumed items weighing on revenues. Festive-season demand was hoped to offset the revenue loss, but volumes didn't rise enough to compensate.

The RBI's upcoming policy meeting remains the most watched event, especially after strong GDP data tempered expectations of an immediate rate cut.

With manufacturing output stabilising and services hitting multi-quarter highs, India looks well-positioned to end FY26 with growth above 7%. Global developments, including potential US Fed moves and progress on a US–India trade deal, could spell uncertainty and opportunity in equal measure. Over the medium-term, we could see signs of recovery as earnings stabilize and sectors like IT and financials begin to turn around. While valuations are still elevated, the economy appears to be trending back toward its long-term growth path. Government measures—from GST tweaks to possible rate relief—could further support demand. Overall, the outlook suggests steady but selective optimism.

*Source for numbers: Leading business dailies November 2025)*



## Dont ignore legacy automakers in the EV rush

UTI Mutual Fund's Sachin Trivedi on the approach investors should take while investing in the Auto sector Electric vehicles (EVs) may have captured the market's imagination but Sachin Trivedi, Senior Vice President, Head of Research and Fund Manager, Equity at UTI Mutual Fund, believes their true turning point is still some distance away. Trivedi, who manages five schemes with a combined asset base of ₹14,800 crore including the UTI Transportation and Logistics Fund, says the EV story will unfold steadily rather than suddenly. While falling battery prices, government incentives and early adoption have set the stage, Trivedi emphasises that long-term success will depend on execution, scale and cost efficiency. In this interview, he shares why legacy automakers remain well placed to thrive, how premiumisation and regulatory shifts are reshaping the auto sector and why taking the contrarian approach and patience are key to surviving the sector's ups and downs.

**EVs have been in the spotlight for a few years now. Is the hype justified, or have expectations outpaced reality?**

Yes. In the initial phase, about three to four years ago, there was definitely some overhype surrounding EVs. We saw that quite clearly in global markets, where even established conventional automakers with strong balance sheets and good reported numbers faced significant de-rating. Their valuations corrected sharply simply because the narrative had shifted heavily in favour of EVs. That said, the hype at that time did have some merit. A few successful EV models gained genuine traction and consumer acceptance improved meaningfully. Alongside that, there was substantial government support through stricter emission norms, consumer incentives and subsidies, which helped push adoption. Battery prices were also falling rapidly, which strengthened the expectation that EV penetration would rise quickly. However, over time, the excitement has settled into a more practical phase. Governments have gradually reduced incentives, realising that pushing too hard through regulation isn't sustainable. Consumers, too, are becoming more

cautious, asking questions about charging infrastructure, resale value and long-term battery life. So, what we're seeing now is a normalisation of expectations. Despite that, I firmly believe the future lies in EVs. Most automakers' incremental R&D spend today is directed towards electrification. But the transition will be gradual, not abrupt. Globally, China is clearly leading, while in Europe, a few companies are doing well. In India, the two-wheeler space has seen some early success, with adoption rates of around



**Sachin Trivedi**

*Head of Research & Fund Manager*

7-8 per cent. However, in passenger vehicles, penetration is still just 2-3 per cent, primarily because cost economics aren't yet fully favourable.

**Valuations in EV-focused companies have skyrocketed, often without a proven track record. How do you assess such businesses objectively, without getting carried away by the story, but also without dismissing them too early?**

That's a fair point. What we're seeing now is that investors are trying to price in long-term penetration assumptions, sometimes looking 10-15 years ahead, which naturally makes valuations tricky.

- **A wise investing approach in EVs calls for careful diversification and measured positions in firms that execute well.**
- **It would be premature to dismiss ICE-based OEMs. These companies not only have a strong supply chain but also a deep understanding of consumer behaviour.**

Take the two-wheeler space in India, for example. A few years ago, there were around 50 EV players, many of whom were overhyped. Several early leaders have already lost relevance. Investors have now started realising that the real winners will be those companies that can consistently roll out reliable, scalable and commercially viable products. We've also seen significant investment activity in the four-wheeler segment, including the creation of EV-focused subsidiaries by traditional automakers. While this is encouraging, the true business case will eventually be determined by product success, cost efficiency and scale. At this stage, valuation assessment is undoubtedly challenging. The prudent approach is to diversify exposure across a few credible players and size positions carefully. Over time, the companies that can prove their execution capability and sustain profitability will stand out as long-term winners.

**Given this gradual shift toward EVs, should investors still look at companies where internal combustion engines (ICE) dominate? What are some indications that one should avoid or be cautious with non-EV-heavy companies?**

That's a very relevant question. There are projections that EV penetration in two-wheelers could reach about 30 per cent by 2030 and four-wheelers will also see meaningful adoption. But in my view, the gradual pace of EV acceptance has given traditional ICE players valuable breathing space. Many of these conventional companies are now using this time to adapt, launching hybrid or EV models of their own. They also have a major structural advantage: deep, established supply chains and strong vendor relationships, which enable them to manage costs more effectively than new-age startups. From an investor's perspective, it's important to note that most leading ICE companies are already investing in EV capabilities. It's no longer an 'either-or' situation. The ones that fail to invest meaningfully will, of course, lose relevance and market share over time. However, those that can leverage their existing scale, distribution and supply chain to transition gradually are still very well positioned. So yes,

while EVs represent the future, investors shouldn't completely write off traditional companies. Instead, the focus should be on identifying those incumbents that are actively evolving their portfolios and allocating capital wisely toward the EV transition. Having said that, because of the supply chain advantages that many of these established players already possess, they are necessarily investing in the EV transition. Several of them also have a strong track record of understanding consumer needs and adapting their product portfolios accordingly. In my view, it would be premature to dismiss these legacy OEMs. They not only have the financial strength and cash reserves to support new EV initiatives but also the infrastructure, vendor ecosystem and brand trust built over decades. This gives them a significant edge compared to newer entrants that are still establishing scale and credibility. From an investment standpoint, it makes perfect sense to keep these existing OEMs within our consideration set, especially those that are actively investing in innovation, expanding their EV offerings and utilising their existing cash flows to fund future growth.

**Beyond EVs, what other trends within autos look interesting to you right now? Things like ancillaries, premiumisation or exports—where do you see the better risk-reward?**

I believe there are two or three structural trends within the automotive sector that have clearly emerged over time and they're likely to persist because that's where OEMs continue to invest. The first is the shift towards SUVs and premiumisation. An increasing number of product launches are happening in this segment. This is important because while overall volume growth might appear modest, SUVs and higher-end vehicles come with better realisations and higher profitability. So, companies that are successful in this category are likely to see stronger earnings momentum. Secondly, within the two-wheeler segment, there's a similar shift toward higher engine capacity segments. Consumers are gradually shifting away from entry-level 100-110cc bikes towards the 125cc and even the 350cc range. These models command better margins and have a more aspirational pull, which makes them an interesting area of focus. Of course, EVs continue to remain a key theme,

particularly in the two-wheeler space, where penetration is already better than in passenger vehicles. However, beyond EVs, another significant trend is emerging in the auto ancillaries sector, where regulatory changes are driving structural growth. There's strong momentum in safety-related components and emission technologies. For example, ABS implementation in two-wheelers, new CAFE III norms in PV (passenger vehicles) and tightening standards in the tractor and commercial vehicle segments. Ancillary companies with a technological edge and the right product positioning will benefit from these regulatory shifts.

**Input costs and pricing power can swing sharply in this sector. What indicators do you track to gauge which companies can sustain margins across cycles?**

Historically, we've seen how sensitive this sector can be to both input costs and operating leverage. For instance, after the BS-III to BS-VI transition, many leading automakers saw a meaningful decline in gross profit margins. When demand is strong, operating leverage helps absorb costs. However, when the cycle turns, the same leverage works in reverse, hurting profitability. So, we pay close attention to product cycles and pricing power. If a company doesn't have at least one or two strong products in its portfolio, it is often forced to offer steep discounts, which hits both gross and EBITDA margins. That's why, for OEMs, it's critical to track the product pipeline and market share trends. For auto ancillaries, the situation is slightly different. They typically operate on a pass-through model, where raw material costs are largely passed on to OEMs. The key variable for them is operating leverage—how efficiently they manage fixed costs through the cycle. Companies that maintain cost discipline and efficient capacity utilisation tend to sustain better margins, even when the cycle weakens.

**Autos are inherently cyclical, and timing that cycle is difficult. How do you approach this in your fund? And for the average investor, what's a sensible way to navigate the sector's ups and downs?**

For us, since nearly 90 per cent of the fund

(UTI Transportation and Logistics) is invested in autos, the key is to stay disciplined. During challenging phases, we focus on market leaders—companies with strong balance sheets, a healthy track record and management that have been consistent in driving growth and maintaining cash flows. Market share leadership is critical because, in most auto sub-segments, the top one or two players capture the bulk of profits, while challengers often struggle. When the cycle turns positive, challengers may offer higher short-term upside, but when the tide reverses, they suffer the most. Therefore, our approach is to remain invested in quality leaders throughout the downcycle and avoid overexposure to smaller, more vulnerable players. For an average investor, during downturns, quality leaders hold firm. Smaller, vulnerable players may rally briefly but suffer much more when the cycle turns. On top of P/E and P/B, we also consider EV/EBITDA to ensure earnings discipline. For ancillaries, we focus on diversified portfolio and revenue sources. Always suggest a simple thumb rule: when margins and growth arc at their peak, it's usually a good time to start trimming exposure. Conversely, when pessimism is at its maximum and the news flow is negative, that's often the right time to enter. The Auto sector, by nature, rewards contrarian timing and long-term patience.

**Finally, what valuation framework do you follow for the auto space? Do you use different lenses for different segments and how do you spot contrarian opportunities when market sentiment is one-sided?**

As far as OEMs are concerned, we primarily use traditional valuation metrics such as P/E and P/B, but we focus on core earnings rather than headline numbers. Many auto companies sit on large cash balances and it doesn't make sense to assign a full multiple to that cash or other income. That's where EV/EBITDA becomes an additional lens as it provides a cleaner view of the underlying business performance. We assign higher valuation multiples to companies that are gaining market share, generating strong return ratios and have a prudent capital allocation framework. Conversely, we avoid valuation traps, which are companies that appear optically cheap but lack visibility into growth or have a poor track record. For auto



ancillaries, our approach is slightly different. We prefer diversified companies: those with exposure across multiple products and geographies over monoline players, who have limited runway once a specific cycle peaks. We also favour ancillaries that are proactive in pursuing joint ventures or technology tie-ups

as developing advanced tech independently is still challenging in the Indian context. From a contrarian standpoint, when the valuation gap within the sector becomes too wide, with only one or two names trading at premium valuations while others with decent

fundamentals remain overlooked, we see scope for re-rating opportunities. Similarly, companies with strong upcoming product pipelines that are trading at depressed valuations often make for the most attractive contrarian bets.

# Valuations improving as IT and energy offer selective opportunities, says V. Srivatsa, fund manager, equity, UTI AMC

My guiding rule remains simple — stay focused on value, be patient with conviction, and never overpay for hype.

In an environment where new themes and flashy fund categories are grabbing investor attention — from consumption funds driven by GST benefits to multi-asset funds riding gold's volatility — traditional large- and mid-cap funds still have much to offer. V. Srivatsa, fund manager of equity at UTI AMC, believes that long-term wealth creation still lies in a well-balanced approach built on valuation discipline and diversification.

In an exclusive conversation with Fortune India, Srivatsa shares why he prefers value over hype, how he navigates market cycles, and what keeps his fund resilient amid changing investor sentiments.

**Q. With so much investor buzz around consumption and multi-asset funds, how can investors still benefit from large- and mid-cap funds?**

A. Broadly, there are two types of funds — diversified and thematic. Diversified funds include large-cap, mid-cap, or a mix of both, such as the one I manage. Thematic funds, like consumption or technology funds, are more concentrated and therefore riskier.

The consumption theme looks strong, driven by the GST benefits and income tax reductions announced in February. GST, in particular, will have a more profound impact because when product prices fall by around 10%, people are more likely to spend on cars or durable goods. However, the consumption sector, except for automobiles, is already expensive. Many stocks are trading at 40–50 times earnings, limiting potential upside.

That's why I find the automobile segment attractive — it still offers reasonable valuations and looks well placed for steady growth. Overall, I would advise investors not to allocate more than 15–20% of their portfolio to thematic funds. They should primarily stay invested in diversified funds,

such as large- and mid-cap or flexi-cap funds, which can balance stability and growth.

**Q. How much do long-term themes like digital transformation or manufacturing expansion influence your investment approach?**

A. My strategy is largely value-driven. Whenever a new theme emerges, most of its potential gets priced in even before it plays out fully. That makes it difficult for value investors like me to find a comfortable entry point.

Take electronic manufacturing services, defence, or renewables. These sectors clearly



**V Srivatsa**

*Fund Manager - Executive Vice President*

have government support and visibility over the next five years. But most companies here are trading at high valuations — 30 to 40 times earnings — and have yet to prove they can scale their operations profitably.

For example, a mobile manufacturer with a ₹20,000 crore turnover may target ₹60,000 crore by FY30. But whether it can achieve that is uncertain. Despite that, the market already prices in such optimistic expectations. I invest in such opportunities only if I'm convinced the company can consistently deliver 25–30% earnings growth. Otherwise, I prefer to wait.

Ultimately, it's about how much to pay for future growth. When high growth is already

priced in, the margin of safety disappears.

**Q. The UTI Large & Mid Cap Fund has shown strong performance, with a 5-year CAGR of around 17% in large caps and 22% in mid caps. What's driving this consistency?**

A. Our focus is always on valuations. We invest in well-established companies trading below their long-term valuation averages. Currently, our largest overweight is in the IT sector. Valuations there are at multi-year lows, free cash flow yields are strong, and earnings downgrades have finally stopped.

The near-term outlook might still look muted, but I believe the worst is over. As the sector returns to 8–9% CAGR growth, these companies will be rewarded.

In previous years, our strategy has worked well. Two years ago, we increased exposure to large-cap banks when they were undervalued, and that decision paid off. Earlier, we were overweight autos after COVID, when volumes were weak — that, too, worked as the sector recovered. We've also found value in pharmaceuticals in earlier cycles.

Right now, we see selective opportunities in IT and in oil and gas companies that benefit from lower crude prices.

**Q. How does your approach differ when it comes to mid- and small-cap investments?**

A. In mid and small caps, we look for growth-oriented companies available at reasonable valuations, especially those overlooked by the market. These are often businesses in an improvement phase — showing better returns on capital, higher margins, or recovering revenues.

Such companies may have underperformed over the past three to five years, making them undervalued. Through research and regular engagement with management, we identify those on the verge of a turnaround. That's where we often generate alpha for the fund.



Our approach blends three elements — value, selective growth, and operational improvement - but our core principle never changes: we don't overpay for growth.

**Q. How much time do you spend reviewing companies that haven't performed well for a year or two?**

A. Rather than the time, what matters to me is whether my investment thesis is still valid. For example, if I buy an IT stock today expecting improvement next year, I will monitor progress every quarter. If I start seeing positive signs, like I did this quarter, it strengthens my conviction.

But if a stock disappoints, I go back to management to understand why. If I'm convinced it's a temporary issue, I stay invested. If not, I exit. In cyclical or commodity sectors, it's even more straightforward — if I

realise I have got the cycle wrong, I just accept my mistake and get out because there's no point in fighting the cycle.

**Q. How do you manage downside risk, especially when dealing with smaller companies?**

A. We always maintain a margin of safety when buying. But small caps are naturally more volatile. When a small-cap company misses expectations, its stock can fall sharply because there aren't many strong institutional holders.

To limit such risks, we keep exposure small. For a large-cap like Infosys, the weight might be 4%–4.5%. But for a small-cap IT stock, it will never be more than 1%. So, even if it drops 20%, the impact on the overall portfolio is minimal.

That's how we balance conviction with caution — by managing position sizes and avoiding overexposure to any single risk.

**Q. What's the key takeaway for investors looking at large- and mid-cap opportunities today?**

A. Every fund category — large, mid, or small — has a place in a well-constructed portfolio. The key is aligning it with your risk–return profile rather than chasing new themes. Large- and mid-cap funds, in particular, offer a balance of stability and growth, making them ideal for long-term wealth creation.

My guiding rule remains simple — stay focused on value, be patient with conviction, and never overpay for hype.

# Rethinking the Classic 60:40 Portfolio: The case for a 60:20:20 allocation

An asset class with fundamentally different and distinct drivers such as gold can create additional diversification

For decades, the 60:40 portfolio i.e. a 60% allocation to equities and 40% to fixed income has been the cornerstone of prudent investing. It offered investors a simple yet effective balance between growth and stability. While equities were expected to drive long-term returns, bonds were expected to provide cushion in a low growth environment.

The strategy has historically been underpinned by the low correlation between equities and bonds. When stocks give negative returns during weaker growth, bonds tend to yield stronger returns due to rate cuts, thus mitigating the overall portfolio volatility.

## Why alternate allocation is emerging

The 60:40 allocation was conceived in an era of relatively stability and strong inverse correlation between equities and bonds. The post-Cold War world of the 1990s brought globalization and efficiency gains. Structural disinflation followed China's integration into the global supply chain. Fiscal prudence, independent monetary policy, and stable geopolitics supported a long multi-decade bull run for bonds, with yields trending steadily lower and delivering both income and capital gains.

Over the past four decades, bond yields have trended lower, delivering both income and price appreciation.

However, this macro environment is changing. Increasing geopolitical fragmentation, higher fiscal deficits and regular central bank intervention is leading to higher inflation and currency volatility. This in turn is leading to investors asking for higher yields. The assumption that fixed income will always hedge equity risk is no longer sacrosanct.

In this environment, adding an asset class with fundamentally distinct drivers, such as gold, creates an additional source of diversification.

## How Gold can complement asset allocation

We analysed one-year daily returns across

equities (Nifty Total Return Index), fixed income (NIFTY All Duration G-Sec Index), and gold (international gold price per ounce in INR) shows a subtle but telling pattern of decoupling. While the equity/bond correlation is marginally positive at 0.11, gold's correlation with both asset classes is marginally negative (-0.05 with equities and -0.04 with bonds). Gold's diversification benefits stem from its distinct macro drivers. Unlike equities, which are linked to growth and



**Anurag Mittal**  
Head of Fixed Income

corporate earnings, or bonds, which respond to rates and inflation expectations, gold's returns hinge on real interest rates, currency strength, and general risk sentiment.

During equity bull markets, gold lags, but during stress periods triggered by geopolitical shocks or inflation spikes, it tends to outperform. Furthermore, gold can serve as an inflation hedge, a feature increasingly relevant in an era of fiscal expansion and supply-side inflationary shocks. However, gold is highly volatile and can meaningfully adversely affect return outcomes in the short term. Hence, any such portfolio allocation should be considered from a longer-term perspective.

Our analysis of 10 & 20 year data suggests incorporation of gold into portfolios can enhance potential return outcomes although with higher volatility over longer periods.

## Understanding the Volatility Trade-off

The volatility of gold is meaningfully high compared to fixed income and almost close to equity. However, gold's return profile tends to be positively skewed as its upside spikes during periods of stress, enhancing tail-risk protection. Hence, given the higher volatility, investors should consider gold allocation ideally from a longer-term investment horizon of at least five years.

In practice, investors can use gold exposure through ETFs, gold-backed mutual funds, or even multi asset strategies which offer liquidity and ease of rebalancing without the frictions of physical holding.

## Conclusion: The Case for Broader Balance

For long-term asset allocators, the 60:20:20 framework provides a more balanced exposure across growth, income, and real assets. Equities remain the key driver of wealth creation; fixed income provides portfolio stability and accrual while gold acts as a shock absorber against inflation and policy risks.

The key takeaway is not to replace traditional allocations, but to let them evolve with assets that thrive under different macro regimes. The current landscape demands a broader definition of balance, incorporating assets that behave differently when traditional correlations break down.

As markets deepen and investors become more comfortable with alternative assets, the role of the "20% diversifier sleeve" can evolve beyond just gold. Real estate investment trusts (REITs), infrastructure investment trusts (InvITs), silver, and select alternative strategies offer complementary sources of income and risk premia. These can further diversify the portfolio, enhance return potential, and provide resilience against varied macro and inflation regimes.

In essence, while the 60:20:20 allocation of equity, fixed income, and gold represents an important step forward from the traditional 60:40 construct, the broader principle is one of multi-asset diversified portfolios that can compound across cycles, regimes, and shocks.

# 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

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/Folio

Fund Size Monthly Average : ₹ 13281.73 Crore  
Closing AUM : ₹ 13398.93 Crore  
No. of Folios : 6,93,304

## High/Low NAV in the month

High Growth Option : ₹ 284.2528  
Low Growth Option : ₹ 277.5671

## Total Expense Ratio

Regular : 1.74  
Direct : 0.93

## Minimum Investment Amount

Growth: ₹ 100/-  
IDCW: ₹ 5000/-

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 284.2215  
Regular IDCW Option ₹ 56.0069  
Direct Growth Option ₹ 312.5086  
Direct IDCW Option ₹ 66.4214

## Portfolio Details

% of Top 10 Stocks	48.57
Median Market Cap (₹ Cr)	4,40,512
Weighted Average Market Cap	6,41,847
Number of Securities	58

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	90	10	1
Benchmark	93	7	-

## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.22	Tata Consumer Products Ltd	1.57
ICICI Bank Ltd	7.14	Titan Company Ltd.	1.53
Infosys Ltd.	5.84	Godrej Consumer Products Ltd	1.44
Reliance Industries Ltd.	4.83	HDFC Life Insurance Company Ltd.	1.37
Bharti Airtel Ltd.	4.19	Asian Paints Ltd.	1.27
Kotak Mahindra Bank Ltd.	3.94	Sun Pharmaceuticals Industries Ltd.	1.27
Larsen And Toubro Ltd.	3.81	Hindustan Aeronautics Ltd	1.25
Bajaj Finance Ltd.	3.52	Tata Steel Ltd.	1.20
Axis Bank Ltd.	3.22	Bharat Petroleum Corporation Ltd.	1.11
State Bank Of India	2.87	Jindal Stainless Ltd.	1.06
ITC Ltd.	2.73	NTPC Ltd.	1.04
Avenue Supermarts Ltd.	2.42	Oil & Natural Gas Corporation Ltd.	1.02
Eternal Ltd.	2.26	Wipro Ltd.	1.00
Tata Consultancy Services Ltd.	1.74	Others	19.71
Polycab India Ltd	1.71	Net Current Assets	1.42
Maruti Suzuki India Ltd.	1.65	<b>TOTAL</b>	<b>100.00</b>
LTIMindtree Ltd.	1.65		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Infosys Ltd	2.0	Reliance Industries Ltd	-2.4
Avenue Supermarts Ltd	2.0	Mahindra & Mahindra Ltd	-1.6
Kotak Mahindra Bank Ltd	1.8	Hindustan Unilever Ltd	-1.5
Polycab India Ltd	1.7	HDFC Bank Ltd	-1.2
Bajaj Finance Ltd	1.7	Bharat Electronics Ltd	-1.0

## Quantitative Indicators Fund Benchmark

	Fund	Benchmark
Beta	0.88	1
Standard Deviation (Annual)	11.04%	12.31%
Sharpe Ratio	0.58%	
Portfolio Turnover Ratio (Annual)	0.36	
P/B	6.61	6.62
P/E	35.49	32.79
ROE	20.26	20.88

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	BSE 100 TRI (%)	BSE Sensex TRI (%)	NAV Growth (₹)	BSE 100 TRI (₹)	BSE Sensex TRI (₹)
1 Y	7.06	8.67	8.69	10,706	10,867	10,869
3 Y	11.97	14.29	12.13	14,042	14,934	14,103
5 Y	14.93	17.52	15.57	20,060	22,426	20,625
SI*	15.40	NA	NA	27,26,270	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 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 Sensex PRI values from 15-10-1986 to 31-12-1990 and BSE 100 TRI values thereafter. Load is not taken into consideration for computation of performance

## SIP Returns as on 28<sup>th</sup> November, 2025

Period	Investment Amount (₹)	Fund Value (₹)	BSE 100 TRI (₹)	BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) BSE 100 TRI	Yield (%) BSE Sensex TRI
1 Y	1,20,000	1,28,320	1,30,519	1,30,163	13.29	16.89	16.31
3 Y	3,60,000	4,34,199	4,49,050	4,37,554	12.61	14.96	13.15
5 Y	6,00,000	8,15,301	8,71,417	8,35,889	12.24	14.95	13.26
7 Y	8,40,000	13,91,648	15,10,830	14,31,841	14.19	16.50	14.99
10 Y	12,00,000	24,01,211	26,73,947	25,70,947	13.31	15.32	14.59
15 Y	18,00,000	51,75,994	58,10,654	55,18,096	12.98	14.32	13.73
SI	25,20,000	1,13,82,613	1,28,64,566	1,22,35,986	12.68	13.62	13.24

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 November 2025 (Since SIP facility was introduced in November 2004. **Past performance may or may not be sustained in future.**

## Top 5 Sectors

Financial Services	34%
Information Technology	11%
Oil, Gas & Consumable Fuels	7%
Consumer Services	7%
Fast Moving Consumer Goods	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. Vishal Chopda, CFA, BE, PGDM  
Managing the scheme since Jun 2025

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout and Reinvestment

## Load Structure

Entry Load: Nil

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

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 12062.83 Crore  
Closing AUM : ₹ 12050.11 Crore  
No. of Folios : 5,60,136

## High/Low NAV in the month

High Growth Option : ₹ 309.0333  
Low Growth Option : ₹ 303.5597

## Total Expense Ratio

Regular : 1.75  
Direct : 0.91

## Minimum Investment Amount

Minimum initial investment of ₹5000/-and in multiples of ₹ 1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option	₹ 305.6942
Regular IDCW Option	₹ 144.6573
Direct Growth Option	₹ 341.6148
Direct IDCW Option	₹ 168.1097

## Portfolio Details

% of Top 10 Stocks	21.58
Median Market Cap (₹ Cr)	61,000
Weighted Average Market Cap	64,580
Number of Securities	90

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	8	72	20
Benchmark	4	93	3

## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV	Equity	% to NAV
Polycab India Ltd	2.48	Jubilant Food Works Ltd	1.45
Phoenix Mills Ltd	2.45	AU Small Finance Bank Ltd	1.43
Persistent Systems Ltd.	2.32	P I Industries Ltd.	1.39
Max Financial Services Ltd.	2.30	ICICI Lombard General Insurance Company Ltd	1.38
Coforge Ltd	2.17	Shriram Finance Ltd	1.38
Indian Bank	2.17	Suzlon Energy Ltd.	1.34
Federal Bank Ltd.	2.14	Lupin Ltd.	1.33
Hero Motocorp Ltd.	2.03	Bharti Hexacom Ltd	1.32
Ajanta Pharma Ltd.	1.79	BSE Ltd	1.26
Tube Investments Of India Ltd	1.73	Astral Ltd.	1.25
PB Fintech Ltd	1.65	IDFC First Bank Ltd	1.25
Blue Star Ltd.	1.61	ITC Hotels Ltd.	1.21
Dixon Technologies (India) Ltd	1.61	Bharat Forge Ltd.	1.19
APL Apollo Tubes Ltd	1.61	Others	48.21
J.K.Cement Ltd.	1.60	Net Current Assets	1.77
Mphasis Ltd	1.60	<b>TOTAL</b>	<b>100.00</b>
Schaeffler India Ltd	1.56		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Phoenix Mills Ltd	1.6	BSE Ltd	-1.8
Ajanta Pharma Ltd	1.5	Cummins India Ltd	-1.6
Polycab India Ltd	1.5	Indus Ind Bank Ltd	-1.5
ICICI Lombard General Insurance Company Ltd	1.4	HDFC Asset Management Company Ltd	-1.4
Shriram Finance Ltd	1.4	Indus Towers Ltd	-1.4

## Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.85	1
Standard Deviation (Annual)	13.79%	15.71%
Sharpe Ratio	0.80%	
Portfolio Turnover Ratio (Annual)	0.42	
P/B	9.15	8.86
P/E	45.69	43.16
ROE	18.66	18.45

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	0.07	7.74	9.94	10,007	10,774	10,994
3 Y	16.63	23.50	13.07	15,871	18,847	14,461
5 Y	19.66	25.49	16.47	24,545	31,140	21,441
SI*	17.60	NA	14.48	3,35,146	NA	1,87,180

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. Vishal Chopda since Jun 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. When scheme/additional benchmark returns are not available, they have been shown as N/A. Please refer page no. 73 for FPI Performance. Load is not taken into consideration for computation of performance

## SIP Returns as on 28<sup>th</sup> November, 2025

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	1,20,000	1,26,673	1,31,452	1,30,795	10.62	18.43	17.34
3 Y	3,60,000	4,42,747	4,85,101	4,44,276	13.97	20.45	14.21
5 Y	6,00,000	8,80,089	10,25,081	8,52,518	15.35	21.62	14.05
7 Y	8,40,000	16,40,759	19,67,311	14,66,344	18.82	23.94	15.66
10 Y	12,00,000	28,08,197	35,33,239	26,00,962	16.23	20.49	14.80
15 Y	18,00,000	75,30,494	91,60,098	55,63,856	17.30	19.53	13.82
SI	25,20,000	1,86,23,502	2,15,91,888	1,22,25,907	16.45	17.57	13.23

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 November 2025 (Since SIP facility was introduced in November 2004). **Past performance may or may not be sustained in future.**

## Top 5 Sectors

Financial Services	22%
Capital Goods	13%
Healthcare	11%
Automobile and Auto Components	10%
Information Technology	8%

# 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. Nitin Jain B.com, CA, CFA  
Managing the scheme since Jun 2025

## 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/Folio

Fund Size Monthly Average : ₹4860.09 Crore  
Closing AUM : ₹4833.23 Crore  
No. of Folios : 3,50,014

## High/Low NAV in the month

High Growth Option : ₹26.6253  
Low Growth Option : ₹25.7162

## Total Expense Ratio

Regular : 1.85  
Direct : 0.64

## Minimum Investment Amount

Minimum initial investment of ₹5000/- and in multiples of ₹1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option	₹ 25.9065
Regular IDCW Option	₹ 25.9063
Direct Growth Option	₹ 27.9806
Direct IDCW Option	₹ 27.9805

## Portfolio Details

% of Top 10 Stocks	21.19
Median Market Cap (₹ Cr)	15,588
Weighted Average Market Cap	21,061
Number of Securities	91

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	-	17	83
Benchmark	-	9	91

## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV	Equity	% to NAV
City Union Bank Ltd	2.59	Techno Electric & Engineering Co Ltd.	1.55
Karur Vysya Bank Ltd.	2.55	Gravita India Ltd.	1.48
Multi Commodity Exchange Of India Ltd	2.34	J.K.Cement Ltd.	1.44
Aster Dm Healthcare Ltd	2.23	Caplin Point Laboratories Ltd	1.44
TD Power Systems Ltd.	2.09	NIIT Learning Systems Ltd	1.44
Acutaas Chemicals Ltd.	1.99	Aditya Birla Capital Ltd	1.43
KEI Industries Ltd.	1.95	Subros Ltd.	1.43
Navin Fluorine International Tld.	1.86	Ujjivan Small Finance Bank Ltd	1.42
Affle 3I Ltd.	1.80	Nesco Ltd	1.36
Eris Lifesciences Ltd	1.77	Krishna Institute Of Medical Science Ltd	1.25
KPIT Technologies Ltd	1.73	Brigade Enterprises Ltd.	1.23
Jubilant Ingrevia Ltd.	1.71	Tips Music Ltd.	1.21
Great Eastern Shipping Co. Ltd.	1.66	Newgen Software Technologies Ltd.	1.18
Eclerx Services Ltd.	1.62	Others	44.28
Inox India Ltd	1.60	Net Current Assets	5.20
India Shelter Finance Corporation Ltd	1.60	<b>TOTAL</b>	<b>100.00</b>
Dixon Technologies (India) Ltd	1.58		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
TD Power Systems Ltd	2.1	Laurus Labs Ltd	-2.0
Acutaas Chemicals Ltd	2.0	Central Depository Services (India) Ltd	-1.4
KEI Industries Ltd	2.0	Delhivery Ltd	-1.1
Kpit Technologies Ltd	1.7	RBI Bank Ltd	-0.9
City Union Bank Ltd	1.6	Cholamandalam Financial Holdings Ltd	-0.9

## Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.81	1
Standard Deviation (Annual)	15.07	17.85%
Sharpe Ratio	0.79%	
Portfolio Turnover Ratio (Annual)	0.40	
P/B	7.67	7.27
P/E	44.84	41.14
ROE	18.26	15.26

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	-2.41	-5.02	9.94	9,759	9,498	10,994
3 Y	17.45	20.86	13.07	16,209	17,663	14,461
SI*	21.24	25.21	15.80	25,907	30,380	20,648

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 existing plan and growth Option. CAGR - Compounded Annualized Growth Rate. The scheme is managed by the Fund Manager Mr. Nitin Jain. 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. 73 for FPI Performance. Load is not taken into consideration for computation of performance

## SIP Returns as on 28<sup>th</sup> November, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Small Cap 250 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,24,399	1,22,769	1,30,795	6.96	4.37	17.34
3 Y	3,60,000	4,45,872	4,49,804	4,44,276	14.46	15.08	14.21
SI	5,90,000	8,85,150	9,19,148	8,31,301	16.56	18.14	13.96

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

## Top 5 Sectors

Financial Services	17%
Healthcare	14%
Capital Goods	13%
Consumer Durables	9%
Information Technology	8%

# 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 Midcap 250 TRI

## Fund Manager

Mr. V Srivatsa - B.Com., CA, ICWA, PGDM  
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%	Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 5389.93 Crore  
Closing AUM : ₹ 5498.45 Crore  
No. of Folios : 4,05,543

## High/Low NAV in the month

High Growth Option : ₹ 187.1048  
Low Growth Option : ₹ 182.1989

## Total Expense Ratio

Regular : 1.89  
Direct : 0.95

## Minimum Investment Amount

Minimum initial investment of ₹5000/- and in multiples of ₹ 1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option	₹ 187.0003
Regular IDCW Option	₹ 91.0984
Direct Growth Option	₹ 200.9853
Direct IDCW Option	₹ 98.7660

## Portfolio Details

% of Top 10 Stocks	30.84
Median Market Cap (₹ Cr)	1,17,573
Weighted Average Market Cap	3,77,856
Number of Securities	70

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	49	38	13
Benchmark	51	47	1

## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	5.59	Mahindra & Mahindra Ltd.	1.67
ICICI Bank Ltd	3.61	State Bank Of India	1.53
Infosys Ltd.	3.59	Nippon Life India Asset Management Ltd	1.52
Reliance Industries Ltd.	3.18	Phoenix Mills Ltd	1.52
Federal Bank Ltd.	2.74	Bharti Airtel Ltd.	1.46
ITC Ltd.	2.62	Sundaram Finance Ltd.	1.45
Vedanta Ltd	2.47	Glenmark Pharmaceuticals Ltd	1.41
Aditya Birla Capital Ltd	2.41	Ajanta Pharma Ltd.	1.39
Wipro Ltd.	2.39	Mphasis Ltd	1.38
Indus Towers Ltd.	2.24	Indian Bank	1.38
Larsen And Toubro Ltd.	2.22	Shriram Finance Ltd	1.36
Aurobindo Pharma Ltd.	2.20	Grasim Industries Ltd.	1.31
HCL Technologies Ltd.	2.04	Others	31.95
Hero Motocorp Ltd.	2.03	Net Current Assets	3.52
Interglobe Aviation Ltd	2.01	<b>TOTAL</b>	<b>100.00</b>
Max Financial Services Ltd.	1.94		
Maruti Suzuki India Ltd.	1.93		
Power Grid Corporation Of India Ltd	1.93		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Vedanta Ltd	2.2	BSE Ltd	-1.6
Wipro Ltd	2.1	Axis Bank Ltd	-1.3
Aditya Birla Capital Ltd	2.1	Tata Consultancy Services Ltd	-1.1
Federal Bank Ltd	1.9	Bajaj Finance Ltd	-1.0
Aurobindo Pharma Ltd	1.8	Persistent Systems Ltd	-0.9

## Quantitative Indicators Fund Benchmark

	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	12.43%	13.51%
Sharpe Ratio	1.25%	
Portfolio Turnover Ratio (Annual)	0.34	
P/B	5.37	7.69
P/E	27.52	37.53
ROE	21.96	19.65

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	6.33	8.00	9.94	10,633	10,800	10,994
3 Y	21.09	18.50	13.07	17,764	16,648	14,461
5 Y	23.44	21.13	16.47	28,677	26,091	21,441
SI*	13.94	16.00	12.95	86,610	1,16,492	74,967

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 28<sup>th</sup> November, 2025

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	1,20,000	1,30,099	1,30,788	1,30,795	16.20	17.33	17.34
3 Y	3,60,000	4,78,491	4,65,509	4,44,276	19.46	17.50	14.21
5 Y	6,00,000	9,79,671	9,38,065	8,52,518	19.74	17.96	14.05
7 Y	8,40,000	17,66,050	17,04,609	14,66,344	20.89	19.89	15.66
10 Y	12,00,000	29,84,047	30,42,541	26,00,962	17.36	17.72	14.80
15 Y	18,00,000	63,74,581	72,54,242	55,63,856	15.39	16.87	13.82
SI	19,80,000	76,31,903	88,26,094	66,90,770	14.77	16.26	13.42

**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	29%
Information Technology	10%
Automobile and Auto Components	8%
Oil, Gas & Consumable Fuels	8%
Healthcare	7%



## 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, B.com, 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/Folio

Fund Size Monthly Average : ₹ 10068.34 Crore  
Closing AUM : ₹ 10135.00 Crore  
No. of Folios : 4,45,417

## High/Low NAV in the month

High Growth Option : ₹ 174.0657  
Low Growth Option : ₹ 170.7771

## Total Expense Ratio

Regular : 1.81  
Direct : 1.19

## Minimum Investment Amount

Minimum initial investment of ₹5000/- and in multiples of ₹1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option : ₹ 173.9014  
Regular IDCW Option : ₹ 50.6795  
Direct Growth Option : ₹ 190.8004  
Direct IDCW Option : ₹ 62.2269

## Portfolio Details

% of Top 10 Stocks	44.73
Median Market Cap (₹ Cr)	2,56,247
Weighted Average Market Cap	5,11,182
Number of Securities	59

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	65	19	16
Benchmark	71	19	10

## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.64	Glenmark Pharmaceuticals Ltd	1.58
ICICI Bank Ltd	5.82	Indus Ind Bank Ltd.	1.58
Bharti Airtel Ltd.	4.56	ICICI Lombard General Insurance Company Ltd	1.57
Infosys Ltd.	4.46	Phoenix Mills Ltd	1.54
Axis Bank Ltd.	4.04	Sun Pharmaceuticals Industries Ltd.	1.54
Kotak Mahindra Bank Ltd.	3.88	Bajaj Auto Ltd.	1.48
State Bank Of India	3.67	Fortis Healthcare Ltd.	1.41
Mahindra & Mahindra Ltd.	3.06	Coal India Ltd.	1.40
Reliance Industries Ltd.	3.02	Info-Edge (India) Ltd.	1.38
Tech Mahindra Ltd	2.58	Great Eastern Shipping Co. Ltd.	1.34
Cipla Ltd.	1.81	Dabur India Ltd.	1.33
Mahindra And Mahindra Financial Services Ltd	1.80	Crompton Greaves Consumer Electricals Ltd.	1.31
Mphasis Ltd	1.77	Bharat Petroleum Corporation Ltd.	1.17
Eicher Motors Ltd	1.74	Others	23.59
Maruti Suzuki India Ltd.	1.71	Net Current Assets	1.02
HCL Technologies Ltd.	1.60	<b>TOTAL</b>	<b>100.00</b>
Power Grid Corporation Of India Ltd	1.60		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Kotak Mahindra Bank Ltd	2.3	Larsen And Toubro Ltd	-2.4
Axis Bank Ltd	2.2	Reliance Industries Ltd	-2.3
Tech Mahindra Ltd	2.1	ITC Ltd	-1.9
HDFC Bank Ltd	2.0	Tata Consultancy Services Ltd	-1.6
Bharti Airtel Ltd	1.7	Bajaj Finance Ltd	-1.4

## Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	12.08%	12.95%
Sharpe Ratio	1.00%	
Portfolio Turnover Ratio (Annual)	0.20	
P/B	4.57	7.04
P/E	29.95	35.08
ROE	16.36	19.86

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	4.20	6.56	9.94	10,420	10,656	10,994
3 Y	17.61	15.57	13.07	16,275	15,442	14,461
5 Y	19.36	18.62	16.47	24,238	23,496	21,441
SI*	15.04	14.32	14.21	1,73,774	1,52,905	1,49,934

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 28<sup>th</sup> November, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,28,097	1,29,539	1,30,795	12.93	15.28	17.34
3 Y	3,60,000	4,62,868	4,51,683	4,44,276	17.10	15.37	14.21
5 Y	6,00,000	9,14,996	8,86,845	8,52,518	16.94	15.66	14.05
7 Y	8,40,000	16,20,860	15,62,577	14,66,344	18.47	17.44	15.66
10 Y	12,00,000	28,24,331	27,53,786	26,00,962	16.34	15.87	14.80
15 Y	18,00,000	59,75,139	61,05,012	55,63,856	14.65	14.89	13.82
SI	24,40,000	1,29,29,617	1,19,40,028	1,09,09,796	14.40	13.76	13.04

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	35%
Information Technology	10%
Automobile and Auto Components	9%
Healthcare	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.

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

## Date of inception/allotment

15th December, 1999

## Benchmark Index

Nifty 500 TRI

## Fund Manager

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

Managing the scheme since Jun 2025

## 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/Folio

Fund Size Monthly Average : ₹ 3775.39 Crore

Closing AUM : ₹ 3784.72 Crore

No. of Folios : 2,45,287

## High/Low NAV in the month

High Growth Option : ₹ 210.9653

Low Growth Option : ₹ 207.5053

## Total Expense Ratio

Regular : 1.88

Direct : 0.92

## Minimum Investment Amount

Minimum investment of ₹500/-and in multiples of ₹ 500/- thereafter maximum limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 210.6185

Regular IDCW Option ₹ 40.2367

Direct Growth Option ₹ 236.5792

Direct IDCW Option ₹ 55.7530

## Portfolio Details

% of Top 10 Stocks	44.34
Median Market Cap (₹ Cr)	3,69,660
Weighted Average Market Cap	5,36,123
Number of Securities	61

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	75	15	10
Benchmark	71	19	10

## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV	Equity	% to NAV
xHDFC Bank Ltd.	9.45	ICICI Lombard General Insurance Company Ltd	1.51
ICICI Bank Ltd	6.33	Info-Edge (India) Ltd.	1.49
Infosys Ltd.	4.99	Cholamandalam Investment And Finance Company Ltd.	1.49
Bharti Airtel Ltd.	4.72	Avenue Supermarts Ltd.	1.48
Axis Bank Ltd.	4.09	Mphasis Ltd	1.45
Kotak Mahindra Bank Ltd.	3.93	Bajaj Auto Ltd.	1.44
Reliance Industries Ltd.	3.31	Crompton Greaves Consumer Electricals Ltd.	1.40
Bajaj Finance Ltd.	2.88	Aster Dm Healthcare Ltd	1.36
Tech Mahindra Ltd	2.41	Sun Pharmaceuticals Industries Ltd.	1.33
Mahindra & Mahindra Ltd.	2.23	Havells India Ltd.	1.32
Maruti Suzuki India Ltd.	2.07	Eicher Motors Ltd	1.30
State Bank Of India	2.07	Mahanagar Gas Ltd.	1.27
Tata Steel Ltd.	2.00	Others	23.63
HCL Technologies Ltd.	1.93	Net Current Assets	0.61
Jubilant Food Works Ltd	1.75	<b>TOTAL</b>	<b>100.00</b>
Phoenix Mills Ltd	1.67		
Ajanta Pharma Ltd.	1.56		
Cipla Ltd.	1.52		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Kotak Mahindra		Larsen And Toubro Ltd	-2.4
Bank Ltd	2.4	Reliance Industries Ltd	-2.0
Axis Bank Ltd	2.3	ITC Ltd	-1.9
Infosys Ltd	2.2	Tata Consultancy	
Tech Mahindra Ltd	1.9	Services Ltd	-1.6
Bharti Airtel Ltd	1.9	Hindustan Unilever Ltd	-1.1

## Quantitative Indicators Fund Benchmark

Beta	0.86	1
Standard Deviation (Annual)	11.64%	12.95%
Sharpe Ratio	0.61%	
Portfolio Turnover Ratio (Annual)	0.45	
P/B	5.50	7.04
P/E	33.15	35.08
ROE	17.30	19.86

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.03	6.56	9.94	10,303	10,656	10,994
3 Y	12.71	15.57	13.07	14,323	15,442	14,461
5 Y	15.36	18.62	16.47	20,438	23,496	21,441
SI*	14.42	14.21	13.45	3,30,955	3,15,532	2,65,288

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. Amit Premchandani since Jun-2025. 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 28<sup>th</sup> November, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,26,661	1,29,539	1,30,795	10.60	15.28	17.34
3 Y	3,60,000	4,31,508	4,51,683	4,44,276	12.18	15.37	14.21
5 Y	6,00,000	8,14,641	8,86,845	8,52,518	12.21	15.66	14.05
7 Y	8,40,000	14,13,986	15,62,577	14,66,344	14.64	17.44	15.66
10 Y	12,00,000	24,25,102	27,53,786	26,00,962	13.50	15.87	14.80
15 Y	18,00,000	52,54,043	61,05,012	55,63,856	13.16	14.89	13.82
SI	25,20,000	1,06,77,769	1,33,11,437	1,22,25,907	12.18	13.89	13.23

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 November 2025 (Since SIP facility was introduced in November 2004. **Past performance may or may not be sustained in future.**

## Top 5 Sectors

Financial Services	34%
Information Technology	11%
Automobile and Auto Components	10%
Oil, Gas & Consumable Fuels	7%
Consumer Services	7%

# 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 2022

## 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/Folio

Fund Size Monthly Average : ₹ 2634.27 Crore  
Closing AUM : ₹ 2638.30 Crore  
No. of Folios : 1,30,761

## High/Low NAV in the month

High Growth Option : ₹ 15.9459  
Low Growth Option : ₹ 15.6902

## Total Expense Ratio

Regular : 1.96  
Direct : 0.62

## Minimum Investment Amount

Minimum initial investment of ₹5000/-and in multiples of ₹ 1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option : ₹ 15.9006  
Regular IDCW Option : ₹ 15.9006  
Direct Growth Option : ₹ 16.9636  
Direct IDCW Option : ₹ 16.9632

## Portfolio Details

% of Top 10 Stocks	55.59
Median Market Cap (₹ Cr)	3,85,997
Weighted Average Market Cap	5,88,022
Number of Securities	29

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	73	24	4
Benchmark	71	19	10

## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.93	Eternal Ltd.	2.50
ICICI Bank Ltd	9.34	Tata Steel Ltd.	2.44
Infosys Ltd.	6.18	Jubilant Food Works Ltd	2.39
Bajaj Finance Ltd.	5.41	Ajanta Pharma Ltd.	2.28
Reliance Industries Ltd.	5.05	Havells India Ltd.	2.19
Larsen And Toubro Ltd.	4.32	Bharat Electronics Ltd.	2.18
Cholamandalam Investment And Finance Company Ltd.	4.31	Aster Dm Healthcare Ltd	2.09
Bharti Airtel Ltd.	3.98	Swiggy Ltd	1.94
Maruti Suzuki India Ltd.	3.62	Shree Cement Ltd.	1.83
Tech Mahindra Ltd	3.45	Gujarat Gas Ltd	1.80
Hero Motocorp Ltd.	3.28	Astral Ltd.	1.70
Godrej Consumer Products Ltd	3.04	PI Industries Ltd.	1.58
ICICI Lombard General Insurance Company Ltd	2.95	Syngene International Ltd.	1.56
Tube Investments Of India Ltd	2.64	LG Electronics India Ltd	1.54
Phoenix Mills Ltd	2.63	Net Current Assets	1.84
		<b>TOTAL</b>	<b>100.00</b>

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	4.4	State Bank Of India	-2.0
Bajaj Finance Ltd	4.0	ITC Ltd	-1.9
Cholamandalam Investment And Finance Company Ltd	3.9	Axis Bank Ltd	-1.8
Infosys Ltd	3.4	Mahindra & Mahindra Ltd	-1.7
Tech Mahindra Ltd	3.0	Tata Consultancy Services Ltd	-1.6

## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.85	1
Standard Deviation (Annual)	11.68%	12.95%
Sharpe Ratio	0.77%	
Portfolio Turnover Ratio (Annual)	0.36	
P/B	6.29	7.04
P/E	38.04	35.08
ROE	16.20	19.86

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	4.07	6.56	9.94	10,407	10,656	10,994
3 Y	14.52	15.57	13.07	15,025	15,442	14,461
SI*	11.47	14.36	12.55	15,896	17,731	16,564

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 28<sup>th</sup> November, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,27,083	1,29,539	1,30,795	11.28	15.28	17.34
3 Y	3,60,000	4,37,040	4,51,683	4,44,276	13.06	15.37	14.21
SI	5,10,000	6,75,696	7,03,971	6,82,847	13.30	15.29	13.81

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	10%
Automobile and Auto Components	10%
Oil, Gas & Consumable Fuels	7%
Consumer Services	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

Mr. Ajay Tyagi - Masters in Finance, CFA Chartered holder. Managing the scheme since Jan 2016.

Mr. Ravi Gupta - Assistant Fund Manager - B.Com, CFA Charter holder from CFA Institute-USA, PGDM (Finance) from IIM Lucknow. Managing the scheme since Aug 2024

Mr. Kamal Gada - Assistant Fund Manager, B.Com, CA, CS, CFA. Managing the scheme since April 2025

## 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/Folio

Fund Size Monthly Average : ₹ 25623.85 Crore

Closing AUM : ₹ 25575.00 Crore

No. of Folios : 15,21,423

## High/Low NAV in the month

High Growth Option : ₹ 330.2235

Low Growth Option : ₹ 325.4387

## Total Expense Ratio

Regular : 1.66

Direct : 1.03

## Minimum Investment Amount

Minimum initial investment of ₹5000/-and in multiples of ₹ 1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 328.0289

Regular IDCW Option ₹ 216.8718

Direct Growth Option ₹ 352.6430

Direct IDCW Option ₹ 234.6782

## Portfolio Details

% of Top 10 Stocks	44.87
Median Market Cap (₹ Cr)	1,88,661
Weighted Average Market Cap	3,78,262
Number of Securities	55

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	64	25	11
Benchmark	71	19	10

## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV	Equity	% to NAV
Bajaj Finance Ltd.	6.32	Astral Ltd.	1.82
HDFC Bank Ltd.	6.26	Mahindra & Mahindra Ltd.	1.62
ICICI Bank Ltd	6.17	Global Health Ltd.	1.55
Eternal Ltd.	5.51	Polycab India Ltd	1.46
Info-Edge (India) Ltd.	3.66	Dr. Lal Pathlabs Ltd.	1.43
Kotak Mahindra Bank Ltd.	3.60	Ajanta Pharma Ltd.	1.43
Persistent Systems Ltd.	3.54	Asian Paints Ltd.	1.18
LTIMindtree Ltd.	3.30	Nestle India Ltd.	1.08
Coforge Ltd	3.29	PI Industries Ltd.	1.07
Titan Company Ltd.	3.20	Torrent Pharmaceuticals Ltd.	1.07
Avenue Supermarts Ltd.	3.04	Havells India Ltd.	1.06
Bharti Airtel Ltd.	2.95	Poly Medicare Ltd.	1.05
Dixon Technologies (India) Ltd	2.89	Berger Paints India Ltd.	1.04
Trent Ltd.	2.19	Others	17.80
Maruti Suzuki India Ltd.	2.16	Net Current Assets	3.21
Infosys Ltd.	2.12	<b>TOTAL</b>	<b>100.00</b>
Eicher Motors Ltd	1.93		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Bajaj Finance Ltd	4.9	Reliance Industries Ltd	-5.3
Eternal Ltd	4.5	Larsen And Toubro Ltd	-2.4
Info-Edge (India) Ltd	3.4	State Bank Of India	-2.0
Persistent Systems Ltd	3.2	ITC Ltd	-1.9
LTIMindtree Ltd	3.0	Axis Bank Ltd	-1.8

## Quantitative Indicators Fund Benchmark

Beta	0.78	1
Standard Deviation (Annual)	11.28%	12.95%
Sharpe Ratio	0.45%	
Portfolio Turnover Ratio (Annual)	0.10	
P/B	10.46	7.04
P/E	48.82	35.08
ROE	20.56	19.86

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	2.53	6.56	9.94	10,253	10,656	10,994
3 Y	10.68	15.57	13.07	13,562	15,442	14,461
5 Y	12.28	18.62	16.47	17,850	23,496	21,441
SI*	12.37	NA	NA	5,00,923	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, Mr. Ravi Gupta - Assistant Fund Manager Managing the scheme since Aug-2024 & Mr. Kamal Gada is Assistant Fund Manager managing the scheme since April 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. 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. 73 for FPI Performance. Load is not taken into consideration for computation of performance

## SIP Returns as on 28<sup>th</sup> November, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,24,708	1,29,539	1,30,795	7.46	15.28	17.34
3 Y	3,60,000	4,24,956	4,51,683	4,44,276	11.12	15.37	14.21
5 Y	6,00,000	7,63,983	8,86,845	8,52,518	9.62	15.66	14.05
7 Y	8,40,000	13,22,264	15,62,577	14,66,344	12.76	17.44	15.66
10 Y	12,00,000	23,42,153	27,53,786	26,00,962	12.84	15.87	14.80
15 Y	18,00,000	53,37,108	61,05,012	55,63,856	13.34	14.89	13.82
SI	25,20,000	1,27,70,521	1,33,11,437	1,22,25,907	13.57	13.89	13.23

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 November 2025 (Since SIP facility was introduced in November 2004). **Past performance may or may not be sustained in future.**

## Top 5 Sectors

Financial Services	24%
Consumer Services	16%
Information Technology	13%
Healthcare	11%
Consumer Durables	10%



# UTI MULTI CAP FUND

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

Category  
Multi Cap Fund

## Investment Objective

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

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

## Date of inception/allotment

16th May, 2025

## Benchmark Index

Nifty 500 Multicap 50:25:25 TRI

## Fund Manager

Mr. Karthikraj Lakshmanan - B Com, CA, PGDBM, CFA (CFAI, USA), Managing the scheme Since May 2025

## Plans/Option (Regular/Direct)

Growth Option only

## Load Structure

Entry Load#: NA (Not Applicable as per SEBI guidelines)  
Exit Load : 1% if redeemed/ switched-out within 90 days from the date of allotment; Nil thereafter

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 1749.58 Crore  
Closing AUM : ₹ 1788.81 Crore  
No. of Folios : 1,53,932

## High/Low NAV in the month

High Growth Option : ₹ 10.6284  
Low Growth Option : ₹ 10.4754

## Total Expense Ratio

Regular : 2.02  
Direct : 0.55

## Minimum Investment Amount

Minimum investment of ₹ 1000/- and in multiples of ₹ 1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option : ₹ 10.5952  
Direct Growth Option : ₹ 10.6898

## Portfolio Details

% of Top 10 Stocks	25.80
Median Market Cap (₹ Cr)	76,368
Weighted Average Market Cap	2,75,266
Number of Securities	74

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	43	28	29
Benchmark	51	26	22

# In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds, no entry load will be charged by the Scheme to the investor effective August 1, 2009.

## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV	Equity	% to NAV
Kotak Mahindra Bank Ltd.	3.92	LIC of India	1.67
Axis Bank Ltd.	3.40	Hindustan Petroleum Corporation Ltd.	1.53
ICICI Bank Ltd	3.18	Shree Cement Ltd.	1.49
Larsen And Toubro Ltd.	2.50	Berger Paints India Ltd.	1.48
Infosys Ltd.	2.35	Swiggy Ltd	1.48
HDFC Bank Ltd.	2.20	Bank Of Maharashtra	1.47
Tata Consultancy Services Ltd.	2.10	Great Eastern Shipping Co. Ltd.	1.45
State Bank Of India	2.05	Astral Ltd.	1.44
Jindal Stainless Ltd.	2.05	Apollo Tyres Ltd.	1.44
Aditya Birla Sun Life Amc Ltd	2.04	Marksans Pharma Ltd.	1.42
Bajaj Finance Ltd.	2.03	Acutaas Chemicals Ltd.	1.39
Tata Steel Ltd.	1.97	Jubilant Food Works Ltd	1.38
ITC Ltd.	1.93	SBI Life Insurance Company Ltd.	1.37
Coforge Ltd	1.92	Others	38.01
Ajanta Pharma Ltd.	1.87	Net Current Assets	4.03
Bharti Airtel Ltd.	1.76	<b>TOTAL</b>	<b>100.00</b>
Affle 3I Ltd.	1.67		

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 Multicap 50:25:25 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 Multicap 50:25:25 TRI (₹)	Nifty 50 TRI (₹)
6 Months	5.75	4.72	6.68	10,575	10,472	10,668
SI*	5.94	5.20	5.70	10,594	10,520	10,570

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 less than 1 year are Simple Annualized Growth rate. Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Multi Cap Fund is May 16, 2025. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Karthikraj Lakshmanan since May 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.

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Kotak Mahindra		Reliance Industries Ltd	-3.8
Bank Ltd	2.8	HDFC Bank Ltd	-3.3
Axis Bank Ltd	2.1	Mahindra &	
Aditya Birla Sun Life		Mahindra Ltd	-1.2
Amc Ltd	2.0	BSE Ltd	-0.8
Jindal Stainless Ltd	1.9	Hindustan Unilever Ltd	-0.8
Ajanta Pharma Ltd	1.8		

## Top 5 Sectors

Financial Services	28%
Information Technology	11%
Healthcare	8%
Consumer Durables	7%
Consumer Services	6%

## Quantitative Indicators Fund Benchmark

P/B	7.26	7.29
P/E	38.83	36.93
ROE	19.86	18.96

## 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. Nitin Jain, B.com, CA, CFA

Managing the scheme since Jun 2025

## Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout

## Load Structure

Entry Load: Nil

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

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 851.93 Crore  
Closing AUM : ₹ 843.47 Crore  
No. of Folios : 82,066

## High/Low NAV in the month

High Growth Option : ₹ 12.0028  
Low Growth Option : ₹ 11.6103

## Total Expense Ratio

Regular : 2.30  
Direct : 0.89

## Minimum Investment Amount

Minimum initial investment of ₹5000/- and in multiples of ₹1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 11.6774  
Regular IDCW Option ₹ 11.6774  
Direct Growth Option ₹ 12.0386  
Direct IDCW Option ₹ 12.0386

## Portfolio Details

% of Top 10 Stocks	54.52
Median Market Cap (₹ Cr)	30,705
Weighted Average Market Cap	60,603
Number of Securities	27

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	18	28	54
Benchmark	71	19	10

## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV	Equity	% to NAV
Eternal Ltd.	8.82	C.E. Info Systems Ltd	2.99
Info-Edge (India) Ltd.	8.45	Latent View Analytics Ltd	2.92
PB Fintech Ltd	7.46	Clean Science & Technology Ltd	2.75
Affle 3I Ltd.	5.44	Suzlon Energy Ltd.	2.68
FSN E-Commerce Ventures (Nykaa) Ltd	5.24	Acutaas Chemicals Ltd.	2.64
KPIT Technologies Ltd	4.23	Newgen Software Technologies Ltd.	2.60
One 97 Communications Ltd	3.93	Swiggy Ltd	2.21
Indiamart InterMesh Ltd	3.79	Praj Industries Ltd.	2.16
Yatra Online Ltd.	3.62	Borosil Renewables Ltd	1.98
Rategain Travel Technologies Ltd	3.56	L&T Technology Services Ltd	1.51
Delhivery Ltd.	3.52	Happiest Minds Technologies Ltd.	1.35
Gravita India Ltd.	3.50	Urban Company Ltd.	0.51
Nazara Technologies Ltd	3.35	Net Current Assets	2.44
MTAR Technologies Ltd	3.31	<b>TOTAL</b>	<b>100.00</b>
Awfis Space Solutions Ltd	3.04		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Info-Edge (India) Ltd	8.2	HDFC Bank Ltd	-7.7
Eternal Ltd	7.8	Reliance Industries Ltd	-5.3
PB Fintech Ltd	7.2	ICICI Bank Ltd	-4.9
Affle 3I Ltd	5.4	Bharti Airtel Ltd	-2.9
FSN E-Commerce Ventures (Nykaa) Ltd	5.1	Infosys Ltd	-2.8

## Quantitative Indicators

	Fund	Benchmark
Portfolio Turnover	0.16	
P/B	9.98	7.04
P/E	52.38	35.08
ROE	9.54	19.86

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	-4.47	6.56	9.94	9,553	10,656	10,994
SI*	7.53	17.28	15.55	11,676	14,052	13,613

**Past performance may or may not be sustained in future.** 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. Different plans have a different expense structure. The performance details provided herein are of regular plan. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The scheme is managed by the Fund Manager Mr. Nitin Jain since Jun 2025. 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 28<sup>th</sup> November, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,23,871	1,29,539	1,30,795	6.12	15.28	17.34
SI	2,50,000	2,59,740	2,80,928	2,83,682	3.60	11.25	12.23

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

Consumer Services	4%
Information Technology	8%
Financial Services	32%
Capital Goods	6%
Services	2%

# 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

23rd May, 2005

## Benchmark Index

Nifty 500 TRI

## Fund Manager

Mr. Amit Premchandani, B.com, 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

Exit Load : 1% if redeemed within 1 Year from the date of allotment. Nil thereafter

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 3918.06 Crore

Closing AUM : ₹ 3936.48 Crore

No. of Folios : 1,87,292

## High/Low NAV in the month

High Growth Option : ₹ 181.8539

Low Growth Option : ₹ 178.2717

## Total Expense Ratio

Regular : 2.00

Direct : 1.46

## Minimum Investment Amount

Minimum initial investment of ₹5000/- and in multiples of ₹ 1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 181.4457

Regular IDCW Option ₹ 34.1506

Direct Growth Option ₹ 196.2230

Direct IDCW Option ₹ 41.1864

## Portfolio Details

% of Top 10 Stocks	39.22
Median Market Cap (₹ Cr)	2,70,209
Weighted Average Market Cap	4,66,192
Number of Securities	51

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	70	11	19
Benchmark	71	19	10

## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.09	Company Ltd	1.83
ICICI Bank Ltd	5.29	Torrent Pharmaceuticals Ltd.	1.80
Tech Mahindra Ltd	3.57	Cipla Ltd.	1.75
State Bank Of India	3.48	Computer Age Management Services Ltd	1.72
Infosys Ltd.	3.41	Eicher Motors Ltd	1.70
Kotak Mahindra Bank Ltd.	3.37	Mahindra And Mahindra Financial Services Ltd	1.70
Mahindra & Mahindra Ltd.	3.10	Bharat Electronics Ltd.	1.67
Bharti Airtel Ltd.	3.04	Oil & Natural Gas Corporation Ltd.	1.67
ITC Ltd.	2.67	HCL Technologies Ltd.	1.65
Power Grid Corporation Of India Ltd	2.19	Bharat Petroleum Corporation Ltd.	1.60
Tata Consultancy Services Ltd.	2.19	Dabur India Ltd.	1.58
Coal India Ltd.	2.05	Ajanta Pharma Ltd.	1.46
Bajaj Auto Ltd.	2.03	Crompton Greaves Consumer Electricals Ltd.	1.43
Maruti Suzuki India Ltd.	1.99	Others	19.23
Mphasis Ltd	1.95	Net Current Assets	5.94
NTPC Ltd.	1.95	<b>TOTAL</b>	<b>100.00</b>
Great Eastern Shipping Co. Ltd.	1.90		
ICICI Lombard General Insurance			

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tech Mahindra Ltd	3.1	Reliance Industries Ltd	-5.3
Great Eastern Shipping		Larsen And Toubro Ltd	-2.4
Co. Ltd	1.8	Bajaj Finance Ltd	-1.4
Kotak Mahindra Bank Ltd	1.8	Hindustan Unilever Ltd	-1.1
Mphasis Ltd	1.8	Eternal Ltd	-1.0
Coal India Ltd	1.6		

## Quantitative Indicators

	Fund	Benchmark
Beta	0.88	1
Standard Deviation (Annual)	11.96%	12.95%
Sharpe Ratio	1.18%	
Portfolio Turnover Ratio (Annual)	0.20	
P/B	5.72	7.04
P/E	27.57	35.08
ROE	21.57	19.86

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty Dividend Opportunities 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	1.86	6.56	-0.99	9.94	10,186	10,656	9,901	10,994
3 Y	19.64	15.57	19.22	13.07	17,133	15,442	16,953	14,461
5 Y	20.23	18.62	21.52	16.47	25,135	23,496	26,514	21,441
SI*	15.11	15.08	17.24	14.73	1,81,313	1,80,342	2,64,481	1,68,024

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: 23-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 28<sup>th</sup> November, 2025

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	1,20,000	1,27,080	1,29,539	1,27,034	11.28	15.28	11.20
3 Y	3,60,000	4,62,656	4,51,683	4,47,306	17.06	15.37	14.68
5 Y	6,00,000	9,18,552	8,86,845	9,31,040	17.10	15.66	17.65
7 Y	8,40,000	16,12,536	15,62,577	16,41,893	18.33	17.44	18.84
10 Y	12,00,000	28,08,427	27,53,786	28,76,623	16.23	15.87	16.68
15 Y	18,00,000	58,61,211	61,05,012	60,03,351	14.42	14.89	14.70
SI	24,60,000	1,27,59,003	1,22,65,811	1,25,44,850	14.10	13.79	13.97

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	30%
Information Technology	13%
Automobile and Auto Components	9%
Healthcare	9%
Oil, Gas & Consumable Fuels	7%

# 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

Exit Load : 1% if redeemed within 1 Year from the date of allotment. Nil thereafter

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 2887.52 Crore  
Closing AUM : ₹ 2872.30 Crore  
No. of Folios : 1,25,503

## High/Low NAV in the month

High Growth Option : ₹ 407.5419  
Low Growth Option : ₹ 401.9674

## Total Expense Ratio

Regular : 2.02  
Direct : 1.26

## Minimum Investment Amount

Minimum initial investment of ₹5000/- and in multiples of ₹ 1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 403.6786  
Regular IDCW Option ₹ 208.1305  
Direct Growth Option ₹ 450.9617  
Direct IDCW Option ₹ 233.9286

## Portfolio Details

% of Top 10 Stocks	43.16
Median Market Cap (₹ Cr)	1,05,862
Weighted Average Market Cap	1,90,302
Number of Securities	53

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	48	23	29
Benchmark	63	31	5

## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	8.52	Bosch Ltd.	1.89
Proctor & Gamble Health Ltd	4.57	Schaeffler India Ltd	1.76
Vedanta Ltd	4.54	Affle 3I Ltd.	1.73
United Spirits Ltd.	4.47	Abbott India Ltd.	1.52
Nestle India Ltd.	4.39	Whirlpool Of India Ltd.	1.50
Hindustan Unilever Ltd.	4.28	Siemens India Ltd.	1.43
Britannia Industries Ltd.	4.27	Sun Pharmaceuticals Industries Ltd.	1.41
Infosys Ltd.	3.10	Yatra Online Ltd.	1.40
Gland Pharma Ltd	2.60	LG Electronics India Ltd	1.33
Tata Consultancy Services Ltd.	2.41	Gulf Oil Lubricants India Ltd	1.32
Mphasis Ltd	2.39	LTIMindtree Ltd.	1.27
3M India Ltd.	2.30	Cummins India Ltd.	1.26
Procter & Gamble Hygiene & Hel Care Ltd.	2.18	RHI Magnesita India Ltd	1.25
Timken India Ltd.	2.09	Others	18.40
Hyundai Motor India Ltd	2.07	Net Current Assets	4.26
Nippon Life India Asset Management Ltd	2.07	<b>TOTAL</b>	<b>100.00</b>
Coforge Ltd	2.00		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Proctor & Gamble Health Ltd	4.6	Hindustan Unilever Ltd	-5.4
Infosys Ltd	3.1	Cummins India Ltd	-4.8
Tata Consultancy Services Ltd	2.4	Nestle India Ltd	-4.6
Mphasis Ltd	2.4	Ashok Leyland Ltd	-4.5
Nippon Life India Asset Management Ltd	2.1	Vedanta Ltd	-4.3

## Quantitative Indicators

Fund	Benchmark
Beta	0.81
Standard Deviation (Annual)	10.62%
Sharpe Ratio	12.14%
Portfolio Turnover Ratio (Annual)	0.71%
P/B	0.28
P/E	13.80
ROE	47.87
	28.93
	17.90
	48.23
	36.46

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Y	2.28	6.77	9.94	10,228	10,677	10,994
3 Y	13.11	15.50	13.07	14,476	15,414	14,461
5 Y	14.05	16.64	16.47	19,303	21,598	21,441
SI*	15.48	13.72	NA	5,25,486	3,44,322	NA

**Past performance may or may not be sustained in future.** 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. 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 The Schemes is Managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. N.A Not Available. The Schemes is 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 28<sup>th</sup> November, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty MNC TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,27,748	1,31,123	1,30,795	12.36	17.88	17.34
3 Y	3,60,000	4,27,956	4,48,825	4,44,276	11.61	14.92	14.21
5 Y	6,00,000	8,09,118	8,78,410	8,52,518	11.94	15.27	14.05
7 Y	8,40,000	13,16,084	14,76,662	14,66,344	12.62	15.86	15.66
10 Y	12,00,000	21,75,989	25,55,771	26,00,962	11.46	14.48	14.80
15 Y	18,00,000	52,42,527	61,20,729	55,63,856	13.13	14.92	13.82
SI	25,20,000	1,40,56,807	1,53,74,602	1,22,25,907	14.31	14.99	13.23

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 November 2025 (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	20%
Automobile and Auto Components	18%
Healthcare	16%
Information Technology	14%
Capital Goods	9%



# 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

16th August, 2007

## Benchmark Index

Nifty India Consumption TRI

## Fund Manager

Mr. Vishal Chopda, CFA, BE, PGDM  
Managing the scheme since Feb 2018  
Mr. Vicky Punjabi - Chartered Accountant  
Managing the scheme since Jun 2025

## 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/Folio

Fund Size Monthly Average : ₹ 733.00 Crore  
Closing AUM : ₹ 738.06 Crore  
No. of Folios : 52,953

## High/Low NAV in the month

High Growth Option : ₹ 60.1275  
Low Growth Option : ₹ 58.9474

## Total Expense Ratio

Regular : 2.43  
Direct : 1.57

## Minimum Investment Amount

Minimum initial investment of ₹5000/-and in multiples of ₹ 1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 59.8566  
Regular IDCW Option ₹ 52.3229  
Direct Growth Option ₹ 64.9835  
Direct IDCW Option ₹ 57.0481

## Portfolio Details

% of Top 10 Stocks	47.04
Median Market Cap (₹ Cr)	2,13,485
Weighted Average Market Cap	3,40,014
Number of Securities	45

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	70	22	8
Benchmark	96	4	-

## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	8.33	Asian Paints Ltd.	2.14
Maruti Suzuki India Ltd.	6.89	TVS Motor Company Ltd	1.94
Mahindra & Mahindra Ltd.	6.82	Varun Beverages Ltd	1.89
Titan Company Ltd.	4.77	Astral Ltd.	1.66
ITC Ltd.	4.38	HDFC Bank Ltd.	1.64
Eicher Motors Ltd	3.73	Aster Dm Healthcare Ltd	1.62
Hero Motocorp Ltd.	3.43	Polycab India Ltd	1.62
Eternal Ltd.	3.31	Info-Edge (India) Ltd.	1.57
Godrej Consumer Products Ltd	2.80	Global Health Ltd.	1.52
Hindustan Unilever Ltd.	2.57	Havells India Ltd.	1.48
Swiggy Ltd	2.56	Berger Paints India Ltd.	1.39
Tata Consumer Products Ltd	2.54	Metro Brands Ltd	1.35
Nestle India Ltd.	2.53	United Spirits Ltd.	1.28
Avenue Supermarts Ltd.	2.44	Others	12.38
Jubilant Food Works Ltd	2.32	Net Current Assets	2.56
Trent Ltd.	2.32	<b>TOTAL</b>	<b>100.00</b>
Phoenix Mills Ltd	2.21		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Swiggy Ltd	2.6	ITC Ltd	-5.5
Jubilant Food Works Ltd	2.3	Interlobe Aviation Ltd	-3.6
Phoenix Mills Ltd	2.2	Hindustan Unilever Ltd	-3.6
Astral Ltd	1.7	Bajaj Auto Ltd	-2.8
HDFC Bank Ltd	1.6	Eternal Ltd	-2.5

## Quantitative Indicators Fund Benchmark

Beta	0.91	1
Standard Deviation (Annual)	11.62%	12.14%
Sharpe Ratio	0.73%	
Portfolio Turnover Ratio (Annual)	0.34	
P/B	12.13	12.86
P/E	53.82	48.34
ROE	23.21	31.15

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty India Consumption TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.01	10.02	9.94	10,301	11,002	10,994
3 Y	14.10	17.45	13.07	14,860	16,209	14,461
5 Y	15.90	19.55	16.47	20,921	24,432	21,441
SI*	10.24	13.89	11.47	59,835	1,08,780	73,347

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: August 16, 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 & Mr. Vicky Punjabi since Jun 2025. 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 28<sup>th</sup> November, 2025

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	1,20,000	1,27,521	1,30,934	1,30,795	11.99	17.57	17.34
3 Y	3,60,000	4,41,935	4,69,842	4,44,276	13.84	18.16	14.21
5 Y	6,00,000	8,41,604	9,37,444	8,52,518	13.53	17.93	14.05
7 Y	8,40,000	14,10,064	16,03,536	14,66,344	14.56	18.17	15.66
10 Y	12,00,000	23,73,459	27,89,534	26,00,962	13.09	16.11	14.80
15 Y	18,00,000	49,02,896	65,93,096	55,63,856	12.35	15.78	13.82
SI	21,90,000	75,95,803	1,09,19,915	83,87,016	12.30	15.61	13.21

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.**

## Top 5 Sectors

Automobile and Auto Components	23%
Fast Moving Consumer Goods	18%
Consumer Services	17%
Consumer Durables	16%
Telecommunication	8%

# 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  
Mr. Deepesh Agarwal, B.Com, CA, CFA, level 3 cleared  
Managing the scheme since Jun 2025

## 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/Folio

Fund Size Monthly Average : ₹ 2209.00 Crore  
Closing AUM : ₹ 2200.11 Crore  
No. of Folios : 2,41,980

## High/Low NAV in the month

High Growth Option : ₹ 145.8242  
Low Growth Option : ₹ 142.6486

## Total Expense Ratio

Regular : 2.19  
Direct : 1.91

## Minimum Investment Amount

Minimum initial investment of ₹5000/- and in multiples of ₹1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option : ₹ 144.3779  
Regular IDCW Option : ₹ 75.4582  
Direct Growth Option : ₹ 151.8188  
Direct IDCW Option : ₹ 79.4473

## Portfolio Details

% of Top 10 Stocks	58.85
Median Market Cap (₹ Cr)	3,21,345
Weighted Average Market Cap	5,33,464
Number of Securities	62

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	71	11	18
Benchmark	92	8	-

## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	14.60	Hindustan Petroleum Corporation Ltd.	1.30
Larsen And Toubro Ltd.	10.52	Crompton Greaves Consumer Electricals Ltd.	1.26
Reliance Industries Ltd.	6.92	3M India Ltd.	1.25
NTPC Ltd.	5.94	Mahindra Logistics Ltd	1.16
Ultratech Cement Ltd.	4.64	SKF India (Industrial) Ltd.	1.13
Interglobe Aviation Ltd	4.59	Blue Star Ltd.	1.07
Adani Ports And Special Economic Zone Ltd	3.16	Torrent Power Ltd.	1.02
Oil & Natural Gas Corporation Ltd.	3.14	Hindustan Aeronautics Ltd	0.91
Axis Bank Ltd.	2.99	H G Infra Engineering Ltd.	0.91
Bharat Petroleum Corporation Ltd.	2.35	PNC Infratech Ltd	0.83
ICICI Bank Ltd	2.17	Bharat Forge Ltd.	0.82
J. Kumar Infraprojects Ltd.	1.80	SKF India Ltd.	0.79
Brigade Enterprises Ltd.	1.76	Triveni Turbine Ltd	0.78
Shree Cement Ltd.	1.74	Others	12.78
Cummins India Ltd.	1.61	Net Current Assets	3.24
Bharat Electronics Ltd.	1.44	<b>TOTAL</b>	<b>100.00</b>
Gujarat State Petronet Ltd.	1.37		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Axis Bank Ltd	3.0	Reliance Industries Ltd	-14.6
ICICI Bank Ltd	2.2	Gasim Industries Ltd	-2.8
NTPC Ltd	1.8	Power Grid Corporation Of India Ltd	-2.5
J. Kumar		Max Healthcare Institute Ltd	-2.3
Infraprojects Ltd	1.8	Larsen And Toubro Ltd	-2.2
Brigade Enterprises Ltd	1.8		

## Quantitative Indicators

	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	14.62	15.77%
Sharpe Ratio	0.89%	
Portfolio Turnover Ratio (Annual)	0.13	
P/B	5.76	5.81
P/E	32.06	31.88
ROE	18.93	17.91

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.23	11.52	9.94	10,323	11,152	10,994
3 Y	18.63	21.97	13.07	16,703	18,155	14,461
5 Y	22.80	24.36	16.47	27,940	29,762	21,441
SI*	13.59	11.58	14.48	1,58,064	1,07,365	1,87,180

Past performance may or may not be sustained in future. 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 74-75 in 'Fund Manager Summary'. The Schemes are Managed by Mr Sachin Trivedi since Sep 2021 & Mr. Deepesh Agarwal since Jun 2025. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of 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. 73 for FPI Performance. Load is not taken into consideration for computation of performance.

## SIP Returns as on 28<sup>th</sup> November, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,26,864	1,33,260	1,30,795	10.93	21.42	17.34
3 Y	3,60,000	4,51,053	4,85,936	4,44,276	15.27	20.57	14.21
5 Y	6,00,000	9,36,577	10,13,443	8,52,518	17.89	21.14	14.05
7 Y	8,40,000	16,55,119	18,28,479	14,66,344	19.06	21.87	15.66
10 Y	12,00,000	27,54,800	31,21,215	26,00,962	15.88	18.20	14.80
15 Y	18,00,000	55,64,680	56,81,227	55,63,856	13.82	14.06	13.82
SI	25,20,000	99,28,878	89,89,747	1,22,25,907	11.61	10.83	13.23

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 November 2025 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

## Top 5 Sectors

Oil, Gas & Consumable Fuels	16%
Construction	15%
Telecommunication	15%
Capital Goods	12%
Services	10%

# 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

Mr. Amit Premchandani, B.com, PGDM (IIM Indore), CA, CFA  
Managing the scheme since Jun 2025

## 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/Folio

Fund Size Monthly Average : ₹ 1366.50 Crore  
Closing AUM : ₹ 1385.87 Crore  
No. of Folios : 63,367

## High/Low NAV in the month

High Growth Option : ₹ 200.2371  
Low Growth Option : ₹ 194.1783

## Total Expense Ratio

Regular : 2.14  
Direct : 1.09

## Minimum Investment Amount

Minimum initial investment of ₹5000/-and in multiples of ₹1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 199.5987  
Regular IDCW Option ₹ 77.6828  
Direct Growth Option ₹ 228.3262  
Direct IDCW Option ₹ 89.3630

## Portfolio Details

% of Top 10 Stocks	74.97
Median Market Cap (₹ Cr)	5,72,726
Weighted Average Market Cap	6,33,440
Number of Securities	32

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	77	11	12
Benchmark	94	6	-

## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	18.56	Indian Bank	1.26
HDFC Bank Ltd.	15.81	SBI Life Insurance Company Ltd.	1.13
Axis Bank Ltd.	8.54	Bank Of Baroda	1.05
Kotak Mahindra Bank Ltd.	8.43	Cholamandalam Investment And Finance Company Ltd.	0.97
State Bank Of India	6.00	Arman Financial Services Ltd	0.95
Bajaj Finance Ltd.	5.99	Federal Bank Ltd.	0.90
Shriram Finance Ltd	3.07	Indus Ind Bank Ltd.	0.73
Karur Vysya Bank Ltd.	3.04	HDFC Asset Management Company Ltd	0.71
Max Financial Services Ltd.	2.95	Seshaasai Technologies Ltd.	0.65
Ujjivan Small Finance Bank Ltd	2.57	Creditaccess Grameen Ltd	0.48
HDFC Life Insurance Company Ltd.	2.48	AU Small Finance Bank Ltd	0.45
Multi Commodity Exchange Of India Ltd	2.18	KFIN Technologies Ltd	0.44
REC Ltd	2.17	HDB Financial Services Ltd.	0.26
India Shelter Finance Corporation Ltd	1.75	Others	0.35
Aavas Financiers Ltd	1.67	Net Current Assets	1.75
ICICI Lombard General Insurance Company Ltd	1.42	<b>TOTAL</b>	<b>100.00</b>
Bajaj Finserv Ltd.	1.27		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Karur Vysya Bank Ltd	3.0	HDFC Bank Ltd	-16.0
Max Financial Services Ltd	2.9	BSE Ltd	-2.4
Ujjivan Small Finance Bank Ltd	2.6	State Bank Of India	-2.4
Multi Commodity Exchange Of India Ltd	2.2	Jio Financial Services Ltd	-2.1
Kotak Mahindra Bank Ltd	2.0	ICICI Bank Ltd	-1.9

## Quantitative Indicators

Fund	Benchmark
Beta	0.93
Standard Deviation (Annual)	14.31%
Sharpe Ratio	14.45%
Portfolio Turnover Ratio (Annual)	0.69%
P/B	0.28
P/E	4.02
ROE	3.80
	24.99
	15.41
	15.60

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Financial Services TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)
1 Y	14.92	17.31	9.94	11,492	11,731	10,994
3 Y	15.43	14.04	13.07	15,386	14,836	14,461
5 Y	16.83	15.29	16.47	21,775	20,376	21,441
SI*	14.82	17.51	14.48	1,99,600	3,29,633	1,87,180

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. Mr. Amit Premchandani is managing the scheme since Jun-2025. 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 28<sup>th</sup> November, 2025

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	1,20,000	1,33,290	1,33,429	1,30,795	21.47	21.70	17.34
3 Y	3,60,000	4,64,093	4,65,456	4,44,276	17.28	17.49	14.21
5 Y	6,00,000	8,96,957	8,78,629	8,52,518	16.12	15.28	14.05
7 Y	8,40,000	14,67,115	14,68,666	14,66,344	15.67	15.70	15.66
10 Y	12,00,000	23,67,955	26,98,375	26,00,962	13.05	15.49	14.80
15 Y	18,00,000	49,70,300	64,48,095	55,63,856	12.51	15.52	13.82
SI	25,20,000	1,21,00,452	1,75,24,951	1,22,25,907	13.15	15.99	13.23

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 November 2025 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

## Top Sectors

Financial Services	98%
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## 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

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/Folio

Fund Size Monthly Average : ₹ 1119.78 Crore  
Closing AUM : ₹ 1126.13 Crore  
No. of Folios : 57,020

## High/Low NAV in the month

High Growth Option : ₹ 293.5413  
Low Growth Option : ₹ 287.0079

## Total Expense Ratio

Regular : 2.25  
Direct : 1.29

## Minimum Investment Amount

Minimum initial investment of ₹5000/-and in multiples of ₹ 1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 290.9284  
Regular IDCW Option ₹ 224.8470  
Direct Growth Option ₹ 329.2006  
Direct IDCW Option ₹ 254.4480

## Portfolio Details

% of Top 10 Stocks	47.10
Median Market Cap (₹ Cr)	36,000
Weighted Average Market Cap	89,928
Number of Securities	43

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	33	26	41
Benchmark	54	21	25

## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV	Equity	% to NAV
Sun Pharmaceuticals Industries Ltd.	9.76	Krishna Institute Of Medical Science Ltd	2.15
Ajanta Pharma Ltd.	6.48	IPCA Laboratories Ltd.	2.03
Lupin Ltd.	5.91	Cohance Lifesciences Ltd.	1.93
Glenmark Pharmaceuticals Ltd	4.06	Global Health Ltd.	1.88
Dr Reddy'S Laboratories Ltd.	3.74	Sai Life Sciences Ltd	1.80
Gland Pharma Ltd	3.46	Aster Dm Healthcare Ltd	1.80
Apollo Hospitals Enterprise Ltd.	3.45	Sequent Scientific Ltd	1.73
Alkem Laboratories Ltd	3.43	Pfizer Ltd.	1.71
Proctor & Gamble Health Ltd	3.41	Anthem Biosciences Ltd	1.70
Cipla Ltd.	3.40	Metropolis Healthcare Ltd	1.66
Jupiter Life Line Hospitals Ltd	2.98	Sudeep Pharma Ltd.	1.41
Divis Laboratories Ltd.	2.88	Marksans Pharma Ltd.	1.26
Aurobindo Pharma Ltd.	2.72	Windlas Biotec Ltd	1.09
Eris Lifesciences Ltd	2.49	Others	11.44
Max Healthcare Institute Ltd	2.48	Net Current Assets	1.25
Fortis Healthcare Ltd.	2.29	<b>TOTAL</b>	<b>100.00</b>
Caplin Point Laboratories Ltd	2.22		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Ajanta Pharma Ltd	5.7	Sun Pharmaceuticals Industries Ltd	-4.3
Proctor & Gamble Health Ltd	3.1	Max Healthcare Institute Ltd	-3.8
Jupiter Life Line Hospitals Ltd	2.6	Divis Laboratories Ltd	-3.1
Gland Pharma Ltd	2.4	Laurus Labs Ltd	-2.9
Lupin Ltd	2.2	Cipla Ltd	-2.8

## Quantitative Indicators

	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	12.46%	13.27%
Sharpe Ratio	1.45%	
Portfolio Turnover Ratio (Annual)	0.31	
P/B	7.23	7.67
P/E	46.15	46.84
ROE	16.47	16.44

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	BSE Healthcare TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)
1 Y	1.14	3.36	9.94	10,114	10,336	10,994
3 Y	23.67	24.03	13.07	18,925	19,091	14,461
5 Y	16.85	17.89	16.47	21,793	22,781	21,441
SI*	14.80	15.11	NA	3,84,673	4,13,106	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 Schemes is Managed by Mr. Kamal Gada since May-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 28<sup>th</sup> November, 2025

Period	Investment Amount (₹)	Fund Value (₹)	BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) BSE Healthcare TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,25,026	1,25,836	1,30,795	7.97	9.27	17.34
3 Y	3,60,000	4,93,203	4,97,600	4,44,276	21.64	22.29	14.21
5 Y	6,00,000	9,50,662	9,66,333	8,52,518	18.51	19.18	14.05
7 Y	8,40,000	17,27,213	17,45,834	14,66,344	20.26	20.56	15.66
10 Y	12,00,000	29,20,316	28,93,443	26,00,962	16.96	16.79	14.80
15 Y	18,00,000	62,37,199	63,65,104	55,63,856	15.14	15.37	13.82
SI	25,20,000	1,58,40,312	1,67,70,863	1,22,25,907	15.22	15.65	13.23

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 November 2025 (Since SIP facility was introduced in November 2004. **Past performance may or may not be sustained in future.**

## Top Sectors

Healthcare	99%
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# 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/Folio

Fund Size Monthly Average : ₹ 4021.54 Crore  
Closing AUM : ₹ 4067.49 Crore  
No. of Folios : 1,92,389

## High/Low NAV in the month

High Growth Option : ₹ 296.1635  
Low Growth Option : ₹ 289.4178

## Total Expense Ratio

Regular : 1.90  
Direct : 0.83

## Minimum Investment Amount

Minimum initial investment of ₹5000/- and in multiples of ₹ 1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option : ₹ 296.1119  
Regular IDCW Option : ₹ 136.5400  
Direct Growth Option : ₹ 340.6944  
Direct IDCW Option : ₹ 157.5706

## Portfolio Details

% of Top 10 Stocks	67.37
Median Market Cap (₹ Cr)	2,21,839
Weighted Average Market Cap	2,42,731
Number of Securities	40

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	71	15	14
Benchmark	74	24	2

## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV	Equity	% to NAV
Mahindra & Mahindra Ltd.	15.24	Subros Ltd.	1.33
Maruti Suzuki India Ltd.	10.10	Endurance Technologies Ltd.	1.24
Eicher Motors Ltd	9.24	Escorts Kubota Ltd	1.04
Eternal Ltd.	6.27	Sona Blw Precision Forging Ltd	0.98
Interglobe Aviation Ltd	5.19	Ashok Leyland Ltd.	0.89
Hero Motocorp Ltd.	4.98	ZF Commercial Vehicle Control Systems	
Bajaj Auto Ltd.	4.74	India Ltd	0.86
Hyundai Motor India Ltd	4.07	Sundram Fasteners Ltd.	0.81
Adani Ports And Special Economic Zone Ltd	4.01	Schaeffler India Ltd	0.80
TVS Motor Company Ltd	3.54	Mahindra Logistics Ltd	0.78
Apollo Tyres Ltd.	2.36	Sandhar Technologies Ltd	0.69
Motherson Sumi Wiring India Ltd	2.10	CIE Automotive India Ltd	0.57
Tata Motors Ltd	1.81	Craftsman Automation Ltd.	0.55
Tata Motors Passenger Vehicles Ltd.	1.56	Carraro India Ltd	0.53
Bosch Ltd.	1.53	Others	3.90
Samvardhana Motherson International Ltd	1.43	Net Current Assets	5.53
MRF Ltd.	1.33	<b>TOTAL</b>	<b>100.00</b>

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Eicher Motors Ltd	4.3	Eternal Ltd	-4.3
Hyundai Motor India Ltd	2.4	Tata Motors Passenger Vehicles Ltd	-2.2
Motherson Sumi Wiring India Ltd	2.1	GMR Airports Ltd	-2.0
Tata Motors Ltd	1.8	Mahindra & Mahindra Ltd	-1.7
Apollo Tyres Ltd	1.5	Adani Ports And Special Economic Zone Ltd	-1.7

## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	14.86%	16.04%
Sharpe Ratio	1.24%	
Portfolio Turnover Ratio (Annual)	0.12	
P/B	7.22	6.92
P/E	37.33	37.77
ROE	18.62	18.35

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Transportation & Logistics TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)
1 Y	16.98	16.01	9.94	11,698	11,601	10,994
3 Y	23.99	27.93	13.07	19,073	20,951	14,461
5 Y	24.10	27.67	16.47	29,452	33,941	21,441
SI*	18.66	18.69	11.46	2,04,842	2,05,758	67,861

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 Schemes is Managed by Mr. Sachin Trivedi since Sep- 2016. Please refer page no. 73 for FPI Performance. Load is not taken into consideration for computation of performance

## SIP Returns as on 28<sup>th</sup> November, 2025

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	1,20,000	1,39,022	1,39,354	1,30,795	31.12	31.68	17.34
3 Y	3,60,000	5,04,281	5,27,707	4,44,276	23.26	26.60	14.21
5 Y	6,00,000	10,63,036	11,48,521	8,52,518	23.12	26.36	14.05
7 Y	8,40,000	18,95,839	21,42,356	14,66,344	22.89	26.35	15.66
10 Y	12,00,000	29,30,817	34,20,372	26,00,962	17.03	19.89	14.80
15 Y	18,00,000	77,65,559	83,46,246	55,63,856	17.65	18.47	13.82
SI	21,10,000	1,35,05,675	1,45,35,928	78,91,788	18.60	19.28	13.52

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

## Top Sectors

Automobile and Auto Components	70%
Services	12%
Consumer Services	7%
Capital Goods	5%

## Investment Objective

The scheme shall seek to generate long term capital appreciation by investing in equity and equity related instruments by following a quantitative investment theme. However, there can be no assurance or guarantee that the investment objective of the schemes would be achieved.

## Date of inception/allotment

21st January, 2025

## Benchmark Index

BSE 200 TRI

## Fund Manager

Mr. Sharwan Kumar Goyal - B.Com, MMS, CFA, Managing the scheme Since Inception

## Plans/Option (Regular/Direct)

Growth Option

## Load Structure

Entry Load\*: NA (Not Applicable# as per SEBI guidelines)  
Exit Load : 1% if redeemed/ switched-out within 90 days from the date of allotment; Nil thereafter

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 1846.75 Crore  
Closing AUM : ₹ 1863.27 Crore  
No. of Folios : 1,00,971

## High/Low NAV in the month

High Growth Option : ₹ 10.8064  
Low Growth Option : ₹ 10.5638

## Total Expense Ratio

Regular : 1.99  
Direct : 0.34

## Minimum Investment Amount

Minimum initial investment amount is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option : ₹ 10.7313  
Direct Growth Option : ₹ 10.8887

## Portfolio Details

% of Top 10 Stocks	44.55
Median Market Cap (₹ Cr)	2,30,171
Weighted Average Market Cap	3,46,002
Number of Securities	76

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	64	32	4
Benchmark	83	17	-

\* In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds, no entry load will be charged by the Scheme to the investor effective August 1, 2009.

## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	5.41	Solar Industries India Ltd.	1.70
Bharat Electronics Ltd.	5.35	ICICI Bank Ltd	1.65
HCL Technologies Ltd.	4.73	ABB India Ltd.	1.62
Tata Consultancy Services Ltd.	4.72	Page Industries Ltd	0.16
ITC Ltd.	4.53	Computer Age Management Services Ltd	1.29
Nestle India Ltd.	4.39	KPIT Technologies Ltd	1.08
Britannia Industries Ltd.	4.07	BSE Ltd	1.24
Coal India Ltd.	3.92	Bajaj Finance Ltd.	1.24
Hindustan Aeronautics Ltd	3.92	Central Depository Services (India) Ltd	1.18
Persistent Systems Ltd.	3.51	Indian Railway Catering & Tourism Ltd	1.17
HDFC Asset Management Company Ltd	2.82	Divis Laboratories Ltd.	1.10
Dixon Technologies (India) Ltd	2.66	Interglobe Aviation Ltd	1.00
Cummins India Ltd.	2.51	Tata Elxsi Ltd.	0.33
Colgate Palmolive India Ltd.	2.25	Others	18.96
Marico Ltd.	2.09	Net Current Assets	5.70
Bharti Airtel Ltd.	1.87	<b>TOTAL</b>	<b>100.00</b>
HDFC Bank Ltd.	1.82		

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	BSE 200 TRI	Nifty 50 TRI (%)	NAV Growth (₹)	BSE 200 TRI (₹)	Nifty 50 TRI (₹)
6 MONTHS	3.23	6.20	6.68	10,323	10,620	10,668
SI*	7.30	13.85	15.11	10,730	11,385	11,511

**Past performance may or may not be sustained in future.** Different plans have a different expense structure. The performance details provided herein are of regular (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 managed by the Fund Manager Mr. Sharwan Goyal, managing since Inception. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. 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.

## Top 5 Sectors

Information Technology	22%
Fast Moving Consumer Goods	18%
Financial Services	18%
Capital Goods	14%
Oil, Gas & Consumable Fuels	5%

## Quantitative Indicators Fund Benchmark

Portfolio Turnover	0.62	
P/B	15.67	6.83
P/E	45.52	33.77
ROE	37.74	20.43

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Bharat Electronics Ltd	4.5	HDFC Bank Ltd	-7.1
Nestle India Ltd	3.9	Reliance Industries Ltd	-5.5
HCL Technologies Ltd	3.7	ICICI Bank Ltd	-4.2
Britannia Industries Ltd	3.7	Larsen And Toubro Ltd	-2.8
Hindustan Aeronautics Ltd	3.4	State Bank Of India	-2.4

# UTI INCOME PLUS ARBITRAGE ACTIVE FUND OF FUND

An open-ended fund of funds investing in units of debt oriented mutual fund schemes and arbitrage mutual fund schemes

**Category**  
**Income Plus Arbitrage**  
**Fund of Fund**

## Investment Objective

The scheme shall seek to generate long-term capital appreciation by investing in units of debt oriented mutual fund schemes and arbitrage mutual fund schemes.

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

## Date of inception/allotment

4th April, 2025

## Benchmark Index

60% CRISIL Short Term Bond Fund Index + 40% Nifty 50 Arbitrage TRI

## Fund Manager

Mr. Anurag Mittal - B.Com, Master of Science, Chartered Accountant  
Managing the scheme Since Inception

## Plans/Option (Regular/Direct)

Growth Option

## Load Structure

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

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 288.79 Crore  
Closing AUM : ₹ 264.86 Crore  
No. of Folios : 2,931

## High/Low NAV in the month

High Growth Option : ₹ 10.4304  
Low Growth Option : ₹ 10.3781

## Total Expense Ratio\*

Regular : 0.50  
Direct : 0.10

## Minimum Investment Amount

Minimum initial investment amount is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option : ₹ 10.4282  
Direct Growth Option : ₹ 10.4590

# In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds, no entry load will be charged by the Scheme to the investor effective August 1, 2009.

\*Investors may note that, along with the recurring expenses of this Scheme, they will also bear the expenses of the underlying Schemes in which the Fund of Funds scheme invests.

## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV
UTI Corporate Bond Fund- Direct Growth	61.49
UTI Arbitrage Fund-Direct Growth	37.93
Treps Maturing On 03.11.2025	0.62
Net Current Assets	-0.04
<b>TOTAL</b>	<b>100.00</b>

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
6 Months	5.19	5.15	4.53	10,260	10,258	10,227
SI*	6.55	5.87	5.71	10,431	10,386	10,375

TRI - Total Return Index. **Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. @ 60% CRISIL Short Term Bond Fund Index + 40% Nifty 50 Arbitrage TRI. The performance details provided herein are of regular plan (growth Option). Returns less than 1 year are Simple Annualized Growth rate. Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Income Plus Arbitrage Active Fund of Fund is April 4, 2025. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Anurag Mittal since May 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.

## Top Sectors

Healthcare	90%
Financial Services	10%

# 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 90 days from the date of allotment – 1.00%  
(B) Redemption / Switch out after 90 days from the date of allotment – NIL

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 3163.74 Crore  
Closing AUM : ₹ 3190.94 Crore  
No. of Folios : 89,137

## High/Low NAV in the month

High Growth Option : ₹ 13.0664  
Low Growth Option : ₹ 12.8529

## Total Expense Ratio

Regular : 1.88  
Direct : 0.53

## Minimum Investment Amount

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

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option : ₹ 13.0604  
Regular IDCW Option : ₹ 13.0605  
Direct Growth Option : ₹ 13.4859  
Direct IDCW Option : ₹ 13.4858

## Portfolio Details

Median Market Cap (₹ Cr)	5,47,852
Weighted Average Market Cap	7,13,122
Number of Securities	65

All figures given are provisional and unaudited.

\*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.

## Portfolio as on 30<sup>th</sup> November, 2025

Portfolio	% to NAV	Rating/Future	Portfolio	% to NAV	Rating/Future
<b>Equity</b>			HDB Financial Services Ltd.	0.24	
HDFC Bank Ltd.	8.49		PI Industries Ltd.	0.23	
ICICI Bank Ltd	5.00	-0.14	Metro Brands Ltd	0.17	
Bharti Airtel Ltd.	4.50	-0.98	Whirlpool Of India Ltd.	0.13	
Reliance Industries Ltd.	3.75	-0.25	Hindalco Industries Ltd.	0.12	
Infosys Ltd.	3.36		Havells India Ltd.	0.01	
Bajaj Finance Ltd.	2.87	-0.02	<b>Govt Securities</b>		
Larsen And Toubro Ltd	2.87	-0.20	7.06% GS MAT - 10/04/2028	4.67	SOV
Kotak Mahindra Bank Ltd.	2.60		7.10% GSEC - MAT - 08/04/2034	2.43	SOV
Axis Bank Ltd.	2.46	-0.66	07.18% GSEC MAT -24/07/2037	0.32	SOV
Maruti Suzuki India Ltd.	2.11		<b>NCDs</b>		
Tata Consultancy Services Ltd.	2.05		7.14% URNCD EXIM BANK		
State Bank Of India	1.85		(Series - AA01 2029) 13/12/2029	1.91	ICRA AAA
Mahindra & Mahindra Ltd.	1.61		7.46% URNCD IRFC (SR-178) -		
ITC Ltd.	1.39		18/06/2029	1.60	CRISIL AAA
LTIMindtree Ltd	1.28		07.40% UNSEC Exim Bank		
HDFC Life Insurance Company Ltd	1.20		(Series - Z 02-2029) 14-Mar-2029	1.60	CRISIL AAA
Tata Steel Ltd.	1.19		07.67% SNCDLICHFL (Tranche		
Titan Company Ltd.	1.19	-0.09	434 Option II) 15-Apr-2033	1.60	CRISIL AAA
Eicher Motors Ltd	1.10	-0.19	7.56% UNSEC REC SERIES 236-B		
NTPC Ltd.	1.07		31/08/2027	1.59	ICRA AAA
Ultratech Cement Ltd.	1.04	-0.09	7.38% SRNCD BAJAJ FIN		
Bharat Electronics Ltd.	1.02	-0.86	(SR 289 OPT-1)-28/06/2030	1.26	CRISIL AAA
Ajanta Pharma Ltd	0.85		7.83% URNCD SIDBI SERIES-V		
Hyundai Motor India Ltd	0.79		MAT-24/11/2028	0.81	CRISIL AAA
Dr. Lal Pathlabs Ltd.	0.73		7.85% URNCD PFC (Sr177)-		
ICICI Lombard General			03/04/2028	0.81	CRISIL AAA
Insurance Company Ltd	0.71	-0.07	7.48% URNCD SIDBI 2030 (SR- VI)		
Bharat Petroleum Corporation Ltd.	0.69		24/05/2029	0.80	CRISIL AAA
Wipro Ltd.	0.68		7.51% UNCD SIDBI 2029 -		
Vedanta Ltd	0.62		Series V 12/06/2028	0.80	CRISIL AAA
United Spirits Ltd.	0.61	-0.23	7.45% URNCD EXIM (SR Z-01-28)		
Mphasis Ltd	0.57		12/04/28	0.80	CRISIL AAA
Oil & Natural Gas Corporation Ltd.	0.56		7.34% UNCD SIDBI 2029 -		
NIIT Learning Systems Ltd	0.56		Series III 26/02/2029	0.80	CRISIL AAA
Crompton Greaves Consumer			Electricals Ltd.		
Electricals Ltd.	0.54		7.64% UNSEC PFC 2026		
SBI Life Insurance Company Ltd.	0.50		BS 233B-25/08/26	0.79	CRISIL AAA
Marico Ltd.	0.47		7.82% SRNCD LICHF		
Info-Edge (India) Ltd.	0.47		(TRANCHE-429 ) - 14/01/2026	0.78	CRISIL AAA
Asian Paints Ltd.	0.47		06.35% HDB Financial Services		
Hero Motocorp Ltd.	0.45		(SERIES 2021-169 Option 3 )		
Avenue Supermarts Ltd.	0.45		11/09/2026	0.31	CRISIL AAA
Glenmark Pharmaceuticals Ltd	0.44		<b>Mutual Fund Units</b>		
Interglobe Aviation Ltd	0.38		UTI - Floater Fund- Direct Growth	3.22	
Godrej Consumer Products Ltd	0.36		UTI Nifty 10 yr Benchmark		
Syngene International Ltd.	0.32		G-Sec ETF	0.04	
UPL Ltd.	0.28		UTI Nifty 5 yr Benchmark G-Sec ETF	0.04	
Aster Dm Healthcare Ltd	0.28		<b>Net Current assets</b>	<b>1.93</b>	
Dabur India Ltd.	0.24	-0.25	<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 (%)	Nifty 50 TRI (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 (₹)	Nifty 50 TRI (₹)
1 Y	7.74	8.38	9.94	10,774	10,838	10,994
SI*	12.26	11.28	14.87	13,062	12,800	13,774

Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The Schemes is Managed by Mr. Sachin Trivedi & Mr Anurag Mittal. Please refer page no. 73 for FPI Performance. 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. \*Compounded annualized Growth Rate

## SIP Returns as on 28<sup>th</sup> November, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Value-NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Value-Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,27,195	1,26,960	1,30,713	11.47	11.09	17.22
SI	2,70,000	3,03,844	3,01,893	3,11,209	10.54	9.95	12.76

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.

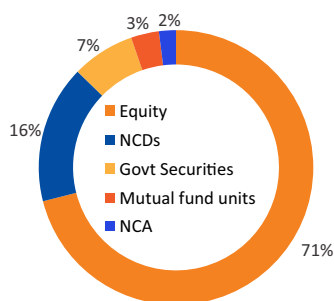


# UTI BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund

Category  
Balanced Advantage

## Asset Allocation as on 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



## Quantitative Indicators Fund Benchmark



Portfolio Turnover	0.92	
P/B	6.00	6.12
P/E	31.75	30.75
ROE	20.31	20.87

## Top 5 Sectors



Financial Services	39%
Information Technology	12%
Automobile and Auto Components	9%
Oil, Gas & Consumable Fuels	7%
Telecommunication	5%

## Portfolio Parameters



Weighted Average Maturity	3.15 Yrs
Yield to Maturity*	6.38%
Modified Duration	2.52 Yrs
Macaulay Duration	2.65 Yrs

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

## Market Capitalisation (%)



	Large	Mid	Small
Fund	87	8	5

# 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

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

## Fund Manager

Mr. Sharwan Kumar Goyal, B.com, CFA, MMS (Equity/ Gold Portion) Managing the scheme since Nov 2021 & Mr. Jaydeep Bhowal - (Debt Portion) B.com, CA, PGDFM Managing the scheme since Oct 2024

## Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

## Load Structure

Entry Load: Nil

Exit Load\*: (A) Redemption / Switch out within 30 days from the date of allotment – 1.00%  
(B) Redemption / Switch out after 30 days from the date of allotment – NIL  
(\*wef September 05, 2024)

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 6458.96 Crore  
Closing AUM : ₹ 6551.14 Crore  
No. of Folios : 1,90,553

## High/Low NAV in the month

High Growth Option : ₹ 78.9777  
Low Growth Option : ₹ 77.1423

## Total Expense Ratio

Regular : 1.71  
Direct : 0.58

## Minimum Investment Amount

Minimum initial investment of ₹5000/-and in multiples of ₹ 1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 78.9235  
Regular IDCW Option ₹ 30.2930  
Direct Growth Option ₹ 87.8600  
Direct IDCW Option ₹ 35.2549

## Portfolio Details

% of Top 10 Stocks	23.94
Median Market Cap (₹ Cr)	2,61,606
Weighted Average Market Cap	4,19,880
Number of Securities	83

All figures given are provisional and unaudited.

## Portfolio as on 30<sup>th</sup> November, 2025

Portfolio	% to NAV	Rating/Futures	Portfolio	% to NAV	Rating/Futures
<b>Equity</b>			Abbott India Ltd.	0.30	
Infosys Ltd.	2.70		Dr Reddy's Laboratories Ltd.	0.30	
ITC Ltd.	2.63		Nippon Life India Asset Management Ltd	0.29	
Asian Paints Ltd.	2.31		Hindustan Aeronautics Ltd	0.26	-0.26
State Bank Of India	2.27		Shree Cement Ltd.	0.25	
Bharti Airtel Ltd.	2.18		Navin Fluorine International Tld.	0.25	
Nestle India Ltd.	2.16		Dalmia Bharat Ltd	0.21	
HDFC Bank Ltd.	2.10		Bosch Ltd.	0.20	-0.11
Tata Consultancy Services Ltd.	2.07		Motilal Oswal Financial Services Ltd.	0.17	
Coal India Ltd.	1.92		Procter & Gamble Hygiene & Hel Care Ltd.	0.16	
HCL Technologies Ltd.	1.82		ICICI Lombard General Insurance Company Ltd	0.15	
Maruti Suzuki India Ltd.	1.82		Dabur India Ltd.	0.11	
Dixon Technologies (India) Ltd	1.81		MRFLtd.	0.10	
Bharat Electronics Ltd.	1.69		Bajaj Holdings & Investment Ltd.	0.09	
Britannia Industries Ltd.	1.63	0.01	Divis Laboratories Ltd.	0.07	-0.07
Sun Pharmaceuticals Industries Ltd.	1.50	-0.75	KPIT Technologies Ltd	0.06	0.30
Persistent Systems Ltd.	1.23	-0.23	Relaxo Footwears Ltd	0.04	
Reliance Industries Ltd.	1.21	-0.16	Indian Energy Exchange Ltd	0.03	-0.03
Mahindra & Mahindra Ltd.	1.20		Tata Elxsi Ltd.	0.02	0.28
Eicher Motors Ltd	1.14		Lloyds Metals & Energy Ltd.	0.02	
Bajaj Finance Ltd.	1.08	0.05	Page Industries Ltd	0.00	0.55
HDFC Asset Management Company Ltd	1.04		Nifty Futures		3.64
Axis Bank Ltd.	1.00		<b>Govt Securities</b>		
Hero Motocorp Ltd.	0.99		7.10% GSEC - MAT - 08/04/2034	1.42	SOV
Vedanta Ltd	0.98	-0.98	6.79% GOVT BONDS - 07/10/2034	1.16	SOV
Pidlite Industries Ltd.	0.94		7.24% GSEC MAT- 18/08/2055	0.76	SOV
Cummins India Ltd.	0.93	0.09	7.34% GSEC MAT- 22/04/2064	0.76	SOV
ICICI Bank Ltd	0.93	-0.01	6.33% GSEC MAT - 05/05/2035	0.75	SOV
Colgate Palmolive India Ltd.	0.91	0.03	6.68% GSEC MAT- 07/07/2040	0.75	SOV
Kotak Mahindra Bank Ltd.	0.91		07.32% GSEC MAT -13/11/2030	0.48	SOV
Hindustan Unilever Ltd.	0.90		07.23% RAJASTHAN SGS Mat - 23/10/2035	0.38	SOV
Indus Towers Ltd	0.90		07.41% HARYANA SGS Mat - 26/11/2040	0.38	SOV
BSE Ltd	0.88		07.20% MAHARASHTRA SGS Mat - 23/10/2036	0.38	SOV
Interglobe Aviation Ltd	0.88		7.08% A P SGL MAT - 26/03/2037	0.38	SOV
Marico Ltd.	0.87		06.90% BIHAR SDL - 16/07/2035	0.37	SOV
LTIMindtree Ltd	0.80		07.24% UTTAR PRADESH SGS Mat - 12/11/2036	0.07	SOV
Laurus Labs Ltd.	0.73		7.05% ODISHA SGS MAT - 26/03/2035	0.01	SOV
Max Financial Services Ltd.	0.73		<b>Long Term Debt</b>		
Fortis Healthcare Ltd.	0.72		HDFC BANK LTD.	0.78	CRISIL AAA
Hyundai Motor India Ltd	0.71		EXPORT IMPORT BANK OF INDIA	0.78	CRISIL AAA
Muthoot Finance Ltd	0.64		BAJAJ FINANCE LTD.	0.76	CRISIL AAA
One 97 Communications Ltd	0.62		SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	0.39	CRISIL AAA
Multi Commodity Exchange Of India Ltd	0.60		POWER FINANCE CORPORATION LTD.	0.39	CRISIL AAA
Indian Hotels Company Ltd.	0.60	-0.60	<b>INVIT</b>		
Titan Company Ltd.	0.58		INVIT - IRB INVIT FUND	0.77	
Indian Bank	0.55		<b>REITS</b>		
AU Small Finance Bank Ltd	0.52		REIT- Knowledge Realty Trust Reit	1.22	
Ultratech Cement Ltd.	0.50		REIT- Embassy Office Parks	0.97	
Central Depository Services (India) Ltd	0.49		REIT- Mindspace Business Parks	0.81	
Bajaj Finserv Ltd.	0.49		<b>Mutual Fund Units</b>		
Aditya Birla Capital Ltd	0.47		UTI MF- Gold Exchange Traded Fund ETF	12.29	
Computer Age Management Services Ltd	0.47		UTI - Floater Fund- Direct Growth	0.79	
Delhivery Ltd.	0.40		UTI Nifty 5 yr Benchmark G-Sec ETF	0.02	
Hindustan Zinc Ltd.	0.39		UTI Nifty 10 yr Benchmark G-Sec ETF	0.02	
Polycab India Ltd	0.39		<b>Net Current assets</b>	<b>5.42</b>	
Glenmark Pharmaceuticals Ltd	0.36	-0.22	<b>Total</b>	<b>100.00</b>	
Torrent Pharmaceuticals Ltd.	0.36				
Oracle Financial Services Software Ltd.	0.33				
Coromandel International Ltd.	0.33				
Eternal Ltd.	0.32				
SBI Life Insurance Company Ltd.	0.31				
HDFC Life Insurance Company Ltd	0.31				
Indian Railway Catering & Tourism Ltd	0.30	0.07			

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)
1 Y	10.55	12.08	9.94	11,055	11,208	10,994
3 Y	19.79	14.36	13.07	17,198	14,962	14,461
5 Y	15.78	14.93	16.47	20,813	20,060	21,441
SI*	12.89	14.68	15.81	78,942	1,03,213	1,21,984

Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. @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 74-75 in 'Fund Manager Summary'. N.A. - Not Available. The Schemes is managed by the Fund manager Mr. Sharwan Kumar Goyal & Mr. Jaydeep Bhowal. 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 28<sup>th</sup> November, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,30,628	1,31,694	1,30,795	17.07	18.83	17.34
3 Y	3,60,000	4,68,987	4,54,906	4,44,276	18.03	15.87	14.21
5 Y	6,00,000	9,17,090	8,62,205	8,52,787	17.03	14.52	14.07
7 Y	8,40,000	14,79,167	14,40,694	14,66,613	15.90	15.16	15.66
10 Y	12,00,000	24,05,413	25,13,288	26,01,231	13.34	14.16	14.81
15 Y	18,00,000	44,83,454	52,85,891	55,64,126	11.30	13.23	13.82
SI	20,30,000	56,89,244	68,16,514	72,19,131	11.17	13.01	13.58

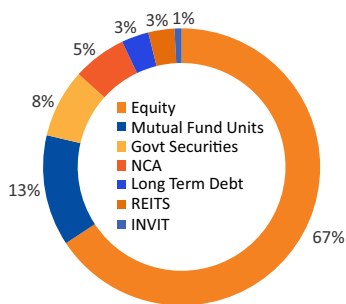
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future. @ 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 30<sup>th</sup> November, 2025



## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
NCA	3.6	HDFC Bank Ltd	-6.8
Nestle India Ltd	1.6	Reliance Industries Ltd	-5.2
Asian Paints Ltd	1.5	ICICI Bank Ltd	-4.9
Dixon Technologies (India) Ltd	1.5	Larsen And Toubro Ltd	-2.8
Coal India Ltd	1.4	Bharti Airtel Ltd	-1.2

## Top 5 Sectors

Financial Services	25%
Fast Moving Consumer Goods	14%
Information Technology	14%
Automobile and Auto Components	9%
Consumer Durables	7%

## Quantitative Indicators Fund Benchmark

Beta	0.86	1
Standard Deviation (Annual)	8.01%	8.52%
Sharpe Ratio	1.77%	
Portfolio Turnover Ratio (Annual)	2.11	
P/B	12.85	6.83
P/E	41.27	33.77
ROE	32.14	20.43

## Portfolio Parameters

Weighted Average Maturity	5.57 Yrs
Yield to Maturity*	6.27%
Modified Duration	3.24 Yrs
Macaulay Duration	3.38 Yrs

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

## Market Capitalisation (%)

	Large	Mid	Small
Fund	65	27	2
Benchmark	83	17	-

# 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, CA, ICWA, PGDM. Managing the scheme since Nov 2009, Mr. Sunil Madhukar Patil - (Debt Portion) M.Com, MFM, CAIIB-I, Certificate Examination of IIB for the Employees of UTI. Managing the scheme since Feb 2018 & Mr. Jaydeep Bhowal - (Debt Portion) B.com, CA, PGDFM Managing the scheme since Nov 2025

## 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/Folio

Fund Size Monthly Average : ₹ 6647.98 Crore  
Closing AUM : ₹ 6717.89 Crore  
No. of Folios : 7,27,944

## High/Low NAV in the month

High Growth Option : ₹ 418.1343  
Low Growth Option : ₹ 409.0934

## Total Expense Ratio

Regular : 1.85  
Direct : 1.21

## Minimum Investment Amount

Growth: ₹ 1000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 418.1285  
Regular IDCW Option ₹ 42.7995  
Direct Growth Option ₹ 450.7482  
Direct IDCW Option ₹ 48.1679

## Portfolio Details

Median Market Cap (₹ Cr)	2,55,678
Weighted Average Market Cap	5,25,125
Number of Securities	62

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	66	19	15

## Portfolio as on 30<sup>th</sup> November, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			Bank Of India	1.14	CRISIL AAA
HDFC Bank Ltd.	6.04		HDFC Bank Ltd.	0.77	CRISIL AAA
ICICI Bank Ltd	4.59		Power Finance Corporation Ltd.	0.77	CRISIL AAA
Infosys Ltd.	4.02		Bajaj Finance Ltd.	0.75	CRISIL AAA
Reliance Industries Ltd.	3.31		Aditya Birla Capital Ltd	0.67	CRISIL AAA
ITC Ltd.	2.95		Axis Finance Ltd	0.60	CARE AAA
Larsen And Toubro Ltd	2.27		National Bank For Agriculture		
Vedanta Ltd	2.09		And Rural Development	0.38	CRISIL AAA
Wipro Ltd.	2.02		LIC Housing Finance Ltd.	0.38	CRISIL AAA
Maruti Suzuki India Ltd.	1.77		Aditya Birla Housing Finance Ltd	0.38	CRISIL AAA
Indus Towers Ltd	1.73		Others	1.24	
Bharti Airtel Ltd.	1.72		<b>INVIT</b>		
Mahindra & Mahindra Ltd.	1.68		Invit - Indus Infra Trust	0.79	
Interglobe Aviation Ltd	1.67		Invit - IRB Invit Fund	0.53	
State Bank Of India	1.63		<b>Securitized Debt</b>		
HCL Technologies Ltd.	1.55		India Universal Trust Al1	0.31	IND AAA(SO)
Others	30.54		<b>REITS</b>		
<b>Govt Securities</b>			REIT- Knowledge Realty Trust Reit	0.78	
Others	8.38		REIT- Nexus Select Trust	0.67	
07.32% GSEC MAT -13/11/2030	1.86	SOV	REIT- Mindspace Business Parks	0.60	
7.24% GSEC MAT- 18/08/2055	1.84	SOV	<b>Mutual Fund Units</b>		
6.68% GSEC MAT- 07/07/2040	1.82	SOV	UTI Nifty 10 Yr Benchmark		
07.18% GSEC MAT -24/07/2037	1.22	SOV	G-Sec ETF	0.04	
6.28% GSEC MAT- 14/07/2032	1.20	SOV	UTI Nifty 5 Yr Benchmark		
<b>Long Term Debt</b>			G-Sec ETF	0.04	
Indian Railway Finance			<b>Net Current assets</b>	1.73	
Corporation Ltd	1.51	CRISIL AAA	<b>Total</b>	100.00	
Small Industries Development					

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	5.63	7.00	9.94	10,563	10,700	10,994
3 Y	15.97	12.24	13.07	15,603	14,144	14,461
5 Y	18.34	13.74	16.47	23,220	19,042	21,441
SI*	14.74	NA	NA	7,03,185	NA	NA

Past Performance may or may not be sustained in future. 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 74-75 in 'Fund Manager Summary'. N.A - Not Available. The Schemes is Managed by Mr. V Srivatsa since Nov 2009, Mr. Sunil Madhukar Patil since Feb 2018 & Mr. Jaydeep Bhowal since Nov 2025. 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 28<sup>th</sup> November, 2025

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	1,20,000	1,27,540	1,27,926	1,30,795	12.03	12.65	17.34
3 Y	3,60,000	4,47,476	4,34,187	4,44,276	14.71	12.61	14.21
5 Y	6,00,000	8,81,623	8,19,707	8,52,518	15.42	12.46	14.05
7 Y	8,40,000	15,11,732	13,65,053	14,66,344	16.51	13.65	15.66
10 Y	12,00,000	25,19,590	23,64,341	26,00,962	14.21	13.02	14.80
15 Y	18,00,000	52,72,201	50,25,420	55,63,856	13.20	12.64	13.82
SI	25,30,000	1,09,83,040	1,06,06,907	1,22,37,872	12.39	12.12	13.23

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 November 2025 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

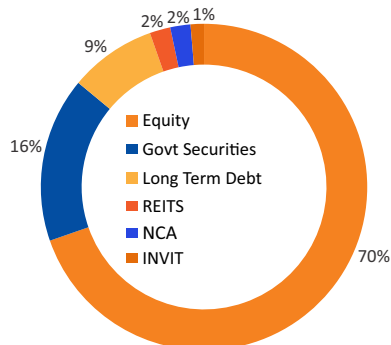


# UTI AGGRESSIVE HYBRID FUND (Erstwhile UTI Hybrid Equity Fund)

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

Category  
Aggressive  
Hybrid Fund

## Asset Allocation as on 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



## Top 5 Sectors



Financial Services	30%
Information Technology	12%
Oil, Gas & Consumable Fuels	9%
Automobile and Auto Components	7%
Healthcare	6%

## Quantitative Indicators Fund Benchmark



Quantitative Indicators	Fund	Benchmark
Beta	1.04	1
Standard Deviation (Annual)	9.01%	8.39%
Sharpe Ratio	1.15%	
Portfolio Turnover Ratio (Annual)	0.32	

## Portfolio Parameters



Weighted Average Maturity	9.81 Yrs
Yield to Maturity*	6.94%
Modified Duration	6.00 Yrs
Macauley Duration	6.25 Yrs
Securitized Debt Average Maturity	
First Business Receivable Trust	0.97 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

Crissil Equity Savings Index

## Fund Manager

Mr. V. Srivatsa - (Equity Portion) B.Com., CA, ICWA, PGDM. Managing the scheme since Aug 2018  
Mr. Sunil Madhukar Patil - (Debt Portion) M.Com, MFM, CAIIB-I, Certificate Examination of IIB for the Employees of UTI. 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 (Not Applicable as per SEBI guidelines)

Exit Load : (A) Redemption / Switch out within 30 days from the date of allotment - 1.00%  
(B) Redemption / Switch out after 30 days from the date of allotment - NIL

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 777.87 Crore  
Closing AUM : ₹ 794.23 Crore  
No. of Folios : 18,730

## High/Low NAV in the month

High Growth Option : ₹ 18.8825  
Low Growth Option : ₹ 18.6112

## Total Expense Ratio

Regular : 1.64  
Direct : 0.62

## Minimum Investment Amount

Minimum initial investment of ₹5000/- and in multiples of ₹ 1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option : ₹ 18.8732  
Regular IDCW Option : ₹ 18.8732  
Direct Growth Option : ₹ 20.1500  
Direct IDCW Option : ₹ 20.1499

## Portfolio Details

% of Top 10 Stocks	17.89
Median Market Cap (₹ Cr)	4,82,712
Weighted Average Market Cap	6,63,463
Number of Securities	43

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	94	6	-

## Portfolio as on 30<sup>th</sup> November, 2025

Portfolio	% to NAV	Rating/Futures	Portfolio	% to NAV	Rating/Futures
<b>Equity</b>			Aurobindo Pharma Ltd.	0.93	
Axis Bank Ltd.	4.99	-3.95	LIC Of India	0.84	
HDFC Bank Ltd.	4.96	-2.83	Shriram Finance Ltd	0.83	
Mahindra & Mahindra Ltd.	4.37	-3.75	HDFC Life Insurance Company Ltd	0.81	-0.69
Reliance Industries Ltd.	3.33		Coal India Ltd.	0.79	
Grasim Industries Ltd.	3.29	-2.36	Bajaj Finserv Ltd.	0.79	-0.80
Kotak Mahindra Bank Ltd.	3.27	-3.09	REC Ltd	0.78	
State Bank Of India	3.05	-2.02	Eicher Motors Ltd	0.74	-0.28
Larsen And Toubro Ltd	2.46	-0.47	NTPC Ltd.	0.70	
Maruti Suzuki India Ltd.	2.37	-1.75	Bajaj Finance Ltd.	0.70	-0.43
ICICI Bank Ltd	2.27	-0.85	Tata Motors Ltd	0.58	
Tata Consultancy Services Ltd.	2.01	-0.35	Tata Steel Ltd.	0.45	
Infosys Ltd.	1.80		Dr Reddy's Laboratories Ltd.	0.26	
ITC Ltd.	1.75		Hindalco Industries Ltd.	0.12	
Bharti Airtel Ltd.	1.65	-0.80	Dabur India Ltd.	0.07	-0.07
Power Grid Corporation Of India Ltd	1.52	-0.38	<b>Govt Securities</b>		
JSW Steel Ltd.	1.44	-1.45	07.32% GSEC MAT -13/11/2030	8.54	SOV
HCL Technologies Ltd.	1.41		7.04% GSEC MAT- 03/06/2029	6.07	SOV
SBI Life Insurance Company Ltd.	1.35	-1.23	6.01% GSEC MAT - 21/07/2030	4.99	SOV
Vedanta Ltd	1.23		7.06% GS MAT - 10/04/2028	2.59	SOV
Indus Towers Ltd	1.20	-0.40	<b>INVIT</b>		
Wipro Ltd.	1.18		INVIT - IRB INVIT FUND	1.27	
Interglobe Aviation Ltd	1.17	-0.22	<b>REITS</b>		
Hero Motocorp Ltd.	1.15		REIT- Embassy Office Parks	1.38	
NMDC Ltd.	1.14	-1.15	REIT- Nexus Select Trust	1.31	
Cipla Ltd.	1.03	-0.58	REIT- Knowledge Realty Trust Reit	0.95	
Indus Ind Bank Ltd.	0.96	-0.76	<b>Net Current Assets</b>	<b>6.24</b>	
Bharat Petroleum Corporation Ltd.	0.95		<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	7.61	8.04	7.00	10,761	10,804	10,700
3 Y	10.48	9.61	8.04	13,489	13,172	12,614
5 Y	11.20	10.16	5.19	17,008	16,227	12,880
SI*	9.15	9.64	7.08	18,878	19,502	16,429

**Past Performance may or may not be sustained in future.** 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 74-75 in 'Fund Manager Summary'. The Schemes is 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 28<sup>th</sup> November, 2025

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	1,20,000	1,26,187	1,27,042	1,23,152	9.84	11.22	4.98
3 Y	3,60,000	4,17,561	4,19,540	4,04,470	9.92	10.24	7.74
5 Y	6,00,000	7,74,542	7,69,252	7,11,962	10.17	9.90	6.79
7 Y	8,40,000	12,22,038	12,15,594	10,51,139	10.55	10.40	6.32
SI	8,70,000	12,79,160	12,75,538	11,00,176	10.45	10.38	6.38

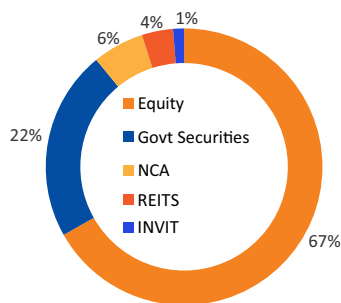
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**

# UTI EQUITY SAVINGS FUND

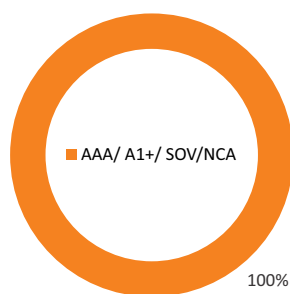
An open ended scheme investing in equity, arbitrage and debt.

Category  
Equity Savings

## Asset Allocation as on 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



## Top 5 Sectors

Financial Services	25%
Information Technology	17%
Oil, Gas & Consumable Fuels	14%
Automobile and Auto Components	8%
Construction	6%

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Reliance Industries Ltd	3.3	JSW Steel Ltd	0.0
HDFC Bank Ltd	2.1	NMDC Ltd	0.0
Larsen And Toubro Ltd	2.0	Bajaj Finserv Ltd	0.0
Infosys Ltd	1.8	Dabur India Ltd	0.0
ITC Ltd	1.7	HDFC Life Insurance Company Ltd	0.1

## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.74	1
Standard Deviation (Annual)	3.87%	4.75%
Sharpe Ratio	1.27%	
Portfolio Turnover Ratio (Annual)	4.49	
P/B	4.85	5.56
P/E	23.76	28.91
ROE	24.73	19.71

## Portfolio Parameters

Weighted Average Maturity	3.32 Yrs
Yield to Maturity*	5.93%
Modified Duration	2.80 Yrs
Macaulay Duration	2.88 Yrs

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

# 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 - (Equity Portion) B.com, CFA, MMS. Managing the scheme since Dec 2020 & Mr. Amit Sharma - (Debt Portion) B.com, CA, FRM. 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/Folio

Fund Size Monthly Average : ₹ 10357.31 Crore  
Closing AUM : ₹ 10719.99 Crore  
No. of Folios : 17,683

## High/Low NAV in the month

High Growth Option : ₹ 35.8730  
Low Growth Option : ₹ 35.6720

## Total Expense Ratio

Regular : 0.75  
Direct : 0.26

## Minimum Investment Amount

Minimum initial investment of ₹5000/- and in multiples of ₹1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 35.8629  
Regular IDCW Option ₹ 20.2599  
Direct Growth Option ₹ 38.2411  
Direct IDCW Option ₹ 22.3694

## Portfolio Details

Median Market Cap (₹ Cr)	1,85,162
Weighted Average Market Cap	4,31,230
Number of Securities	170

All figures given are provisional and unaudited.

## Portfolio Parameters

Weighted Average Maturity	0.34 Yrs
Yield to Maturity*	6.22%
Modified Duration	0.31 Yrs
Macaulay Duration	0.32 Yrs

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

November 2025 | For Product Label, Refer Page no. 76-81.

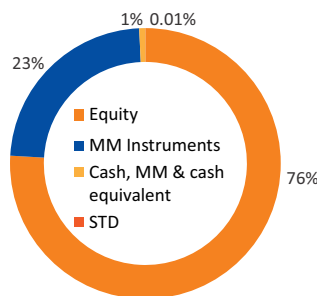
## Portfolio as on 30<sup>th</sup> November, 2025

Equity	% to NAV	Hedged
Equity	75.92%	
MM Instruments	23.35%	
STD	0.01%	
Cash, MM & cash equivalent	0.72%	
Total	100.00%	

All figures given are provisional and unaudited.

Average Equity holding in UTI Arbitrage Fund is 69.02% 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 30<sup>th</sup> November, 2025



## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.52	1
Standard Deviation (Annual)	0.88%	1.19%
Sharpe Ratio	1.79%	
Portfolio Turnover Ratio (Annual)	10.99	

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 Arbitrage Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty 50 Arbitrage Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.61	7.56	6.41	10,661	10,756	10,641
3 Y	7.16	7.63	6.98	12,308	12,471	12,246
5 Y	5.81	6.19	5.62	13,265	13,505	13,146
SI*	6.79	6.32	6.22	35,897	32,945	32,347

**Past Performance may or may not be sustained in future.** 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 74-75 in 'Fund Manager Summary'. The Schemes is 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 28<sup>th</sup> November, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 Arbitrage Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,23,944	1,24,545	1,23,642	6.24	7.20	5.76
3 Y	3,60,000	3,99,855	4,03,058	3,98,912	6.97	7.51	6.81
5 Y	6,00,000	7,06,808	7,14,771	7,04,332	6.50	6.95	6.36
7 Y	8,40,000	10,40,580	10,50,048	10,40,529	6.03	6.29	6.03
10 Y	12,00,000	16,21,259	16,21,445	16,37,878	5.87	5.87	6.07
15 Y	18,00,000	29,09,613	28,85,629	29,66,614	6.11	6.01	6.35
SI	23,20,000	44,74,081	42,27,239	44,57,318	6.36	5.83	6.32

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 - (Equity Portion) B.com, PGDM (IIM Indore), CA, CFA. Managing the scheme since Jan 2022

Mr. Jaydeep Bhowal - (Debt Portion) B.com, C.A, PGDFM. Managing the scheme since Apr 2023

## Plans/Option (Regular/Direct)

Growth Plan

IDCW Option (Flexi/Monthly) with Payout and Reinvestment, 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/Folio

Fund Size Monthly Average : ₹ 1702.48 Crore  
Closing AUM : ₹ 1701.31 Crore  
No. of Folios : 40,902

## High/Low NAV in the month

High Growth Option : ₹ 70.7052  
Low Growth Option : ₹ 70.2201

## Total Expense Ratio

Regular : 1.80  
Direct : 1.23

## Minimum Investment Amount

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

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option : ₹ 70.6222  
Regular IDCW Option : ₹ 17.5491  
Direct Growth Option : ₹ 76.6099  
Direct IDCW Option : ₹ 19.8320

## Portfolio Details

Median Market Cap (₹ Cr) : 2,58,458  
Weighted Average Market Cap : 5,11,085  
Number of Securities : 59

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	65	19	16

## Portfolio as on 30<sup>th</sup> November, 2025 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			07.24% UTTAR PRADESH SGS Mat - 12/11/2036	0.52	SOV
HDFC Bank Ltd.	2.37		7.04% GSEC MAT- 03/06/2029	0.12	SOV
ICICI Bank Ltd	1.47		7.05% ODISHA SGS MAT - 26/03/2035	0.04	SOV
Bharti Airtel Ltd.	1.14		7.38% PN SGS MAT - 03/07/2034	0.04	SOV
Infosys Ltd.	1.10		<b>Long Term Debt</b>		
Axis Bank Ltd.	1.05		HDFC Bank Ltd.	6.08	CRISIL AAA
Kotak Mahindra Bank Ltd.	0.94		Indian Oil Corporation Ltd.	4.51	CRISIL AAA
State Bank of India	0.92		National Bank For Agriculture And Rural Development	4.50	CRISIL AAA
Mahindra & Mahindra Ltd.	0.77		LIC Housing Finance Ltd.	3.01	CRISIL AAA
Reliance Industries Ltd.	0.75		Small Industries Development Bank Of India	3.00	CRISIL AAA
Tech Mahindra Ltd	0.63		Bajaj Finance Ltd.	2.95	CRISIL AAA
Others	13.48		Power Finance Corporation Ltd.	1.52	CRISIL AAA
<b>Govt Securities</b>			Export Import Bank Of India	1.49	CRISIL AAA
6.33% GSEC MAT - 05/05/2035	5.79	SOV	Axis Finance Ltd	1.47	CRISIL AAA
6.79% GOVT BONDS - 07/10/2034	5.48	SOV	<b>Corporate Debt Market Development Fund</b>		
06.48% GSEC Mat- 06/10/2035	5.40	SOV	Corporate Debt Market Devt Fund - A2 Units	0.29	
07.27% ANDHRA PRADESH SGS Mat- 08/10/2036	2.95	SOV	<b>Securitized Debt</b>		
7.34% GSEC MAT- 22/04/2064	2.91	SOV	Siddhivinayak Securitisation Trust	2.98	CRISIL AAA(SO)
6.68% GSEC MAT- 07/07/2040	2.87	SOV	Shivshakti Securitisation Trust	1.49	CRISIL AAA(SO)
07.32% GSEC MAT -13/11/2030	1.53	SOV	<b>Mutual Fund Units</b>		
07.18% GSEC MAT -24/07/2037	1.51	SOV	UTI Nifty 10 Yr Benchmark G-Sec ETF	0.11	
07.23% RAJASTHAN SGS Mat - 23/10/2035	1.48	SOV	UTI Nifty 5 Yr Benchmark G-Sec ETF	0.11	
07.41% HARYANA SGS Mat - 26/11/2040	1.47	SOV	<b>Net Current assets</b>	<b>2.48</b>	
07.20% MAHARASHTRA SGS Mat - 23/10/2036	1.47	SOV	<b>Total</b>	<b>100.00</b>	
7.24% GSEC MAT- 18/08/2055	1.46	SOV			
7.08% A P SGL MAT - 26/03/2037	1.45	SOV			
06.90% BIHAR SDL - 16/07/2035	1.44	SOV			
06.80 TN SDL MAT 02/07/2035	1.44	SOV			

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	5.87	7.17	7.00	10,587	10,717	10,700
3 Y	9.52	8.36	8.04	13,140	12,726	12,614
5 Y	9.56	7.46	5.19	15,789	14,332	12,880
SI*	9.30	8.41	5.80	70,564	58,961	34,515

**Past Performance may or may not be sustained in future.** 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 74-75 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 28<sup>th</sup> November, 2025

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	1,20,000	1,24,318	1,24,330	1,23,084	6.84	6.86	4.87
3 Y	3,60,000	4,13,173	4,07,628	4,04,442	9.19	8.27	7.74
5 Y	6,00,000	7,54,849	7,31,401	7,11,964	9.14	7.87	6.80
7 Y	8,40,000	11,72,122	11,25,549	10,51,213	9.38	8.24	6.32
10 Y	12,00,000	18,72,579	18,50,193	16,58,801	8.62	8.40	6.31
15 Y	18,00,000	36,46,902	35,95,764	30,33,431	8.85	8.68	6.63
SI	25,20,000	71,30,342	68,78,963	52,80,189	8.99	8.70	6.53

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.**

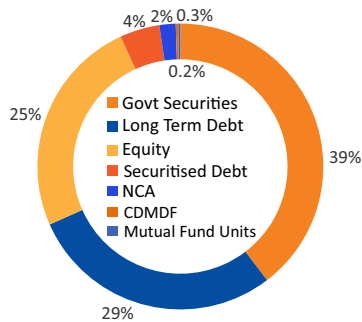
# UTI CONSERVATIVE HYBRID FUND (Erstwhile UTI Regular Savings Fund)

(Number of Segregated portfolio in the scheme 1)

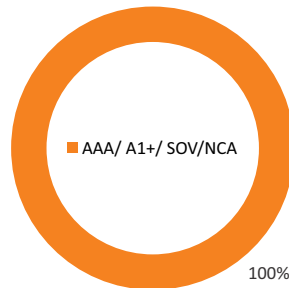
An open ended hybrid scheme investing predominantly in debt instruments.

**Category**  
**Conservative**  
**Hybrid Fund**

## Asset Allocation as on 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



## Top 5 Sectors

Financial Services	35%
Information Technology	10%
Automobile and Auto Components	9%
Healthcare	8%
Oil, Gas & Consumable Fuels	6%

## Quantitative Indicators Fund Benchmark

Beta	0.07	1
Standard Deviation (Annual)	3.35%	9.29%
Sharpe Ratio	1.18%	
Portfolio Turnover Ratio (Annual)	0.24	

## Portfolio Parameters

Weighted Average Maturity	9.12 Yrs
Yield to Maturity*	6.97%
Modified Duration	5.77 Yrs
Macaulay Duration	6.02 Yrs

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

## Segregated AUM & NAV

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

Segregated NAV per unit as on ₹ 0.0  
28<sup>th</sup> November, 2025 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 Conservative Hybrid Fund (Segregated - 17022020) Segregated Portfolio as on 30th November, 2025

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

\* Percentage to NAV Less Than 0.01

# UTI CHILDREN'S EQUITY FUND (Erstwhile UTI CCF - 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. Sachin Trivedi (Equity Portion) B.Com, MMS, CFA. Managing the scheme since Jun 2025.

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option

## Load Structure

Entry Load: Nil  
Exit Load : Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 1171.78 Crore  
Closing AUM : ₹ 1179.90 Crore  
No. of Folios : 77,409

## High/Low NAV in the month

High Growth Option : ₹ 86.5118  
Low Growth Option : ₹ 85.0466

## Total Expense Ratio

Regular : 2.22  
Direct : 1.20

## Minimum Investment Amount

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

## 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 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 86.2974  
Regular IDCW Option ₹ 86.3026  
Direct Growth Option ₹ 96.2200  
Direct IDCW Option ₹ 96.3862

## Portfolio Details

Median Market Cap (₹ Cr)	3,12,642
Weighted Average Market Cap	5,89,857
Number of Securities	59

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	74	18	8
Benchmark	71	19	10

## Portfolio as on 30<sup>th</sup> November, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			Shree Cement Ltd.	1.64	
HDFC Bank Ltd.	9.58		State Bank Of India	1.61	
ICICI Bank Ltd	7.80		Phoenix Mills Ltd	1.59	
Infosys Ltd.	4.83		ICICI Lombard General Insurance Company Ltd	1.57	
Bharti Airtel Ltd.	4.72		LTIMindtree Ltd	1.56	
Reliance Industries Ltd.	4.40		Aster Dm Healthcare Ltd	1.52	
Bajaj Finance Ltd.	3.86		Ajanta Pharma Ltd	1.48	
Axis Bank Ltd.	3.13		Others	32.60	
Maruti Suzuki India Ltd.	3.06		<b>Net Current assets</b>	<b>5.01</b>	
Tata Steel Ltd.	2.53		<b>Total</b>	<b>100.00</b>	
Larsen And Toubro Ltd	2.01				
Jubilant Food Works Ltd	1.89				
Tech Mahindra Ltd	1.87				
Avenue Supermarts Ltd.	1.74				

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	2.67	6.56	9.94	10,267	10,656	10,994
3 Y	12.27	15.57	13.07	14,156	15,442	14,461
5 Y	14.91	18.62	16.47	20,043	23,496	21,441
SI*	11.78	11.23	10.84	72,968	66,820	62,760

**Past Performance may or may not be sustained in future.** Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Aug-2019. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The Schemes is Managed by Mr. Sachin Trivedi since Jun-2025. Benchmark for UTI CCP Advantage Fund has been changed from BSE 200 TRI to Nifty 500 TRI. Load is not taken into consideration for computation of performance

## SIP Returns as on 28<sup>th</sup> November, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,26,230	1,29,539	1,30,795	9.91	15.28	17.34
3 Y	3,60,000	4,28,633	4,51,683	4,44,276	11.72	15.37	14.21
5 Y	6,00,000	8,05,236	8,86,845	8,52,518	11.74	15.66	14.05
7 Y	8,40,000	13,86,608	15,62,577	14,66,344	14.09	17.44	15.66
10 Y	12,00,000	23,75,352	27,53,786	26,00,962	13.11	15.87	14.80
15 Y	18,00,000	51,76,380	61,05,012	55,63,856	12.98	14.89	13.82
SI	21,40,000	74,88,636	89,19,063	80,74,355	12.69	14.34	13.40

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 Equity Fund had been discontinued w.e.f. August 11, 2023. Further, installments under the existing registered Systematic Investment Plans (SIPs)/ Systematic Transfer Plan (STP - 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.

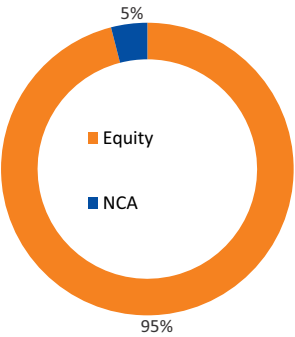
UTI CHILDREN'S EQUITY FUND (Erstwhile UTI CCF - Investment Plan)

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 30<sup>th</sup> November, 2025



Credit Profile as on 30<sup>th</sup> November, 2025



Top 5 Sectors

Financial Services	33%
Information Technology	11%
Automobile and Auto Components	9%
Oil, Gas & Consumable Fuels	6%
Consumer Services	6%

Quantitative Indicators Fund Benchmark

Beta	0.86	1
Standard Deviation (Annual)	11.58%	12.95%
Sharpe Ratio	0.58%	
Portfolio Turnover Ratio (Annual)	0.26	

Portfolio Parameters

Weighted Average Maturity	0.003 Yrs
Yield to Maturity*	5.43%
Modified Duration	0.003 Yrs
Macaulay Duration	0.003 Yrs

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



# UTI CHILDREN'S HYBRID FUND (Erstwhile UTI CCF - Saving 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. Sachin Trivedi (Equity Portion) B.Com, MMS, CFA. Managing the scheme since Jun 2025.

Mr. Sunil Madhukar Patil - (Debt portion) M.Com, MFM, CAIIB-I, Certificate Examination of IIB for the Employees of UTI. Managing the scheme since Dec 2021

Mr. Anurag Mittal (Debt Portion) B.Com, Master of Science, CA. Managing the scheme since Nov 2025.

## Plans/Option (Regular/Direct)

Growth Option

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹4553.39 Crore

Closing AUM : ₹4559.29 Crore

No. of Folios : 22,72,781

## High/Low NAV in the month

High Growth Option : ₹41.0610

Low Growth Option : ₹40.7000

## Total Expense Ratio

Regular : 1.73

Direct : 1.58

## Minimum Investment Amount

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

## 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 28<sup>th</sup> November, 2025

Regular Growth Option ₹40.9795

Direct Growth Option ₹41.9279

## Portfolio Details

Median Market Cap (₹ Cr)	2,90,128
Weighted Average Market Cap	5,75,223
Number of Securities	59

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	73	19	8

## Portfolio as on 30<sup>th</sup> November, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			HDFC Bank Ltd.	2.28	CRISIL AAA
HDFC Bank Ltd.	3.88		Power Finance Corporation Ltd.	2.24	CRISIL AAA
ICICI Bank Ltd	3.20		Bajaj Finance Ltd.	2.20	CRISIL AAA
Infosys Ltd.	2.09		Small Industries Development Bank Of India	1.68	CRISIL AAA
Bharti Airtel Ltd.	1.92		REC Ltd	1.09	CRISIL AAA
Reliance Industries Ltd.	1.74		National Bank For Agriculture And Rural Development	0.56	CRISIL AAA
Bajaj Finance Ltd.	1.59		NTPC Ltd.	0.56	CRISIL AAA
Axis Bank Ltd.	1.41		LIC Housing Finance Ltd.	0.56	CRISIL AAA
Maruti Suzuki India Ltd.	1.20		Aditya Birla Capital Ltd	0.56	CRISIL AAA
Tata Steel Ltd.	1.00		Others	2.04	
Tech Mahindra Ltd	0.82		<b>Securitized Debt</b>		
Jubilant Food Works Ltd	0.79		Shivshakti Securitisation Trust	0.73	CRISIL AAA(SO)
Shree Cement Ltd.	0.70		India Universal Trust All1	0.63	IND AAA(SO)
Phoenix Mills Ltd	0.70		<b>Mutual Fund Units</b>		
Ajanta Pharma Ltd	0.66		UTI Nifty 10 yr Benchmark		
Aster Dm Healthcare Ltd	0.66		G-Sec ETF	0.10	
Others	16.72		UTI Nifty 5 yr Benchmark		
<b>Govt Securities</b>			G-Sec ETF	0.10	
Others	19.54		<b>INVIT</b>		
6.68% GSEC MAT- 07/07/2040	6.43	SOV	Invit - Roadstar Infra Investment Trust	0.05	
6.33% GSEC MAT - 05/05/2035	4.97	SOV	<b>Net Current assets</b>	<b>2.72</b>	
07.32% GSEC MAT -13/11/2030	3.78	SOV	<b>Total</b>	<b>100.00</b>	
7.24% GSEC MAT- 18/08/2055	2.72	SOV			
07.18% GSEC MAT -24/07/2037	2.59	SOV			
<b>Long Term Debt</b>					
Indian Railway Finance Corporation Ltd	2.80	CRISIL AAA			

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	5.04	7.52	9.94	10,504	10,752	10,994
3 Y	9.31	10.53	13.07	13,064	13,507	14,461
5 Y	10.09	10.92	16.47	16,175	16,795	21,441
SJ*	10.75	NA	NA	2,73,590	NA	NA

**Past Performance may or may not be sustained in future.** 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 Jun 2025 & Co- Fund Manager managing Scheme since Dec 2021. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. N.A - Not Available. The Schemes is Managed by Mr. Sunil Madhukar Patil since Dec 2021, Mr. Sachin Trivedi since Jun 2025 & Mr. Anurag Mittal since Nov 2025. Load is not taken into consideration for computation of performance.

## SIP Returns as on 28<sup>th</sup> November, 2025

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	1,20,000	1,24,349	1,26,973	1,30,795	6.88	11.11	17.34
3 Y	3,60,000	4,11,432	4,23,522	4,44,276	8.91	10.89	14.21
5 Y	6,00,000	7,52,235	7,80,748	8,52,518	9.00	10.50	14.05
7 Y	8,40,000	11,85,346	12,49,821	14,66,344	9.69	11.18	15.66
10 Y	12,00,000	18,96,211	21,08,839	26,00,962	8.86	10.87	14.80
15 Y	18,00,000	35,32,503	42,92,471	55,63,856	8.47	10.79	13.82
SI	25,20,000	56,36,052	86,92,800	1,22,10,444	7.07	10.57	13.22

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.**

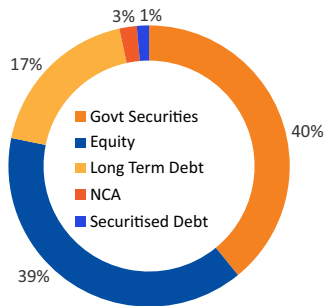
Please note that the subscription under the 'Scholarship Option' of UTI Children's Hybrid Fund had been discontinued w.e.f. August 11, 2023. Further, installments under the existing registered Systematic Investment Plans (SIPs)/ Systematic Transfer Plans (STP - in) into the scheme are also discontinued 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 HYBRID FUND (Erstwhile UTI CCF - Saving Plan)

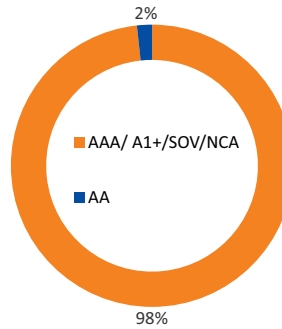
An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).

**Category**  
**Children's Fund**

## Asset Allocation as on 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



## Top 5 Sectors

Financial Services	33%
Information Technology	11%
Automobile and Auto Components	9%
Oil, Gas & Consumable Fuels	6%
Consumer Services	6%

## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	4.97%	5.17%
Sharpe Ratio	0.75%	
Portfolio Turnover Ratio (Annual)	0.28	

## Portfolio Parameters

Weighted Average Maturity	10.18 Yrs
Yield to Maturity*	6.99%
Modified Duration	6.33 Yrs
Macaulay Duration	6.59 Yrs
Securitized Debt Average Maturity	
First Business Receivable Trust	4.85 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 - (Equity Portion) B.Com., CA, ICWA, PGDM. Managing the scheme since Nov 2009

Mr. Sunil Madhukar Patil - (Debt portion) M.Com, MFM, CAIIB-I, Certificate Examination of IIB for the Employees of UTI. Managing the scheme since Dec 2021

Mr. Anurag Mittal (Debt Portion) B.Com, Master of Science, CA. Managing the scheme since Nov 2025.

## Plans/Option (Regular/Direct)

Growth Option

## Load Structure

Entry Load: Nil

Exit Load : Period of Holding \*

(A) Less than one year – 1%

(B) Greater than or equal to one year – Nil

\*Units shall not be under lock-in period.

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 4766.80 Crore

Closing AUM : ₹ 4791.43 Crore

No. of Folios : 20,70,523

## High/Low NAV in the month

High Growth Option : ₹ 50.8931

Low Growth Option : ₹ 50.2400

## Total Expense Ratio

Regular : 1.65

Direct : 1.10

## Minimum Investment Amount

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

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 50.8682

Direct Growth Option ₹ 55.0119

## Portfolio Details

Median Market Cap (₹ Cr)	2,52,436
Weighted Average Market Cap	5,19,186
Number of Securities	63

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	66	19	16

## Portfolio as on 30<sup>th</sup> November, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			Power Finance Corporation Ltd.	2.67	CRISIL AAA
HDFC Bank Ltd.	3.34		Small Industries Development Bank Of India	1.60	CRISIL AAA
ICICI Bank Ltd	2.58		Bajaj Finance Ltd.	1.57	CRISIL AAA
Infosys Ltd.	2.23		Export Import Bank Of India	1.06	CRISIL AAA
Reliance Industries Ltd.	1.79		Aditya Birla Capital Ltd	1.06	CRISIL AAA
ITC Ltd.	1.58		REC Ltd	0.83	CRISIL AAA
Vedanta Ltd	1.19		National Bank For Agriculture And Rural Development	0.54	CRISIL AAA
Larsen And Toubro Ltd	1.17		LIC Housing Finance Ltd.	0.53	CRISIL AAA
Indus Towers Ltd	1.05		Others	2.43	
HCL Technologies Ltd.	0.96		<b>Securitisised Debt</b>		
Wipro Ltd.	0.93		India Universal Trust AI1	0.77	IND AAA(SO)
Maruti Suzuki India Ltd.	0.92		Shivshakti Securitisation Trust	0.53	CRISIL AAA(SO)
Mahindra & Mahindra Ltd.	0.91		<b>INVIT</b>		
Power Grid Corporation Of India Ltd	0.82		INVIT - IRB INVIT Fund	0.26	
State Bank Of India	0.80		<b>Mutual Fund Units</b>		
Interglobe Aviation Ltd	0.76		UTI MF - Nifty 50 ETF	0.12	
Others	16.79		UTI Nifty 5 yr Benchmark G-Sec ETF	0.11	
<b>Govt Securities</b>			UTI Nifty 10 yr Benchmark G-Sec ETF	0.10	
Others	17.53		<b>REITS</b>		
07.18% GSEC MAT -24/07/2037	6.75	SOV	REIT- Knowledge Realty Trust Reit	0.44	
6.68% GSEC MAT- 07/07/2040	4.08	SOV	REIT- Mindspace Business Parks	0.41	
6.33% GSEC MAT - 05/05/2035	3.60	SOV	REIT- Nexus Select Trust	0.25	
07.32% GSEC MAT -13/11/2030	3.60	SOV	<b>Net Current assets</b>	<b>2.86</b>	
7.24% GSEC MAT- 18/08/2055	2.59	SOV	<b>Total</b>	<b>100.00</b>	
<b>Long Term Debt</b>					
Indian Railway Finance Corporation Ltd	3.20	CRISIL AAA			
HDFC Bank Ltd.	2.71	CRISIL AAA			

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	5.85	7.52	9.94	10,585	10,752	10,994
3 Y	11.89	10.53	13.07	14,012	13,507	14,461
5 Y	12.73	10.92	16.47	18,211	16,795	21,441
SI*	10.61	NA	NA	2,26,708	NA	NA

**Past Performance may or may not be sustained in future.** 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 Nov 2009 & Dec 2021. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. N.A - Not Available. The Schemes is Managed by Mr. Sunil Madhukar Patil since Dec 2021, Mr V. Srivatsa since Nov 2009 & Mr. Anurag Mittal since Nov 2025. Load is not taken into consideration for computation of performance.

## SIP Returns as on 28<sup>th</sup> November, 2025

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	1,20,000	1,25,453	1,26,973	1,30,795	8.65	11.11	17.34
3 Y	3,60,000	4,24,278	4,23,522	4,44,276	11.01	10.89	14.21
5 Y	6,00,000	7,97,756	7,80,748	8,52,518	11.37	10.50	14.05
7 Y	8,40,000	12,79,377	12,49,821	14,66,344	11.83	11.18	15.66
10 Y	12,00,000	20,59,042	21,08,839	26,00,962	10.42	10.87	14.80
15 Y	18,00,000	37,34,650	42,92,471	55,63,856	9.14	10.79	13.82
SI	25,20,000	56,25,416	86,92,788	1,22,10,448	7.06	10.57	13.22

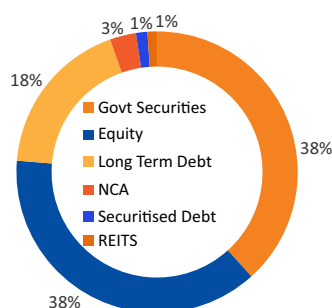
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**

# UTI RETIREMENT FUND (Erstwhile UTI Retirement Benefit Pension Fund)

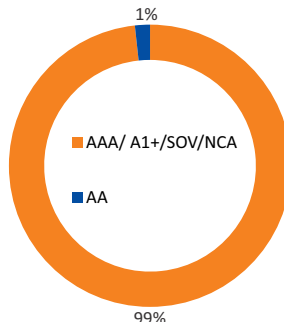
An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier).

**Category**  
**Retirement Fund**

## Asset Allocation as on 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



## Top 5 Sectors

Financial Services	30%
Information Technology	12%
Oil, Gas & Consumable Fuels	9%
Automobile and Auto Components	7%
Healthcare	6%

## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	5.17%	5.17%
Sharpe Ratio	1.22%	
Portfolio Turnover Ratio (Annual)	0.38	

## Portfolio Parameters

Weighted Average Maturity	9.62 Yrs
Yield to Maturity*	6.97%
Modified Duration	6.11 Yrs
Macaulay Duration	6.36 Yrs
Securitized Debt Average Maturity	
First Business Receivable Trust	6.15 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 Patil (Debt Portion) - M.Com, MFM, CAIIB-I, Certificate Examination of IIB for the Employees of UTI. Managing since Dec. 2021. Mr. Anurag Mittal (Debt Portion) - B.Com, Master of Science, Chartered Accountant. Managing since Nov 2025. Mr. Ajay Tyagi (Equity Portion) Masters in Finance, CFA Charter holder. Managing since Dec 2014, Mr. Ravi Gupta - Assistant Fund Manager (Equity Portion), B. Com (Honours) Post Graduate Diploma in Management - IIM Lucknow, CFA Charter, CFA Institute USA. Managing since Aug 2024 and Mr. Kamal Gada - Assistant Fund Manager (Equity Portion), B.com, CA, CS, CFA. Managing since Apr 2025.

## Plans/Option (Regular/Direct)

10 year Plan / 15 year Plan

## Load Structure

Entry Load: Nil (Any application # size)  
Exit Load : 2% for premature withdrawal  
Nil - On or after maturity.

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 5311.08 Crore  
Closing AUM : ₹ 5300.39 Crore  
No. of Folios : 1,80,851

## High/Low NAV in the month

High Growth Option : ₹ 42.6785  
Low Growth Option : ₹ 42.3753

## Total Expense Ratio

Regular : 1.64  
Direct : 1.03

## Minimum Investment Amount

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

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option : ₹ 42.5772  
Direct Growth Option : ₹ 46.1625

## Portfolio Details

Median Market Cap (₹ Cr)	2,06,388
Weighted Average Market Cap	3,90,800
Number of Securities	50

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	66	24	10

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

# In terms of para 10.4.1.9(a). of SEBI Master Circular for Mutual Funds, no entry load will be charged by the Scheme to the investors.

November 2025 | For Product Label, Refer Page no. 76-81.

## Portfolio as on 30<sup>th</sup> November, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			Power Finance Corporation Ltd.	2.48	CRISIL AAA
Bajaj Finance Ltd.	2.66		HDFC Bank Ltd.	2.36	CRISIL AAA
HDFC Bank Ltd.	2.62		Small Industries Development Bank Of India	1.58	CRISIL AAA
ICICI Bank Ltd	2.58		Bajaj Finance Ltd.	1.51	CRISIL AAA
Eternal Ltd	2.31		National Bank For Agriculture And Rural Development	0.60	CRISIL AAA
Info-Edge (India) Ltd.	1.52		Export Import Bank Of India	0.49	CRISIL AAA
Kotak Mahindra Bank Ltd.	1.52		Aditya Birla Capital Ltd	0.48	CRISIL AAA
Persistent Systems Ltd.	1.49		Godrej Seeds & Genetics Ltd	0.47	CRISIL AA
LTIMindtree Ltd	1.38		Axis Finance Ltd	0.47	CRISIL AAA
Coforge Ltd	1.37		Others	1.36	
Titan Company Ltd.	1.33		<b>Mutual Fund Units</b>		
Avenue Supermarts Ltd.	1.30		UTI Nifty 10 yr Benchmark	0.11	
Bharti Airtel Ltd.	1.23		G-Sec ETF		
Dixon Technologies (India) Ltd	1.20		UTI Nifty 5 yr Benchmark	0.11	
Trent Ltd	0.93		G-Sec ETF	0.11	
Maruti Suzuki India Ltd.	0.92		UTI Nifty Bank Exchange Traded Fund ETF	0.05	
Others	14.75		<b>Securitized Debt</b>		
<b>Govt Securities</b>			India Universal Trust A1	1.12	IND AAA(SO)
Others	19.49		<b>INVIT</b>		
07.18% GSEC MAT -24/07/2037	7.75	SOV	Invit - Roadstar Infra Investment Trust	0.05	
6.68% GSEC MAT- 07/07/2040	5.53	SOV	<b>Net Current assets</b>	2.20	
07.32% GSEC MAT -13/11/2030	3.94	SOV	<b>Total</b>	100.00	
7.10% GSEC - MAT - 08/04/2034	2.54	SOV			
7.24% GSEC MAT- 18/08/2055	2.34	SOV			
<b>Long Term Debt</b>					
Indian Railway Finance Corporation Ltd	3.88	CRISIL AAA			

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	5.57	8.38	9.94	10,557	10,838	10,994
3 Y	9.05	10.39	13.07	12,971	13,456	14,461
5 Y	8.82	11.23	16.47	15,263	17,031	21,441
SI*	10.37	NA	NA	21,02,046	NA	NA

Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. The fund manager Mr. Sunil Patil (debt portion) managing the scheme since Dec 2021, Mr. Ajay Tyagi (equity portion) managing since Dec 2014, Mr. Ravi Gupta is the Assistant Fund Manager (equity portion) managing since Aug 2024, Mr. Kamal Gada is Assistant Fund Manager (Equity portion) managing the scheme since April 2025 & Mr. Anurag Mittal (Debt Portion) managing the scheme since Nov 2025. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. N.A - Not Available. Please refer page no. 73 for FPI Performance. Load is not taken into consideration for computation of performance.

## SIP Returns as on 28<sup>th</sup> November, 2025

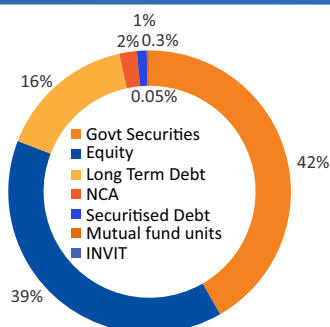
Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,24,071	1,26,960	1,30,713	6.44	11.09	17.22
3 Y	3,60,000	4,13,212	4,22,780	4,44,199	9.20	10.77	14.20
5 Y	6,00,000	7,40,260	7,80,514	8,52,404	8.36	10.49	14.05
7 Y	8,40,000	11,51,705	12,60,989	14,66,852	8.88	11.43	15.67
10 Y	12,00,000	18,31,737	21,53,079	26,01,136	8.21	11.26	14.81
15 Y	18,00,000	32,79,931	43,88,517	55,61,488	7.58	11.05	13.82
SI	25,20,000	52,56,568	90,49,117	1,22,25,820	6.50	10.89	13.23

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.

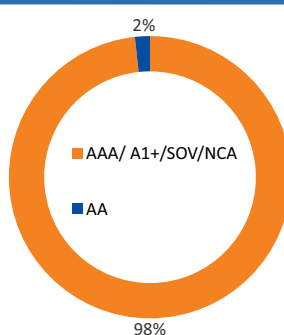
# UTI UNIT LINKED INSURANCE PLAN\*

An open ended tax saving cum insurance scheme.

## Asset Allocation as on 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



## Top 5 Sectors

Financial Services	26%
Consumer Services	17%
Information Technology	13%
Consumer Durables	10%
Healthcare	10%

## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.12	1
Standard Deviation (Annual)	4.80%	14.04%
Sharpe Ratio	0.72%	
Portfolio Turnover Ratio (Annual)	0.10	

## Portfolio Parameters

Weighted Average Maturity	10.19 Yrs
Yield to Maturity*	7.01%
Modified Duration	6.42 Yrs
Macaulay Duration	6.68 Yrs
Securitized Debt Average Maturity	
First Business Receivable Trust	3.56 Yrs

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

# 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. Jaydeep Bhowal - B.Com., CA. PGDFM  
Managing the scheme since Jan 2025

## 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/Folio

Fund Size Monthly Average : ₹ 5113.77 Crore  
Closing AUM : ₹ 5369.32 Crore  
No. of Folios : 9,073

## High/Low NAV in the month

High Growth Option : ₹ 3585.1314  
Low Growth Option : ₹ 3570.2744

## Total Expense Ratio

Regular : 0.11  
Direct : 0.06

## 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 28<sup>th</sup> November, 2025

Regular Growth Option : ₹ 3585.1314  
Regular IDCW Option : ₹ 1846.9350  
Direct Growth Option : ₹ 3624.7734  
Direct IDCW Option : ₹ 1902.3315

## Portfolio Parameters

Weighted Average Maturity : 1 day  
Yield to Maturity\* : 5.44%  
Modified Duration : 1 day  
Macaulay Duration : 1 day

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

## Portfolio as on 30<sup>th</sup> November, 2025

Portfolio	% to NAV	Rating
<b>Govt Securities</b>		
91 DAYS T-BILL MD 04/12/25	1.86	SOV
182 DAYS T-BILL - 11/12/2025	0.56	SOV
91D TBILL 11.12.2025	0.56	SOV
<b>Net Current assets</b>	<b>97.02</b>	
<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> November, 2025 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	5.28	5.34	6.33	10,010	10,010	10,012
15 Days	5.27	5.32	4.90	10,022	10,022	10,020
1 Month	5.25	5.29	4.74	10,043	10,043	10,039
1 Y	5.89	5.94	6.41	10,589	10,594	10,641
3 Y	6.38	6.46	6.98	12,041	12,068	12,246
5 Y	5.32	5.43	5.62	12,960	13,028	13,146
SI*	5.97	5.92	5.99	35,880	35,509	36,030

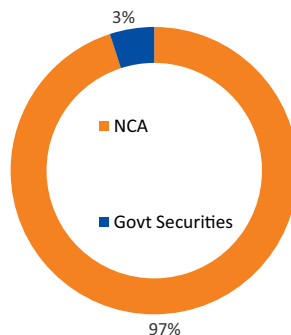
Past performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Jan 2025. \*Compounded annualized Growth Rate. Returns less than 1 year are Simple Annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. N.A - Not Available. The Schemes is Managed by the Fund Manager Mr. Jaydeep Bhowal, wef January 21, 2025. Load is not taken into consideration for computation of performance

## SIP Returns as on 30<sup>th</sup> November, 2025

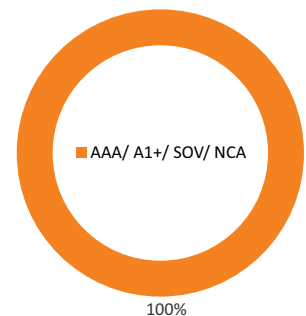
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Liquid Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Liquid Overnight Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,23,566	1,23,601	1,23,625	5.63	5.69	5.73
3 Y	3,60,000	3,95,403	3,95,799	3,98,878	6.21	6.28	6.80
5 Y	6,00,000	6,96,959	6,98,474	7,04,283	5.94	6.03	6.36
7 Y	8,40,000	10,20,703	10,24,108	10,40,472	5.49	5.59	6.03
10 Y	12,00,000	15,80,219	15,88,107	16,37,779	5.38	5.47	6.07
15 Y	18,00,000	28,55,251	28,47,394	29,66,466	5.88	5.85	6.35
SI	25,20,000	49,83,976	47,72,412	51,27,153	6.05	5.69	6.29

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 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



## 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)	A-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

Nifty Liquid Index A-I

## Fund Manager

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

Managing the scheme since Jul 2017

## Plans/Option (Regular/Direct)

Growth Option

IDCW Option with daily re-investment

Weekly/Forth nightly/Monthly/Quarterly/Half yearly/Annual and Flexi option with payout and

Re-investment facility.

## 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/Folio

Fund Size Monthly Average : ₹ 28239.41 Crore

Closing AUM : ₹ 24570.02 Crore

No. of Folios : 31,692

## High/Low NAV in the month

High Growth Option : ₹ 4386.7802

Low Growth Option : ₹ 4366.7340

## Total Expense Ratio

Regular : 0.25

Direct : 0.16

## 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 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 4386.7802

Regular IDCW Option ₹ 1154.7477

Direct Growth Option ₹ 4428.0758

Direct IDCW Option ₹ 1063.6913

## Portfolio Parameters

Weighted Average Maturity 42 days

Yield to Maturity\* 6.00%

Modified Duration 42 days

Macaulay Duration 42 days

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

November 2025 | For Product Label, Refer Page no. 76-81.

## Portfolio as on 30<sup>th</sup> November, 2025

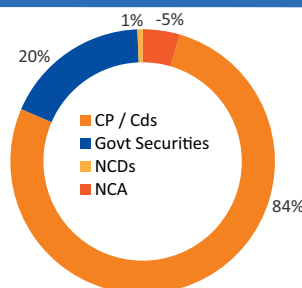
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / Cds</b>			Shree Cement Ltd.	0.71	CRISIL A1+
Canara Bank	7.98	CRISIL A1+	Hero Fincorp Ltd.	0.61	CRISIL A1+
Small Industries Development			Export Import Bank Of India	0.60	CRISIL A1+
Bank Of India	7.67	CARE A1+	Godrej Industries Ltd.	0.60	CRISIL A1+
HDFC Bank Ltd.	7.54	CARE A1+	Alembic Pharmaceuticals Ltd.	0.60	CRISIL A1+
Union Bank Of India	5.06	CARE A1+	Tata Teleservices Ltd.	0.60	CRISIL A1+
Indian Oil Corporation Ltd.	4.47	ICRA A1+	DCB Bank Ltd	0.60	IND A1+
Indian Bank	3.44	CRISIL A1+	Aditya Birla Money Ltd	0.60	CRISIL A1+
Kotak Mahindra Bank Ltd.	3.14	CRISIL A1+	Tata Teleservices Maharashtra Ltd	0.55	CRISIL A1+
ICICI Securities Ltd.	3.12	CRISIL A1+	Nuvoco Vistas Corporation Ltd	0.51	CRISIL A1+
Kotak Securities Ltd.	2.62	CRISIL A1+	Angel One Ltd	0.50	ICRA A1+
Reliance Retail Ventures Ltd	2.23	CRISIL A1+	Axis Securities Ltd	0.44	CRISIL A1+
National Bank For Agriculture And Rural Development	2.13	CRISIL A1+	Pilani Investments And Industries Corporation Ltd	0.41	CRISIL A1+
Tata Capital Housing Finance Ltd	2.01	CRISIL A1+	HSBC Investdirect Financial Services (I) Ltd.	0.40	CRISIL A1+
Power Finance Corporation Ltd.	1.83	CRISIL A1+	Nuvama Wealth And Investment Ltd	0.30	CRISIL A1+
IndusInd Bank Ltd.	1.81	CRISIL A1+	360 One Wam Ltd	0.30	ICRA A1+
Julius Baer Capital (India) Private Ltd	1.61	CRISIL A1+	<b>Govt Securities</b>		
HDFC Securities Ltd	1.61	CARE A1+	91 DAYS T-BILL - 25/12/2025	4.62	SOV
Axis Bank Ltd.	1.42	CRISIL A1+	91 DAYS T-BILL - 18/12/2025	3.60	SOV
Karur Vysya Bank Ltd.	1.41	ICRA A1+	91 DAYS T-BILL - 08/01/2026	3.04	SOV
Network18 Media And Investments Ltd.	1.21	CARE A1+	91 DAYS T-BILL - 02/01/2026	2.03	SOV
Motilal Oswal Financial Services Ltd.	1.21	ICRA A1+	91 DAYS T-BILL MD 04/12/25	1.79	SOV
Infina Finance Private Ltd	1.21	ICRA A1+	91D TBILL 11.12.2025	1.76	SOV
Bajaj Finance Ltd.	1.20	CRISIL A1+	91 DAYS T-BILL - 06/02/2026	1.01	SOV
Godrej Consumer Products Ltd	1.01	CRISIL A1+	08.22% TAMIL NADU SDL - 09/12/2025	0.59	SOV
Bank Of India	1.01	CRISIL A1+	8.20% GJ SDL MAT - 09/12/2025	0.57	SOV
Hindalco Industries Ltd.	1.01	CRISIL A1+	GS-C - STRIP MAT-16/12/2025	0.43	SOV
IGH Holdings Private Ltd	0.81	CRISIL A1+	8.24% AP SDL MAT-09/12/2025	0.16	SOV
Fedbank Financial Services Ltd.	0.81	CRISIL A1+	<b>NCDs</b>		
Blue Star Ltd	0.80	CRISIL A1+	Bharti Telecom Ltd.	0.69	CRISIL AAA
Tata Communications Ltd.	0.80	CRISIL A1+	<b>Corporate Debt Market Development Fund</b>		
L And T Finance Ltd	0.80	CRISIL A1+	Corporate Debt Market Devt Fund - A2 Units	0.27	
Godrej Housing Finance Ltd	0.80	CRISIL A1+	<b>Net Current assets</b>		
Aseem Infrastructure Finance Ltd	0.80	CARE A1+	<b>Total</b>	<b>-4.91</b>	
Tata Projects Ltd	0.71	CRISIL A1+		<b>100.00</b>	
Redington Ltd	0.71	CRISIL A1+			

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Liquid Index A-I (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty Liquid Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)
7 Days	5.66	4.05	6.33	10,011	10,008	10,012
15 Days	5.68		4.90	10,023		10,020
1 Month	5.78	5.45	4.74	10,048	10,045	10,039
1 Y	6.61	6.57	6.41	10,661	10,657	10,641
3 Y	6.98	7.03	6.98	12,246	12,263	12,246
5 Y	5.73	5.80	5.62	13,215	13,259	13,146
SI*	6.96	6.99	5.99	43,909	44,180	35,938

Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular growth plan. The fund manager is managing the scheme since July 2017. \$Compounded annualized Growth Rate. Returns less than 1 year are Simple Annualized Growth Rate. Returns greater than 1 year period are Compounded Annual Growth Rate (CAGR). Date of allotment in the scheme/plan has been considered for inception date. 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 id a non-business day, the NAV of the previous date is considered for computation of returns. The Schemes is managed by Mr. Amit Sharma. Load is not taken into consideration for computation of performance.

## Asset Allocation as on 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



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)		B-I		
Moderate (Class II)				
Relatively High (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 B.Com, Master of Science, Chartered Accountant. Managing the scheme since Dec 2021

## Plans/Option (Regular/Direct)

Growth Option

IDCW Option with daily re-investment

Weekly/Forth nightly/Monthly/Quarterly/Half yearly/Annual and Flexi option with payout and Re-investment facility.

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 19667.89 Crore  
Closing AUM : ₹ 22197.93 Crore  
No. of Folios : 19,557

## High/Low NAV in the month

High Growth Option : ₹ 3170.8128  
Low Growth Option : ₹ 3155.0296

## Total Expense Ratio

Regular : 0.23  
Direct : 0.14

## Minimum Investment Amount

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

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option : ₹ 3169.8001  
Regular IDCW Option : ₹ 1133.5600  
Direct Growth Option : ₹ 3209.1939  
Direct IDCW Option : ₹ 1030.9334

## Portfolio Parameters

Weighted Average Maturity : 134 days  
Yield to Maturity\* : 6.19%  
Modified Duration : 134 days  
Macaulay Duration : 134 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)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Relatively Low interest rate risk and Moderate Credit Risk.

## Portfolio as on 30<sup>th</sup> November, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / Cds</b>			ICICI Securities Ltd.	0.44	CRISIL A1+
Small Industries Development			Mahindra Rural Housing Finance Ltd	0.44	CRISIL A1+
Bank Of India	8.51	CARE A1+	Hero Fincorp Ltd.	0.44	CRISIL A1+
HDFC Bank Ltd.	8.49	CARE A1+	Nuvama Wealth Management Ltd	0.44	CRISIL A1+
Axis Bank Ltd.	6.73	CRISIL A1+	Bajaj Finance Ltd.	0.44	CRISIL A1+
Indian Bank	6.57	CRISIL A1+	DCB Bank Ltd	0.44	IND A1+
Union Bank Of India	5.93	ICRA A1+	Julius Baer Capital (India) Private Ltd	0.44	CRISIL A1+
National Bank For Agriculture And Rural Development	4.65	CRISIL A1+	DSP Finance Private Ltd	0.44	ICRA A1
Kotak Mahindra Bank Ltd.	4.49	CRISIL A1+	HSBC Investdirect Financial Services (I) Ltd.	0.44	CRISIL A1+
Canara Bank	2.98	CRISIL A1+	Barclays Investments And Loans India Private Ltd	0.44	ICRA A1+
AU Small Finance Bank Ltd	2.86	CARE A1+	Tata Capital Ltd.	0.44	CRISIL A1+
Indus Ind Bank Ltd.	2.40	CRISIL A1+	Godrej Finance Ltd	0.33	CRISIL A1+
Export Import Bank Of India	2.31	CRISIL A1+	360 One Wam Ltd	0.22	ICRA A1+
Kotak Mahindra Prime Ltd.	1.95	CRISIL A1+	<b>Govt Securities</b>		
Infina Finance Private Ltd	1.67	CRISIL A1+	364 D TBILL MAT - 05/03/2026	2.22	SOV
Ongc Petro-Additions Ltd.	1.66	CRISIL A1+	364 D TBILL MAT - 19/03/26	2.22	SOV
Birla Group Holdings Private Ltd	1.55	CRISIL A1+	364 D TBILL MAT - 12/03/2026	1.11	SOV
IDFC First Bank Ltd	1.53	CRISIL A1+	182 DAYS T-BILL - 19/03/2026	1.11	SOV
L&T Finance Ltd	1.52	CRISIL A1+	364 D TBILL MAT - 12/02/2026	0.89	SOV
Bank of India	1.34	CRISIL A1+	364 DAYS T -BILL MD 27/02/2026	0.89	SOV
Federal Bank Ltd.	1.09	CRISIL A1+	182 DAYS T-BILL - 14/05/2026	0.88	SOV
Motilal Oswal Financial Services Ltd.	1.09	IND A1+	182 DAYS T BILL - 25/12/2025	0.79	SOV
Equitas Small Finance Bank Ltd	1.08	CARE A1+	182 DAYS T-BILL - 29/01/2026	0.54	SOV
IGH Holdings Private Ltd	0.89	CARE A1+	8.28% KA SDL MAT - 06/03/2026	0.45	SOV
Bajaj Housing Finance Ltd	0.89	ICRA A1+	06.99% GSEC MAT - 17/04/2026	0.45	SOV
Cholamandalam Investment And Finance Company Ltd	0.87	CRISIL A1+	182 DAYS T-BILL - 21/05/2026	0.44	SOV
Axis Securities Ltd	0.87	CRISIL A1+	364 DAYS T-BILL - 17/09/2026	0.43	SOV
SMFG India Credit Company Ltd	0.87	ICRA A1+	<b>Corporate Debt Market Development Fund</b>		
Motilal Oswal Finvest Ltd	0.87	CRISIL A1+	Corporate Debt Market Devt Fund - A2 Units	0.24	
Bharti Telecom Ltd.	0.67	CRISIL A1+	<b>Net Current assets</b>	<b>3.31</b>	
360 One Prime Ltd	0.66	CRISIL A1+	<b>Total</b>	<b>100.00</b>	
Piramal Enterprises Ltd.	0.66	CRISIL A1+			
Muthoot Fincorp Ltd	0.55	CRISIL A1+			
Gic Housing Finance Ltd.	0.44	CRISIL A1+			

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

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	6.49	-8.29	6.33	10,012	9,984	10,012
15 Days	6.21	-0.80	4.90	10,026	9,997	10,020
1 Month	6.28	2.55	4.74	10,052	10,021	10,039
1 Y	7.60	6.58	6.41	10,760	10,658	10,641
3 Y	7.58	7.13	6.98	12,453	12,297	12,246
5 Y	6.20	5.95	5.62	13,511	13,353	13,146
SI*	7.29	7.02	6.20	31,714	30,430	26,823

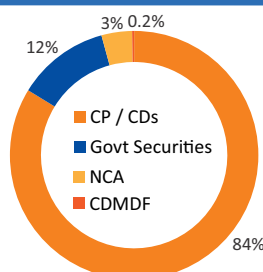
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since July 2017 & Co-Fund Manager managing w.e.f 7th December, 2021. \*Compounded annualized 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 74-75 in 'Fund Manager Summary'. No of The Schemes is 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 28<sup>th</sup> November, 2025

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	1,20,000	1,24,520	1,24,123	1,23,624	7.16	6.53	5.73
3 Y	3,60,000	4,03,348	4,00,538	3,98,877	7.56	7.08	6.80
5 Y	6,00,000	7,16,202	7,10,651	7,04,282	7.03	6.72	6.36
7 Y	8,40,000	10,62,840	10,51,396	10,40,470	6.63	6.33	6.03
10 Y	12,00,000	16,87,278	16,60,799	16,37,778	6.64	6.33	6.07
15 Y	18,00,000	31,31,682	30,70,811	29,66,465	7.01	6.78	6.35
SI	19,60,000	36,23,582	35,46,470	33,90,402	7.10	6.86	6.36

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

## Asset Allocation as on 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025





# 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.73 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

Nifty Ultra Short Duration Debt Index A-I

## Fund Manager

Mr. Abhishek Sonthalia, B.Com, CFA, Charter Holder.  
Managing the scheme since Nov 2025

## 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/Folio

Fund Size Monthly Average : ₹ 4336.38 Crore

Closing AUM : ₹ 4787.82 Crore

No. of Folios : 45,235

## High/Low NAV in the month

High Growth Option : ₹ 4344.3343

Low Growth Option : ₹ 4323.8765

## Total Expense Ratio

Regular : 1.00

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 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 4343.0499

Regular IDCW Option ₹ 1048.6926

Direct Growth Option ₹ 4671.3762

Direct IDCW Option ₹ 1554.0889

## Portfolio Parameters

**Weighted Average Maturity** 185 days  
**Yield to Maturity\*** 6.53%  
**Modified Duration** 161 days  
**Macaulay Duration** 167 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 30<sup>th</sup> November, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / Cds</b>			Private Ltd	1.56	CRISIL AAA
Canara Bank	6.66	CRISIL A1+	Aditya Birla Renewables Ltd	1.38	CRISIL AA
HDFC Bank Ltd.	6.14	CARE A1+	PNB Housing Finance Ltd.	1.05	CRISIL AA+
Axis Bank Ltd.	6.06	CRISIL A1+	Nirma Ltd.	1.05	CRISIL AA
Indian Bank	4.61	CRISIL A1+	Godrej Industries Ltd.	1.05	CRISIL AA+
Angel One Ltd	3.60	ICRA A1+	NTPC Ltd.	1.05	CRISIL AAA
Equitas Small Finance Bank Ltd	3.04	CRISIL A1+	Small Industries Development		
Nuvama Wealth Finance Ltd	2.06	CRISIL A1+	Bank Of India	1.05	CRISIL AAA
DBS Bank India Ltd	2.06	IND A1+	360 One Prime Ltd	0.68	CRISIL AA
JSW Energy Ltd.	2.05	ICRA A1+	Eris Lifesciences Ltd	0.53	IND AA
Kotak Mahindra Bank Ltd.	2.04	CRISIL A1+	Mankind Pharma Ltd	0.53	CRISIL AA+
Federal Bank Ltd.	2.03	CRISIL A1+	Ongc Petro-Additions Ltd.	0.53	CRISIL AA+
IDFC First Bank Ltd	2.02	CRISIL A1+	Embassy Office Parks Reit	0.52	CRISIL AAA
Ujjivan Small Finance Bank Ltd	2.01	ICRA A1+	Aadhar Housing Finance Ltd	0.52	IND AA
National Bank For Agriculture			National Housing Bank	0.52	CRISIL AAA
And Rural Development	1.03	IND A1+	ICICI Home Finance Company Ltd	0.52	CRISIL AAA
Standard Chartered Capital Ltd.	0.99	CRISIL A1+	Aditya Birla Real Estate Ltd	0.50	CRISIL AA
360 One Wam Ltd	0.52	ICRA A1+	Vedanta Ltd	0.32	ICRA AA
Embassy Office Parks Reit	0.51	CRISIL A1+	Tata Motors Passenger Vehicles Ltd.	0.06	CRISIL AA+
Muthoot Fincorp Ltd	0.49	CRISIL A1+			
<b>NCDs</b>			<b>Govt Securities</b>		
National Bank For Agriculture			182 DAYS T-BILL - 09/04/2026	4.10	SOV
And Rural Development	6.83	CRISIL AAA	364 D TBILL MAT - 04/12/2025	1.04	SOV
LIC Housing Finance Ltd.	3.67	CRISIL AAA	182 D TBILL MAT - 18/12/2025	0.94	SOV
Shriram Finance Ltd	2.63	CRISIL AA+	7.59% GJ SDL 15/02/2027	0.53	SOV
Bajaj Housing Finance Ltd	2.62	CRISIL AAA	07.15% KARNATAKA SDL MAT - 11/01/2027	0.53	SOV
Tata Communications Ltd.	2.10	CARE AAA			
Gic Housing Finance Ltd.	2.10	CRISIL AA+	<b>Corporate Debt Market</b>		
Piramal Finance Ltd	1.57	ICRA AA	<b>Development Fund</b>		
Sikka Ports And Terminals Ltd	1.57	CRISIL AAA	Corporate Debt Market Devt Fund		
Muthoot Finance Ltd	1.57	CRISIL AA+	- A2 Units	0.27	
Jamnagar Utilities And Power			<b>Net Current assets</b>	6.57	
			<b>Total</b>	100.00	

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Ultra Short Duration Debt Index A-I (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty Ultra Short Duration Debt Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.79	7.05	6.41	10,679	10,705	10,641
3 Y	6.90	7.38	6.98	12,218	12,384	12,246
5 Y	6.15	6.04	5.62	13,479	13,410	13,146
SI*	6.82	7.40	5.98	43,464	49,035	36,456

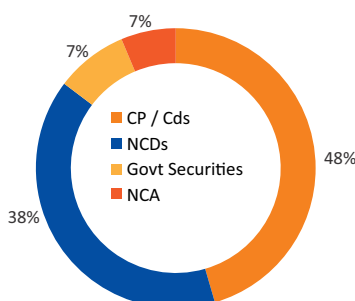
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The Schemes is Managed by Mr. Abhishek Sonthalia since Nov 2025. Load is not taken into consideration for computation of performance.

## SIP Returns as on 28<sup>th</sup> November, 2025

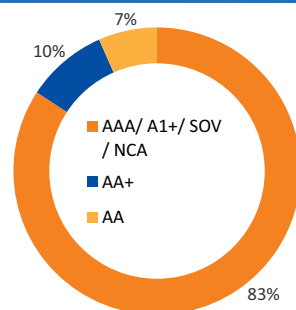
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Ultra Short Duration Debt Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty Ultra Short Duration Debt Index A-I	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,24,087	1,24,261	1,23,624	6.47	6.75	5.73
3 Y	3,60,000	3,99,298	4,01,716	3,98,877	6.88	7.28	6.80
5 Y	6,00,000	7,07,855	7,12,754	7,04,282	6.56	6.84	6.36
7 Y	8,40,000	10,47,469	10,55,162	10,40,470	6.22	6.43	6.03
10 Y	12,00,000	16,35,917	16,71,839	16,37,778	6.04	6.46	6.07
15 Y	18,00,000	30,07,278	31,18,507	29,66,465	6.52	6.96	6.35
SI	25,20,000	54,66,781	58,49,152	51,27,151	6.82	7.38	6.29

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 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



# 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.73 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

Nifty Low Duration Debt Index A-I

## Fund Manager

Mr. Anurag Mittal, B.Com, Master of Science , Chartered Accountant.

Managing the scheme since Dec 2021

## Plans/Option (Regular/Direct)

Growth Option

(Daily/Weekly/Fortnightly/Monthly/Quarterly/ Half-Yearly/ Annual/Flexi) with Payout Re-investment

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 3074.22 Crore

Closing AUM : ₹ 3184.08 Crore

No. of Folios : 9,437

## High/Low NAV in the month

High Growth Option : ₹ 3650.6847

Low Growth Option : ₹ 3631.3541

## Total Expense Ratio

Regular : 0.41

Direct : 0.29

## Minimum Investment Amount

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

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 3649.4638

Regular IDCW Option ₹ 1434.7434

Direct Growth Option ₹ 3708.6496

Direct IDCW Option ₹ 1447.9624

## Portfolio Parameters

Weighted Average Maturity 1.06 Yrs

Yield to Maturity\* 6.68%

Modified Duration 0.83 Yrs

Macaulay Duration 0.88 Yrs

Securitized Debt Average Maturity 3.00 Yrs

First Business Receivable Trust

\*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)	High
Interest Rate Risk ↓				
Relatively Low (Class I)				
Moderate (Class II)		B-II		
Relatively High (Class III)				

Moderate interest rate risk and Moderate Credit Risk.

November 2025 | For Product Label, Refer Page no. 76-81.

## Portfolio as on 30<sup>th</sup> November, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / Cds</b>			Aditya Birla Renewables Ltd	1.59	CRISIL AA
Canara Bank	2.29	CRISIL A1+	Hinduja Leyland Finance Ltd.	1.58	CRISIL AA+
Jm Financial Services Ltd.	2.27	CRISIL A1+	Shriram Finance Ltd	1.58	CRISIL AA+
IGH Holdings Private Ltd	1.55	CRISIL A1+	Bajaj Housing Finance Ltd	1.58	CRISIL AAA
Union Bank Of India	1.52	ICRA A1+	MinDSPace Business Parks Reit	1.58	CRISIL AAA
Nuvama Wealth Finance Ltd	0.77	CRISIL A1+	National Housing Bank	0.80	CRISIL AAA
<b>Govt Securities</b>			Small Industries Development Bank Of India	0.80	CRISIL AAA
182 DAYS T BILL - 15/01/2026	3.90	SOV	Indian Railway Finance Corporation Ltd	0.80	CRISIL AAA
182 DAYS T-BILL - 30/04/2026	3.84	SOV	Mankind Pharma Ltd	0.79	CRISIL AA+
182 DAYS T BILL - 29/01/2026	2.96	SOV	Tata Projects Ltd	0.79	IND AA
07.20% KARNATAKA SGS Mat - 25/01/2027	0.80	SOV	<b>Securitized Debt</b>		
<b>NCDs</b>			Radhakrishna Securitisation Trust	1.75	CRISIL AAA(SO)
REC Ltd	8.74	CRISIL AAA	India Universal Trust A1I	0.71	IND AAA(SO)
National Bank For Agriculture And Rural Development	7.96	CRISIL AAA	<b>Corporate Debt Market Development Fund</b>		
Embassy Office Parks Reit	7.39	CRISIL AAA	Corporate Debt Market Devt Fund - A2 Units	0.30	
LIC Housing Finance Ltd.	4.76	CRISIL AAA	<b>Net Current assets</b>	<b>6.29</b>	
Summit Digital Infrastructure Ltd	4.73	CRISIL AAA	<b>Total</b>	<b>100.00</b>	
Sikka Ports And Terminals Ltd	4.25	CRISIL AAA			
Jamnagar Utilities And Power Private Ltd	3.94	CRISIL AAA			
Poonawalla Fincorp Ltd.	3.92	CRISIL AAA			
Tata Capital Housing Finance Ltd	2.39	CRISIL AAA			
Muthoot Finance Ltd	2.39	CRISIL AA+			
Power Finance Corporation Ltd.	2.37	CRISIL AAA			
Nirma Ltd.	2.36	CRISIL AA			
360 One Prime Ltd	2.06	CRISIL AA			
Godrej Seeds & Genetics Ltd	1.90	CRISIL AA			

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Low Duration Debt Index A-I (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty Low Duration Debt Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	7.74	7.27	6.41	10,774	10,727	10,641
3 Y	7.50	7.40	6.98	12,425	12,391	12,246
5 Y	7.12	5.85	5.62	14,107	13,290	13,146
SI*	7.20	7.68	6.27	36,485	39,650	31,022

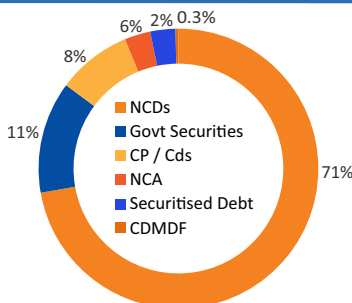
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The Schemes are Managed by Mr. Anurag Mittal. Load is not taken into consideration for computation of performance

## SIP Returns as on 28<sup>th</sup> November, 2025

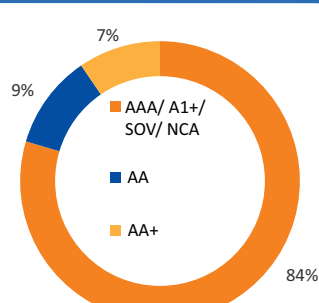
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Low Duration Debt Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty Low Duration Debt Index A-I	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,24,672	1,24,357	1,23,624	7.40	6.90	5.73
3 Y	3,60,000	4,03,598	4,02,096	3,98,877	7.60	7.35	6.80
5 Y	6,00,000	7,21,473	7,11,422	7,04,282	7.33	6.77	6.36
7 Y	8,40,000	10,74,360	10,53,933	10,40,470	6.93	6.39	6.03
10 Y	12,00,000	16,59,434	16,69,812	16,37,778	6.32	6.44	6.07
15 Y	18,00,000	30,37,182	31,07,153	29,66,465	6.64	6.92	6.35
SI	22,30,000	44,09,759	45,66,473	41,72,711	6.86	7.19	6.33

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 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



# UTI SHORT DURATION FUND (Erstwhile UTI Short Term Income 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.73 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. Abhishek Sonthalia, B.Com, CFA, Charter Holder.  
Managing the scheme since Nov 2025

## 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/Folio

Fund Size Monthly Average : ₹ 3382.09 Crore

Closing AUM : ₹ 3374.49 Crore

No. of Folios : 11,881

## High/Low NAV in the month

High Growth Option : ₹ 32.5712

Low Growth Option : ₹ 32.4140

## Total Expense Ratio

Regular : 0.83

Direct : 0.38

## 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 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 32.5608

Regular IDCW Option ₹ 12.0968

Direct Growth Option ₹ 34.7101

Direct IDCW Option ₹ 10.7834

## Portfolio Parameters

Weighted Average Maturity 3.55 Yrs

Yield to Maturity\* 6.84%

Modified Duration 2.80 Yrs

Macaulay Duration 2.95 Yrs

Securitized Debt Average Maturity 7.98 Yrs

First Business Receivable Trust

\*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-III	
Relatively High (Class III)			

Relatively High interest rate risk and Moderate Credit Risk.

## Portfolio as on 30<sup>th</sup> November, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			Corporation Ltd	2.26	CRISIL AAA
6.79% GOVT BONDS - 07/10/2034	9.16	SOV	Bajaj Finance Ltd.	2.24	CRISIL AAA
07.18% GSEC MAT -14/08/2033	1.54	SOV	Aditya Birla Capital Ltd	2.23	CRISIL AAA
6.01% GSEC MAT - 21/07/2030	1.47	SOV	Aditya Birla Renewables Ltd	1.50	CRISIL AA
6.28% GSEC MAT- 14/07/2032	1.47	SOV	Godrej Seeds & Genetics Ltd	1.49	CRISIL AA
7.02% IGB GS MAT - 18/06/2031	0.76	SOV	Bajaj Housing Finance Ltd	1.49	CRISIL AAA
6.33% GSEC MAT - 05/05/2035	0.73	SOV	Tata Projects Ltd	1.19	IND AA
8.19% RAJASTHAN SPL SDL -23/06/2026	0.00	SOV	Mankind Pharma Ltd	0.75	CRISIL AA+
<b>NCDs</b>			Summit Digital Infrastructure Ltd	0.75	CRISIL AAA
Rec Ltd	7.41	CRISIL AAA	Mahindra And Mahindra Financial Services Ltd	0.74	CRISIL AAA
LIC Housing Finance Ltd.	6.85	CRISIL AAA	Power Grid Corporation Of India Ltd	0.74	CRISIL AAA
Power Finance Corporation Ltd.	6.78	CRISIL AAA	Embassy Office Parks Reit	0.45	CRISIL AAA
Export Import Bank Of India	6.02	CRISIL AAA	<b>Securitized Debt</b>		
Small Industries Development Bank Of India	6.01	CRISIL AAA	Siddhivinayak Securitisation Trust	1.50	CRISIL AAA(SO)
National Housing Bank	5.27	CRISIL AAA	India Universal Trust A1	1.47	IND AAA(SO)
National Bank For Agriculture And Rural Development	4.97	CRISIL AAA	<b>CP / Cds</b>		
Muthoot Finance Ltd	3.20	CRISIL AA+	Export Import Bank Of India	2.89	CRISIL A1+
Kotak Mahindra Prime Ltd.	3.00	CRISIL AAA	<b>Corporate Debt Market Development Fund</b>		
Poonawalla Fincorp Ltd.	2.96	CRISIL AAA	Corporate Debt Market Devt Fund - A2 Units	0.26	
Tata Communications Ltd.	2.96	CRISIL AAA	<b>Net Current assets</b>	<b>5.22</b>	
Godrej Industries Ltd.	2.27	CRISIL AA+	<b>Total</b>	<b>100.00</b>	
Indian Railway Finance					

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	7.75	7.88	7.00	10,775	10,788	10,700
3 Y	7.50	7.61	8.04	12,425	12,464	12,614
5 Y	6.89	5.97	5.19	13,956	13,365	12,880
SI*	7.40	7.43	6.03	32,563	32,713	26,334

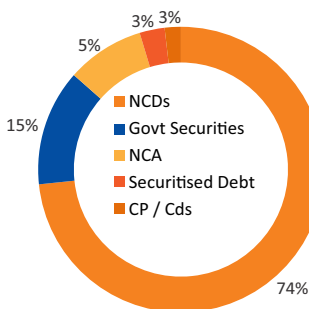
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The Schemes are Managed by Mr. Abhishek Sonthalia since Nov 2025. Load is not taken into consideration for computation of performance.

## SIP Returns as on 28<sup>th</sup> November, 2025

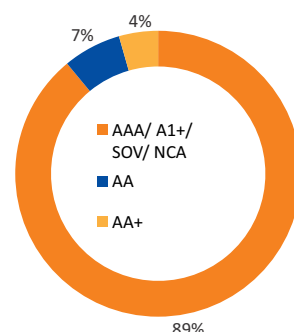
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Duration Debt A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Duration Debt A-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,24,482	1,24,855	1,23,084	7.10	7.70	4.87
3 Y	3,60,000	4,03,831	4,05,521	4,04,442	7.64	7.92	7.74
5 Y	6,00,000	7,20,098	7,17,103	7,11,964	7.25	7.08	6.80
7 Y	8,40,000	10,77,946	10,71,865	10,51,213	7.03	6.87	6.32
10 Y	12,00,000	16,67,995	17,17,555	16,58,801	6.42	6.98	6.31
15 Y	18,00,000	30,77,352	32,36,379	30,33,431	6.80	7.41	6.63
SI	20,40,000	38,31,918	40,11,633	36,73,128	6.98	7.46	6.53

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.

## Asset Allocation as on 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



# UTI MEDIUM DURATION FUND (Erstwhile UTI Medium Term Fund)

(Number of Segregated portfolio in the scheme 3)

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

**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

Nifty Medium Duration Debt Index A-III

## Fund Manager

Mr. Abhishek Sonthalia, B.Com, CFA, Charter Holder. Managing the scheme since Nov 2025

## Plans/Option (Regular/Direct)

Growth Option

Monthly /Quarterly /Half Yearly /Annual /Flexi IDCW Options 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/Folio

Fund Size Monthly Average : ₹ 40.52 Crore  
Closing AUM : ₹ 40.35 Crore  
No. of Folios : 1,014

## High/Low NAV in the month

High Growth Option : ₹ 18.6462  
Low Growth Option : ₹ 18.5485

## Total Expense Ratio

Regular : 1.47  
Direct : 0.81

## Minimum Investment Amount

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

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option : ₹ 18.6394  
Regular IDCW Option : ₹ 13.4423  
Direct Growth Option : ₹ 20.0431  
Direct IDCW Option : ₹ 10.6315

## Portfolio Parameters

Weighted Average Maturity : 4.56 Yrs  
Yield to Maturity\* : 6.97%  
Modified Duration : 3.47 Yrs  
Macaulay Duration : 3.61 Yrs

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

## Portfolio as on 30<sup>th</sup> November, 2025 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			Aditya Birla Renewables Ltd	2.52	CRISIL AA
07.18% GSEC MAT -14/08/2033	16.72	SOV	Aditya Birla Capital Ltd	2.50	ICRA AAA
7.26% GSEC 22/08/2032	10.32	SOV	Tata Projects Ltd	2.48	IND AA
7.79% UTTAR PRADESH			Piramal Finance Ltd	2.29	ICRA AA
SDL 29/03/2033	7.85	SOV	Avanse Financial Services Ltd	1.25	CRISIL AA-
6.54% GSEC MAT - 17/01/2032	7.46	SOV	<b>Securitized Debt</b>		
7.10% GSEC - MAT - 08/04/2034	6.41	SOV	Shivshakti Securitisation Trust	5.03	CRISIL AAA(SO)
<b>Long Term Debt</b>			<b>Corporate Debt Market</b>		
Bajaj Finance Ltd.	7.45	CRISIL AAA	<b>Development Fund</b>		
Eris Lifesciences Ltd	5.02	IND AA	Corporate Debt Market		
Aditya Birla Real Estate Ltd	4.97	CRISIL AA	Devt Fund - A2 Units	0.40	
Tata Motors Passenger Vehicles Ltd.	4.96	CRISIL AA+	<b>Net Current assets</b>	<b>8.63</b>	
360 One Prime Ltd	3.76	CRISIL AA	<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Medium Duration Debt Index A-III (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	Nifty Medium Duration Debt Index A-III (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.93	8.22	7.00	10,693	10,822	10,700
3 Y	6.91	7.62	8.04	12,222	12,467	12,614
5 Y	5.86	5.74	5.19	13,296	13,221	12,880
SI*	6.01	7.46	6.55	18,648	21,558	19,687

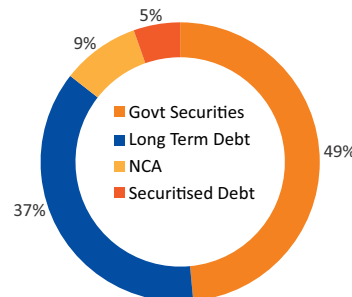
**Past Performance may or may not be sustained in future.** Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The Schemes is Managed by Mr. Abhishek Sonthalia since Nov 2025. \*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 28<sup>th</sup> November, 2025

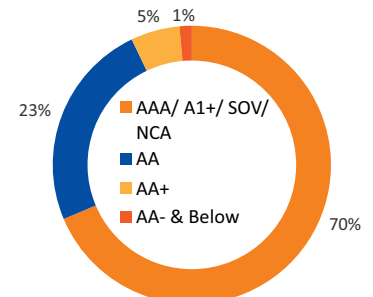
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Medium Duration Debt Index A-III (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) Nifty Medium Duration Debt Index A-III	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,23,804	1,24,578	1,23,084	6.02	7.25	4.87
3 Y	3,60,000	4,00,030	4,05,819	4,04,442	7.00	7.97	7.74
5 Y	6,00,000	7,06,641	7,14,725	7,11,964	6.50	6.95	6.80
7 Y	8,40,000	10,32,537	10,76,522	10,51,213	5.82	6.99	6.32
10 Y	12,00,000	15,95,382	17,31,445	16,58,801	5.56	7.13	6.31
SI	12,70,000	17,22,515	18,78,791	17,94,360	5.61	7.18	6.35

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 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025





# UTI MEDIUM DURATION FUND (Erstwhile UTI Medium Term Fund)

(Number of Segregated portfolio in the scheme 3)

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

**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 28 <sup>th</sup> November, 2025 Growth :	₹ 0.0

## UTI Medium Term Fund (Segregated - 06032020) Segregated Portfolio as on 30th November, 2025

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

\* Percentage to NAV Less Than 0.01

## UTI Medium Term Fund (Segregated - 17022020) Segregated Portfolio as on 30th November, 2025

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, Certificate Examination of IIB for the employees of UTI.

Managing the scheme since Apr 2023

Mr. Amit Sharma, B.com, CA, FRM.

Managing the scheme since Nov 2025

## Plans/Option (Regular/Direct)

Growth Option

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

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 314.97 Crore

Closing AUM : ₹ 312.61 Crore

No. of Folios : 16,363

## High/Low NAV in the month

High Growth Option : ₹ 74.4502

Low Growth Option : ₹ 74.0640

## Total Expense Ratio

Regular : 1.62

Direct : 1.23

## Minimum Investment Amount

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

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 74.3301

Regular IDCW Option ₹ 19.0906

Direct Growth Option ₹ 81.1095

Direct IDCW Option ₹ 25.5969

## Portfolio Parameters

Weighted Average Maturity 10.59 Yrs

Yield to Maturity\* 7.26%

Modified Duration 6.31 Yrs

Macaulay Duration 6.58 Yrs

Securitized Debt Average Maturity

First Business Receivable Trust 6.68 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)	High
Interest Rate Risk ↓				
Relatively Low (Class I)				
Moderate (Class II)		B-III		
Relatively High (Class III)				

Relatively High interest rate risk and Moderate Credit Risk.

November 2025 | For Product Label, Refer Page no. 76-81.

## Portfolio as on 30<sup>th</sup> November, 2025 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			Aditya Birla Renewables Ltd	4.87	CRISIL AA
6.68% GSEC MAT- 07/07/2040	28.13	SOV	Bajaj Finance Ltd.	2.25	CRISIL AAA
7.24% GSEC MAT- 18/08/2055	7.93	SOV	Mankind Pharma Ltd	1.62	CRISIL AA+
7.08% A P SGL MAT - 26/03/2037	7.90	SOV	Aditya Birla Capital Ltd	0.32	ICRA AAA
6.92% G SEC MAT- 18/11/39	2.56	SOV	<b>Securitized Debt</b>		
07.78% RAJASTHAN SDL 29/03/2033	1.66	SOV	Siddhivinayak Securitisation Trust	6.49	CRISIL AAA(SO)
7.74% MH SDL MAT - 01/03/2033	1.66	SOV	India Universal Trust A1I	4.46	IND AAA(SO)
<b>Long Term Debt</b>			<b>Corporate Debt Market</b>		
LIC Housing Finance Ltd.	8.16	CRISIL AAA	<b>Development Fund</b>		
Indian Railway Finance Corporation Ltd	8.09	CRISIL AAA	Corporate Debt Market		
Muthoot Finance Ltd	5.77	ICRA AA+	Devt Fund - A2 Units	0.30	
Cholamandalam Investment And Finance Company Ltd	4.89	ICRA AA+	<b>Net Current assets</b>	2.94	
			<b>Total</b>	100.00	

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	6.08	7.60	7.00	10,608	10,760	10,700
3 Y	6.93	7.84	8.04	12,229	12,544	12,614
5 Y	8.01	5.81	5.19	14,703	13,265	12,880
SI*	7.54	9.28	NA	74,329	1,15,747	NA

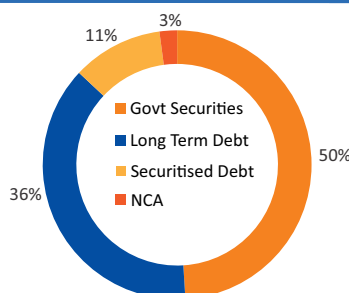
**Past Performance may or may not be sustained in future.** Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. N.A - Not Available. The Schemes is Managed by Mr. Sunil Patil & Mr. Amit Sharma since Nov 2025. \*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 28<sup>th</sup> November, 2025

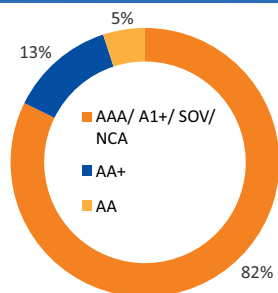
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium to Long Duration Debt A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium to Long Duration Debt A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,22,996	1,24,378	1,23,084	4.73	6.93	4.87
3 Y	3,60,000	3,98,476	4,06,089	4,04,442	6.74	8.02	7.74
5 Y	6,00,000	7,27,435	7,17,903	7,11,964	7.66	7.13	6.80
7 Y	8,40,000	10,82,632	10,79,957	10,51,213	7.15	7.08	6.32
10 Y	12,00,000	16,28,761	17,46,341	16,58,801	5.96	7.30	6.31
15 Y	18,00,000	29,29,288	33,40,222	30,33,431	6.20	7.80	6.63
SI	25,20,000	52,77,303	62,25,638	52,80,189	6.53	7.89	6.53

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.**

## Asset Allocation as on 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



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

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

## UTI Bond Fund (Segregated - 17022020) Segregated Portfolio as on 30th November, 2025

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 - 17022020 : ₹ 0.0 Crore  
Closing AUM: ₹ 0.0 Crore  
Segregated NAV per unit as on 28<sup>th</sup> November, 2025 Growth : ₹ 0.0

# 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

Nifty Long Duration Debt Index A-III

## Fund Manager

Mr. Sunil Patil, M.Com, MFM, CAIIB-I & II. Certificate Examination of IIB for the employees of UTI.

Managing the scheme since Mar 2023

Mr. Pankaj Pathak - CFA, PGDM (Banking & Finance), Bachelor of Science.

Managing the scheme since Nov 2025

## 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

## Fund AUM/Folio

Fund Size Monthly Average : ₹98.35 Crore

Closing AUM : ₹99.00 Crore

No. of Folios : 1,810

## High/Low NAV in the month

High Growth Option : ₹11.7770

Low Growth Option : ₹11.6836

## Total Expense Ratio

Regular : 1.52

Direct : 0.61

## Minimum Investment Amount

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

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option ₹11.7067

Regular IDCW Option ₹11.7067

Direct Growth Option ₹12.0058

Direct IDCW Option ₹12.0058

## Portfolio Parameters

Weighted Average Maturity 33.02 Yrs

Yield to Maturity\* 7.30%

Modified Duration 11.09 Yrs

Macaulay Duration 11.50 Yrs

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

\*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 (@ wef September 05, 2024)

## Portfolio as on 30<sup>th</sup> November, 2025

Portfolio	% to NAV	Rating
<b>Govt Securities</b>		
7.34% GSEC MAT- 22/04/2064	77.08	SOV
7.09% GS MAT - 05/08/2054	9.84	SOV
7.23% GSEC MAT- 15/04/2039	1.04	SOV
<b>Corporate Debt Market Development Fund</b>		
Corporate Debt Market		
Devt Fund - A2 Units	0.40	
<b>Net Current assets</b>	<b>11.64</b>	
<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark as on 31<sup>st</sup> October, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Long Duration Debt Index A-III (%)	CRISIL 10yr Gilt Index (%)	NAV Growth (₹)	Nifty Long Duration Debt Index A-III (₹)	CRISIL 10yr Gilt Index (₹)
1 Y	1.23	3.15	7.00	10,123	10,315	10,700
SI*	6.00	7.24	8.27	11,710	12,085	12,402

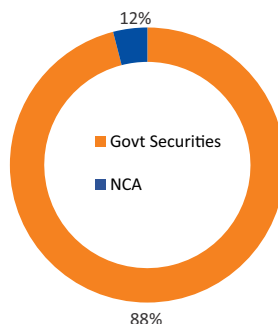
**Past Performance may or may not be sustained in future.** Different plans have a different expense structure. The performance details provided herein are of regular plan. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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 74-75 in 'Fund Manager Summary'. The Schemes is Managed by Mr. Sunil Patil since Mar 2023 & Mr. Pankaj Pathak since Nov 2025. Load is not taken into consideration for computation of performance. \*Compounded annualized Growth Rate

## SIP Returns as on 28<sup>th</sup> November, 2025

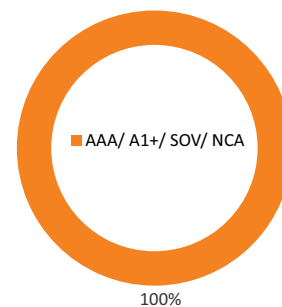
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Long Duration Debt Index A-III (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) Nifty Long Duration Debt Index A-III	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,19,016	1,20,691	1,23,084	-1.54	1.08	4.87
SI	3,20,000	3,36,971	3,44,560	3,54,321	3.82	5.50	7.62

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

## Asset Allocation as on 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



## 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)	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 Short Duration Debt A-II Index

## Fund Manager

Mr. Pankaj Pathak - CFA, PGDM (Banking & Finance), Bachelor of Science. Managing the scheme since Apr 2025

## Plans/Option (Regular/Direct)

Growth Option

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

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 1093.08 Crore  
Closing AUM : ₹ 1461.56 Crore  
No. of Folios : 13,316

## High/Low NAV in the month

High Growth Option : ₹ 1534.9883  
Low Growth Option : ₹ 1527.6016

## Total Expense Ratio

Regular : 0.86  
Direct : 0.39

## 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 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 1534.5166  
Regular IDCW Option ₹ 1260.3194  
Direct Growth Option ₹ 1608.4426  
Direct IDCW Option ₹ 1387.0159

## Portfolio Parameters

**Weighted Average Maturity** 1.78 Yrs  
**Yield to Maturity\*** 6.71%  
**Modified Duration** 0.80 Yrs  
**Macaulay Duration** 0.83 Yrs  
**Securitized Debt Average Maturity**  
First Business Receivable Trust 2.06 Yrs

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

## Portfolio as on 30<sup>th</sup> November, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			Mahindra And Mahindra Financial Services Ltd	1.73	CRISIL AAA
07.37% GSEC MAT -23/10/2028	1.78	SOV	Sikka Ports And Terminals Ltd	1.73	CRISIL AAA
07.72% MAHARASTRA GOVT. 01/03/2031	1.77	SOV	Indian Railway Finance Corporation Ltd	1.72	CRISIL AAA
6.01% GSEC MAT - 21/07/2030	1.70	SOV	Housing And Urban Development Corporation Ltd	1.71	ICRA AAA
6.10% GSEC MAT-12/07/2031.	1.01	SOV	Poonawalla Fincorp Ltd.	1.20	CRISIL AAA
<b>NCDs</b>			<b>CP / Cds</b>		
National Bank For Agriculture And Rural Development	8.68	CRISIL AAA	Kotak Mahindra Bank Ltd.	4.88	CRISIL A1+
Small Industries Development Bank Of India	8.61	CRISIL AAA	HDFC Bank Ltd.	1.63	CARE A1+
Rec Ltd	6.93	CRISIL AAA	<b>Securitized Debt</b>		
National Housing Bank	5.20	CRISIL AAA	India Universal Trust A1	2.26	IND AAA(SO)
Tata Capital Housing Finance Ltd	5.18	CRISIL AAA	Radhakrishna Securitisation Trust	1.73	CRISIL AAA(SO)
Bajaj Finance Ltd.	5.16	CRISIL AAA	<b>Corporate Debt Market Development Fund</b>		
Embassy Office Parks Reit	5.14	CRISIL AAA	Corporate Debt Market		
LIC Housing Finance Ltd.	4.52	CRISIL AAA	Devt Fund - A2 Units	0.34	
Summit Digital Infrastructure Ltd	3.53	CRISIL AAA	<b>Net Current assets</b>	<b>10.76</b>	
Power Finance Corporation Ltd.	3.50	CRISIL AAA	<b>Total</b>	<b>100.00</b>	
Sundaram Finance Ltd.	3.42	CRISIL AAA			
MinDSPace Business Parks Reit	2.44	CRISIL AAA			
Jamnagar Utilities And Power Private Ltd	1.75	CRISIL AAA			

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	7.25	7.88	7.00	10,725	10,788	10,700
3 Y	7.01	7.61	8.04	12,256	12,464	12,614
5 Y	5.53	5.97	5.19	13,090	13,365	12,880
SI*	6.23	7.17	6.97	15,350	16,339	16,124

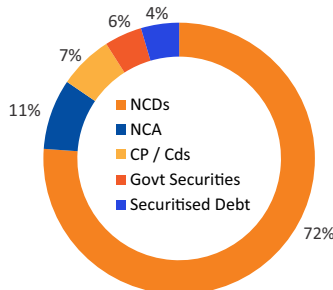
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The Schemes is Managed by Mr. Pankaj Pathak since April 2025. Load is not taken into consideration for computation of performance

## SIP Returns as on 28<sup>th</sup> November, 2025

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	1,20,000	1,24,292	1,24,855	1,23,084	6.80	7.70	4.87
3 Y	3,60,000	4,00,335	4,05,521	4,04,442	7.05	7.92	7.74
5 Y	6,00,000	7,05,376	7,17,103	7,11,964	6.42	7.08	6.80
7 Y	8,40,000	10,44,939	10,71,865	10,51,213	6.15	6.87	6.32
SI	8,50,000	10,60,270	10,88,237	10,67,323	6.15	6.88	6.34

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 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



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

Nifty Banking & PSU Debt Index A-II

## Fund Manager

Mr. Anurag Mittal, B.Com, Master of Science , Chartered Accountant.  
Managing the scheme since Dec 2021

## Plans/Option (Regular/Direct)

Growth Option

Monthly /Quarterly /Half Yearly /Annual /Flexi IDCW option with Payout & Reinvestment facilities

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 806.74 Crore  
Closing AUM : ₹ 811.55 Crore  
No. of Folios : 5,608

## High/Low NAV in the month

High Growth Option : ₹ 22.5556  
Low Growth Option : ₹ 22.4453

## Total Expense Ratio

Regular : 0.54  
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 28<sup>th</sup> November, 2025

Regular Growth Option : ₹ 22.5485  
Regular IDCW Option : ₹ 15.4739  
Direct Growth Option : ₹ 22.9568  
Direct IDCW Option : ₹ 17.0865

## Portfolio Parameters

**Weighted Average Maturity** : 1.64 Yrs  
**Yield to Maturity\*** : 6.46%  
**Modified Duration** : 1.43 Yrs  
**Macaulay Duration** : 1.52 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 30<sup>th</sup> November, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			Rec Ltd	6.30	CRISIL AAA
7.38% GSEC 20/06/2027	11.38	SOV	Small Industries Development Bank Of India	6.26	CRISIL AAA
7.06% GS MAT - 10/04/2028	1.27	SOV	HDFC Bank Ltd.	4.35	CARE AAA
GS - C STRIP MAT- 15/12/2027	0.77	SOV	Aditya Birla Housing Finance Ltd	3.12	ICRA AAA
07.37% GSEC MAT -23/10/2028	0.64	SOV	NHPC Ltd.	3.12	ICRA AAA
7.85% TN SDL MAT - 15/03/2027	0.63	SOV	Indian Oil Corporation Ltd.	3.08	CRISIL AAA
<b>Long Term Debt</b>			LIC Housing Finance Ltd.	3.07	CRISIL AAA
Export Import Bank Of India	9.39	CRISIL AAA	ICICI Bank Ltd	1.87	ICRA AAA
National Bank For Agriculture And Rural Development	8.82	CRISIL AAA	<b>Corporate Debt Market Development Fund</b>		
Power Finance Corporation Ltd.	8.17	CRISIL AAA	Corporate Debt Market		
National Housing Bank	7.51	CRISIL AAA	Devt Fund - A2 Units	0.33	
Indian Railway Finance Corporation Ltd	6.89	CRISIL AAA	<b>Net Current Assets</b>	<b>6.18</b>	
Axis Bank Ltd.	6.84	CRISIL AAA	<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Banking & PSU Debt Index A-II (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	Nifty Banking & PSU Debt Index A-II (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	8.06	7.69	7.00	10,806	10,769	10,700
3 Y	7.39	7.33	8.04	12,387	12,366	12,614
5 Y	6.99	5.61	5.19	14,022	13,140	12,880
SI*	7.12	7.45	7.20	22,562	23,398	22,762

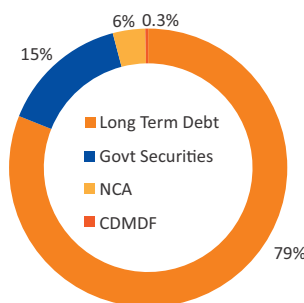
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The Schemes is Managed by Mr. Anurag Mittal. Load is not taken into consideration for computation of performance

## SIP Returns as on 28<sup>th</sup> November, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Banking & PSU Debt Index A-II (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) Nifty Banking & PSU Debt Index A-II	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,24,747	1,24,449	1,23,084	7.52	7.05	4.87
3 Y	3,60,000	4,04,144	4,02,962	4,04,442	7.69	7.49	7.74
5 Y	6,00,000	7,27,760	7,09,611	7,11,964	7.67	6.66	6.80
7 Y	8,40,000	10,89,050	10,59,984	10,51,213	7.31	6.55	6.32
10 Y	12,00,000	16,99,661	16,95,705	16,58,801	6.78	6.73	6.31
SI	14,10,000	21,36,613	21,44,293	20,92,664	6.83	6.89	6.50

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 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



## 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 CORPORATE BOND FUND

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

Nifty Corporate Bond Index A-II

## Fund Manager

Mr. Anurag Mittal, B.Com, Master of Science , Chartered Accountant.

Managing the scheme since Dec 2021

## Plans/Option (Regular/Direct)

Growth Option

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

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 5565.63 Crore

Closing AUM : ₹ 5746.75 Crore

No. of Folios : 7,132

## High/Low NAV in the month

High Growth Option : ₹ 16.8621

Low Growth Option : ₹ 16.7793

## Total Expense Ratio

Regular : 0.58

Direct : 0.26

## 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 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 16.8566

Regular IDCW Option ₹ 14.6578

Direct Growth Option ₹ 17.2452

Direct IDCW Option ₹ 15.0827

## Portfolio Parameters

Weighted Average Maturity 4.28 Yrs

Yield to Maturity\* 6.73%

Modified Duration 3.09 Yrs

Macaulay Duration 3.26 Yrs

Securitized Debt Average Maturity 3.57 Yrs

First Business Receivable Trust

\*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)	High
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.

November 2025 | For Product Label, Refer Page no. 76-81.

## Portfolio as on 30<sup>th</sup> November, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			Indian Oil Corporation Ltd.	3.64	CRISIL AAA
6.79% GOVT BONDS - 07/10/2034	3.79	SOV	Bajaj Finance Ltd.	3.51	CRISIL AAA
7.10% GSEC - MAT - 08/04/2034	3.06	SOV	NTPC Ltd.	1.76	CRISIL AAA
6.68% GSEC MAT- 07/07/2040	2.13	SOV	Summit Digital Infrastructure Ltd	1.32	CRISIL AAA
7.24% GSEC MAT- 18/08/2055	1.73	SOV	HDB Financial Services Ltd.	1.30	CRISIL AAA
06.48% GSEC Mat- 06/10/2035	1.65	SOV	Tata Capital Ltd.	0.89	CRISIL AAA
7.02% IGB GS MAT - 18/06/2031	1.34	SOV	Aditya Birla Housing Finance Ltd	0.88	CRISIL AAA
6.01% GSEC MAT - 21/07/2030	1.21	SOV	Tata Capital Housing Finance Ltd	0.88	CRISIL AAA
07.74% TAMIL NADU SDL			National Housing Bank	0.44	CRISIL AAA
01/03/2027	0.89	SOV	Tata Communications Ltd.	0.26	CRISIL AAA
6.28% GSEC MAT- 14/07/2032	0.86	SOV	<b>CP / Cds</b>		
6.33% GSEC MAT - 05/05/2035	0.69	SOV	Axis Bank Ltd.	1.65	CRISIL A1+
GOI FRB - MAT 22/09/2033	0.01	SOV	<b>Securitized Debt</b>		
<b>Long Term Debt</b>			Siddhivinayak Securitisation Trust	1.85	CRISIL
Export Import Bank Of India	9.39	CRISIL AAA	AAA(SO)		
Small Industries Development			India Universal Trust A1	1.21	IND AAA(SO)
Bank Of India	7.94	CRISIL AAA	Shivshakti Securitisation Trust	0.44	CRISIL
Power Finance Corporation Ltd.	7.72	CRISIL AAA	AAA(SO)		
National Bank For Agriculture			<b>Corporate Debt Market</b>		
And Rural Development	7.51	CRISIL AAA	<b>Development Fund</b>		
Rec Ltd	7.46	CRISIL AAA	Corporate Debt Market Devt		
LIC Housing Finance Ltd.	6.63	CRISIL AAA	Fund - A2 Units	0.27	
Indian Railway Finance			<b>Net Current assets</b>	<b>5.46</b>	
Corporation Ltd	5.39	CRISIL AAA	<b>Total</b>	<b>100.00</b>	
Kotak Mahindra Prime Ltd.	4.84	CRISIL AAA			

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Corporate Bond Index A-II (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	Nifty Corporate Bond Index A-II (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	8.19	7.68	7.00	10,819	10,768	10,700
3 Y	7.63	7.37	8.04	12,471	12,380	12,614
5 Y	5.89	5.76	5.19	13,315	13,233	12,880
SI*	7.40	7.12	6.94	16,861	16,542	16,340

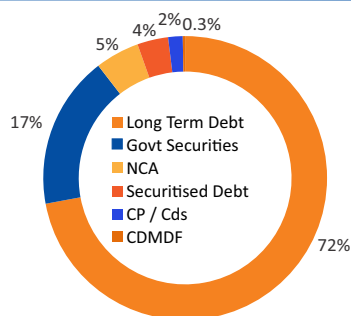
**Past Performance may or may not be sustained in future.** Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Dec 2021. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The Schemes is Managed by Mr. Anurag Mittal. Load is not taken into consideration for computation of performance

## SIP Returns as on 28<sup>th</sup> November, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Corporate Bond Index A-II (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) Nifty Corporate Bond Index A-II	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,24,722	1,24,457	1,23,084	7.48	7.06	4.87
3 Y	3,60,000	4,05,345	4,02,983	4,04,442	7.89	7.50	7.74
5 Y	6,00,000	7,15,815	7,11,003	7,11,964	7.01	6.74	6.80
7 Y	8,40,000	10,74,265	10,64,352	10,51,213	6.93	6.67	6.32
SI	8,70,000	11,24,754	11,13,673	11,00,210	6.98	6.71	6.38

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.**

## Asset Allocation as on 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025





# UTI DYNAMIC BOND FUND

(Number of Segregated portfolio in the scheme 1)  
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. Pankaj Pathak - CFA, PGDM (Banking & Finance), Bachelor of Science. Managing the scheme since Apr 2025

## Plans/Option (Regular/Direct)

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

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 457.23 Crore  
Closing AUM : ₹ 456.79 Crore  
No. of Folios : 11,087

## High/Low NAV in the month

High Growth Option : ₹ 31.4896  
Low Growth Option : ₹ 31.3218

## Total Expense Ratio

Regular : 1.55  
Direct : 0.73

## 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 28<sup>th</sup> November, 2025

Regular Growth Option : ₹ 31.4760  
Regular IDCW Option : ₹ 17.1384  
Direct Growth Option : ₹ 34.3301  
Direct IDCW Option : ₹ 26.4184

## Portfolio Parameters

Weighted Average Maturity : 4.59 Yrs  
Yield to Maturity\* : 6.76%  
Modified Duration : 3.47 Yrs  
Macaulay Duration : 3.65 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)	High
Relatively Low (Class I)				
Moderate (Class II)				
Relatively High (Class III)		B-III		

Relatively High interest rate risk and Moderate Credit Risk.

November 2025 | For Product Label, Refer Page no. 76-81.

## Portfolio as on 30<sup>th</sup> November, 2025 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			Small Industries Development Bank Of India	5.60	CRISIL AAA
7.02% IGB GS MAT - 18/06/2031	16.89	SOV	National Housing Bank	5.55	CRISIL AAA
7.34% SDL ASSAM - 05/03/2035	4.42	SOV	Bajaj Finance Ltd.	5.49	CRISIL AAA
7.32% CHHATTISGARH SDL 05/03/2037	4.39	SOV	NTPC Ltd.	5.43	CRISIL AAA
6.79% GOVT BONDS - 07/10/2034	3.33	SOV	Mankind Pharma Ltd	3.32	CRISIL AA+
07.30% UTTARAKHAND SGS Mat - 01/10/2032	1.90	SOV	Shriram Finance Ltd	3.31	CRISIL AA+
6.53% TN SDL MAT - 06/01/2031	1.08	SOV	Muthoot Finance Ltd	2.21	CRISIL AA+
06.48% GSEC Mat- 06/10/2035	0.15	SOV	<b>Corporate Debt Market Development Fund</b>		
<b>NCDs</b>			Corporate Debt Market Devt Fund - A2 Units	0.32	
LIC Housing Finance Ltd.	5.75	CRISIL AAA	<b>Net Current Assets</b>	<b>13.99</b>	
Power Finance Corporation Ltd.	5.64	CRISIL AAA	<b>Total</b>	<b>100.00</b>	
National Bank For Agriculture And Rural Development	5.63	CRISIL AAA			
Bharti Telecom Ltd.	5.61	CRISIL AAA			

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	6.50	6.83	7.00	10,650	10,683	10,700
3 Y	7.11	7.60	8.04	12,291	12,460	12,614
5 Y	8.36	5.69	5.19	14,943	13,190	12,880
SI*	7.70	7.88	6.47	31,501	32,326	26,373

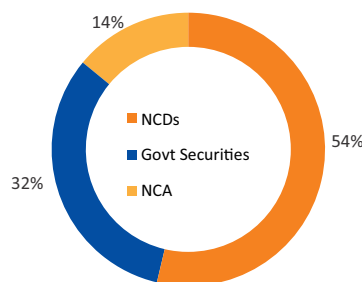
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The Schemes is Managed by Mr. Pankaj Pathak since April 2025. \*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 28<sup>th</sup> November, 2025

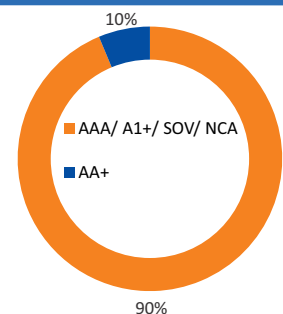
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Bond A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Bond A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,23,425	1,23,774	1,23,084	5.41	5.97	4.87
3 Y	3,60,000	4,00,177	4,03,563	4,04,442	7.02	7.59	7.74
5 Y	6,00,000	7,31,765	7,13,577	7,11,964	7.89	6.89	6.80
7 Y	8,40,000	11,05,648	10,73,189	10,51,213	7.74	6.90	6.32
10 Y	12,00,000	17,08,437	17,32,554	16,58,801	6.88	7.14	6.31
15 Y	18,00,000	31,86,535	33,18,468	30,33,431	7.23	7.72	6.63
SI	18,50,000	33,42,436	34,79,500	31,65,817	7.26	7.74	6.62

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

## Asset Allocation as on 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



## UTI Dynamic Bond Fund (Segregated - 17022020) Segregated Portfolio as on 30<sup>th</sup> November, 2025

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) Segregated - 17022020

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

## Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore  
Closing AUM: ₹ 0.0 Crore  
Segregated NAV per unit as on 28<sup>th</sup> November, 2025 Growth : ₹ 0.0

# 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 B-II Index

## Fund Manager

Mr. Abhishek Sonthalia, B.Com, CFA, Charter Holder.  
Managing the scheme since Nov 2025

## Plans/Option (Regular/Direct)

Growth Option

Monthly /Quarterly /Half Yearly /Annual & 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/Folio

Fund Size Monthly Average : ₹ 258.21 Crore

Closing AUM : ₹ 261.16 Crore

No. of Folios : 6,582

## High/Low NAV in the month

High Growth Option : ₹ 17.5609

Low Growth Option : ₹ 17.4658

## Total Expense Ratio

Regular : 1.64

Direct : 0.87

## 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 28<sup>th</sup> November, 2025

Regular Growth Option ₹ 17.5556

Regular IDCW Option ₹ 12.4700

Direct Growth Option ₹ 19.8905

Direct IDCW Option ₹ 14.0357

## Portfolio Parameters

Weighted Average Maturity 2.75 Yrs

Yield to Maturity\* 7.53%

Modified Duration 2.15 Yrs

Macaulay Duration 2.05 Yrs

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

## Portfolio as on 30<sup>th</sup> November, 2025 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			Nirma Ltd.	3.84	CRISIL AA
7.10% GSEC - MAT - 08/04/2034	9.30	SOV	Small Industries Development		
07.18% GSEC MAT -14/08/2033	3.98	SOV	Bank Of India	3.84	ICRA AAA
7.79% UTTARPRADESH SDL			360 One Prime Ltd	3.83	CRISIL AA
29/03/2033	0.87	SOV	Aditya Birla Renewables Ltd	3.50	CRISIL AA
6.54% GSEC MAT - 17/01/2032	0.77	SOV	<b>Securitisd Debt</b>		
7.38% GSEC 20/06/2027	0.00	SOV	Shivshakti Securitisation Trust	5.83	CRISIL AAA(SO)
<b>Long Term Debt</b>			<b>INVIT</b>		
Aadhar Housing Finance Ltd	7.80	ICRA AA	Invit - Indus Infra Trust	1.86	
Eris Lifesciences Ltd	7.76	IND AA	<b>Corporate Debt Market</b>		
Vedanta Ltd	7.73	ICRA AA	<b>Development Fund</b>		
Aditya Birla Real Estate Ltd	7.29	CRISIL AA	Corporate Debt Market		
Piramal Finance Ltd	6.96	ICRA AA	Devt Fund - A2 Units	0.49	
Tata Projects Ltd	5.81	IND AA	<b>Net Current assets</b>	<b>7.17</b>	
Godrej Seeds & Genetics Ltd	5.78	CRISIL AA	<b>Total</b>	<b>100.00</b>	
Avanse Financial Services Ltd	5.59	CRISIL AA-			

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Credit Risk Debt B-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Credit Risk Debt B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	7.56	9.10	7.00	10,756	10,910	10,700
3 Y	7.35	8.59	8.04	12,373	12,808	12,614
5 Y	9.31	7.28	5.19	15,610	14,213	12,880
SI*	4.41	8.67	6.72	17,554	29,567	23,350

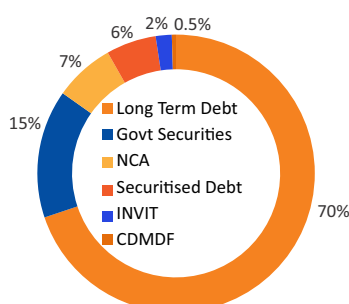
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The Schemes are Managed by Mr. Abhishek Sonthalia since Nov 2025. \*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 28<sup>th</sup> November, 2025

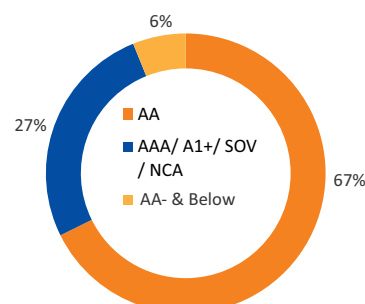
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Credit Risk Debt B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CCRISIL Credit Risk Debt B-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,24,600	1,25,758	1,23,084	7.29	9.15	4.87
3 Y	3,60,000	4,03,562	4,10,285	4,04,442	7.59	8.72	7.74
5 Y	6,00,000	7,34,970	7,34,133	7,11,964	8.07	8.02	6.80
7 Y	8,40,000	10,35,416	11,15,484	10,51,213	5.90	7.99	6.32
10 Y	12,00,000	14,62,371	18,14,372	16,58,801	3.88	8.02	6.31
SI	15,60,000	20,18,536	27,38,889	24,30,545	3.86	8.26	6.56

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 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



# 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**

## 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)

## Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated NAV per unit as on 28 <sup>th</sup> November, 2025 Growth :	₹ 0.0

## 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 30th November, 2025

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 30th November, 2025

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

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. Pankaj Pathak - CFA, PGDM (Banking & Finance), Bachelor of Science. Managing the scheme since Apr 2025

## Plans/Option (Regular/Direct)

Growth Plan  
IDCW Option with Payout and Reinvestment facilities

## Load Structure

Entry Load: Nil  
Exit Load : Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 563.04 Crore  
Closing AUM : ₹ 560.78 Crore  
No. of Folios : 5,439

## High/Low NAV in the month

High Growth Option : ₹ 63.4823  
Low Growth Option : ₹ 63.1095

## Total Expense Ratio

Regular : 0.93  
Direct : 0.56

## 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 28<sup>th</sup> November, 2025

Regular Growth Option : ₹ 63.3568  
Regular IDCW Option : ₹ 38.2287  
Direct Growth Option : ₹ 65.6673  
Direct IDCW Option : ₹ 30.6361

## Portfolio Parameters

Weighted Average Maturity : 6.77 Yrs  
Yield to Maturity\* : 6.53%  
Modified Duration : 4.82 Yrs  
Macaulay Duration : 4.98 Yrs

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

## Portfolio as on 30<sup>th</sup> November, 2025

Portfolio	% to NAV	Rating
<b>Govt Securities</b>		
7.02% IGB GS MAT - 18/06/2031	36.69	SOV
6.10% GSEC MAT-12/07/2031.	17.59	SOV
7.10% GSEC - MAT - 08/04/2034	11.99	SOV
7.34% SDL ASSAM - 05/03/2035	5.39	SOV
7.32% CHHATTISGARH		
SDL 05/03/2037	5.37	SOV
6.79% GOVT BONDS - 07/10/2034	4.52	SOV
07.30% GSEC MAT -19/06/2053	3.57	SOV
07.30% UTTARAKHAND SGS		
Mat - 01/10/2032	1.55	SOV
6.92% G SEC MAT- 18/11/39	0.00	SOV
07.37% GSEC MAT -23/10/2028	0.00	SOV
<b>Net Current assets</b>	<b>13.34</b>	
<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	5.41	6.54	7.00	10,541	10,654	10,700
3 Y	6.99	7.97	8.04	12,249	12,589	12,614
5 Y	5.18	5.80	5.19	12,874	13,259	12,880
SI*	8.04	7.58	6.62	63,358	57,221	46,198

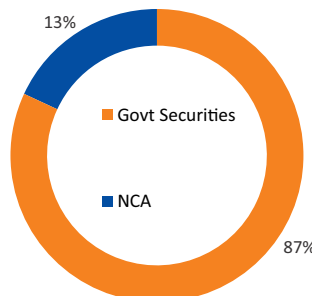
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The Schemes is Managed by Mr. Pankaj Pathak since April 2025. Load is not taken into consideration for computation of performance

## SIP Returns as on 28<sup>th</sup> November, 2025

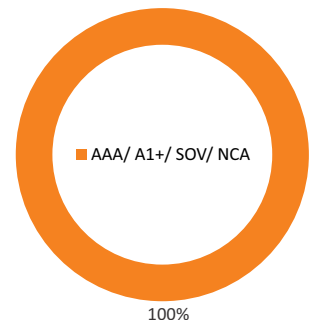
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Gilt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,22,414	1,23,042	1,23,084	3.81	4.80	4.87
3 Y	3,60,000	3,97,087	4,03,935	4,04,442	6.50	7.66	7.74
5 Y	6,00,000	7,00,752	7,16,987	7,11,964	6.16	7.08	6.80
7 Y	8,40,000	10,43,748	10,73,780	10,51,213	6.12	6.92	6.32
10 Y	12,00,000	16,80,355	17,25,959	16,58,801	6.56	7.07	6.31
15 Y	18,00,000	32,49,293	32,74,363	30,33,364	7.46	7.56	6.63
SI	25,20,000	60,67,258	59,88,491	52,80,122	7.68	7.57	6.53

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.

## Asset Allocation as on 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



POTENTIAL RISK CLASS MATRIX				
Potential Risk Class				
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	High
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 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 - B.Com., CA. PGDFM  
Managing the scheme since Oct 2024

## Plans/Option (Regular/Direct)

Growth Option

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

## Load Structure

Entry Load\*: Nil

(Not Applicable as per SEBI guidelines)

Exit Load : Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 140.64 Crore  
Closing AUM : ₹ 140.60 Crore  
No. of Folios : 2,181

## High/Low NAV in the month

High Growth Option : ₹ 12.8324  
Low Growth Option : ₹ 12.7361

## Total Expense Ratio

Regular : 0.70  
Direct : 0.23

## Minimum Investment Amount

Minimum initial investment is Rs. 5,000/- and in multiples of Re.1/- thereafter with no upper limit.

## NAV per unit as on 28<sup>th</sup> November, 2025

Regular Growth Option : ₹ 12.7969  
Regular IDCW Option : ₹ 12.7969  
Direct Growth Option : ₹ 13.0045  
Direct IDCW Option : ₹ 13.0047

## Portfolio Parameters

**Weighted Average Maturity** : 9.63 Yrs  
**Yield to Maturity\*** : 6.72%  
**Modified Duration** : 6.83 Yrs  
**Macaulay Duration** : 7.06 Yrs

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

\*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 30<sup>th</sup> November, 2025

Portfolio	% to NAV	Rating
<b>Govt Securities</b>		
6.79% GOVT BONDS - 07/10/2034	32.43	SOV
7.10% GSEC - MAT - 08/04/2034	22.06	SOV
6.33% GSEC MAT - 05/05/2035	17.52	SOV
07.18% GSEC MAT -24/07/2037	13.87	SOV
6.68% GSEC MAT- 07/07/2040	6.95	SOV
7.54% G-sec 23/05/2036	3.77	SOV
06.48% GSEC Mat- 06/10/2035	1.07	SOV
<b>Net Current assets</b>	<b>2.33</b>	
<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.97	7.00	10,697	10,700
3 Y	7.69	8.04	12,491	12,614
SI*	7.69	7.77	12,802	12,834

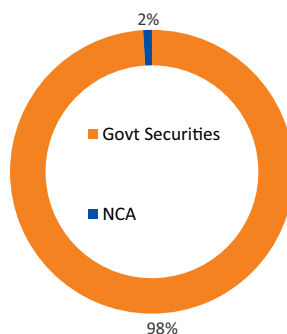
**Past Performance may or may not be sustained in future.** Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The Schemes is managed by the Fund Manager Mr. Jaydeep Bhowal. Load is not taken into consideration for computation of performance

## SIP Returns as on 28<sup>th</sup> November, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Value-Crisil 10 Yr Gilt Index (₹)	Yield (%) Fund	Yield (%) Crisil 10 Yr Gilt Index
1 Y	1,20,000	1,23,377	1,23,084	5.34	4.87
3 Y	3,60,000	4,03,131	4,04,442	7.52	7.74
SI	3,90,000	4,41,152	4,42,884	7.56	7.81

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 30<sup>th</sup> November, 2025



## Credit Profile as on 30<sup>th</sup> November, 2025



## 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.



# Scheme Performance - Direct Plans

## UTI LARGE CAP FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	BSE 100 TRI (%)	BSE Sensex TRI (%)	NAV Growth (₹)	BSE 100 TRI (₹)	BSE Sensex TRI (₹)
1 Y	7.93	8.67	8.69	10,793	10,867	10,869
3 Y	12.94	14.29	12.13	14,411	14,934	14,103
5 Y	15.94	17.52	15.57	20,958	22,426	20,625
SI*	13.93	13.97	13.58	53,925	54,170	51,824

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Large Cap Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Karthikraj Lakshmanan since September 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. 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.

## UTI SMALL CAP FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	-1.24	-5.02	9.94	9,876	9,498	10,994
3 Y	19.02	20.86	13.07	16,868	17,663	14,461
SI*	23.14	25.21	15.80	27,977	30,380	20,648

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Small Cap Fund's direct plan is December 22, 2020. The Scheme is managed by the fund manager Mr. Nitin Jain since Jun 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. 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. Date of allotment in the scheme/plan has been considered for inception date.

## UTI VALUE FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	4.91	6.56	9.94	10,491	10,656	10,994
3 Y	18.44	15.57	13.07	16,622	15,442	14,461
5 Y	20.20	18.62	16.47	25,104	23,496	21,441
SI*	14.72	14.53	13.53	58,961	57,712	51,530

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Value Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Amit Premchandani since February 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.

## UTI FOCUSED FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	5.44	6.56	9.94	10,544	10,656	10,994
3 Y	16.14	15.57	13.07	15,672	15,442	14,461
SI*	13.18	14.36	12.55	16,964	17,731	16,564

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Focused Fund's direct plan is August 25, 2021. The Scheme is managed by the fund manager Mr. Vishal Chopda since May, 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. 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. Date of allotment in the scheme/plan has been considered for inception date.

## UTI MID CAP FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	0.94	7.74	9.94	10,094	10,774	10,994
3 Y	17.68	23.50	13.07	16,304	18,847	14,461
5 Y	20.78	25.49	16.47	25,716	31,140	21,441
SI*	18.94	18.95	13.53	94,032	94,134	51,530

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Mid Cap Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Vishal Chopda since Jun 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. 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.

## UTI LARGE & MID CAP FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	7.31	8.00	9.94	10,731	10,800	10,994
3 Y	22.08	18.50	13.07	18,204	16,648	14,461
5 Y	24.35	21.13	16.47	29,750	26,091	21,441
SI*	15.44	16.49	13.53	63,926	71,859	51,530

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Large & Mid Cap Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager 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. 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.

## UTI ELSS TAX SAVER FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	4.05	6.56	9.94	10,405	10,656	10,994
3 Y	13.86	15.57	13.07	14,766	15,442	14,461
5 Y	16.52	18.62	16.47	21,487	23,496	21,441
SI*	14.27	14.53	13.53	56,042	57,712	51,530

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI ELSS Tax Saver Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Amit Premchandani since Jun 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. 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.

## UTI FLEXI CAP FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.18	6.56	9.94	10,318	10,656	10,994
3 Y	11.46	15.57	13.07	13,851	15,442	14,461
5 Y	13.12	18.62	16.47	18,529	23,496	21,441
SI*	14.25	14.53	13.53	55,915	57,712	51,530

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Flexi Cap Fund's direct plan is January 1, 2013. The Scheme is currently managed by Mr. Ajay Tyagi since Jan-2016, Mr. Ravi Gupta - Assistant Fund Manager Managing the scheme since Aug-2024 & Mr. Kamal Gada is Assistant Fund Manager (Equity portion) managing the scheme since April 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. 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.

# Scheme Performance - Direct Plans

## UTI INNOVATION FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	-3.12	6.56	9.94	9,688	10,656	10,994
SI*	9.08	17.28	15.55	12,038	14,052	13,613

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Innovation Fund's direct plan is October 13, 2023. The Scheme is managed by the fund manager Mr. Nitin Jain since Jun 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. 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.

## UTI MNC FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.13	6.77	9.94	10,313	10,677	10,994
3 Y	14.07	15.50	13.07	14,848	15,414	14,461
5 Y	15.05	16.64	16.47	20,165	21,598	21,441
SI*	14.94	15.13	13.53	60,439	61,743	51,530

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI MNC Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Karthikraj Lakshmanan since November 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. 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.

## UTI INFRASTRUCTURE FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.58	11.52	9.94	10,358	11,152	10,994
3 Y	19.03	21.97	13.07	16,872	18,155	14,461
5 Y	23.21	24.36	16.47	28,410	29,762	21,441
SI*	13.26	12.17	13.53	49,968	44,099	51,530

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Infrastructure Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Sachin Trivedi since Sep 2021 & Mr. Deepesh Agarwal since Jun 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. 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.

## UTI HEALTHCARE FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	BSE Healthcare TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)
1 Y	2.16	3.36	9.94	10,216	10,336	10,994
3 Y	24.90	24.03	13.07	19,496	19,091	14,461
5 Y	18.06	17.89	16.47	22,946	22,781	21,441
SI*	16.13	14.81	13.53	69,042	59,562	51,530

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Healthcare Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Kamal Gada since May 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. 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.

## UTI DIVIDEND YIELD FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty Dividend Opportunities 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	2.46	6.56	-0.99	9.94	10,246	10,656	9,901	10,994
3 Y	20.36	15.57	19.22	13.07	17,445	15,442	16,953	14,461
5 Y	20.95	18.62	21.52	16.47	25,897	23,496	26,514	21,441
SI*	14.32	14.53	13.19	13.53	56,360	57,712	49,571	51,530

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Dividend Yield Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Amit Premchandani since November 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. 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.

## UTI INDIA CONSUMER FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty India Consumption TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.95	10.02	9.94	10,395	11,002	10,994
3 Y	15.11	17.45	13.07	15,258	16,209	14,461
5 Y	16.79	19.55	16.47	21,738	24,432	21,441
SI*	12.56	15.00	13.53	46,122	60,848	51,530

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI India Consumer Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Vishal Chopda since February 2018 & Mr. Vicky Punjabi since Jun 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. 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.

## UTI BANKING & FINANCIAL SERVICES FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Financial Services TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)
1 Y	16.11	17.31	9.94	11,611	11,731	10,994
3 Y	16.65	14.04	13.07	15,879	14,836	14,461
5 Y	18.10	15.29	16.47	22,985	20,376	21,441
SI*	12.57	14.92	13.53	46,175	60,303	51,530

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Banking and Financial Services Fund's direct plan is January 1, 2013. Mr. Amit Premchandani is managing the scheme since Jun-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. 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.

## UTI TRANSPORTATION & LOGISTICS FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Transportation & Logistics TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)
1 Y	18.27	16.01	9.94	11,827	11,601	10,994
3 Y	25.37	27.93	13.07	19,717	20,951	14,461
5 Y	25.55	27.67	16.47	31,214	33,941	21,441
SI*	19.87	18.25	13.53	1,03,987	87,222	51,530

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Transportation & Logistics Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Sachin Trivedi since September 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. Load is not taken into consideration for computation of performance.

# Scheme Performance - Direct Plans

## UTI QUANT FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	BSE 200 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	BSE 200 TRI (₹)	Nifty 50 TRI (₹)
6 Months	4.11	6.20	6.68	10,411	10,620	10,668
SI*	8.89	13.85	15.11	10,889	11,385	11,511

**Past performance may or may not be sustained in future.** Different plans have a different expense structure. The performance details provided herein are of Direct (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 managed by the Fund Manager Mr. Sharwan Goyal, managing since Inception. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. 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.

## UTI MULTI ASSET ALLOCATION FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
1 Y	11.89	12.08	9.94	11,189	11,208	10,994
3 Y	20.98	14.36	13.07	17,716	14,962	14,461
5 Y	16.86	14.93	16.47	21,803	20,060	21,441
SI*	10.70	12.68	13.53	37,189	46,761	51,530

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Multi Asset Allocation Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Sharwan Kumar Goyal (Equity/ Gold Portion) since November 2021 and Mr Jaydeep Bhowal (Debt Portion) October 2024. 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.

## UTI EQUITY SAVINGS FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	8.73	8.04	7.00	10,873	10,804	10,700
3 Y	11.48	9.61	8.04	13,859	13,172	12,614
5 Y	12.17	10.16	5.19	17,763	16,227	12,880
SI*	10.14	9.64	7.08	20,157	19,502	16,429

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Equity Savings Fund's direct plan is August 30, 2018. The Scheme is managed by the fund manager Mr. V Srivatsa (Equity Portion) since August 2018 and Mr. Sunil Patil (Debt Portion) since August 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. Date of allotment in the scheme/plan has been considered for inception date.

## UTI CONSERVATIVE HYBRID FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	6.52	7.17	7.00	10,652	10,717	10,700
3 Y	10.19	8.36	8.04	13,383	12,726	12,614
5 Y	10.22	7.46	5.19	16,271	14,332	12,880
SI*	9.71	8.75	6.60	33,113	29,559	22,837

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Conservative Hybrid Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Amit Premchandani (equity portion) since January 2022 and Mr. Jaydeep Bhowal since April 2023. 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.

## UTI BALANCED ADVANTAGE FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 (%)	Nifty 50 TRI (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 (₹)	Nifty 50 TRI (₹)
1 Y	9.17	8.38	9.94	10,917	10,838	10,994
SI*	13.83	11.28	14.87	13,487	12,800	13,774

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Balanced Advantage Fund's direct plan is August 10, 2023. The Scheme is managed by the fund manager Mr. Sachin Trivedi (Equity Portion) since August 2023 and Mr. Anurag Mittal (Debt Portion) since August 2023. 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. Date of allotment in the scheme/plan has been considered for inception date.

## UTI AGGRESSIVE HYBRID FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	6.32	7.00	9.94	10,632	10,700	10,994
3 Y	16.71	12.24	13.07	15,904	14,144	14,461
5 Y	19.09	13.74	16.47	23,965	19,042	21,441
SI*	13.46	12.42	13.53	51,121	45,386	51,530

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Aggressive Hybrid Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. V Srivatsa (Equity Portion) since November 2009, Mr. Sunil Patil (Debt Portion) since February 2018 & Mr. Jaydeep Bhowal since November 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. 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.

## UTI ARBITRAGE FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 Arbitrage Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty 50 Arbitrage Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	7.13	7.56	6.41	10,713	10,756	10,641
3 Y	7.73	7.63	6.98	12,505	12,471	12,246
5 Y	6.39	6.19	5.62	13,633	13,505	13,146
SI*	6.76	6.13	6.46	23,196	21,496	22,372

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Arbitrage Fund's direct plan is June 22, 2013. The Scheme is managed by the fund manager Mr. Sharwan Kumar Goyal (equity portion) since December 2020 and Mr. Amit Sharma (debt portion) since July 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.

## UTI CHILDREN'S EQUITY FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	NIFTY 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.76	6.56	9.94	10,376	10,656	10,994
3 Y	13.48	15.57	13.07	14,619	15,442	14,461
5 Y	16.13	18.62	16.47	21,130	23,496	21,441
SI*	13.87	14.53	13.53	53,560	57,712	51,530

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Children's Equity Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Sachin Trivedi since Jun 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. 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.



# Scheme Performance - Direct Plans

## UTI CHILDREN'S HYBRID FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	5.24	7.52	9.94	10,524	10,752	10,994
3 Y	9.53	10.53	13.07	13,143	13,507	14,461
5 Y	10.32	10.92	16.47	16,345	16,795	21,441
SI*	10.01	10.74	13.53	34,302	37,363	51,530

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Children's Hybrid Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Sunil Patil (Debt Portion) since December 2021, Mr. Sachin Trivedi (Equity portion) since Jun 2025 & Mr. Anurag Mittal (Debt Portion) 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. 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.

## UTI UNIT LINKED INSURANCE PLAN

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	6.25	8.38	9.94	10,625	10,838	10,994
3 Y	9.81	10.39	13.07	13,245	13,456	14,461
5 Y	9.60	11.23	16.47	15,818	17,031	21,441
SI*	9.20	10.91	13.48	31,126	38,035	51,114

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Unit Linked Insurance Plan's direct plan is January 8, 2013. The fund manager Mr. Sunil Patil (debt portion) managing the scheme since December 2021, Mr. Ajay Tyagi (equity portion) managing since December 2014, Mr. Ravi Gupta is the Assistant Fund Manager (equity portion) managing since August 2024, Mr. Kamal Gada is Assistant Fund Manager (Equity portion) managing the scheme since April 2025 & Mr. Anurag Mittal (Debt Portion) 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. 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.

## UTI LIQUID FUND

Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Liquid Index A-I (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty Liquid Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)
7 Days	5.75	4.05	6.33	10,011	10,008	10,012
15 Days	5.77	NA	4.90	10,024	NA	10,020
1 Month	5.87	5.45	4.74	10,048	10,045	10,039
1 Y	6.70	6.57	6.41	10,670	10,657	10,641
3 Y	7.07	7.03	6.98	12,277	12,263	12,246
5 Y	5.83	5.80	5.62	13,277	13,259	13,146
SI*	6.84	6.76	6.49	23,515	23,288	22,538

**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 Direct Plan (Growth Option). Returns less than 1 year are Simple Annualized Growth Rate and returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Liquid Fund's direct plan is December 31, 2013. The Scheme is managed by the fund manager Mr. Amit Sharma since July 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. 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.

## UTI ULTRA SHORT DURATION FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Ultra Short Duration Debt Index A-I (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty Ultra Short Duration Debt Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	7.44	7.05	6.41	10,744	10,705	10,641
3 Y	7.51	7.38	6.98	12,429	12,384	12,246
5 Y	6.75	6.04	5.62	13,865	13,410	13,146
SI*	7.45	7.23	6.49	25,305	24,643	22,534

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Ultra Short Duration Fund's direct plan is January 1, 2013. The Schemes is Managed by Mr. Abhishek Sonthalia 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. 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.

## UTI RETIREMENT FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	6.50	7.52	9.94	10,650	10,752	10,994
3 Y	12.60	10.53	13.07	14,281	13,507	14,461
5 Y	13.47	10.92	16.47	18,817	16,795	21,441
SI*	10.58	10.74	13.53	36,671	37,363	51,530

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Retirement Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Sunil Patil (Debt Portion) since December 2021, Mr. V Srivasta (Equity Portion) since November 2009 & Mr. Anurag Mittal (Debt Portion) 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. 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.

## UTI OVERNIGHT FUND

Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> November, 2025 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	5.33	5.34	6.33	10,010	10,010	10,012
15 Days	5.32	5.32	4.90	10,022	10,022	10,020
1 Month	5.30	5.29	4.74	10,044	10,043	10,039
1 Y	5.94	5.94	6.41	10,594	10,594	10,641
3 Y	6.43	6.46	6.98	12,058	12,068	12,246
5 Y	5.38	5.43	5.62	12,997	13,028	13,146
SI*	6.28	6.10	6.47	21,930	21,456	22,441

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Overnight Fund's direct plan is January 11, 2013. The Schemes is Managed by the Fund Manager Mr. Jaydeep Bhowal, wef January 21, 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. 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.

## UTI MONEY MARKET FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Money Market A-I (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market A-I (₹)	CRISIL 1 Year T-Bill Index (₹)
7 Days	6.58	-8.29	6.33	10,013	9,984	10,012
15 Days	6.30	-0.80	4.90	10,026	9,997	10,020
1 Month	6.37	2.55	4.74	10,052	10,021	10,039
1 Y	7.69	6.58	6.41	10,769	10,658	10,641
3 Y	7.67	7.13	6.98	12,484	12,297	12,246
5 Y	6.29	5.95	5.62	13,569	13,353	13,146
SI*	7.33	7.00	6.49	24,947	23,974	22,538

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Money Market Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Amit Sharma since July 2017 & Mr. Anurag Mittal since December 2021. 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.

## UTI LOW DURATION FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Low Duration Debt Index A-I (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty Low Duration Debt Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	7.84	7.27	6.41	10,784	10,727	10,641
3 Y	7.59	7.40	6.98	12,457	12,391	12,246
5 Y	7.23	5.85	5.62	14,180	13,290	13,146
SI*	6.98	7.16	6.49	23,911	24,436	22,534

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Low Duration Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Anurag Mittal since December 2021. 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.

# Scheme Performance - Direct Plans

## UTI SHORT DURATION FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	8.22	7.88	7.00	10,822	10,788	10,700
3 Y	8.06	7.61	8.04	12,621	12,464	12,614
5 Y	7.48	5.97	5.19	14,346	13,365	12,880
SI*	7.49	7.64	6.58	25,417	25,879	22,774

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Short Duration Fund's direct plan is January 3, 2013. The Scheme is Managed by Mr. Abhishek Sonthalia 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. 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.

## UTI MEDIUM TO LONG DURATION FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	6.52	7.60	7.00	10,652	10,760	10,700
3 Y	7.34	7.84	8.04	12,370	12,544	12,614
5 Y	8.41	5.81	5.19	14,978	13,265	12,880
SI*	6.93	7.90	6.60	23,767	26,709	22,837

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Medium to Long Duration Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Sunil Patil since April, 2023 & Mr. Amit Sharma 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. 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.

## UTI FLOATER FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	7.69	7.88	7.00	10,769	10,788	10,700
3 Y	7.50	7.61	8.04	12,425	12,464	12,614
5 Y	6.09	5.97	5.19	13,441	13,365	12,880
SI*	6.94	7.17	6.97	16,092	16,339	16,124

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Floater Fund's direct plan is October 30, 2018. The Scheme is Managed by Mr. Pankaj Pathak since April 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. 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. Date of allotment in the scheme/plan has been considered for inception date.

## UTI CORPORATE BOND FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Corporate Bond Index A-II (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	Nifty Corporate Bond Index A-II (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	8.52	7.68	7.00	10,852	10,768	10,700
3 Y	7.96	7.37	8.04	12,586	12,380	12,614
5 Y	6.22	5.76	5.19	13,524	13,233	12,880
SI*	7.74	7.12	6.94	17,256	16,542	16,340

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Corporate Bond Fund's direct plan is August 8, 2018. The Scheme is managed by the fund manager Mr. Anurag Mittal since December 2021. 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. Date of allotment in the scheme/plan has been considered for inception date.

## UTI MEDIUM DURATION FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Medium Duration Debt Index A-III (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	Nifty Medium Duration Debt Index A-III (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	7.65	8.22	7.00	10,765	10,822	10,700
3 Y	7.61	7.62	8.04	12,464	12,467	12,614
5 Y	6.55	5.74	5.19	13,735	13,221	12,880
SI*	6.73	7.46	6.55	20,045	21,558	19,687

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Medium Duration Fund's direct plan is March 31, 2015. The Scheme is Managed by Mr. Abhishek Sonthalia 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. 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. Date of allotment in the scheme/plan has been considered for inception date.

## UTI LONG DURATION FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Long Duration Debt Index A-III (%)	CRISIL 10yr Gilt Index (%)	NAV Growth (₹)	Nifty Long Duration Debt Index A-III (₹)	CRISIL 10yr Gilt Index (₹)
1 Y	2.18	3.15	7.00	10,218	10,315	10,700
SI*	6.99	7.24	8.27	12,009	12,085	12,402

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Long Duration Fund's direct plan is March 17, 2023. The Scheme is managed by the fund manager Mr. Sunil Patil since March, 2023 & 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. 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.

## UTI BANKING & PSU FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Banking & PSU Debt Index A-II (%)	CRISIL 10yr Gilt Index (%)	NAV Growth (₹)	Nifty Banking & PSU Debt Index A-II (₹)	CRISIL 10yr Gilt Index (₹)
1 Y	8.30	7.69	7.00	10,830	10,769	10,700
3 Y	7.68	7.33	8.04	12,488	12,366	12,614
5 Y	7.24	5.61	5.19	14,186	13,140	12,880
SI*	7.28	7.45	7.20	22,964	23,398	22,762

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Banking & PSU Fund's direct plan is February 3, 2014. The Scheme is managed by the fund manager Mr. Anurag Mittal since December 2021. 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. Date of allotment in the scheme/plan has been considered for inception date.

## UTI DYNAMIC BOND FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Dynamic Bond A-III Index (%)	CRISIL 10yr Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Bond A-III Index (₹)	CRISIL 10yr Gilt Index (₹)
1 Y	7.39	6.83	7.00	10,739	10,683	10,700
3 Y	8.01	7.60	8.04	12,603	12,460	12,614
5 Y	9.16	5.69	5.19	15,503	13,190	12,880
SI*	8.12	7.85	6.60	27,421	26,549	22,837

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Dynamic Bond Fund's direct plan is January 1, 2013. The Schemes are Managed by Mr. Pankaj Pathak since April 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. 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.



# Scheme Performance - Direct Plans

## UTI CREDIT RISK FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Credit Risk Debt B-II Index (%)	CRISIL 10yr Gilt Index (%)	NAV Growth (₹)	CRISIL Credit Risk Debt B-II Index (₹)	CRISIL 10yr Gilt Index (₹)
1 Y	8.24	9.10	7.00	10,824	10,910	10,700
3 Y	8.11	8.59	8.04	12,638	12,808	12,614
5 Y	10.11	7.28	5.19	16,190	14,213	12,880
SI*	5.37	8.67	6.60	19,657	29,279	22,837

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Credit Risk Fund's direct plan is January 1, 2013. The Schemes is Managed by Mr. Abhishek Sonthalia 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. 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.

## UTI GILT FUND WITH 10 YEAR CONSTANT DURATION

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	7.48	7.00	10,748	10,700
3 Y	8.21	8.04	12,673	12,614
SI*	8.21	7.77	13,009	12,834

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Gilt Fund with 10 Year Constant Duration Fund's direct plan is August 1, 2022. The Scheme is managed by the fund manager Mr. Jaydeep Bhowal since October 2024. 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. Date of allotment in the scheme/plan has been considered for inception date.

## UTI INCOME PLUS ARBITRAGE ACTIVE FUND OF FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
6 Months	5.65	5.15	4.53	10,283	10,258	10,227
SI*	7.02	5.87	5.71	10,462	10,386	10,375

TRI - Total Return Index. **Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. @ 60% CRISIL Short Term Bond Fund Index + 40% Nifty 50 Arbitrage TRI. The performance details provided herein are of direct plan (growth Option). Returns less than 1 year are Simple Annualized Growth rate. Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Income Plus Arbitrage Active Fund of Fund is April 4, 2025. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Anurag Mittal since May 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.

## UTI GILT FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 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	5.70	6.54	7.00	10,570	10,654	10,700
3 Y	7.28	7.97	8.04	12,349	12,589	12,614
5 Y	5.47	5.80	5.19	13,053	13,259	12,880
SI*	8.16	7.59	6.60	27,547	25,729	22,833

**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 Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Gilt Fund's direct plan is January 2, 2013. The Schemes is Managed by Mr. Pankaj Pathak since April 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. 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.

## UTI MULTI CAP FUND

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> November, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 Multicap 50:25:25 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 Multicap 50:25:25 TRI (₹)	Nifty 50 TRI (₹)
6 Months	6.63	4.72	6.68	10,663	10,472	10,668
SI*	6.90	5.20	5.70	10,690	10,520	10,570

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 direct plan (growth Option). Returns less than 1 year are Simple Annualized Growth rate. Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Multi Cap Fund is May 16, 2025. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Karthikraj Lakshmanam since May 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.

# 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
2024	15.00%	1.50	57.5173	10	16-10-2024	22-10-2024
2025	15.00%	1.50	57.3726	10	03-10-2025	09-10-2025

Pursuant to payment of IDCW-bonus- right, the NAV of the IDCW Option (Existing Plan- Direct Plan) of the scheme would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. Face Value per unit is Rs.10.00. # IDCW declared every year since 1987 till 2022.

□ No Available

# NAV at the time of Div. Declaration

\$ IDCW % is in regular plan

Cumulative Gross Total  
IDCW of 724% Since  
1987 till 2022

## UTI Flexi Cap Fund - 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 Healthcare Fund (Erstwhile UTI Pharma & Healthcare Fund) IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	25%	2.50	21.34	10.00	10-01-2006	17-01-2006
2008	15%	1.50	20.91	10.00	26-08-2008	02-09-2008
2010	17%	1.70	32.65	10.00	28-10-2010	04-11-2010

## 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
2021	7.00%	0.70	23.9138	10	15-11-2021	22-11-2021
2022	6.00%	0.60	21.7131	10	16-08-2022	23-08-2022
2024	7.00%	0.70	28.1669	10	17-01-2024	23-01-2024
2024	8.00%	0.80	36.5182	10	04-10-2024	10-10-2024
2025	9.00%	0.90	34.4640	10	10-10-2025	16-10-2025

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 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	29-01-2010
2011	8.00%	0.8	14.97	10	24-04-2011	01-05-2011
2012	9%	0.9	14.39	10	12-04-2012	19-04-2012
2013	10.00%	1	15.2	10	07-05-2013	14-05-2013
2014	12.50%	1.25	16.0517	10	15-04-2014	22-04-2014
2015	15%	1.5	20.5752	10	16-04-2015	17-04-2015
2016	10.00%	1	18.6083	10	28-04-2016	05-05-2016
2017	13.00%	1.3	18.6765	10	08-05-2017	15-05-2017
2018	12.00%	1.2	19.5009	10	02-07-2018	09-07-2018
2019	11%	1.1	18.8335	10	17-07-2019	24-07-2019

## UTI 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 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
2024	5.00%	0.5000	12.6351	10.00	11-03-2024	15-03-2024
2025	5.00%	0.5000	13.0157	10.00	13-03-2025	20-03-2025

## 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 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
2024	0.80%	0.0800	16.6144	10.00	26-02-24	01-03-24
2024	0.80%	0.0800	16.5285	10.00	22-03-24	02-04-24
2024	0.80%	0.0800	16.6611	10.00	25-04-24	02-05-24
2024	0.80%	0.0800	16.8898	10.00	28-05-24	03-06-24
2024	0.80%	0.0800	17.2087	10.00	25-06-24	01-07-24
2024	0.80%	0.0800	17.4423	10.00	26-07-24	01-08-24
2024	0.80%	0.0800	17.5960	10.00	27-08-24	02-09-24
2024	0.80%	0.0800	17.8521	10.00	25-09-24	01-10-24
2024	0.80%	0.0800	17.5006	10.00	28-10-24	04-11-24
2024	0.80%	0.0800	17.4688	10.00	26-11-24	02-12-24
2024	0.80%	0.0800	17.3781	10.00	26-12-24	01-01-25
2025	0.80%	0.0800	17.1868	10.00	28-01-25	03-02-25
2025	0.80%	0.0800	17.0617	10.00	24-02-25	03-03-25
2025	0.80%	0.0800	17.2579	10.00	25-03-25	02-04-25
2025	0.80%	0.0800	17.5180	10.00	25-04-25	02-05-25
2025	0.80%	0.0800	17.7161	10.00	27-05-25	02-06-25
2025	0.80%	0.0800	17.6621	10.00	25-06-25	01-07-25
2025	0.80%	0.0800	17.5887	10.00	28-07-25	01-08-25
2025	0.80%	0.0800	17.4411	10.00	25-08-25	01-09-25
2025	0.80%	0.0800	17.4375	10.00	25-09-25	01-10-25
2025	0.80%	0.0800	17.5772	10.00	28-10-25	03-11-25

@ 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

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 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	26-09-2012
2013	2.00%	0.200	15.1318	10.00	18-03-2013	25-03-2013
2014	1.00%	0.100	13.1639	10.00	19-03-2014	26-03-2014
2014	0.60%	0.600	14.1032	10.00	18-09-2014	25-09-2014
2015	0.60%	0.600	15.2249	10.00	19-03-2015	26-03-2015
2016	1.50%	0.150	17.9258	10.00	21-03-2016	28-03-2016
2016	1.25%	0.125	18.1950	10.00	20-06-2016	27-06-2016
2016	1.25%	0.125	29.2992	10.00	19-09-2016	26-09-2016
2016	1.25%	0.125	20.2216	10.00	19-12-2016	26-12-2016
2017	3.25%	0.325	20.2695	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	17.7435	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	20.9520	10.00	18-09-2017	25-09-2017
2017	1.00%	0.100	17.2889	10.00	19-12-2017	26-12-2017
2018	0.030%	0.030	20.5256	10.00	19-06-2018	26-06-2018
2018	0.30%	0.030	17.3736	10.00	18-09-2018	25-09-2018
2018	1.40%	0.140	18.1480	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	18.0782	10.00	18-03-2019	25-03-2019
2019	1.50%	0.150	19.0489	10.00	20-06-2019	27-06-2019
2019	2.00%	0.200	19.4702	10.00	18-09-2019	25-09-2019
2019	2.00%	0.200	19.2848	10.00	19-12-2019	26-12-2019
2020	2.00%	0.200	19.5270	10.00	19-03-2020	26-03-2020
2020	1.50%	0.150	20.4645	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	20.6317	10.00	14-12-2020	21-12-2020
2024	5.00%	0.5000	35.3647	10.00	11-03-2024	15-03-2024
2025	5.00%	0.5000	37.4384	10.00	13-03-2025	20-03-2025

## 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 Banking and PSU Fund (Erstwhile UTI Banking & PSU Debt Fund) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	10.9302	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	10.9452	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	10.9373	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	10.9148	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	10.8702	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	11.0165	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	11.2040	10.00	19-12-2018	26-12-2018
2019	1.50%	0.150	11.0514	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	11.3820	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.4756	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.5779	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	11.4186	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	11.4837	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4779	10.00	16-12-2021	23-12-2021
2022	0.50%	0.050	12.0850	10.00	16-06-2022	22-06-2022
2024	4.75%	0.4750	12.6284	10.00	11-03-2024	15-03-2024
2025	5.00%	0.5000	13.0365	10.00	13-03-2025	20-03-2025

## 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
2024	5.00%	0.5000	12.7549	10.00	11-03-2024	15-03-2024
2025	5.00%	0.5000	13.1730	10.00	13-03-2025	20-03-2025

## UTI Unit Linked Insurance Plan - Bonus declared

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

## UTI 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

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

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.45%	0.045	12.1749	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	12.4714	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	12.1756	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.1334	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.1629	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.1621	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	12.0364	10.00	16-06-2021	23-06-2021
2021	0.50%	0.050	12.1056	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.2050	10.00	16-12-2021	23-12-2021
2022	3.00%	0.300	13.0243	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	13.6903	10.00	15-06-2022	22-06-2022
2024	5.00%	0.5000	13.2722	10.00	11-03-2024	15-03-2024
2025	5.00%	0.5000	13.6664	10.00	13-03-2025	20-03-2025

## UTI Low Duration Fund (Erstwhile UTI Treasury Advantage Fund)

### IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	1.00%	10.00	1135.9063	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1144.9093	1000.00	16-09-2020	23-09-2020
2020	1.00%	10.00	1149.8879	1000.00	14-12-2020	21-12-2020
2021	0.50%	5.00	1141.3700	1000.00	16-06-2021	23-06-2021
2021	1.00%	10.00	1151.2855	1000.00	15-09-2021	22-09-2021
2021	1.00%	10.00	1205.2561	1000.00	16-12-2021	23-12-2021
2022	0.50%	5.00	1205.8885	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1208.2190	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1223.3011	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1231.6722	1000.00	14-12-2022	21-12-2022
2023	0.75%	7.50	1243.6322	1000.00	15-03-2023	21-03-2023
2023	0.80%	8.00	1271.5293	1000.00	11-09-2023	15-09-2023
2023	0.80%	8.00	1283.5899	1000.00	11-12-2023	15-12-2023
2024	0.90%	9.0000	1299.8141	1000	11-03-2024	15-03-2024
2024	0.85%	8.5000	1313.8925	1000	10-06-2024	14-06-2024
2024	0.90%	9.0000	1332.0279	1000	13-09-2024	19-09-2024
2024	0.90%	9.0000	1347.1917	1000	13-12-2024	19-12-2024
2025	0.90%	9.0000	1360.2532	1000	13-03-2025	20-03-2025
2025	1.00%	10.0000	1388.3786	1000	06-06-2025	12-06-2025
2025	1.00%	10.0000	1397.3145	1000	12-09-2025	18-09-2025

## UTI Gilt Fund with 10 year Constant Duration

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2023	1.75%	0.175	10.3954	10.00	15-03-2023	21-03-2023
2024	5.50%	0.5500	11.1029	10.00	11-03-2024	15-03-2024
2025	5.00%	0.5000	11.3990	10.00	13-03-2025	20-03-2025

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 Children's Hybrid Fund (Erstwhile UTI CCF - Saving Plan) - 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 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
2024	0.90%	9.00	1194.3465	1000.00	11-03-2024	15-03-2024
2024	0.85%	8.50	1206.3341	1000.00	10-06-2024	14-06-2024
2024	0.90%	9.00	1219.5546	1000.00	13-09-2024	19-09-2024
2024	0.90%	9.00	1231.3337	1000.00	13-12-2024	19-12-2024
2025	0.90%	9.00	1241.8000	1000.00	13-03-2025	20-03-2025
2025	1.00%	10.00	1258.5179	1000.00	06-06-2025	12-06-2025
2025	1.00%	10.00	1266.3919	1000.00	12-09-2025	18-09-2025

## 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 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

## 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
2024	2.55%	0.2550	26.7720	10.00	16-04-2024	23-04-2024
2024	2.55%	0.2550	28.4506	10.00	10-07-2024	16-07-2024
2024	2.55%	0.2550	29.3730	10.00	04-10-2024	10-10-2024
2025	2.55%	0.2550	28.2782	10.00	10-01-2025	16-01-2025
2025	2.55%	0.2550	27.9673	10.00	17-04-2025	24-04-2025
2025	2.55%	0.2550	29.2398	10.00	04-07-2025	10-07-2025
2025	2.55%	0.2550	29.6576	10.00	10-10-2025	16-10-2025

## 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
2024	0.90%	9.00	1179.3619	1000.00	11-03-2024	15-03-2024
2024	0.85%	8.50	1189.0750	1000.00	10-06-2024	14-06-2024
2024	0.90%	9.00	1201.3828	1000.00	13-09-2024	19-09-2024
2024	0.90%	9.00	1212.7055	1000.00	13-12-2024	19-12-2024
2025	0.90%	9.00	1222.2508	1000.00	13-03-2025	20-03-2025
2025	10.00%	10.00	1250.2929	1000.00	06-06-2025	12-06-2025
2025	0.75%	7.50	1249.5898	1000.00	12-09-2025	18-09-2025

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 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
2024	4.50%	0.4500	12.5978	10.00	11-03-2024	15-03-2024

## 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 Long Duration Fund

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	4.50%	0.4500	11.0108	10.00	11-03-2024	15-03-2024
2025	4.50%	0.4500	11.2506	10.00	13-03-2025	20-03-2025

## 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
2019	2.10%	24.82	10	25-09-2019
2019	1.70%	24.66	10	22-10-2019
2019	1.70%	25.27	10	25-11-2019
2019	1.70%	25.28	10	23-12-2019
2020	1.70%	26.05	10	22-01-2020
2020	1.70%	25.13	10	24-02-2020
2020	3.90%	24.11	10	27-08-2020
2020	3.90%	24.63	10	11-11-2020
2021	4.70%	30.12	10	15-02-2021
2021	4.70%	30.65	10	17-05-2021
2021	6.00%	33.03	10	18-08-2021
2021	6.00%	35.68	10	22-11-2021
2022	6.00%	33.65	10	22-02-2022
2022	6.00%	31.04	10	23-05-2022
2022	6.00%	33.02	10	17-08-2022
2022	6.80%	33.44	10	17-11-2022
2023	6.80%	33.00	10	17-02-2023
2023	7.40%	37.78	10	23-11-2023
2024	8.20%	41.0394	10	23-02-2024
2024	8.40%	42.0589	10	24-05-2024
2024	9.00%	45.5209	10	22-08-2024
2024	9.00%	43.9435	10	26-11-2024
2025	9.00%	41.7242	10	20-02-2025
2025	8.50%	43.7054	10	22-05-2025
2025	9.00%	42.6281	10	07-08-2025

## PLANS/Options

### UTI Liquid Cash Plan

- Growth Option
  - Daily Reinvestment of IDCW Option
  - Weekly Payout of IDCW Option
  - Weekly Reinvestment of IDCW Option
  - Fortnightly Payout of IDCW Option
  - Fortnightly Reinvestment of IDCW Option
  - Monthly Payout of IDCW Option
  - Monthly Reinvestment of IDCW Option
  - Quarterly Payout of IDCW Option
  - Quarterly Reinvestment of IDCW Option
  - Half Yearly Payout of IDCW Option
  - Half Yearly Reinvestment of IDCW Option
  - Annual Payout of IDCW Option
  - Annual Reinvestment of IDCW Option
  - Flexi Payout of IDCW Option
  - Flexi Reinvestment of IDCW Option
- In case IDCW Option is selected and the periodicity for IDCW is not specified, the default IDCW Option will be the Monthly Payout of IDCW Option

### UTI Money Market Fund

- Growth Option
  - Daily Reinvestment of IDCW Option
  - Weekly Payout of IDCW Option
  - Weekly Reinvestment of IDCW Option
  - Fortnightly Payout of IDCW Option
  - Fortnightly Reinvestment of IDCW Option
  - Monthly Payout of IDCW Option
  - Monthly Reinvestment of IDCW Option
  - Quarterly Payout of IDCW Option
  - Quarterly Reinvestment of IDCW Option
  - Half Yearly Payout of IDCW Option
  - Half Yearly Reinvestment of IDCW Option
  - Annual Payout of IDCW Option
  - Annual Reinvestment of IDCW Option
  - Flexi Payout of IDCW Option
  - Flexi Reinvestment of IDCW Option
- Default Option - Growth Option  
In case IDCW Option is selected and the periodicity for IDCW is not specified, the default IDCW Option will be the Monthly Payout of IDCW Option  
IDCW Means Income Distribution cum capital withdrawal by the scheme of units.

The scheme IDCW details under regular plan.

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

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

Merged Schemes	Merged Into	Month & Year
MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97	UTI MEPUS	March 03
UTI Growing Corpus Growing Income Plan (GCGIP)	UTI Unit Scheme 95	May 04
UTI Grihalakshmi Unit Plan (GUP)	UTI Smart Woman Savings Plan (Name Change)	Nov 04
UTI Grandmaster Unit Scheme, UTI Primary Equity Fund, UTI 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	UTI Regular Savings Fund	May 18
Trusts & Registered Societies		
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 Qtlly Interval Plan - III	UTI FIIF Series II - Qtlly Interval Plan - VI	Apr 22
UTI FIIF - Series II - Qtlly Interval Plan - IV & VII, UTI FIIF - Half Yrly Plan - I & II	UTI FIIF - Qtlly Interval Plan I	Apr 22
UTI FIIF - Mthly Plan II, UTI FIIF - Annual Interval Plan II & IV	UTI FIIF - Annual Interval Plan III	Apr 22
UTI FTIF - Series XXXI-IX (1168 Days), UTI FTIF - Series XXX-XI (1169 Days), UTI FTIF - Series XXX-XII (1148 Days), UTI FTIF - Series XXX-XIII (1127 Days), UTI FTIF - Series XXXI-XIV (1111 Days), UTI FTIF - Series XXXI-XV (1099 Days), UTI FTIF - Series XXXII-I (1126 Days), UTI FTIF - Series XXXII-II (1111 Days)	UTI Corporate Bond Fund	Apr 22
UTI Quarterly Interval Fund – I UTI Quarterly Interval Fund – II UTI Quarterly Interval Fund – III	UTI Liquid Fund	March 2025
UTI Annual Interval Fund - II	UTI Annual Interval Fund - I	March 2025

Sr. No.	Old Scheme Name	New Scheme Name	W. E. F
1	UTI Children's Career Fund-Saving Plan	UTI Children's Hybrid Fund	Apr-24
2	UTI Children's Career Fund-Investment Plan	UTI Children's Equity Fund	Apr-24
3	UTI Long Term Equity Fund ( Tax Saving )	UTI ELSS Tax Saver Fund	Oct-23
4	UTI Multi Asset Fund	UTI Multi Asset Allocation Fund	Oct-23
5	UTI Regular Savings Fund	UTI Conservative Hybrid Fund	Oct-23
6	UTI Core Equity Fund	UTI Large & Mid Cap Fund	Oct-23
7	UTI Ultra Short Term Fund	UTI Ultra Short Duration Fund	Oct-23
8	UTI Value Opportunities Fund	UTI Value Fund	Oct-23
9	UTI Hybrid Equity Fund	UTI Aggressive Hybrid Fund	Oct-23
10	UTI Mastershare Unit Scheme	UTI Large Cap Fund	Oct-23
11	UTI Focused Equity Fund	UTI Focused Fund	Oct-23
12	UTI Retirement Benefit Pension Fund	UTI Retirement Fund	Oct-23
13	UTI Liquid Cash Plan	UTI Liquid Fund	Oct-23
14	UTI Treasury Advantage Fund	UTI Low Duration Fund	Oct-23
15	UTI Short Term Income Fund	UTI Short Duration Fund	Oct-23
16	UTI Medium Term Fund	UTI Medium Duration Fund	Oct-23
17	UTI Bond Fund	UTI Medium to Long Duration Fund	Oct-23
18	UTI Banking & PSU Debt Fund	UTI Banking & PSU Fund	Oct-23
19	UTI Bank ETF	UTI Nifty Bank ETF	Jul-22
20	UTI Nifty ETF	UTI Nifty 50 ETF	Jul-22
21	UTI Sensex ETF	UTI BSE Sensex ETF	Jul-22
22	UTI Nifty Index Fund	UTI Nifty 50 Index Fund	Jul-22
23	UTI Sensex Index Fund	UTI BSE Sensex Index Fund	Jul-22
24	UTI Master Gain - 1992(UTI EQUITY FUND)	UTI Flexi Cap Fund	Feb-21
25	UTI India Lifestyle Fund	UTI India Consumer Fund	May-19
26	UTI Income Opportunities Fund	UTI Credit Risk Fund	May-18
27	UTI Pharma & Healthcare Fund	UTI Healthcare Fund	May-18
28	UTI Banking Sector Fund	UTI Banking and Financial Services Fund	May-18
29	UTI G-SEC STP	UTI Overnight Fund	May-18
30	UTI Spread Fund	UTI Arbitrage Fund	May-18
31	UTI Gilt Advantage Fund	UTI Gilt Fund	May-18
32	UTI Wealth Builder Fund	UTI Multi Asset Fund	May-18
33	UTI Floating Rate Fund	UTI Ultra Short Term Fund	Mar-18
34	UTI Mahila Unit Scheme	UTI Smart Woman Saving Plan	Mar-17
35	UTI Wealth Builder Fund Series- II	UTI Wealth Builder Fund	Jun-16
36	UTI Leadership Equity Fund	UTI Bluechip Flexicap Fund	Dec-15
37	UTI Credit Opportunities Fund	UTI Income Opportunities Fund	Sep-13

UTI Flexi Cap Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments	65	100
Debt and Money Market instruments including securitized debt#	0	35
Units issued by REITs & InvITs	0	10

UTI Large Cap Fund		
Instruments	Indicative Allocation (% of total assets)	
	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
Debt and Money Market instruments including securitized debt#	0	20
Units issued by REITs & InvITs	0	10

UTI Large & Mid Cap Fund		
Instruments	Indicative Allocation (% of total assets)	
	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
Debt and Money Market instruments including securitized debt#	0	30
Units issued by REITs & InvITs	0	10

UTI Mid Cap Fund		
Instruments	Indicative Allocation (% of total assets)	
	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
Debt and Money Market instruments including securitized debt#	0	35
Units issued by REITs & InvITs	0	10

UTI Dividend Yield Fund		
Instruments	Indicative Allocation (% of total assets)	
	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
Debt and Money Market instruments including securitized debt#	0	35
Units issued by REITs & InvITs	0	10

UTI Value Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments	65	100
Debt and Money Market instruments including securitized debt#	0	35
Units issued by REITs & InvITs	0	10

UTI India Consumer Fund		
Instruments	Indicative Allocation (% of total assets)	
	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
Debt and Money Market instruments including securitized debt#	0	20
Units issued by REITs & InvITs	0	10

UTI Infrastructure Fund		
Instruments	Indicative Allocation (% of total assets)	
	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
Debt and Money Market instruments including securitized debt#	0	20
Units issued by REITs & InvITs	0	10

UTI MNC Fund		
Instruments	Indicative Allocation (% of total assets)	
	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
Debt and Money Market instruments including securitized debt#	0	20
Units issued by REITs & InvITs	0	10

UTI Healthcare Fund		
Instruments	Indicative Allocation (% of total assets)	
	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
Debt and Money Market instruments including securitized debt#	0	20
Units issued by REITs & InvITs	0	10

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

UTI Transportation & Logistics Fund		
Instruments	Indicative Allocation (% of total assets)	
	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
Debt and Money Market instruments including securitised debt#	0	20
Units issued by REITs & InvITs	0	10

UTI Banking and Financial Services Fund		
Instruments	Indicative Allocation (% of total assets)	
	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
Debt and Money Market instruments including securitised debt#	0	20
Units issued by REITs & InvITs	0	10

UTI Overnight Fund	
Securities/ Instruments	Indicative Allocation (% of total assets)
Overnight securities (including Triparty Repo on Government Securities or treasury bill & Repo)	100

UTI Money Market Fund	
Securities/ Instruments	Indicative Allocation (% of total assets)
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	100

UTI Liquid Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100
Debt Securities (including securitised debt)*	0	100

UTI Ultra Short Duration Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100
Debt Securities (including securitised debt)*	0	100

UTI Credit Risk Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt instruments (including securitised debt)*	65	100
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	35
Units issued by REITs & InvITs	0	10

UTI Low Duration Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100
Debt Securities (including securitised debt)*	0	100

UTI Short Duration Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt Securities (including securitised debt)*	0	100
Money Market Instruments (Including Triparty Repo on Government Securities or treasury bill & Repo)	0	100

UTI Medium Duration Fund		
<b>Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 3 year to 4 years</b>		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	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
<b>Asset allocation in light of anticipated adverse situation : The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4 years</b>		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	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

UTI Medium to Long Duration Fund		
<b>Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 4 year to 7 years</b>		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt Instruments (including securitised debt)*	50	100
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50
<b>Asset allocation in light of anticipated adverse situation : The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years</b>		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt Instruments (including securitised debt)*	50	100
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50

UTI Dynamic Bond Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Money Market Instruments, Debentures and Securitised Debt	0	100
Debt Instruments including Securitised Debt*	0	100
Units issued by REITs & InvITs	0	10

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

\* Debt securities will also include Securitised Debt, which may go upto 50% of the portfolio.



UTI Banking & PSU Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	80	100
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo) issued by entities other than Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	0	20

UTI Gilt Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	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
Triparty Repo on Government Securities or treasury bill, Repo, Reverse Repo & instruments of such nature	0	20

UTI Conservative Hybrid Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt and Money Market instruments (including securitised debt)#	75	90
Equity & equity related instruments	10	25
Units issued by REITs & InvITs	0	10

UTI Aggressive Hybrid Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity & equity related instruments	65	80
Debt and Money Market instruments (including securitised debt)#	20	35
Units issued by REITs & InvITs	0	10

UTI Multi Asset Allocation Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity & equity related instruments	65	80
Debt and Money Market instruments (including securitised debt)#	10	25
Gold ETFs	10	25
Units issued by REITs & InvITs	0	10

UTI Focused Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity & equity related instruments (Maximum 30 stocks)	65	100
Debt and Money Market instruments (including securitised debt)*	0	25
Units issued by REITs & InvITs	0	10

UTI ELSS Tax Saver Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity & Equity related instruments	80	100
Money Market instruments and other liquid instruments	0	20

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

\* Debt instrument shall be deemed to include securitised debt (Excluding foreign securitised debt) and investment in securitised debts may be upto 50% of debt and money market instrument.

UTI Arbitrage Fund#		
(1) Under normal market circumstances, the investment range would be as follows:		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments	65	100
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	65	100
Money Market, Debt instruments, Securitised debt# and call money.	0	35
(2) The asset allocation under defensive circumstances would be as follows:		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments	0	65
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	0	65
Money Market, Debt instruments, Securitised debt# and call money.	35	100

\* The exposure to derivative shown in the above asset allocation tables is the exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation. The idea is not to take additional asset allocation with the use of derivatives. The notional value exposure in derivatives securities would be reckoned for the purposes of the specified limits. The margin money deployed on these positions would be included in the Money Market/Debt category.

UTI Retirement Fund*		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt and Money Market instruments (including securitised debt)#	60	100
Equity & Equity related instruments	0	40
Units issued by REITs & InvITs	0	10

UTI Children's Hybrid Fund #		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt and Money Market instruments (including securitised debt)#	60	100
Equity & equity related instruments	0	40
Units issued by REITs & InvITs	0	10

UTI Children's Equity Fund #		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity & equity related instruments	70	100
Debt and Money Market instruments (including securitised debt)#	0	30
Units issued by REITs & InvITs	0	10

UTI Corporate Bond Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Corporate Debt rated AA+ and above (including securitized debt*)	80	100
Corporate debt (other than stated above) and Money Market Instruments	0	20
Units issued by REITs & InvITs	0	10

\*Investments in securitised debt, if undertaken, shall not exceed 50% of the net assets of the scheme.

UTI Small Cap Fund		
Instruments	Indicative Allocation (% of total assets)	
	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
Debt and Money Market instruments including securitized debt #	0	35
Units issued by REITs & InvITs	0	10

UTI Equity Savings Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments Of Which	<b>65</b>	<b>90</b>
Cash future arbitrage opportunities	<b>20</b>	<b>75</b>
Net long equity position	<b>20</b>	<b>50</b>
Debt and Money Market Securities (including securitized debt & margin for derivatives)*	<b>10</b>	<b>35</b>
Units issued by REITs & InvITs	<b>0</b>	<b>10</b>

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

UTI Balanced Advantage Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity & equity related instruments	<b>30</b>	<b>90</b>
Debt and Money Market Instruments (including securitised debt) <sup>®</sup>	<b>10</b>	<b>70</b>

<sup>®</sup>The scheme may invest up to 50% of its debt portfolio in securitized debt.

UTI Quant Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments based on quantitative investment theme	<b>80</b>	<b>100</b>
Equity and equity related instruments other than based on quantitative investment theme	<b>0</b>	<b>20</b>
Debt and Money market instruments	<b>0</b>	<b>20</b>
Units issued by REITs and InvITs	<b>0</b>	<b>10</b>

UTI Multi Cap Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments #	<b>75</b>	<b>100</b>
a) Large cap companies	<b>25</b>	<b>50</b>
b) Mid cap companies	<b>25</b>	<b>50</b>
c) Small cap companies	<b>25</b>	<b>50</b>
Debt and * Money market instruments	<b>0</b>	<b>25</b>
Units issued by REITs and InvITs	<b>0</b>	<b>10</b>

# In terms of clause 2.7.1 of the SEBI Master Circular large cap, mid cap and small cap have been defined as follows-

"Large Cap" shall consist of 1st to 100th company in terms of full market capitalization;

"Mid Cap" shall consist of 101st to 250th company in terms of full market capitalization;

"Small Cap" shall consist of 251st company onwards in terms of full market capitalization;

\*Money Market Instruments will include commercial papers, certificates of deposit, treasury bills and government securities having a residual maturity up to one year, Tri-Party Repos, Repo in government securities and treasury bills and any other like instruments as specified by the Reserve Bank of India from time to time.

#### Concept of Macaulay duration :

The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. The Macaulay duration calculates the weighted average time before a bondholder would receive the bond's cash flows.

The Macaulay duration of the portfolio is essentially an average of the duration of bonds within the portfolio, accounting for what percentage of the total portfolio each bond represents. The Macaulay duration of a zero-coupon bond would be equal to the bond's maturity.

Macaulay duration can be calculated:

$$\text{Macaulay Duration} = \sum_{t=1}^n \frac{t \cdot C}{(1+y)^t} + \frac{n \cdot M}{(1+y)^n}$$

Where:

t = respective time period

C = periodic coupon payment

y = periodic yield

n = total number of periods

M = maturity value

Current Bond Price = Present value of cash flows

\*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.utmfm.com/statutory-disclosures/comparison-uti-mf-and-permitted-category-fpi-portfolios>

UTI Floater Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Floating Rate Debt Securities** (including Securitised Debt & Fixed Rate Debt Instruments swapped for floating rate returns)	<b>65</b>	<b>100</b>
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo)	<b>0</b>	<b>35</b>
Units issued by REITs & InvITs	<b>0</b>	<b>10</b>

\*\* Investments in securitised debt, if undertaken, shall not exceed 50% of the net assets of the Scheme.

UTI Gilt Fund with 10 Year Constant Duration		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Securities issued by the Central and State Governments	<b>80</b>	<b>100</b>
Triparty Repos on Government Securities or treasury bill, Repo, Reverse Repo on Government Securities & Money Market instruments	<b>0</b>	<b>20</b>

UTI Long Duration Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt and Money Market Instruments	<b>0%</b>	<b>100%</b>

UTI Innovation Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity & equity related instruments following growth and innovation-oriented theme	<b>80</b>	<b>100</b>
Debt and Money Market instruments	<b>0</b>	<b>20</b>

UTI Income Plus Arbitrage Active Fund Of Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Mutual Fund schemes	<b>95</b>	<b>100</b>
a) Debt oriented schemes	<b>35</b>	<b>65</b>
b) Arbitrage Funds	<b>35</b>	<b>65</b>
Money Market Instruments*	<b>0</b>	<b>5</b>

\*Money Market Instruments will include commercial papers, certificates of deposit, treasury bills and government securities having a residual maturity up to one year, Tri-Party Repos, Repo in government securities and treasury bills and any other like instruments as specified by the Reserve Bank of India from time to time.

UTI Unit Linked Insurance Plan		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt	<b>60</b>	<b>100</b>
Equity	<b>0</b>	<b>40</b>


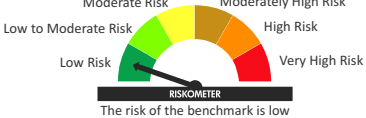
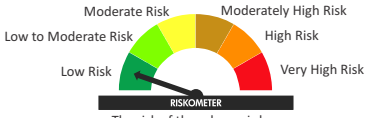
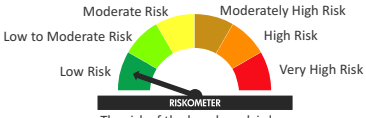

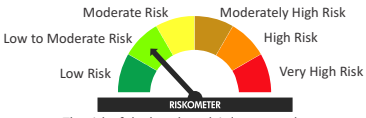

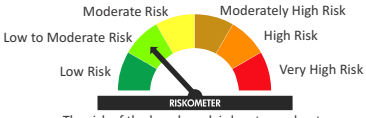
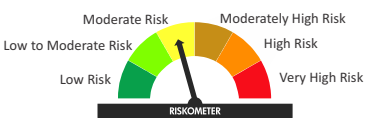
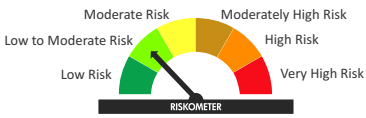
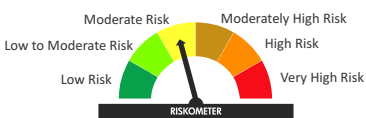
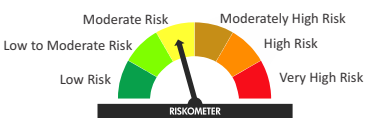



## For performance details of other Schemes managed by the Fund Manager Summary

Sr. No	Name of the Fund Manager	Funds Managed	Performance data refer page no.
1	Mr. Ajay Tyagi	UTI Flexi Cap Fund (Earlier Known as UTI Equity Fund)® ^	08
		UTI Unit Linked Insurance Plan (Equity Portion)® ^	37
2	Mr. Amit Premchandani	UTI Value Fund	05
		UTI Dividend Yield Fund	11
		UTI Conservative Hybrid Fund (Equity Portion)	29
		UTI ELSS Tax Saver Fund	06
		UTI Banking and Financial Services Fund	15
3	Mr. Amit Sharma	UTI Arbitrage Fund (Along with Mr. Sharwan Kumar Goyal)	28
		UTI Liquid Fund	40
		UTI Money Market Fund (Along with Mr. Anurag Mittal)	41
		UTI Medium To Long Duration Fund	47
		UTI Fixed Income Interval Fund- Annual Interval Fund –I	
4	Mr. Anurag Mittal	UTI Banking & PSU Fund	50
		UTI Corporate Bond Fund	51
		UTI Money Market Fund (Along with Mr. Amit Sharma)	41
		UTI Low Duration Fund	43
		UTI Balanced Advantage Fund	20
		UTI Income Plus Arbitrage Active Fund Of Fund	19
		UTI Unit Linked Insurance Plan (Debt Portion)	37
		UTI Children's Hybrid Fund (Debt Portion)	33
		UTI Retirement Fund (Debt Portion)	35
5	Mr. Kamal Gada	UTI Healthcare Fund	16
6	Mr. Karthikraj Lakshmanan	UTI MNC Fund	12
		UTI Large Cap Fund	01
		UTI Master Equity Plan Unit Scheme (UTI MEPUS)	-
		UTI Multi Cap Fund	09
7	Mr. Sachin Trivedi	UTI Infrastructure Fund (Along with Mr. Deepesh Agarwal)	14
		UTI Transportation & Logistics Fund	17
		UTI Balanced Advantage Fund	20
		UTI Children's Equity Fund	31
		UTI Children's Hybrid Fund (Equity Portion)	33
8	Mr. Sharwan Kumar Goyal	UTI Arbitrage Fund (along with Mr. Amit Sharma)	28
		UTI Multi Asset Allocation Fund (Equity/Gold Portion)	22
		UTI Nifty 50 ETF*	-
		UTI Nifty 50 Index Fund*	-
		UTI Nifty Bank ETF*	-
		UTI Nifty Midcap 150 Quality 50 Index Fund*	-
		UTI Nifty Next 50 ETF*	-
		UTI Nifty Next 50 Index Fund*	-
		UTI Nifty 200 Momentum 30 Index Fund*	-
		UTI BSE Low Volatility Index Fund*	-
		UTI BSE SENSEX ETF*	-
		UTI BSE Sensex Index Fund*	-
		UTI 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 BSE Housing Index Fund*	-
		UTI Silver ETF Fund Of Fund*	-
		UTI Nifty Midcap 150 ETF*	-
		UTI Nifty IT ETF*	-
		UTI Nifty200 Quality 30 Index Fund*	-
		UTI Nifty Private Bank Index Fund*	-
		UTI Nifty Alpha Low-Volatility 30 Index Fund*	-
		UTI Nifty Midcap 150 Index Fund*	-
		UTI Quant Fund	18
		UTI Nifty Midsmallcap 400 Momentum Quality 100 Index Fund*	-
		UTI Nifty India Manufacturing Index Fund*	-
		UTI Silver ETF*	-
		UTI Gold ETF*	-

# FUND MANAGER SUMMARY

9	Mr. Pankaj Pathak	UTI Dynamic Bond Fund	52
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10	Mr. Sunil Madhukar Patil	UTI Children's Hybrid Fund (Debt Portion)	33
		UTI Equity Savings Fund (Debt Portion),	26
		UTI Aggressive Hybrid Fund (Debt Portion)	24
		UTI Retirement Fund (Debt Portion)	35
		UTI Unit Linked Insurance Plan (Debt Portion) <sup>®</sup> ^	37
		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	47
		UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	-
		UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	-
		UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	-
		UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	-
		UTI Fixed Income Interval Fund-UTI Annual Interval Fund-I	-
		UTI Long Duration Fund	48
11	Mr. V Srivatsa	UTI Large & Mid Cap Fund	04
		UTI Equity Savings Fund (Equity Portion)	26
		UTI Aggressive Hybrid Fund (Equity Portion)	24
		UTI Retirement Fund (Equity Portion)	35
12	Mr. Vishal Chopda	UTI Focused Fund	07
		UTI India Consumer Fund (Along with Mr. Vicky punjabi)	13
		UTI Mid Cap Fund	02
13	Mr. Jaydeep Bhowal	UTI Gilt Fund with 10 year Constant Duration	56
		UTI Conservative Hybrid Fund (Along with Mr. Amit Premchandani)	29
		UTI Nifty 5 yr Benchmark G-Sec ETF	-
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		UTI Multi Asset Allocation Fund (Debt Portion)	22
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		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 Crisil SDL Maturity April 2033 Index Fund	-
		UTI Crisil SDL Maturity June 2027 Index Fund	-
		UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	-
		UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	-
		UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	-
		UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	-
14	Mr. Nitin Jain	UTI Small Cap Fund	03
		UTI Innovation fund	10
15	Mr. Vicky Punjabi	UTI India Consumer Fund (Along with Mr. Vishal Chopda)	13
16	Mr. Deepesh Agarwal	UTI Infrastructure Fund (Along with Mr. Sachin Trivedi)	14
17	Mr. Abhishek Sonthalia	UTI Ultra Short Duration Fund	42
		UTI Short Duration Fund	44
		UTI Medium Duration Fund	45
		UTI Credit Risk Fund	53




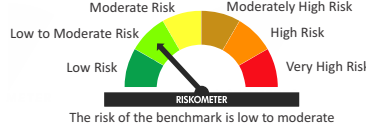
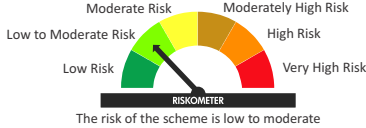







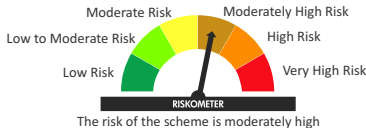





<sup>®</sup> Assistant Fund Manager is Mr. Ayush Jain, <sup>®</sup> Assistant Fund Manager is Mr. Ravi Gupta, <sup>^</sup> Assistant Fund Manager is Mr. Kamal Gada

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
<b>UTI ARBITRAGE FUND</b> Refer Page no 28	<ul style="list-style-type: none"> <li>Capital appreciation over medium to long term</li> <li>Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments</li> </ul>	<b>UTI ARBITRAGE FUND</b>  <p>The risk of the scheme is low</p>	<b>NIFTY 50 ARBITRAGE INDEX</b>  <p>The risk of the benchmark is low</p>
<b>UTI OVERNIGHT FUND</b> Refer Page no 39	<ul style="list-style-type: none"> <li>Reasonable income over one day with capital preservation.</li> <li>Investment in overnight securities.</li> </ul>	<b>UTI OVERNIGHT FUND</b>  <p>The risk of the scheme is low</p>	<b>CRISIL LIQUID OVERNIGHT INDEX</b>  <p>The risk of the benchmark is low</p>
<b>UTI FLOATER FUND</b> Refer Page no 49	<ul style="list-style-type: none"> <li>To generate reasonable returns.</li> <li>To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives).</li> </ul>	<b>UTI FLOATER FUND</b>  <p>The risk of the scheme is low to moderate</p>	<b>CRISIL SHORT DURATION DEBT A-II INDEX</b>  <p>The risk of the benchmark is low to moderate</p>
<b>UTI LOW DURATION FUND</b> Refer Page no 43	<ul style="list-style-type: none"> <li>Reasonable income consistent with high liquidity over short term.</li> <li>Investment in Debt &amp; Money Market instruments.</li> </ul>	<b>UTI LOW DURATION FUND</b>  <p>The risk of the scheme is moderate</p>	<b>NIFTY LOW DURATION DEBT INDEX A-I</b>  <p>The risk of the benchmark is low to moderate</p>
<b>UTI CORPORATE BOND FUND</b> Refer Page no 51	<ul style="list-style-type: none"> <li>Optimal returns over the medium to long term.</li> <li>To invest predominantly in AA+ and above rated corporate debt.</li> </ul>	<b>UTI CORPORATE BOND FUND</b>  <p>The risk of the scheme is moderate</p>	<b>NIFTY CORPORATE BOND INDEX A-II</b>  <p>The risk of the benchmark is moderate</p>
<b>UTI LIQUID FUND</b> Refer Page no 40	<ul style="list-style-type: none"> <li>Steady and reasonable Income over short-term with capital preservation.</li> <li>Investment in money market securities &amp; high quality debt.</li> </ul>	<b>UTI LIQUID FUND</b>  <p>The risk of the scheme is low to moderate</p>	<b>NIFTY LIQUID INDEX A-I</b>  <p>The risk of the benchmark is low to moderate</p>
<b>UTI DYNAMIC BOND FUND</b> Refer Page no 52	<ul style="list-style-type: none"> <li>Optimal returns with adequate liquidity over medium to long term</li> <li>Investment in Debt &amp; Money Market Instruments</li> </ul>	<b>UTI DYNAMIC BOND FUND</b>  <p>The risk of the scheme is moderate</p>	<b>CRISIL DYNAMIC BOND A-III INDEX</b>  <p>The risk of the benchmark is moderate</p>
<b>UTI MONEY MARKET FUND</b> Refer Page no 41	<ul style="list-style-type: none"> <li>Reasonable Income with high level of liquidity over short-term.</li> <li>Investment in money market securities.</li> </ul>	<b>UTI MONEY MARKET FUND</b>  <p>The risk of the scheme is low to moderate</p>	<b>CRISIL MONEY MARKET A-I INDEX</b>  <p>The risk of the benchmark is low to moderate</p>
<b>UTI SHORT DURATION FUND</b> Refer Page no 44	<ul style="list-style-type: none"> <li>Reasonable Income with low risk and high level of liquidity over short-term.</li> <li>Investment in Debt &amp; Money Market instruments.</li> </ul>	<b>UTI SHORT DURATION FUND</b>  <p>The risk of the scheme is moderate</p>	<b>CRISIL SHORT DURATION DEBT A-II INDEX</b>  <p>The risk of the benchmark is low to moderate</p>

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


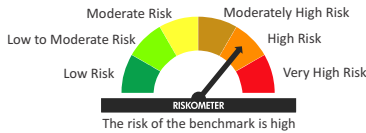

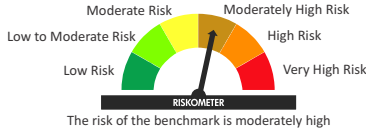

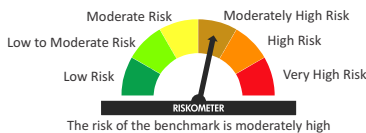
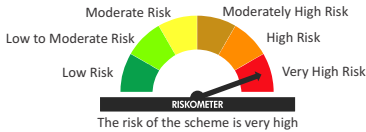
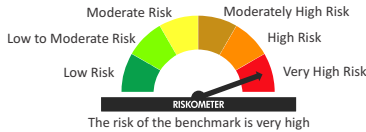
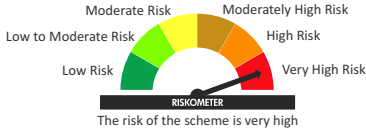
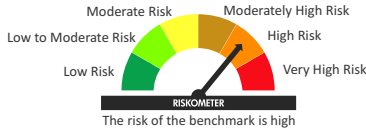








# ALL PRODUCT LABELLING DISCLOSURES

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
<b>UTI GILT FUND</b> Refer Page no 55	<ul style="list-style-type: none"> <li>Credit risk free return over the medium to long term</li> <li>Investment in sovereign securities issued by the Central Government and/or a State Government and/or any security unconditionally guaranteed by the Central Government and/or a State Government.</li> </ul>	<b>UTI GILT FUND</b>  <p>The risk of the scheme is moderate</p>	<b>CRISIL DYNAMIC GILT INDEX</b>  <p>The risk of the benchmark is moderate</p>
<b>UTI ULTRA SHORT DURATION FUND</b> Refer Page no 42	<ul style="list-style-type: none"> <li>Reasonable Income with low volatility over short term.</li> <li>Investment in debt &amp; money market instruments.</li> </ul>	<b>UTI ULTRA SHORT DURATION FUND</b>  <p>The risk of the scheme is moderate</p>	<b>NIFTY ULTRA SHORT DURATION DEBT INDEX A-I</b>  <p>The risk of the benchmark is low to moderate</p>
<b>UTI BANKING &amp; PSU FUND</b> Refer Page no 50	<ul style="list-style-type: none"> <li>Reasonable income, with low risk and high level of liquidity over short to medium term.</li> <li>Investment predominantly in Debt &amp; Money Market Securities issued by Bank, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds.</li> </ul>	<b>UTI BANKING &amp; PSU FUND</b>  <p>The risk of the scheme is low to moderate</p>	<b>NIFTY BANKING &amp; PSU DEBT INDEX A-II</b>  <p>The risk of the benchmark is low to moderate</p>
<b>UTI MEDIUM DURATION FUND</b> Refer Page no 45	<ul style="list-style-type: none"> <li>Reasonable income over the medium to long term.</li> <li>Investment in Debt and Money Market instruments.</li> </ul>	<b>UTI MEDIUM DURATION FUND</b>  <p>The risk of the scheme is moderate</p>	<b>NIFTY MEDIUM DURATION DEBT INDEX A-III</b>  <p>The risk of the benchmark is moderate</p>
<b>UTI MEDIUM TO LONG DURATION FUND</b> Refer Page no 47	<ul style="list-style-type: none"> <li>Optimal returns with adequate liquidity over medium to long term</li> <li>Investment in Debt &amp; money market instruments</li> </ul>	<b>UTI MEDIUM TO LONG DURATION FUND</b>  <p>The risk of the scheme is moderate</p>	<b>CRISIL MEDIUM TO LONG DURATION DEBT A-III INDEX</b>  <p>The risk of the benchmark is moderate</p>
<b>UTI GILT FUND WITH 10 YEAR CONSTANT DURATION</b> Refer Page no 56	<ul style="list-style-type: none"> <li>Reasonable income over long term</li> <li>Investment in government securities having a constant maturity of 10 years</li> </ul>	<b>UTI GILT FUND WITH 10 YEAR CONSTANT DURATION</b>  <p>The risk of the scheme is moderate</p>	<b>CRISIL 10 YEAR GILT INDEX</b>  <p>The risk of the benchmark is moderate</p>
<b>UTI EQUITY SAVINGS FUND</b> Refer Page no 26	<ul style="list-style-type: none"> <li>Long-term capital appreciation and income.</li> <li>Investment in equity &amp; equity related instruments, arbitrage opportunities, and investments in debt and money market opportunities.</li> </ul>	<b>UTI EQUITY SAVINGS FUND</b>  <p>The risk of the scheme is moderately high</p>	<b>CRISIL EQUITY SAVINGS INDEX</b>  <p>The risk of the benchmark is moderate</p>
<b>UTI CREDIT RISK FUND</b> Refer Page no 53	<ul style="list-style-type: none"> <li>Reasonable income and capital appreciation over medium to long term</li> <li>Investment in Debt and Money Market instruments</li> </ul>	<b>UTI CREDIT RISK FUND</b>  <p>The risk of the scheme is moderately high</p>	<b>CRISIL CREDIT RISK DEBT B-II INDEX</b>  <p>The risk of the benchmark is moderately high</p>
<b>UTI CONSERVATIVE HYBRID FUND</b> Refer Page no 29	<ul style="list-style-type: none"> <li>Long-term capital appreciation and regular income over medium-term</li> <li>Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities)</li> </ul>	<b>UTI CONSERVATIVE HYBRID FUND</b>  <p>The risk of the scheme is moderately high</p>	<b>NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX</b>  <p>The risk of the benchmark is moderately high</p>



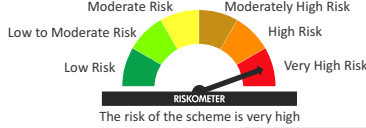
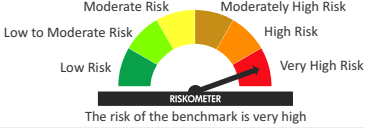
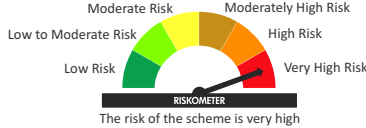
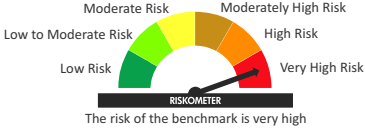



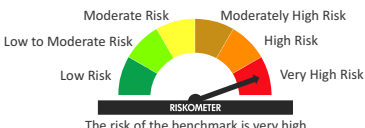
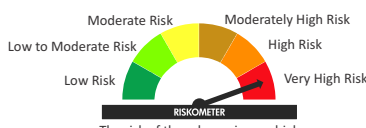

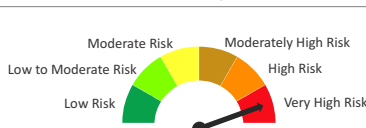
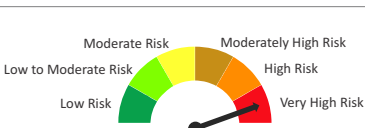

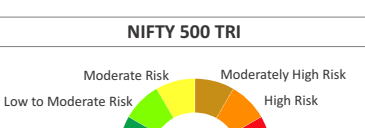
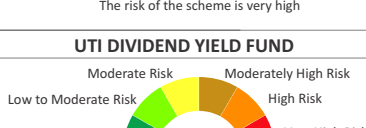
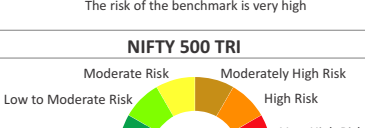
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Risk-o-meter as on 31st October 2025

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
<b>UTI UNIT LINKED INSURANCE PLAN</b> Refer Page no 37	<ul style="list-style-type: none"> <li>Long Term Capital Appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt Instruments</li> </ul>	<b>UTI UNIT LINKED INSURANCE PLAN</b>  <p>The risk of the scheme is high</p>	<b>NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX</b>  <p>The risk of the benchmark is high</p>
<b>UTI RETIREMENT FUND</b> Refer Page no 35	<ul style="list-style-type: none"> <li>Long Term Capital Appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt/ Money market Instruments</li> </ul>	<b>UTI RETIREMENT FUND</b>  <p>The risk of the scheme is high</p>	<b>CRISIL SHORT TERM DEBT HYBRID 60+40 INDEX</b>  <p>The risk of the benchmark is moderately high</p>
<b>UTI CHILDREN'S HYBRID FUND</b> Refer Page no 33	<ul style="list-style-type: none"> <li>Long Term Capital Appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt Instruments</li> </ul>	<b>UTI CHILDREN'S HYBRID FUND</b>  <p>The risk of the scheme is high</p>	<b>CRISIL SHORT TERM DEBT HYBRID 60+40 INDEX</b>  <p>The risk of the benchmark is moderately high</p>
<b>UTI MULTI ASSET ALLOCATION FUND</b> Refer Page no 22	<ul style="list-style-type: none"> <li>Long-term capital appreciation</li> <li>Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class</li> </ul>	<b>UTI MULTI ASSET ALLOCATION FUND</b>  <p>The risk of the scheme is very high</p>	<b>CUSTOMIZED BENCHMARK^</b>  <p>The risk of the benchmark is very high</p>
<b>UTI AGGRESSIVE HYBRID FUND</b> Refer Page no 24	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities)</li> </ul>	<b>UTI AGGRESSIVE HYBRID FUND</b>  <p>The risk of the scheme is very high</p>	<b>CRISIL HYBRID 35+65 AGGRESSIVE INDEX</b>  <p>The risk of the benchmark is high</p>
<b>UTI BANKING AND FINANCIAL SERVICES FUND</b> Refer Page no 15	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities.</li> </ul>	<b>UTI BANKING AND FINANCIAL SERVICES FUND</b>  <p>The risk of the scheme is very high</p>	<b>NIFTY FINANCIAL SERVICES TRI</b>  <p>The risk of the benchmark is very high</p>
<b>UTI FOCUSED FUND</b> Refer Page no 07	<ul style="list-style-type: none"> <li>Long term capital Growth</li> <li>Investment in equity &amp; equity related securities across market capitalization in maximum 30 stocks</li> </ul>	<b>UTI FOCUSED FUND</b>  <p>The risk of the scheme is very high</p>	<b>NIFTY 500 TRI</b>  <p>The risk of the benchmark is very high</p>
<b>UTI LONG DURATION FUND</b> Refer Page no 48	<ul style="list-style-type: none"> <li>long term wealth creation</li> <li>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</li> </ul>	<b>UTI LONG DURATION FUND</b>  <p>The risk of the scheme is moderate</p>	<b>NIFTY LONG DURATION DEBT INDEX A-III</b>  <p>The risk of the benchmark is moderate</p>

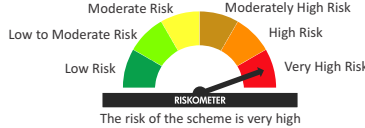
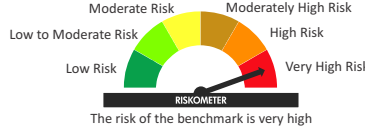
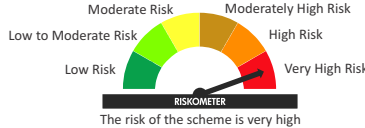
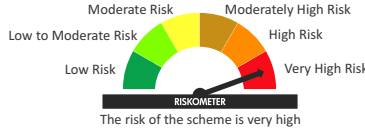
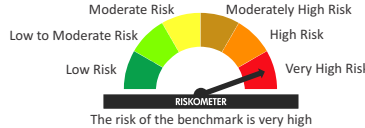

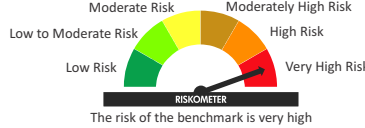







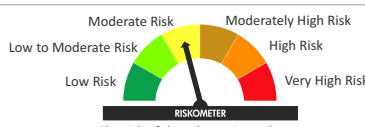

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^BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) & Price of Gold (10%)

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
<b>UTI LARGE CAP FUND</b> Refer Page no 01	<ul style="list-style-type: none"> <li>Long term capital appreciation.</li> <li>Investment predominantly in equity instruments of large cap companies.</li> </ul>	<b>UTI LARGE CAP FUND</b>  The risk of the scheme is very high	<b>BSE 100 TRI</b>  The risk of the benchmark is very high
<b>UTI HEALTHCARE FUND</b> Refer Page no 16	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities in the Healthcare Services Sector.</li> </ul>	<b>UTI HEALTHCARE FUND</b>  The risk of the scheme is very high	<b>BSE HEALTHCARE TRI</b>  The risk of the benchmark is very high
<b>UTI TRANSPORTATION AND LOGISTICS FUND</b> Refer Page no 17	<ul style="list-style-type: none"> <li>Long term capital appreciation.</li> <li>Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector.</li> </ul>	<b>UTI TRANSPORTATION &amp; LOGISTICS FUND</b>  The risk of the scheme is very high	<b>NIFTY TRANSPORTATION &amp; LOGISTICS TRI</b>  The risk of the benchmark is very high
<b>UTI FLEXI CAP FUND</b> Refer Page no 08	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum.</li> </ul>	<b>UTI FLEXI CAP FUND</b>  The risk of the scheme is very high	<b>NIFTY 500 TRI</b>  The risk of the benchmark is very high
<b>UTI VALUE FUND</b> Refer Page no 05	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment equity instruments following a value investment strategy across the market capitalization spectrum.</li> </ul>	<b>UTI VALUE FUND</b>  The risk of the scheme is very high	<b>NIFTY 500 TRI</b>  The risk of the benchmark is very high
<b>UTI INDIA CONSUMER FUND</b> Refer Page no 13	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption</li> </ul>	<b>UTI INDIA CONSUMER FUND</b>  The risk of the scheme is very high	<b>NIFTY INDIA CONSUMPTION TRI</b>  The risk of the benchmark is very high
<b>UTI CHILDREN'S EQUITY FUND</b> Refer Page no 31	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (above 70%) and debt instruments.</li> </ul>	<b>UTI CHILDREN'S EQUITY FUND</b>  The risk of the scheme is very high	<b>NIFTY 500 TRI</b>  The risk of the benchmark is very high
<b>UTI ELSS TAX SAVER FUND</b> Refer Page no 06	<ul style="list-style-type: none"> <li>Long term capital growth.</li> <li>Investment in equity instruments of companies that are believed to have growth potential.</li> </ul>	<b>UTI ELSS TAX SAVER FUND</b>  The risk of the scheme is very high	<b>NIFTY 500 TRI</b>  The risk of the benchmark is very high
<b>UTI DIVIDEND YIELD FUND</b> Refer Page no 11	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in Dividend Yielding equity and equity related securities</li> </ul>	<b>UTI DIVIDEND YIELD FUND</b>  The risk of the scheme is very high	<b>NIFTY 500 TRI</b>  The risk of the benchmark is very high

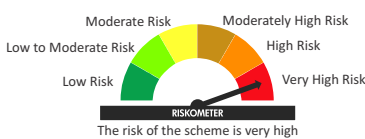
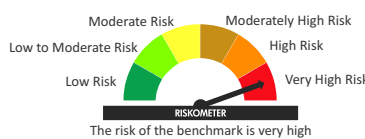
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Risk-o-meter as on 31st October 2025

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
<b>UTI LARGE &amp; MID CAP FUND</b> Refer Page no 04	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity instruments of both large cap and mid cap companies</li> </ul>	<b>UTI LARGE &amp; MID CAP FUND</b>  <p>The risk of the scheme is very high</p>	<b>NIFTY LARGEMID CAP 250 TRI</b>  <p>The risk of the benchmark is very high</p>
<b>UTI MNC FUND</b> Refer Page no 12	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of Multi- National companies</li> </ul>	<b>UTI MNC FUND</b>  <p>The risk of the scheme is very high</p>	<b>NIFTY MNC TRI</b>  <p>The risk of the benchmark is very high</p>
<b>UTI INFRASTRUCTURE FUND</b> Refer Page no 14	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector.</li> </ul>	<b>UTI INFRASTRUCTURE FUND</b>  <p>The risk of the scheme is very high</p>	<b>NIFTY INFRASTRUCTURE TRI</b>  <p>The risk of the benchmark is very high</p>
<b>UTI MID CAP FUND</b> Refer Page no 02	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in mid cap companies</li> </ul>	<b>UTI MID CAP FUND</b>  <p>The risk of the scheme is very high</p>	<b>NIFTY MID CAP 150 TRI</b>  <p>The risk of the benchmark is very high</p>
<b>UTI SMALL CAP FUND</b> Refer Page no 03	<ul style="list-style-type: none"> <li>Long term capital appreciation.</li> <li>Investment predominantly equity and equity related securities of small cap companies</li> </ul>	<b>UTI SMALL CAP FUND</b>  <p>The risk of the scheme is very high</p>	<b>NIFTY SMALL CAP 250 TRI</b>  <p>The risk of the benchmark is very high</p>
<b>UTI BALANCED ADVANTAGE FUND</b> Refer Page no 20	<ul style="list-style-type: none"> <li>Long term capital appreciation and income</li> <li>Investment in a dynamically managed portfolio of equity and debt instruments</li> </ul>	<b>UTI BALANCED ADVANTAGE FUND</b>  <p>The risk of the scheme is very high</p>	<b>NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX</b>  <p>The risk of the benchmark is high</p>
<b>UTI INNOVATION FUND</b> Refer Page no 10	<ul style="list-style-type: none"> <li>Long-term capital appreciation</li> <li>Investment in equity and equity-related Instruments following innovation theme</li> </ul>	<b>UTI INNOVATION FUND</b>  <p>The risk of the scheme is very high</p>	<b>NIFTY 500 TRI</b>  <p>The risk of the benchmark is very high</p>
<b>UTI QUANT FUND</b> Refer Page no 18	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investments predominantly following a quantitative investment theme</li> </ul>	<b>UTI QUANT FUND</b>  <p>The risk of the scheme is very high</p>	<b>BSE 200 TRI</b>  <p>The risk of the benchmark is very high</p>
<b>UTI INCOME PLUS ARBITRAGE ACTIVE FUND OF FUND</b> Refer Page no 19	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investments in units of debt oriented mutual fund schemes and arbitrage mutual fund schemes</li> </ul>	<b>UTI INCOME PLUS ARBITRAGE ACTIVE FUND OF FUND</b>  <p>The risk of the scheme is moderate</p>	<b>60% CRISIL Short Term Bond Fund Index + 40% Nifty 50 Arbitrage TRI</b>  <p>The risk of the benchmark is low to moderate</p>

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

Risk-o-meter as on 31st October 2025

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
<b>UTI MULTI CAP FUND</b> Refer Page no 09	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investments predominantly across large cap, mid cap and small cap stocks</li> </ul>	<b>UTI MULTI CAP FUND</b>  <p>The risk of the scheme is very high</p>	<b>Nifty 500 Multicap 50:25:25 TRI</b>  <p>The risk of the benchmark is very high</p>
<b>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</b>			

Risk-o-meter for the fund is based on the portfolio ending October 31, 2025. 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>



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	INF789FA1188
14	UTI Money Market Fund	Regular Plan	Annual Reinvestment of IDCW	INF789FA1196
15	UTI Money Market Fund	Regular Plan	Flexi Payout of IDCW	INF789FA1M04
16	UTI Money Market Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789FA1M12
17	UTI Money Market Fund	Regular Plan	Fortnightly Payout of IDCW	INF789FA1105
18	UTI Money Market Fund	Regular Plan	Fortnightly Reinvestment of IDCW	INF789FA1113
19	UTI Money Market Fund	Regular Plan	Half-yearly Payout of IDCW	INF789FA1162
20	UTI Money Market Fund	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1170
21	UTI Money Market Fund	Regular Plan	Daily Reinvestment of IDCW	INF789F01PW0
22	UTI Money Market Fund	Regular Plan	Growth	INF789F01PX8
23	UTI Money Market Fund	Regular Plan	Weekly Payout of IDCW	INF789F01PY6
24	UTI Money Market Fund	Regular Plan	Weekly Reinvestment of IDCW	INF789F01PZ3
25	UTI Money Market Fund	Regular Plan	Monthly Payout of IDCW	INF789FA1121
26	UTI Money Market Fund	Regular Plan	Monthly Reinvestment of IDCW	INF789FA1139
27	UTI Money Market Fund	Regular Plan	Quarterly Payout of IDCW	INF789FA1147
28	UTI Money Market Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789FA1154
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	INF789FA1T23
33	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Annual Reinvestment of IDCW	INF789FA1T31
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	INF789FA1T49
37	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789FA1T56
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	INF789FA1T07
40	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1T15
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	INF789F01J16
47	UTI Nifty 50 Index Fund	Regular Plan	Reinvestment of IDCW	INF789F01J14
48	UTI Nifty 50 Index Fund	Regular Plan	Growth	INF789F01JN2
49	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Annual Payout of IDCW	INF789FA1J66
50	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Annual Reinvestment of IDCW	INF789FA1J74
51	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Flexi Payout of IDCW	INF789FA1J82
52	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Flexi Reinvestment of IDCW	INF789FA1J90
53	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Fortnightly Payout of IDCW	INF789FA1J09
54	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Fortnightly Reinvestment of IDCW	INF789FA1J17
55	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Half-yearly Payout of IDCW	INF789FA1J41
56	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1J58
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	INF789F01PI9
60	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Monthly Reinvestment of IDCW	INF789F01P7
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	INF789F01BB4
64	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Quarterly Payout of IDCW	INF789FA1J25
65	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Quarterly Reinvestment of IDCW	INF789FA1J33
66	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Annual Payout of IDCW	INF789FA1Q91
67	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Annual Reinvestment of IDCW	INF789FA1R09
68	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Flexi Payout of IDCW	INF789F01T54
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	INF789FA1Q75
71	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1Q83
72	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Growth	INF789F01Q44
73	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Quarterly Payout of IDCW	INF789FC1GD5
74	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Quarterly Reinvestment of IDCW	INF789FA1R58
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	INF789F01QC0
77	UTI Overnight Fund	Regular Plan	Daily Reinvestment of IDCW	INF789F01T13
78	UTI Overnight Fund	Regular Plan	Periodic Payout of IDCW	INF789F01S88
79	UTI Overnight Fund	Regular Plan	Periodic Reinvestment of IDCW	INF789F01S96
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	INF789F01810
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 & Logistics 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)	INF789F01PE8
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	INF789FA1N86
96	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789FA1N94
97	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Fortnightly Payout of IDCW	INF789FA1N45
98	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Fortnightly Reinvestment of IDCW	INF789FA1N52
99	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Half-yearly Payout of IDCW	INF789FA1N60
100	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1N78
101	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Regular Plan	Growth	INF789F01AG5
102	UTI Focused Fund (Formerly UTI Focused Equity Fund)	Regular Plan	Payout of IDCW	INF789F01AU22
103	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Daily Reinvestment of IDCW	INF789F01ON2
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	INF789F010U7
106	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789F010V5
107	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Quarterly Payout of IDCW	INF789F010W3
108	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Quarterly Reinvestment of IDCW	INF789F010K1
109	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Weekly Payout of IDCW	INF789F01P84
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	INF789FA1P43
115	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Annual Reinvestment of IDCW	INF789FA1P50
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	INF789FA1069
119	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Fortnightly Reinvestment of IDCW	INF789FA1077
120	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Flexi Payout of IDCW	INF789FB1KS6
121	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789FB1KT4
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	INF789FA1P27
124	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1P35
125	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Monthly Payout of IDCW	INF789FA1085
126	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789FA1093
127	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Quarterly Payout of IDCW	INF789FA1P01
128	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Quarterly Reinvestment of IDCW	INF789FA1P19
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	INF789FB1RH4
141	UTI Arbitrage Fund	Regular Plan	Reinvestment of IDCW	INF789FB1R12
142	UTI Arbitrage Fund	Regular Plan	Growth	INF789FB1R10
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)	INF789F01FI0
156	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Payout of IDCW	INF789F01IQ3
157	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Reinvestment of IDCW	INF789F01IR1
158	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Growth	INF789F01IS9
159	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Payout of IDCW (Institutional)	INF789F01IT7
160	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Reinvestment of IDCW (Institutional)	INF789F01IU5
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 Interval 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)	INF789F01HE5
171	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Regular Plan	Payout of IDCW	INF789F01IAN1
172	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Regular Plan	Reinvestment of IDCW	INF789F01A09
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)	INF789F01AQ8
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	INF789FA1S08
177	UTI Dynamic Bond Fund	Regular Plan	Annual Reinvestment of IDCW	INF789FA1S16
178	UTI Dynamic Bond Fund	Regular Plan	Quarterly Payout of IDCW	INF789F01JO0
179	UTI Dynamic Bond Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789F01JP7
180	UTI Dynamic Bond Fund	Regular Plan	Flexi Payout of IDCW	INF789FA1S24
181	UTI Dynamic Bond Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789FA1S32
182	UTI Dynamic Bond Fund	Regular Plan	Growth	INF789F01JQ5
183	UTI Dynamic Bond Fund	Regular Plan	Half-yearly Payout of IDCW	INF789FA1R82
184	UTI Dynamic Bond Fund	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1R90
185	UTI Credit Risk Fund	Regular Plan	Annual Payout of IDCW	INF789FA1V60
186	UTI Credit Risk Fund	Regular Plan	Annual Reinvestment of IDCW	INF789FA1V78
187	UTI Credit Risk Fund	Regular Plan	Quarterly Payout of IDCW	INF789F01RA2
188	UTI Credit Risk Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789F01R80
189	UTI Credit Risk Fund	Regular Plan	Flexi Payout of IDCW	INF789FA1V86
190	UTI Credit Risk Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789FA1V94
191	UTI Credit Risk Fund	Regular Plan	Growth	INF789F01QZ1
192	UTI Credit Risk Fund	Regular Plan	Half-yearly Payout of IDCW	INF789FA1V45
193	UTI Credit Risk Fund	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1V52
194	UTI Credit Risk Fund	Regular Plan	Monthly Payout of IDCW	INF789FB1T88
195	UTI Credit Risk Fund	Regular Plan	Monthly Reinvestment of IDCW	INF789FB1T96
196	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Annual Payout of IDCW	INF789F1AMW6
197	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Annual Reinvestment of IDCW	INF789F1AMX4
198	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Flexi Payout of IDCW	INF789F1ANA0
199	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Flexi Reinvestment of IDCW	INF789F1ANB8
200	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Growth	INF789F1AMV8
201	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Half-yearly Payout of IDCW	INF789F1AMY2
202	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789F1AMZ9
203	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Monthly Payout of IDCW	INF789F1ANC6
204	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Monthly Reinvestment of IDCW	INF789F1AND4
205	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Quarterly Payout of IDCW	INF789F1AMT2
206	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1AMU0
207	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Regular Plan	Annual Payout of IDCW	INF789FA1U46
208	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Regular Plan	Annual Reinvestment of IDCW	INF789FA1U53

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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 Payout of IDCW	INF789F1A161
212	UTI Banking & PSU Fund (formerly UTI Banking & PSU Debt Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789F1A179
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	INF789F1A120
215	UTI Banking & PSU Fund (formerly UTI Banking & PSU Debt Fund)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789F1A138
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	INF789F1A1A4
219	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Annual Reinvestment of IDCW	INF789F1A1B2
220	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Flexi Payout of IDCW	INF789F1A1K0
221	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789F1A1D8
222	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Growth	INF789F1A1J4
223	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Half-yearly Payout of IDCW	INF789F1A1Y6
224	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789F1A1J23
225	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Monthly Payout of IDCW	INF789F1A1V2
226	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789F1A1KP2
227	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Quarterly Payout of IDCW	INF789F1A1W0
228	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1A1X8
229	UTI Nifty Next 50 Index Fund	Regular Plan	Growth	INF789F01T13
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	INF789F1ACT3
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	INF789F1AU57
258	UTI Focused Fund (Formerly UTI Focused Equity Fund)	Regular Plan	Growth	INF789F1AUJ5
259	UTI BSE Sensex Index Fund	Regular Plan	Growth	INF789F1AUC9
260	UTI 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	INF789F1A1N6
263	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Annual Reinvestment of IDCW	INF789F1A1V04
264	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Flexi Payout of IDCW	INF789F1A1VP1
265	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Flexi Reinvestment of IDCW	INF789F1A1VQ9
266	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Growth	INF789F1A1V6
267	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Half yearly Payout of IDCW	INF789F1A1V0
268	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Half yearly Reinvestment of IDCW	INF789F1A1VM8
269	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Quarterly Payout of IDCW	INF789F1A1J4
270	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1A1K2
271	UTI Gold ETF Fund of Fund	Regular Plan	Growth	INF789F1A1A1
272	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Annual Payout of IDCW	INF789F1A1WD5
273	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Flexi Payout of IDCW	INF789F1A1WG8
274	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Growth	INF789F1A1WF0
275	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Maturity Payout of IDCW	INF789F1A1WE3
276	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Quarterly Payout of IDCW	INF789F1A1WC7
277	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Annual Payout of IDCW	INF789F1A1WN4
278	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Flexi Payout of IDCW	INF789F1A1WQ7
279	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Growth	INF789F1A1WP9
280	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Maturity Payout of IDCW	INF789F1A1W02
281	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Quarterly Payout of IDCW	INF789F1A1WM6
282	UTI CRISIL SDL Maturity April 2033 Index Fund	Regular Plan	Growth	INF789F1A1WV5
283	UTI CRISIL SDL Maturity June 2027 Index Fund	Regular Plan	Growth	INF789F1A1WY1
284	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Annual Payout of IDCW	INF789F1A1XJ0
285	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Flexi Payout of IDCW	INF789F1A1XD3
286	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Growth	INF789F1A1XC5
287	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Maturity Payout of IDCW	INF789F1A1XB7
288	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Quarterly Payout of IDCW	INF789F1A1XA9
289	UTI Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	Regular Plan	Growth	INF789F1A1XK8
290	UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	Regular Plan	Payout of IDCW	INF789F1A1XM4
291	UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	Regular Plan	Growth	INF789F1A1XN2
292	UTI Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund	Regular Plan	Growth	INF789F1A1XQ5
293	UTI Long Duration Fund	Regular Plan	Annual Payout of IDCW	INF789F1A1XX1
294	UTI Long Duration Fund	Regular Plan	Annual Reinvestment of IDCW	INF789F1A1XY9
295	UTI Long Duration Fund	Regular Plan	Flexi Payout of IDCW	INF789F1A1XZ6
296	UTI Long Duration Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789F1A1YA7
297	UTI Long Duration Fund	Regular Plan	Growth	INF789F1A1XS1
298	UTI Long Duration Fund	Regular Plan	Half yearly Payout of IDCW	INF789F1A1XV5
299	UTI Long Duration Fund	Regular Plan	Half yearly Reinvestment of IDCW	INF789F1A1XW3
300	UTI Long Duration Fund	Regular Plan	Quarterly Payout of IDCW	INF789F1A1XT9
301	UTI Long Duration Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1A1XU7
302	UTI Silver ETF Fund of Fund	Regular Plan	Growth	INF789F1A1XM2
303	UTI Nifty 500 Value 50 Index Fund	Regular Plan	Growth	INF789F1A1W08
304	UTI NIFTY50 Equal Weight Index Fund	Regular Plan	Growth	INF789F1A1WQ3
305	UTI BSE Housing Index Fund	Regular Plan	Growth	INF789F1A1YS9
306	UTI Balanced Advantage Fund	Regular Plan	payout of IDCW	INF789F1A1WU5
307	UTI Balanced Advantage Fund	Regular Plan	Growth	INF789F1A1YT7
308	UTI Nifty Midcap 150 Exchange Traded Fund (ETF)	Regular Plan	Growth	INF789F1A1X99
309	UTI Innovation Fund	Regular Plan	Payout of IDCW Option	INF789F1A1YZ4
310	UTI Innovation Fund	Regular Plan	Growth	INF789F1A1YY7

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	INF789F01SI3
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	INF789FA1M46
18	UTI Money Market Fund	Direct Plan	Monthly Reinvestment of IDCW	INF789FA1M53
19	UTI Money Market Fund	Direct Plan	Fortnightly Payout of IDCW	INF789FA1M20
20	UTI Money Market Fund	Direct Plan	Fortnightly Reinvestment of IDCW	INF789FA1M38
21	UTI Money Market Fund	Direct Plan	Quarterly Payout of IDCW	INF789FA1M61
22	UTI Money Market Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789FA1M79
23	UTI Money Market Fund	Direct Plan	Half-yearly Payout of IDCW	INF789FA1M87
24	UTI Money Market Fund	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1M95
25	UTI Money Market Fund	Direct Plan	Annual Payout of IDCW	INF789FA1N03
26	UTI Money Market Fund	Direct Plan	Annual Reinvestment of IDCW	INF789FA1N11
27	UTI Money Market Fund	Direct Plan	Flexi Payout of IDCW	INF789FA1N29
28	UTI Money Market Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1N37
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	INF789FA1T80
36	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789FA1T98
37	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Half-yearly Payout of IDCW	INF789FA1T64
38	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1T72
39	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Flexi Payout of IDCW	INF789FA1U04
40	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1U12
41	UTI Healthcare Fund	Direct Plan	Payout of IDCW	INF789F01TM3
42	UTI Healthcare Fund	Direct Plan	Reinvestment of IDCW	INF789F01TN1
43	UTI Healthcare Fund	Direct Plan	Growth	INF789F01TO9
44	UTI ELSS Tax Saver Fund (Formerly UTI Long Term Equity Fund (Tax Saver))	Direct Plan	Payout of IDCW	INF789F01TD2
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	INF789FA1K06
55	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Fortnightly Reinvestment of IDCW	INF789FA1K14
56	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Quarterly Payout of IDCW	INF789FA1K22
57	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Quarterly Reinvestment of IDCW	INF789FA1K30
58	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Half-yearly Payout of IDCW	INF789FA1K48
59	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1K55
60	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Annual Payout of IDCW	INF789FA1K63
61	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Annual Reinvestment of IDCW	INF789FA1K71
62	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Flexi Payout of IDCW	INF789FA1K89
63	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1K97
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	INF789FA1R66
66	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789FA1R74
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	INF789F01YA8
69	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Half-yearly Payout of IDCW	INF789FA1R17
70	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1R25
71	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Annual Payout of IDCW	INF789FA1R33
72	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789FA1R41
73	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Flexi Payout of IDCW	INF789F01T70
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	INF789F01S97
77	UTI Overnight Fund	Direct Plan	Growth	INF789F01S71
78	UTI Overnight Fund	Direct Plan	Daily Reinvestment of IDCW	INF789F01S89
79	UTI Mid Cap Fund	Direct Plan	Payout of IDCW	INF789F01TY8
80	UTI Mid Cap Fund	Direct Plan	Reinvestment of IDCW	INF789F01TZ5
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	INF789F01XK9
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	INF789F01XI3
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	INF789F01XM5
99	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Weekly Payout of IDCW	INF789F01XN3
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	INF789FA1O02
102	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Fortnightly Reinvestment of IDCW	INF789FA1O10
103	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Flexi Payout of IDCW	INF789FA1O44
104	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1O51

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

[https://docs.utimf.com/v1/AUTH\\_5b9dd00b-8132-4a21-a800-](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)[711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)



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	INF789F01T11
108	UTI Gilt Fund	Direct Plan	Payout of IDCW	INF789F01T9
109	UTI Gilt Fund	Direct Plan	Reinvestment of IDCW	INF789F01TK7
110	UTI Gilt Fund	Direct Plan	Growth	INF789F01TL5
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	INF789F01TQ0
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	INF789F01UI9
127	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Direct Plan	Growth	INF789F01UJ7
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	INF789F01SU8
132	UTI Dividend Yield Fund	Direct Plan	Reinvestment of IDCW	INF789F01SV6
133	UTI Dividend Yield Fund	Direct Plan	Growth	INF789F01SW4
134	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Direct Plan	Payout of IDCW	INF789F01U23
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	INF789F01WI5
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	INF789F01VV0
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 - Seri	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	INF789F01VE6
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	INF789FA1S65
165	UTI Dynamic Bond Fund	Direct Plan	Annual Reinvestment of IDCW	INF789FA1S73
166	UTI Dynamic Bond Fund	Direct Plan	Half-yearly Payout of IDCW	INF789FA1S40
167	UTI Dynamic Bond Fund	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1S57
168	UTI Dynamic Bond Fund	Direct Plan	Flexi Payout of IDCW	INF789FA1S81
169	UTI Dynamic Bond Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1S99
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	INF789F01U36
175	UTI Credit Risk Fund	Direct Plan	Half-yearly Payout of IDCW	INF789FA1W02
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	INF789F01AM5
182	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01AMJ3
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	INF789F01AMO3
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	INF789F01H22
194	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Monthly Payout of IDCW	INF789F01J75
195	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789F01H03
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	INF789F01KL1
204	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789F01KM9
205	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Growth	INF789F01KE6
206	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Flexi Payout of IDCW	INF789F01K05
207	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789F01KN7
208	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Half-yearly Payout of IDCW	INF789F01KJ5

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	INF789F81KK3
210	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Monthly Payout of IDCW	INF789F81KF3
211	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789F81KG1
212	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Quarterly Payout of IDCW	INF789F81KH9
213	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789F81KI7
214	UTI Nifty Next 50 Index Fund	Direct Plan	Growth	INF789F81J2T1
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	INF789F1A0A1
232	UTI Floater Fund	Direct Plan	Annual Reinvestment of IDCW	INF789F1A0B9
233	UTI Floater Fund	Direct Plan	Flexi Payout of IDCW	INF789F1A0E3
234	UTI Floater Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789F1A0F0
235	UTI Floater Fund	Direct Plan	Growth	INF789F1A0C5
236	UTI Floater Fund	Direct Plan	Half-yearly Payout of IDCW	INF789F1A0C7
237	UTI Floater Fund	Direct Plan	Half-yearly Reinvestment of IDCW	INF789F1A0D5
238	UTI Floater Fund	Direct Plan	Quarterly Payout of IDCW	INF789F1A0C3
239	UTI Floater Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1A0C20
240	UTI Small Cap Fund	Direct Plan	Payout of IDCW	INF789F1A0R9
241	UTI Small Cap Fund	Direct Plan	Growth	INF789F1A0U1
242	UTI Nifty200 Momentum 30 Index Fund	Direct Plan	Growth	INF789F1A0T5
243	UTI Focused Fund (Formerly UTI Focused Equity Fund)	Direct Plan	Growth	INF789F1A0A3
244	UTI BSE Sensex Index Fund	Direct Plan	Growth	INF789F1A0D7
245	UTI BSE Low Volatility Index Fund	Direct Plan	Growth	INF789F1A0F2
246	UTI Nifty Midcap 150 Quality 50 Index Fund	Direct Plan	Growth	INF789F1A0H8
247	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Annual Payout of IDCW	INF789F1A0W7
248	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Annual Reinvestment of IDCW	INF789F1A0X5
249	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Flexi Payout of IDCW	INF789F1A0Y3
250	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Flexi Reinvestment of IDCW	INF789F1A0Z0
251	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Growth	INF789F1A0R7
252	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Half yearly Payout of IDCW	INF789F1A0U1
253	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Half yearly Reinvestment of IDCW	INF789F1A0V9
254	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Quarterly Payout of IDCW	INF789F1A0S5
255	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1A0T3
256	UTI Gold ETF Fund of Fund	Direct Plan	Growth	INF789F1A0B9
257	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Annual Payout of IDCW	INF789F1A0W4
258	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Flexi Payout of IDCW	INF789F1A0W8
259	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Growth	INF789F1A0W0
260	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Maturity Payout of IDCW	INF789F1A0W2
261	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Quarterly Payout of IDCW	INF789F1A0W6
262	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Annual Payout of IDCW	INF789F1A0W3
263	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Flexi Payout of IDCW	INF789F1A0W7
264	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Growth	INF789F1A0W9
265	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Maturity Payout of IDCW	INF789F1A0W1
266	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Quarterly Payout of IDCW	INF789F1A0W5
267	UTI CRISIL SDL Maturity April 2033 Index Fund	Direct Plan	Growth	INF789F1A0X3
268	UTI CRISIL SDL Maturity June 2027 Index Fund	Direct Plan	Growth	INF789F1A0W28
269	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Annual Payout of IDCW	INF789F1A0X8
270	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Flexi Payout of IDCW	INF789F1A0X2
271	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Growth	INF789F1A0X4
272	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Maturity Payout of IDCW	INF789F1A0G6
273	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Quarterly Payout of IDCW	INF789F1A0E1
274	UTI Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	Direct Plan	Growth	INF789F1A0L6
275	UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	Direct Plan	Payout of IDCW	INF789F1A0D0
276	UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	Direct Plan	Growth	INF789F1A0P7
277	UTI Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund	Direct Plan	Growth	INF789F1A0R3
278	UTI Long Duration Fund	Direct Plan	Annual Payout of IDCW	INF789F1A0G4
279	UTI Long Duration Fund	Direct Plan	Annual Reinvestment of IDCW	INF789F1A0H2
280	UTI Long Duration Fund	Direct Plan	Flexi Payout of IDCW	INF789F1A0I0
281	UTI Long Duration Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789F1A0J8
282	UTI Long Duration Fund	Direct Plan	Growth	INF789F1A0B5
283	UTI Long Duration Fund	Direct Plan	Half yearly Payout of IDCW	INF789F1A0E9
284	UTI Long Duration Fund	Direct Plan	Half yearly Reinvestment of IDCW	INF789F1A0F6
285	UTI Long Duration Fund	Direct Plan	Quarterly Payout of IDCW	INF789F1A0C3
286	UTI Long Duration Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1A0D1
287	UTI Silver ETF Fund of Fund	Direct Plan	Growth	INF789F1A0L4
288	UTI Nifty 500 Value 50 Index Fund	Direct Plan	Growth	INF789F1A0N0
289	UTI NIFTY50 Equal Weight Index Fund	Direct Plan	Growth	INF789F1A0P5
290	UTI BSE Housing Index Fund	Direct Plan	Growth	INF789F1A0R1
291	UTI Focused Fund (Formerly UTI Focused Equity Fund)	Direct	Payout of IDCW	INF789F1A0B1
292	UTI Balanced Advantage Fund	Direct Plan	payout of IDCW	INF789F1A0W1
293	UTI Balanced Advantage Fund	Direct Plan	Growth	INF789F1A0V3
294	UTI Innovation Fund	Direct Plan	Payout of IDCW Option	INF789F1A2B2
295	UTI Innovation Fund	Direct Plan	Growth	INF789F1A2A4

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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	INF789F1AJV1
3	UTI Silver Exchange Traded Fund	Growth	Growth	INF789F1AK6
4	UTI Gold Exchange Traded Fund	Growth Plan	Growth	INF789F1AJX7
5	UTI Nifty 50 ETF	Growth Plan	Growth	INF789F01X41
6	UTI BSE Sensex ETF	Growth Plan	Growth	INF789F01X58
7	UTI Nifty Next 50 Exchange Traded Fund	Growth Plan	Growth	INF789F1AUW9
8	UTI BSE Sensex Next 50 Exchange Traded Fund	Growth Plan	Growth	INF789F1AUU3
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 In	Institutional Plan	Growth	INF789F01B8
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 along with the duly filled in Forms to our Registrar & Transfer Agent for UTI-SCUP UTI Infrastructure Technology And Services Limited, Plot No.3, Sector 11, CBD Belapur, Navi Mumbai 400614 or to our nearest UTI Financial Centre.

Members are requested to get their signature attested by their Banker where they are having their Bank account (under their official seal mentioning Name, Designation and Employee no. of the Attesting Authority), as over a period of time the Member's signature might have undergone changes.

For any assistance in this regard you may also directly contact Ms. Chaitali Patil at UTI Corporate Office over phone at 022-267931188 or mail him at [chaitali.patil@utiitsl.com](mailto:chaitali.patil@utiitsl.com)

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

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

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

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

**Yield to Maturity** : The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

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

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

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

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

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

**Note**: SEBI, vide circular dated June 30, 2009 has abolished entry load

**Exit Load** : Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ₹ 100 and the exit load is 1%, the investor will receive ₹ 99.

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

**Standard Deviation** : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

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

**Beta** : Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

**AUM** : AUM or Assets Under Management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

**Holdings** : The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Nature of Scheme** : The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

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

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

ISIN	Bank	Security	Type
INE062A08249	STATE BANK OF INDIA	7.74% UNCD SBI-TR-I-SR-I PERP	Basel III Additional Tier I Bond
INE528G08394	YES BANK LTD.	9% UNCD YES BANK(PERP)-18/10/2099	Basel III Additional Tier I Bond
INE528G08352	YES BANK LTD.	9.5% UNCD YES BANK(PERP)23/12/99R03	Basel III Additional Tier I Bond
INE528G08352	YES BANK LTD.	9.5% UNCD YES BANK(PERP)23/12/99R03	Basel III Additional Tier I Bond
INE528G08352	YES BANK LTD.	9.5% UNCD YES BANK(PERP)23/12/99R03	Basel III Additional Tier I Bond
INE528G08352	YES BANK LTD.	9.5% UNCD YES BANK(PERP)23/12/99R03	Basel III Additional Tier I Bond
INE528G08394	YES BANK LTD.	9% UNCD YES BANK(PERP)-18/10/2099	Basel III Additional Tier I Bond
INE528G08352	YES BANK LTD.	9.5% UNCD YES BANK(PERP)23/12/99R03	Basel III Additional Tier I Bond



# Corporate Information & Contact Details



Haq, ek behtar zindagi ka.

## UTI TRUSTEE CO. (P) LTD.

### Directors

1. Mr. Suhail Nathani
2. Ms. Muketa Prami Jhaveri
3. Mr. Venkatraman Srinivasan
4. Mr. Chandran Bhan Singh
5. Mr. Srinivasan Shridhar

## UTI ASSET MANAGEMENT CO. LTD.

### Directors

1. Mr. Flemming Madsen
2. Mr. Deepak Kumar Chatterjee
3. Mr. Srivatsa Desikamani
4. Mr. Imtaiyazur Rahman
5. Mrs. Jayashree Vaidhyathanan
6. Mr. Santosh Kumar
7. Mr. Atul Dhawan
8. Ms. PV. Bharathi
9. Mr. Philip Mathew
10. Ms. Vishakha R. M.
11. Ms. Linsley Carruth

## REGISTERED OFFICE

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## GLOSSARY

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

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

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

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

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

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

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

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

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

**Exit Load:** Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit Load. For instance if the NAV is Rs.100 and the exit load is 1%, the investor will receive Rs. 99.

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

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

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

**Sharpe Ratio:** The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit 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 or the portfolio is a mutual fund's latest or reported statement or investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Nature of Scheme:** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in preservation in debt markets is a debt fund or income fund. Each of these categories may have subcategories.

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

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

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

**Market Capitalizations:** As per the provision no 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/POD-1/P/CI/2023/74 dated May 19, 2023

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

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

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

**Median Market Cap vs Weighted Average Market Cap**

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

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

## Equity & Debt Commentary data source credits:

### Equity write-up

Source for numbers: BSE and NSE and leading business dailies

### Debt write-up

Source for numbers: Leading business dailies

## REGISTRAR & TRANSFER AGENCY

### 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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## 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 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 October 31, 2025. 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>

