

Snapshot

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- Credit Profile
- Dividend History

Experience and aspirations combined

UTI Large & Mid Cap Fund



Invests in sound business with reasonable valuations



Benefit from the potential of stability and growth of large caps and mid caps respectively



Suitable for building one's 'CORE' equity portfolio

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

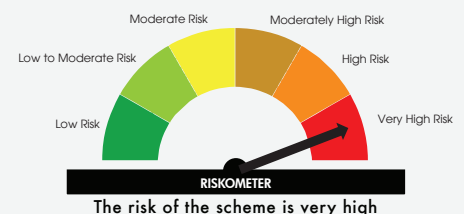
(Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks)

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 November 30, 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>

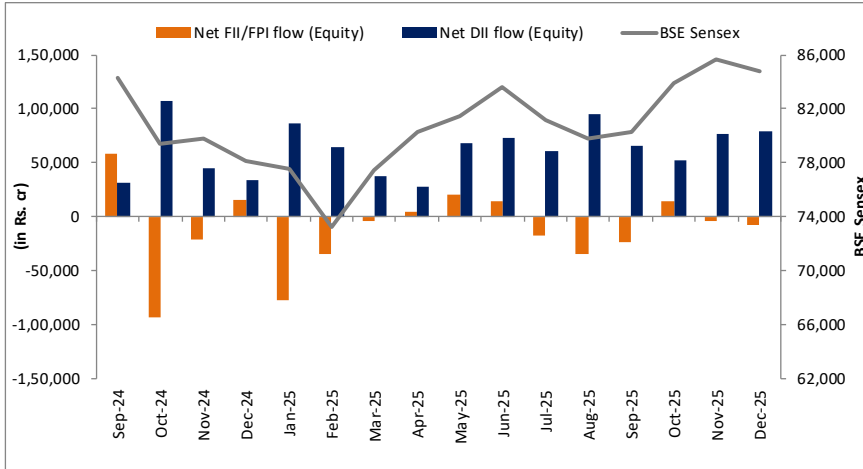


FUNDS CATEGORY

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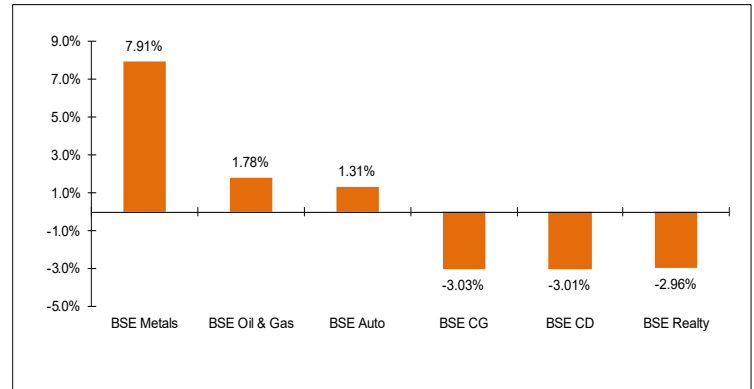
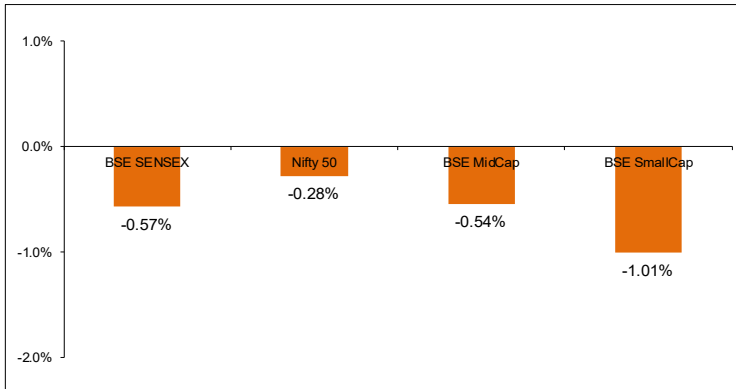
FUNDS CATEGORY

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Equity Market

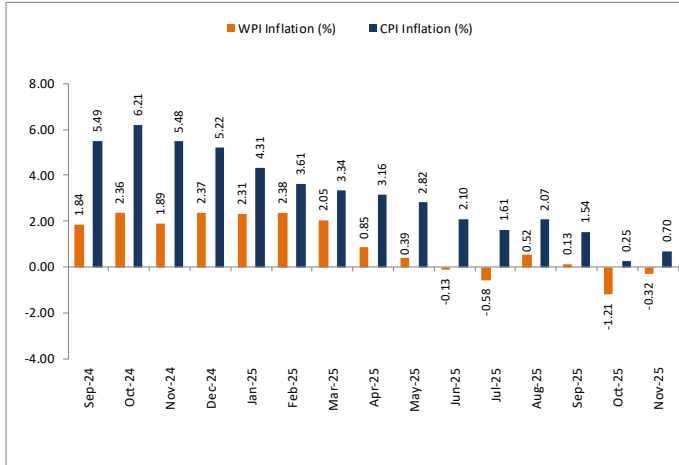
In 2025, domestic equity markets posted a year-end recovery (9.06% rise in BSE Sensex in 2025) after a prolonged sideways movement. The key drivers of this growth were strong domestic economic fundamentals, which provided stability, aggressive rate cuts by the RBI, stimulating liquidity and growth, consistent domestic investor inflows, helping sustain the market's momentum. December 2026 saw markets slide marginally with the BSE Sensex and NSE Nifty slipping 0.57% and 0.28% respectively, with the BSE Midcap and BSE Smallcap likewise ending in negative terrain with declines of 0.54% and 1.01% respectively.



Sector-wise, the BSE Metal (7.91%), BSE Oil & Gas (1.78%), BSE Auto (1.31%) were the leaders, while BSE Realty (-2.96%), BSE CD (-3.01%), BSE CG (-3.03%) were the laggards.

Sector Indices	Month End Value	% Change (MoM)	% Change (YoY)
BSE Auto	62,556.63	1.31%	21.09%
BSE Bankex	66,759.93	-0.28%	15.62%
BSE CD	60,003.58	-3.01%	-6.88%
BSE CG	67,112.00	-3.03%	-0.98%
BSE FMCG	20,345.14	-0.31%	-2.05%
BSE HC	43,801.94	-2.41%	-3.26%
BSE IT	36,735.18	1.18%	-14.94%
BSE Metal	36,811.73	7.91%	27.41%
BSE Oil & Gas	28,708.83	1.78%	10.14%
BSE Power	6,503.30	-1.66%	-6.64%
BSE PSU	20,567.71	1.07%	9.00%
BSE Realty	6,806.93	-2.96%	-17.33%
BSE Teck	18,509.89	1.15%	-4.97%

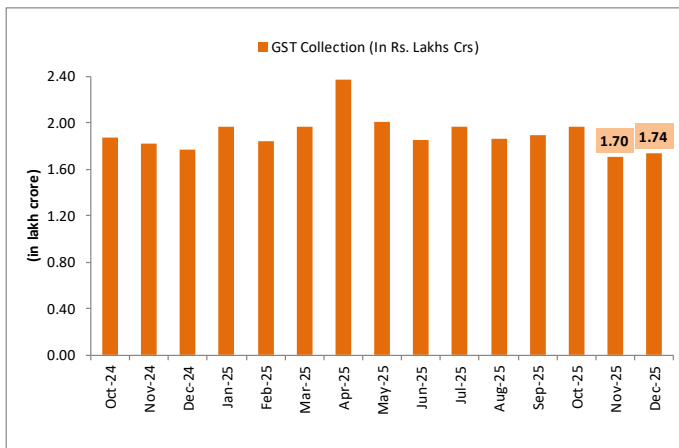
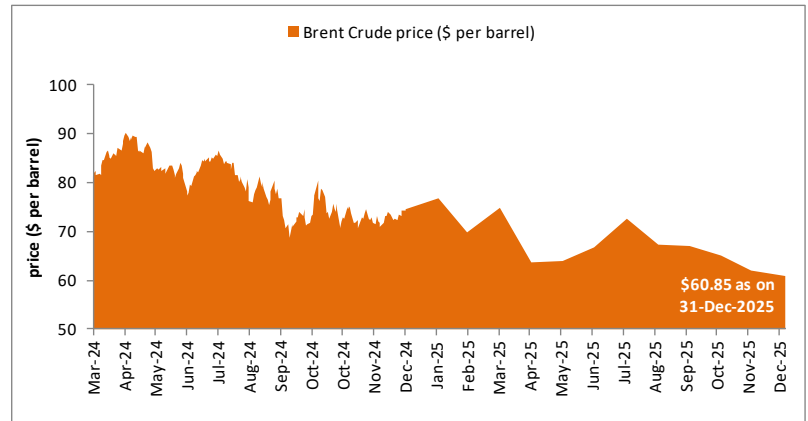
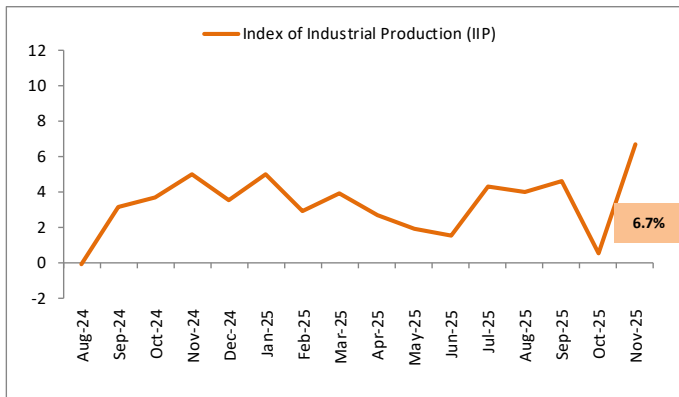
Source for numbers: BSE and NSE and leading business dailies



Debt Market

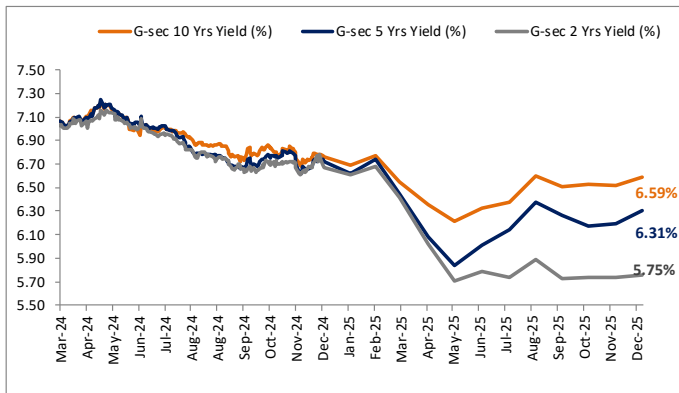
Retail inflation (CPI) rose mildly to 0.7% in November 2025 (vs 0.3% in October 2025), marking the second month of exceptionally low price pressure. The uptick was largely due to a narrowing of food and beverages deflation, while core CPI eased marginally, reflecting the impact of GST rate rationalization. With easing food, fuel prices, and GST cuts filtering through, headline inflation has averaged 1.8% YTD, remaining well below the RBI's 2%–6% target band, supporting a benign inflation environment for growth.

Wholesale Price Index (WPI) remained in mild deflation in November 2025 at -0.32%, an improvement from -1.21% in October 2025, reflecting easing pressures in food, fuel, and manufactured goods. While seasonal vegetable and pulse price increases caused a marginal month-on-month uptick, the broader trajectory through 2025 shows moderated inflation, supporting a stable macro environment.



India's industrial output (IIP) rebounded strongly in November 2025, clocking 6.7% YoY growth vs 0.5% in October 2025, a 25-month high. Manufacturing led the recovery at 8%, mining turned positive at 5.4%, while electricity contraction eased to -1.5%. Demand indicators improved with infrastructure/construction goods up 12.1%, capital goods up 10.4%, consumer durables up 10.3%, non-durables up 7.3%. All six use-based sectors expanded for the first time since January 2025.

Core sector rebounded in November 2025, expanding 1.8% after the contraction in October 2025. The recovery was led by a revival in cement output (14.5%, a 25-month high) and steady gains in steel (6.1%). However, momentum remains weak on a sequential basis, with average growth for October–November 2025 at 0.8%, significantly below the 3.0% average in H1FY26. Energy segments continued to lag, as electricity generation contracted 2.2%, and crude oil and natural gas output extended their structural decline. Sustained momentum will depend on construction-linked demand offsetting continued stress in hydrocarbons and power.



India's merchandise trade gap improved meaningfully in November 2025, narrowing to USD24.53bn, a five-month low, supported by softer imports—especially gold, oil, and coal. Exports to the US showed resilience in the face of tariffs, rising 10% MoM and 21%+ YoY, signaling renewed momentum in our largest export market. Overall merchandise exports expanded to USD38.13bn in November 2025 from USD34.38bn in October 2025, while imports fell to USD62.66bn from USD76.06bn.

GST collections for December 2025 increased 6.1% year-on-year to approximately Rs 1.74 lakh crore (Rs 1.70 lakh crore), supported by stronger import duties and stable domestic tax receipts, despite recent GST rate cuts. On a cumulative basis from April to December 2025, gross GST revenues expanded by 8.6% compared with the same period last year, reflecting robust ongoing economic activity.

The domestic debt market enters 2026 with cautious optimism, with the upcoming Union Budget and the RBI's liquidity measures—including open market operations (OMOs)—likely to be critical events shaping the year ahead. The spotlight remains on domestic inflation trends, growth dynamics, and the movement of the rupee against the US dollar, alongside the State Development Loan (SDL) issuance calendar. Overall, 2026 may see a flatter yield curve shaped by steady rates, surplus liquidity, and stronger foreign interest in Indian debt. If macro conditions remain stable, the year promises a smoother, more predictable fixed-income landscape driven by policy continuity and global integration.

2026 is shaping up as a promising year for domestic equities. The overall market will shift from being liquidity-driven to an earnings-led growth phase, powered by stronger corporate profits and an improving macro environment. Easing inflation, high system liquidity, and a supportive rate cycle are expected to sustain momentum. Government-led infra spending, personal tax relief, and easing trade concerns with the US will play out as positives over the short-term. Cyclical sectors like banks, IT, and consumption look poised to benefit from the improving economic environment.

Source for numbers: Leading business dailies (December 2025)

Daily Voice: Private banks may deserve higher valuations than PSUs, says UTI AMC's Karthikraj Lakshmanan

The trade deal with US has been anticipated by the markets for some time now since the additional tariffs in August 2025, said Karthikraj Lakshmanan.

In longer term, private banks will continue to gain market share, as they have been spending on technology at a faster pace, and the profitability metrics have been better, said Karthikraj Lakshmanan, Senior Vice President and Fund Manager - Equity at UTI AMC in an interview to Moneycontrol.

Hence, private banks may deserve higher valuations than PSUs, as long as this construct holds true.

According to him, there could be at least one more rate cut in 2026. "We would concur with RBI's expectations of inflation bottoming out in FY26 and gradually inching up in first half of FY27 as benign food inflation base fades," he said.

Is it better to avoid making large bets in the AI sector?

There are hardly few companies having some operations in the Data centres, data analytics and some other ancillary beneficiaries. Overall, we don't have enough listed companies in India on the AI space.

In US, the hyperscalers are getting into heavy capex mode for next few years while the path to profitability and return ratio on these investments is not very clear as of now. While the space may have high growth and improve productivity, how it evolves and which segments eventually end up benefitting is something which may play out over few years and it may be too early to arrive at meaningful conclusions.

Indian IT sector which has been at the receiving end in the stock market due to AI growth seems to be attractively valued after the correction and could have good opportunities in AI implementation for their clients.

Do you expect a re-rating in PSU bank stocks?

Overall asset quality issues have come down drastically in last few years post-covid for the banking sector and especially the PSU banks. PSU banks have always had the liability franchise due to the government ownership trust. Select PSU banks have strong overall franchise with good control on asset quality.

While RoAs of the PSU banks are lower than the large private peers, they tend to have much higher leverage and hence the RoEs are comparable currently. As of now, the growth differential also is less with the private banks.



Karthikraj Lakshmanan
Fund Manager-Equity

In this context, the valuation gap in the well-run PSU banks have been moving up and there may be more room for re-rating. However, in longer term, private banks will continue to gain market share, have been spending on technology at a faster pace, have higher absolute employee base than PSU banks today despite lower total market share and the profitability metrics have been better and hence may deserve higher valuations as long as this construct holds true.

Do you think the rupee will continue to weaken at a moderate pace until a trade deal is reached?

It is impossible to predict the currency move, especially in near-term.

The trade deal with US has been anticipated by the markets for some time now since

the additional tariffs in August 2025. Rupee was one of the best performing currencies between 2020-24, maybe some of that has reversed. Rupee depreciation may help in export competitiveness and even flows as the Indian markets become even more attractive in dollar terms post last 1-year time correction and rupee depreciation during which period other emerging markets have had healthy double-digit returns.

Do you believe 2026 is likely to be a better year for the equity market than the current year?

Valuation excesses have come down as discussed above and Indian macros are very strong whether it is fiscal deficit, Government debt-to-GDP, current account deficit, forex reserves, GDP growth and inflation. Balance sheet of corporates and banks are strong with minimal asset quality issues.

While household leverage has been inching up, there is no major pockets of worry in retail lending. Earnings growth is likely to accelerate in FY27 helped by the favourable base, tax cuts boosted consumption, good monsoons, benefits of increased liquidity alongwith 1.25% rate cuts from peak aiding growth and as nominal GDP gets into double digit trajectory in FY27 aiding corporate revenue growth.

The sharp rally in Gold prices adds significantly to the wealth of Indian households which are one of the largest holders of gold globally and that could add to positive wealth effect.

From longer term perspective, India has demographic advantage which would play out as long as the large work force getting added every year gets productively employed. Productivity improvement can help increase the per capita income from current near \$3000 levels for long-time to come. In contrast, most other large nations have an aging population and already have high per capita income limiting growth.

Do you think the reduction in tariff rates

could bring FIIs back to the market?

While the fundamentals are relatively attractive as discussed before, US-India trade deal bringing down the high tariffs would sentimentally be positive for the economy and growth. Eventually if fundamentals are positive and valuations favourable, investors, whether domestic or FPIs, would be attracted automatically.

Are you bullish on the healthcare and hospital space?

We would be selective in healthcare and hospitals space. Preference is for high growth names and companies with healthy return ratios. Overall, Pharma as an Index has been one of the worst performing if one looks at the last decade. This is a phase when generics have faced huge price erosion in

US, which is the largest market for them and there have been regulatory headwinds.

However, overall, within exports, the CDMO space promises to be of high growth and could help in India's make in India drive. The domestic Pharma is like consumer staples being branded plays with reasonable growth, healthy margins and return ratios though they are impacted by price controls and trade generics.

On the other hand, with domestic health insurance penetration increasing rapidly and post-covid increase in health awareness, diagnostics and hospitals space has seen healthy growth. Organised hospital chains have continued to add beds at a healthy pace and continue to do so as return ratios are healthy.

Diagnostic space is more asset light and has good return ratios though growth is expected to be in low double-digit as ability to scale in new cities/ states has been a challenge.

After reviewing the December policy, do you see the RBI cutting rates in 2026? Do you expect inflation to rise next year?

Monetary Policy Committee (MPC) cut Repo rate by 25bps to 5.25% in December Policy while maintaining a neutral stance. data shows inflation is lower than expectations with GST cuts also further putting downward pressure in near-term.

Hence, there could be atleast one more rate cut in 2026. Would concur with RBI's expectations of inflation bottoming out in FY26 and gradually inching up in first half of FY27 as benign food inflation base fades.

Disclaimer: The views and investment tips expressed by experts on Moneycontrol are their own and not those of the website or its management. Moneycontrol advises users to check with certified experts before taking any investment decisions.

Debt portfolio 2026: 3 strategies to protect your money as interest rates bottom out

With the RBI’s 125 bps rate cut cycle nearing its end, experts suggest a shift toward accrual-based debt strategies and short-to-medium duration bonds for 2026.

As 2025 draws to a close, the fixed-income market is ending on a relatively sombre note. The Reserve Bank of India has cut policy rates by 125 basis points and bought government bonds worth Rs. 6.5 trillion in 2025. This drove short to medium duration bond yields lower and boosted the performance of debt schemes investing in such bonds. For much of the year, investors enjoyed steady returns as falling yields created tailwind for bond portfolios. But as we step into 2026, the environment looks markedly different.

The Emerging Macro Landscape

Inflation has bottomed out, normalisation ahead. The historic drop in inflation this year is aided by favourable base effect from last year’s higher food prices and one-off tax cut on a wide range of good and services. As these impacts fade out, CPI inflation would inch higher toward the 4.0%–4.5% range next year.

Rate easing cycle mostly over. With inflation trending near 4% next year and GDP growth holding above 6.5%, further rate cuts from here looks unlikely. The RBI will most likely keep rates ‘lower for longer’ and maintain sufficiently large liquidity surplus to facilitate transmission of earlier rate cuts into the real economy.

Fiscal risks are resurfacing. With income tax cuts and GST rate reduction, government’s revenue collection has taken a hit. Decline in nominal GDP growth has further dampened the tax collections. The pace of fiscal consolidation and debt reduction might slowdown in coming years – indicating increased supply of government bonds.

From market’s perspective, a ‘lower for longer’ monetary policy setup and easy liquidity environment should be supportive for the short to medium duration bonds up to 5 years. While the longer duration bonds might face pressure from the weakening fiscal position of the government and rising supply of sovereign bonds.



Pankaj Pathak
Fund Manager

What Does This Mean for Investors?

For investors, this means the gains from falling interest rates are now behind us, and it would be prudent to recalibrate return expectations. Rather than chasing returns through aggressive bets of high duration funds, the focus should shift to risk-adjusted returns, diversification, and aligning strategies with liquidity needs and investment horizons.

For investors, this is also a good time to revisit asset allocation holistically. Fixed income remains a critical component of a balanced portfolio, but the approach must evolve with the changing macro backdrop. By prioritizing accrual strategies and matching investments to time horizons, investors can efficiently

navigate the macro challenges.

Investors should now focus on accrual-based strategies—earning returns primarily from interest income rather than betting on falling yields. In practical terms, this means favouring portfolios with low to moderate portfolio duration to keep sensitivity to interest rate volatility under check.

Here’s how different investors can approach asset allocation for their fixed income portfolio:

Short-Term Investors (seeking liquidity)

If your priority is safety and quick access to cash, you can consider short term strategies like Money Market fund, Ultra Short Duration or Low duration Funds. These strategies provide stability and rely primarily on interest accruals from short term debt securities without exposing you to significant interest rate risk.

Investing for medium term goal (1–2 years investment horizon)

For those looking to accumulate funds for goals that are one to two years ahead can consider strategies such as short duration fund or corporate bond fund. Even Floater funds with good credit quality and low duration would be a great option for these kinds of goals as these funds can better adapt to the changes in interest rate cycles.

Long-Term Investors looking for portfolio diversification (beyond 2 years)

Investors having longer investment horizon or looking to diversification in their overall portfolio, can consider Dynamic Bond funds which has flexibility to adjust the portfolio positioning as interest rate cycles evolve. Investor looking for better tax efficiency and have investment horizon beyond 2 years can consider Income plus arbitrage funds.

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

UTI AMC's V. Srivatsa on why 2026 could be better than a tough 2025 for equity investors

Despite a challenging 2025 marked by earnings downgrades and FII selling, Indian equities are poised for a turnaround in 2026. Policy support and stabilizing earnings are expected to improve macros, setting the stage for a more constructive market environment. While large caps are anticipated to lead the recovery, mid and small caps also show improving earnings trajectories.

After one of the weakest years for Indian equities relative to global peers, 2025 left investors bruised by earnings downgrades, FII selling and patchy demand. But as policy support kicks in and earnings begin to stabilise, UTI AMC's Executive Vice President & Fund Manager V. Srivatsa believes 2026 could mark a turnaround, with improving macros setting the stage for a more constructive market environment.

As we step into 2026, have things got better for investors in the equity market or do you think the new year would be much like 2025?

The year 2025 has not gone well as Nifty has returned around 10% year to date as on December 16 which has underperformed most of the global markets and would rank as amongst the worst performing markets globally. This has been led by consistent earnings cut through the last year and macro weakness in terms of demand and liquidity in the early part of the calendar year. The earnings cuts combined with valuation triggers in other emerging markets have led to FII selling which has further pressure on the markets. On the positive side, the government has put measures in place to stimulate demand in the form of income tax cuts and GST rate cuts and improved liquidity in the banking system aiding credit

growth. These measures implemented in later part of the year will start seeing benefits from first quarter of next year and we are hopeful of decent earnings growth for next fiscal year. Combination of improved macros coupled with earnings growth bodes well for the Indian equity markets.

Despite all the noise that we saw in the year, we are still ending with around 9-10% upside on a headline index level. This would be Nifty's 10 consecutive year of positive gains. How big an achievement is that from an overall perspective for long-



V Srivatsa

Fund Manager - Executive Vice President

term investors?

Consistent positive returns does give a lot of confidence to the retail investors especially to the first time or new investors who are investing in equity.

However, a lot of education has gone into explaining the volatility of equity to the retail investor through various initiatives and we can expect the retail investors to be more matured than before.

But the pain in small caps as well as select midcaps has been troubling a lot of

portfolios. Do you see the market improving for them incrementally in the next few quarters?

The earnings outlook for both mid and small cap is on the improving trajectory and should aid in the recovery. However, the valuations of the mid and small cap indices are higher than large caps and we expect large caps to lead the recovery.

Do you think that midcaps are positioned more favourably from earnings growth and valuations as well as compared to small caps?

Since the earnings growth is coming from macro led factors, we expect mid cap earnings growth to pick up and then small caps to pick up. However mid caps trades at 20-25% premium to small caps and valuations could be higher even adjusted for the better earnings visibility

Which sectors of the market are you bullish on for the next 1 year?

The funds that I manage are managed on the basis of relative value approach and we lay lot of emphasis on the starting valuations of the sectors and stocks we hold, with that in mind, we remain positive on Information technology, Oil and gas, Healthcare, infrastructure sector and telecom sector. We believe that these sectors are priced well for the growth expectations.

What are the risks that investors need to be mindful of as they step in 2026?

The biggest risk is the US trade tariffs and if no resolution is in sight for the next six months, we could see pressure on the current account deficit and big impact on the sectors such as textiles, gems and engineering where share of US exports is high. This is one big risk for the markets.

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 : ₹ 13298.52 Crore

Closing AUM : ₹ 13321.57 Crore

No. of Folios : 6,90,669

High/Low NAV in the month

High Growth Option : ₹ 284.7044

Low Growth Option : ₹ 279.6947

Total Expense Ratio

Regular : 1.74

Direct : 0.91

Minimum Investment Amount

Growth: ₹ 100/-

IDCW: ₹ 5000/-

NAV per unit as on 31st December, 2025

Regular Growth Option ₹ 283.6352

Regular IDCW Option ₹ 55.8913

Direct Growth Option ₹ 312.0929

Direct IDCW Option ₹ 66.3330

Portfolio Details

% of Top 10 Stocks	47.83
Median Market Cap (₹ Cr)	4,40,024
Weighted Average Market Cap	6,35,518
Number of Securities	60

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	89	10	1
Benchmark	93	7	-

Portfolio as on 31st December, 2025

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.12	Titan Company Ltd.	1.60
ICICI Bank Ltd	6.94	Godrej Consumer Products Ltd	1.55
Infosys Ltd.	5.77	Polycab India Ltd	1.44
Reliance Industries Ltd.	4.86	HDFC Life Insurance Company Ltd.	1.35
Bharti Airtel Ltd.	4.12	Asian Paints Ltd.	1.33
Kotak Mahindra Bank Ltd.	4.10	Tata Steel Ltd.	1.30
Larsen And Toubro Ltd.	3.75	Hindustan Aeronautics Ltd	1.22
Bajaj Finance Ltd.	3.37	Sun Pharmaceuticals Industries Ltd.	1.20
Axis Bank Ltd.	2.90	Bharat Petroleum Corporation Ltd.	1.19
State Bank Of India	2.90	Jindal Stainless Ltd.	1.16
ITC Ltd.	2.74	Tata Motors Ltd	1.09
Avenue Supermarts Ltd.	2.30	Wipro Ltd.	1.06
Eternal Ltd.	2.10	Tata Motors Passenger Vehicles Ltd.	1.03
Tata Consultancy Services Ltd.	1.79	Others	19.73
LTIMindtree Ltd.	1.65	Net Current Asset	2.10
Maruti Suzuki India Ltd.	1.64	TOTAL	100.00
Tata Consumer Products Ltd	1.60		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Avenue Supermarts Ltd	1.9	Reliance Industries Ltd	-2.4
Kotak Mahindra Bank Ltd	1.9	Mahindra & Mahindra Ltd	-1.7
Infosys Ltd	1.8	Hindustan Unilever Ltd	-1.4
Bajaj Finance Ltd	1.6	HDFC Bank Ltd	-1.2
Polycab India Ltd	1.4	Bharat Electronics Ltd	-1.0

Quantitative Indicators Fund Benchmark

Beta	0.87	1
Standard Deviation (Annual)	10.94%	12.21%
Sharpe Ratio	0.71%	
Portfolio Turnover Ratio (Annual)	0.34	
P/B	6.76	6.52
P/E	35.73	33.06
ROE	20.64	20.66

Fund Performance Vs Benchmark (CAGR) as on 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	BSE 100 TRI (%)	BSE Sensex TRI (%)	NAV Growth (₹)	BSE 100 TRI (₹)	BSE Sensex TRI (₹)
1 Y	8.56	10.49	10.38	10,856	11,049	11,038
3 Y	13.39	15.53	13.28	14,584	15,426	14,541
5 Y	13.15	15.65	13.64	18,553	20,697	18,959
10 Y	12.53	14.43	13.94	32,591	38,537	36,917
SI*	15.35	NA	NA	27,13,135	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 31st December, 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	1,27,408	1,29,406	1,28,628	11.64	14.85	13.60
3 Y	3,60,000	4,29,349	4,43,072	4,31,061	11.78	13.96	12.05
5 Y	6,00,000	8,03,835	8,57,160	8,20,839	11.64	14.24	12.49
7 Y	8,40,000	13,74,450	14,90,250	14,08,115	13.82	16.08	14.49
10 Y	12,00,000	23,73,760	26,38,882	25,29,481	13.08	15.06	14.27
15 Y	18,00,000	51,24,909	57,51,139	54,44,293	12.86	14.19	13.56
SI	25,30,000	1,13,69,123	1,28,43,283	1,21,76,545	12.58	13.52	13.11

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.*Since inception for above mentioned schemes is taken for the period December 2004 to December 2025 (Since SIP facility was introduced in November 2004). **Past performance may or may not be sustained in future.**

Top 5 Sectors

Financial Services	33%
Information Technology	11%
Fast Moving Consumer Goods	7%
Oil, Gas & Consumable Fuels	7%
Consumer Services	6%

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 : ₹ 11911.11 Crore
Closing AUM : ₹ 11956.07 Crore
No. of Folios : 5,59,042

High/Low NAV in the month

High Growth Option : ₹ 305.7736
Low Growth Option : ₹ 297.9968

Total Expense Ratio

Regular : 1.76
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 31st December, 2025

Regular Growth Option ₹ 303.6115
Regular IDCW Option ₹ 143.6717
Direct Growth Option ₹ 339.5455
Direct IDCW Option ₹ 167.0913

Portfolio Details

% of Top 10 Stocks	20.87
Median Market Cap (₹ Cr)	60,635
Weighted Average Market Cap	65,083
Number of Securities	90

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	9	72	19
Benchmark	4	93	3

Portfolio as on 31st December, 2025

Equity	% to NAV	Equity	% to NAV
Phoenix Mills Ltd	2.64	Swiggy Ltd	1.46
Polycab India Ltd	2.45	Mphasis Ltd	1.40
Persistent Systems Ltd.	2.28	SRF Ltd.	1.38
Max Financial Services Ltd.	2.17	Bharti Hexacom Ltd	1.37
The Federal Bank Ltd.	2.01	IDFC First Bank Ltd	1.37
Coforge Ltd	1.95	GE Vernova T & D India Ltd	1.37
Hero Motocorp Ltd.	1.95	Suzlon Energy Ltd.	1.37
Ajanta Pharma Ltd.	1.94	Lupin Ltd.	1.36
APL Apollo Tubes Ltd	1.80	Jubilant Food Works Ltd	1.35
Tube Investments Of India Ltd	1.69	Astral Ltd.	1.32
J.K.Cement Ltd.	1.67	Dixon Technologies (India) Ltd	1.32
Shriram Finance Ltd	1.62	Bank Of Maharashtra	1.30
PB Fintech Ltd	1.62	Bharat Forge Ltd.	1.23
Indian Bank	1.61	Others	49.37
Blue Star Ltd.	1.59	Net Current Asset	1.00
Schaeffler India Ltd	1.56	TOTAL	100.00
AU Small Finance Bank Ltd	1.50		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Phoenix Mills Ltd	1.7	BSE Ltd	-1.6
Ajanta Pharma Ltd	1.6	Cummins India Ltd	-1.6
Shriram Finance Ltd	1.6	Indus Ind Bank Ltd	-1.5
Polycab India Ltd	1.4	HDFC Asset Management Company Ltd	-1.4
Schaeffler India Ltd	1.2	Indus Towers Ltd	-1.4

Quantitative Indicators Fund Benchmark

Beta	0.85	1
Standard Deviation (Annual)	13.65%	15.53%
Sharpe Ratio	0.84%	
Portfolio Turnover Ratio (Annual)	0.44	
P/B	9.14	8.57
P/E	45.06	42.74
ROE	18.45	18.06

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	-0.15	5.98	11.88	9,985	10,598	11,188
3 Y	17.12	24.00	14.31	16,072	19,077	14,942
5 Y	17.93	24.03	14.67	22,820	29,369	19,834
10 Y	14.20	18.31	14.02	37,769	53,804	37,177
SI*	17.49	NA	14.40	3,32,945	NA	1,86,485

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 31st December, 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	1,25,889	1,30,098	1,29,514	9.23	15.97	15.02
3 Y	3,60,000	4,33,918	4,73,748	4,38,641	12.51	18.66	13.26
5 Y	6,00,000	8,59,664	9,98,772	8,38,962	14.36	20.49	13.37
7 Y	8,40,000	16,08,749	19,28,971	14,46,126	18.23	23.34	15.24
10 Y	12,00,000	27,61,137	34,70,339	25,66,519	15.90	20.14	14.54
15 Y	18,00,000	74,00,178	90,28,515	55,05,667	17.09	19.35	13.69
SI	25,30,000	1,85,06,549	2,14,87,628	1,22,01,682	16.29	17.42	13.12

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.*Since inception for above mentioned schemes is taken for the period December 2004 to December 2025 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

Top 5 Sectors

Financial Services	23%
Capital Goods	13%
Healthcare	11%
Automobile and Auto Components	10%
Consumer Durables	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 : ₹ 4743.30 Crore
Closing AUM : ₹ 4736.67 Crore
No. of Folios : 3,49,788

High/Low NAV in the month

High Growth Option : ₹ 25.9997
Low Growth Option : ₹ 24.9745

Total Expense Ratio

Regular : 1.86
Direct : 0.63

Minimum Investment Amount

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

NAV per unit as on 31st December, 2025

Regular Growth Option	₹ 25.3338
Regular IDCW Option	₹ 25.3335
Direct Growth Option	₹ 27.3919
Direct IDCW Option	₹ 27.3919

Portfolio Details

% of Top 10 Stocks	21.90
Median Market Cap (₹ Cr)	16,023
Weighted Average Market Cap	21,091
Number of Securities	91

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	-	18	82
Benchmark	-	9	91

Portfolio as on 31st December, 2025

Equity	% to NAV	Equity	% to NAV
The Karur Vysya Bank Ltd.	2.77	Gravita India Ltd.	1.53
City Union Bank Ltd	2.74	India Shelter Finance Corporation Ltd	1.49
Multi Commodity Exchange Of India Ltd	2.64	Subros Ltd.	1.47
KEI Industries Ltd.	2.14	NIIT Learning Systems Ltd	1.46
Aster DM Healthcare Ltd	2.11	Caplin Point Laboratories Ltd	1.46
Affle 3I Ltd.	1.99	Aditya Birla Capital Ltd	1.46
TD Power Systems Ltd.	1.93	Techno Electric & Engineering Co Ltd.	1.42
Acutaas Chemicals Ltd.	1.89	J.K.Cement Ltd.	1.42
Navin Fluorine International Tld.	1.89	Newgen Software Technologies Ltd.	1.37
Jubilant Ingrevia Ltd.	1.80	Nesco Ltd	1.32
Great Eastern Shipping Co. Ltd.	1.73	KFIN Technologies Ltd	1.28
Eris Lifesciences Ltd	1.71	Brigade Enterprises Ltd.	1.25
Eclerx Services Ltd.	1.71	Tips Music Ltd.	1.24
KPIT Technologies Ltd	1.69	Others	43.93
Dixon Technologies (India) Ltd	1.60	Net Current Asset	4.41
Inox India Ltd	1.59	TOTAL	100.00
Ujivan Small Finance Bank Ltd	1.56		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
KEI Industries Ltd	2.1	Laurus Labs Ltd	-2.1
TD Power Systems Ltd	1.9	Central Depository Services (India) Ltd	-1.3
Acutaas Chemicals Ltd	1.9	Delhivery Ltd	-1.1
City Union Bank Ltd	1.7	RBI Bank Ltd	-0.9
KPIT Technologies Ltd	1.7	Cholamandalam Financial Holdings Ltd	-0.9

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.82	1
Standard Deviation (Annual)	15.00%	17.58%
Sharpe Ratio	0.79%	
Portfolio Turnover Ratio (Annual)	0.36	
P/B	7.61	7.33
P/E	42.04	40.28
ROE	18.92	15.26

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	-5.33	-5.48	11.88	9,467	9,452	11,188
3 Y	17.53	21.46	14.31	16,242	17,928	14,942
5 Y	20.17	23.30	14.67	25,072	28,514	19,834
SI*	20.31	24.66	15.45	25,334	30,287	20,591

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 31st December, 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	1,21,919	1,22,967	1,29,514	2.98	4.62	15.02
3 Y	3,60,000	4,29,922	4,40,839	4,38,641	11.87	13.60	13.26
5 Y	6,00,000	8,75,326	9,26,510	8,38,958	15.09	17.40	13.37
SI	6,00,000	8,75,326	9,26,510	8,38,958	15.09	17.40	13.37

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

Top 5 Sectors

Financial Services	18%
Capital Goods	14%
Healthcare	13%
Consumer Durables	9%
Information Technology	9%

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 : ₹ 5533.75 Crore
Closing AUM : ₹ 5635.04 Crore
No. of Folios : 4,12,395

High/Low NAV in the month

High Growth Option : ₹ 188.4008
Low Growth Option : ₹ 184.1836

Total Expense Ratio

Regular : 1.87
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 31st December, 2025

Regular Growth Option	₹ 188.1434
Regular IDCW Option	₹ 91.6552
Direct Growth Option	₹ 202.3862
Direct IDCW Option	₹ 99.4544

Portfolio Details

% of Top 10 Stocks	29.93
Median Market Cap (₹ Cr)	1,10,882
Weighted Average Market Cap	3,68,007
Number of Securities	71

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	49	38	13
Benchmark	52	47	1

Portfolio as on 31st December, 2025

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	5.36	Hero Motocorp Ltd.	1.66
Infosys Ltd.	3.48	Mahindra & Mahindra Ltd.	1.61
ICICI Bank Ltd	3.40	Sundaram Finance Ltd.	1.58
Reliance Industries Ltd.	3.11	State Bank Of India	1.50
Vedanta Ltd	2.64	Nippon Life India Asset Management Ltd	1.49
Wipro Ltd.	2.56	Ajanta Pharma Ltd.	1.47
ITC Ltd.	2.55	Bharti Airtel Ltd.	1.45
The Federal Bank Ltd.	2.38	Shriram Finance Ltd	1.45
Indus Towers Ltd.	2.28	Glenmark Pharmaceuticals Ltd	1.44
Larsen And Toubro Ltd.	2.17	Mphasis Ltd	1.34
Aurobindo Pharma Ltd.	2.07	Oil India Ltd.	1.34
Power Grid Corporation Of India Ltd	2.03	Grasim Industries Ltd.	1.32
Aditya Birla Capital Ltd	2.01	Hindustan Petroleum Corporation Ltd.	1.31
HCL Technologies Ltd.	1.99	Others	33.80
Max Financial Services Ltd.	1.86	Net Current Asset	4.00
Maruti Suzuki India Ltd.	1.69	TOTAL	100.00
Phoenix Mills Ltd	1.67		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Wipro Ltd	2.3	BSE Ltd	-1.4
Vedanta Ltd	2.3	Axis Bank Ltd	-1.3
Aditya Birla Capital Ltd	1.7	Tata Consultancy Services Ltd	-1.2
Aurobindo Pharma Ltd	1.6	Kotak Mahindra Bank Ltd	-1.1
Power Grid Corporation Of India Ltd	1.7	Bajaj Finance Ltd	-0.9

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	12.32%	13.37%
Sharpe Ratio	1.36%	
Portfolio Turnover Ratio (Annual)	0.35	
P/B	5.20	7.53
P/E	27.66	37.48
ROE	21.21	19.39

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	7.41	8.19	11.88	10,741	10,819	11,188
3 Y	22.45	19.41	14.31	18,370	17,035	14,942
5 Y	22.00	19.51	14.67	27,042	24,391	19,834
10 Y	14.81	16.29	14.02	39,837	45,286	37,177
SI*	13.90	15.88	12.86	87,065	1,15,956	74,749

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

SIP Returns as on 31st December, 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	1,30,332	1,29,615	1,29,514	16.35	15.19	15.02
3 Y	3,60,000	4,73,605	4,57,246	4,38,641	18.64	16.16	13.26
5 Y	6,00,000	9,67,173	9,18,880	8,38,962	19.16	17.07	13.37
7 Y	8,40,000	17,55,747	16,76,889	14,46,126	20.69	19.39	15.24
10 Y	12,00,000	29,72,733	29,96,216	25,66,519	17.27	17.42	14.54
15 Y	18,00,000	63,61,190	71,66,218	55,05,667	15.35	16.72	13.69
SI	19,90,000	76,88,625	88,04,659	66,82,032	14.71	16.09	13.27

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	28%
Information Technology	10%
Oil, Gas & Consumable Fuels	8%
Automobile and Auto Components	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 : ₹ 10097.52 Crore
Closing AUM : ₹ 10150.97 Crore
No. of Folios : 4,44,475

High/Low NAV in the month

High Growth Option : ₹ 174.7073
Low Growth Option : ₹ 171.7781

Total Expense Ratio

Regular : 1.82
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 31st December, 2025

Regular Growth Option : ₹ 174.6157
Regular IDCW Option : ₹ 50.8876
Direct Growth Option : ₹ 191.6916
Direct IDCW Option : ₹ 62.5175

Portfolio Details

% of Top 10 Stocks	44.01
Median Market Cap (₹ Cr)	2,51,860
Weighted Average Market Cap	5,02,125
Number of Securities	59

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	65	20	16
Benchmark	71	20	10

Portfolio as on 31st December, 2025

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.45	Phoenix Mills Ltd	1.60
ICICI Bank Ltd	5.62	Indus Ind Bank Ltd.	1.59
Bharti Airtel Ltd.	4.56	Power Grid Corporation Of India Ltd	1.56
Infosys Ltd.	4.30	ICICI Lombard General Insurance Company Ltd	1.55
Axis Bank Ltd.	3.97	Bajaj Auto Ltd.	1.53
Kotak Mahindra Bank Ltd.	3.79	Coal India Ltd.	1.48
State Bank Of India	3.63	Sun Pharmaceuticals Industries Ltd.	1.44
Mahindra & Mahindra Ltd.	3.01	Fortis Healthcare Ltd.	1.39
Reliance Industries Ltd.	2.98	Info-Edge (India) Ltd.	1.38
Tech Mahindra Ltd	2.70	Great Eastern Shipping Co. Ltd.	1.33
Mahindra And Mahindra Financial Services Ltd	1.89	Dabur India Ltd.	1.29
Eicher Motors Ltd	1.80	Crompton Greaves Consumer Electricals Ltd.	1.27
Cipla Ltd.	1.79	Bharat Petroleum Corporation Ltd.	1.25
Mphasis Ltd	1.75	Others	24.37
Maruti Suzuki India Ltd.	1.73	Net Current Asset	0.76
Glenmark Pharmaceuticals Ltd	1.65	TOTAL	100.00
HCL Technologies Ltd.	1.60		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tech Mahindra Ltd	2.2	Larsen And Toubro Ltd	-2.4
Kotak Mahindra Bank Ltd	2.2	Reliance Industries Ltd	-2.3
Axis Bank Ltd	2.2	ITC Ltd	-1.9
HDFC Bank Ltd	1.9	Tata Consultancy Services Ltd	-1.6
Mahindra And Mahindra Financial Services Ltd	1.8	Bajaj Finance Ltd	-1.3

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	11.98%	12.82%
Sharpe Ratio	1.09%	
Portfolio Turnover Ratio (Annual)	0.18	
P/B	4.59	6.98
P/E	29.83	35.17
ROE	16.36	19.68

Fund Performance Vs Benchmark (CAGR) as on 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (%)	Nifty 50 TRI (₹)
1 Y	6.98	7.76	11.88	10,698	10,776	11,188
3 Y	18.70	16.69	14.31	16,732	15,896	14,942
5 Y	17.86	16.87	14.67	22,752	21,812	19,834
10 Y	14.46	14.76	14.02	38,638	39,664	37,177
SI*	15.00	14.24	14.14	1,74,606	1,52,452	1,49,745

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

SIP Returns as on 31st December, 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	1,28,269	1,28,625	1,29,514	13.02	13.60	15.02
3 Y	3,60,000	4,58,465	4,45,109	4,38,641	16.35	14.28	13.26
5 Y	6,00,000	9,04,706	8,71,309	8,38,962	16.43	14.90	13.37
7 Y	8,40,000	16,07,388	15,40,329	14,46,126	18.21	17.01	15.24
10 Y	12,00,000	28,07,513	27,16,882	25,66,519	16.21	15.60	14.54
15 Y	18,00,000	59,48,287	60,41,416	55,05,667	14.58	14.76	13.69
SI	24,50,000	1,29,92,763	1,19,19,284	1,08,89,254	14.33	13.65	12.93

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

Top 5 Sectors

Financial Services	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 : ₹ 3759.74 Crore

Closing AUM : ₹ 3761.85 Crore

No. of Folios : 2,43,933

High/Low NAV in the month

High Growth Option : ₹ 211.1771

Low Growth Option : ₹ 208.0924

Total Expense Ratio

Regular : 1.88

Direct : 0.91

Minimum Investment Amount

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

NAV per unit as on 31st December, 2025

Regular Growth Option ₹ 210.5947

Regular IDCW Option ₹ 40.2322

Direct Growth Option ₹ 236.7580

Direct IDCW Option ₹ 55.7952

Portfolio Details

% of Top 10 Stocks	43.56
Median Market Cap (₹ Cr)	3,09,323
Weighted Average Market Cap	5,25,383
Number of Securities	60

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	75	14	11
Benchmark	71	20	10

Portfolio as on 31st December, 2025

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.35	Cipla Ltd.	1.51
ICICI Bank Ltd	6.16	Bajaj Auto Ltd.	1.49
Bharti Airtel Ltd.	4.76	ICICI Lombard General Insurance Company Ltd	1.49
Infosys Ltd.	4.62	Cholamandalam Investment And Finance Company Ltd.	1.47
Kotak Mahindra Bank Ltd.	4.10	Mphasis Ltd	1.44
Axis Bank Ltd.	3.96	Avenue Supermarts Ltd.	1.41
Reliance Industries Ltd.	3.24	Crompton Greaves Consumer Electricals Ltd.	1.37
Bajaj Finance Ltd.	2.62	Eicher Motors Ltd	1.36
Tech Mahindra Ltd	2.54	Coal India Ltd.	1.33
Mahindra & Mahindra Ltd.	2.22	Havells India Ltd.	1.32
Tata Steel Ltd.	2.15	Aster DM Healthcare Ltd	1.27
Maruti Suzuki India Ltd.	2.13	Sun Pharmaceuticals Industries Ltd.	1.26
State Bank Of India	2.09	Others	24.78
HCL Technologies Ltd.	1.94	Net Current Asset	0.14
Phoenix Mills Ltd	1.72	TOTAL	100.00
Jubilant Food Works Ltd	1.63		
Ajanta Pharma Ltd.	1.62		
Info-Edge (India) Ltd.	1.51		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Kotak Mahindra Bank Ltd	2.5	Larsen And Toubro Ltd	-2.4
Axis Bank Ltd	2.2	Reliance Industries Ltd	-2.0
Tech Mahindra Ltd	2.0	ITC Ltd	-1.9
Bharti Airtel Ltd	1.8	Tata Consultancy Services Ltd	-1.6
HDFC Bank Ltd	1.8	Hindustan Unilever Ltd	-1.0

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.86	1
Standard Deviation (Annual)	11.51%	12.82%
Sharpe Ratio	0.72%	
Portfolio Turnover Ratio (Annual)	0.46	
P/B	5.42	6.98
P/E	33.31	35.17
ROE	17.11	19.68

Fund Performance Vs Benchmark (CAGR) as on 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	4.55	7.76	11.88	10,455	10,776	11,188
3 Y	13.95	16.69	14.31	14,801	15,896	14,942
5 Y	13.70	16.87	14.67	19,009	21,812	19,834
10 Y	12.47	14.76	14.02	32,418	39,664	37,177
SI*	14.37	14.14	13.39	3,30,970	3,14,053	2,64,473

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 31st December, 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	1,26,407	1,28,625	1,29,514	10.05	13.60	15.02
3 Y	3,60,000	4,27,157	4,45,109	4,38,641	11.43	14.28	13.26
5 Y	6,00,000	8,04,311	8,71,309	8,38,962	11.66	14.90	13.37
7 Y	8,40,000	13,98,230	15,40,329	14,46,126	14.30	17.01	15.24
10 Y	12,00,000	24,02,027	27,16,882	25,66,519	13.30	15.60	14.54
15 Y	18,00,000	52,13,675	60,41,416	55,05,667	13.06	14.76	13.69
SI	25,30,000	1,06,86,559	1,32,87,165	1,22,01,682	12.10	13.78	13.12

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. *Since inception for above mentioned schemes is taken for the period December 2004 to December 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	6%

UTI FOCUSED FUND (Erstwhile UTI Focused Equity Fund)

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

Category
Focused Fund

Investment Objective

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

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

Date of inception/allotment

26th Aug, 2021

Benchmark Index

Nifty 500 TRI

Fund Manager

Mr. Vishal Chopda, CFA, BE, PGDM
Managing the scheme since May 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 : ₹ 2614.00 Crore
Closing AUM : ₹ 2610.46 Crore
No. of Folios : 1,30,004

High/Low NAV in the month

High Growth Option : ₹ 15.9293
Low Growth Option : ₹ 15.6393

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 31st December, 2025

Regular Growth Option : ₹ 15.8187
Regular IDCW Option : ₹ 15.8187
Direct Growth Option : ₹ 16.8967
Direct IDCW Option : ₹ 16.8963

Portfolio Details

% of Top 10 Stocks	55.98
Median Market Cap (₹ Cr)	3,95,070
Weighted Average Market Cap	5,90,028
Number of Securities	29

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	79	18	4
Benchmark	71	20	10

Portfolio as on 31st December, 2025

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.87	Hero Motocorp Ltd.	2.21
ICICI Bank Ltd	8.75	Havells India Ltd.	2.21
Infosys Ltd.	6.00	ICICI Prudential Asset Management Company Ltd.	2.04
Reliance Industries Ltd.	5.11	ICICI Lombard General Insurance Company Ltd	2.02
Bajaj Finance Ltd.	4.91	Aster DM Healthcare Ltd	1.96
Eternal Ltd.	4.79	Shree Cement Ltd.	1.93
Larsen And Toubro Ltd.	4.69	Gujarat Gas Ltd	1.91
Bharti Airtel Ltd.	4.03	Bharat Electronics Ltd.	1.76
Cholamandalam Investment And Finance Company Ltd.	3.98	Astral Ltd.	1.66
Maruti Suzuki India Ltd.	3.84	Syngene International Ltd.	1.62
Tech Mahindra Ltd	3.58	P I Industries Ltd.	1.53
Godrej Consumer Products Ltd	3.28	LG Electronics India Ltd	1.49
Phoenix Mills Ltd	2.84	Net Current Asset	1.92
Tata Steel Ltd.	2.72	TOTAL	100.00
Tube Investments Of India Ltd	2.52		
Ajanta Pharma Ltd.	2.49		
Titan Company Ltd.	2.33		

Active Stock positions

Overweight (Top 5)	%	Underweight Top 5)	%
ICICI Bank Ltd	4.0	State Bank Of India	-2.0
Eternal Ltd	3.8	ITC Ltd	-1.9
Cholamandalam Investment And Finance Company Ltd	3.6	Axis Bank Ltd	-1.8
Bajaj Finance Ltd	3.6	Mahindra & Mahindra Ltd	-1.6
Infosys Ltd	3.2	Tata Consultancy Services Ltd	-1.6

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.85	1
Standard Deviation (Annual)	11.56%	12.82%
Sharpe Ratio	0.87%	
Portfolio Turnover Ratio (Annual)	0.41	
P/B	6.64	6.98
P/E	39.77	35.17
ROE	17.09	19.68

Fund Performance Vs Benchmark (CAGR) as on 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	6.62	7.76	11.88	10,662	10,776	11,188
3 Y	15.72	16.69	14.31	15,502	15,896	14,942
SI*	11.11	13.99	12.22	15,819	17,683	16,519

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

SIP Returns as on 31st December, 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	1,26,061	1,28,625	1,29,514	9.50	13.60	15.02
3 Y	3,60,000	4,29,808	4,45,109	4,38,641	11.85	14.28	13.26
SI	5,20,000	6,82,157	7,12,138	6,90,918	12.53	14.56	13.13

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	9%
Oil, Gas & Consumable Fuels	7%
Healthcare	6%

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 : ₹ 25156.96 Crore

Closing AUM : ₹ 24902.62 Crore

No. of Folios : 15,13,716

High/Low NAV in the month

High Growth Option : ₹ 328.1024

Low Growth Option : ₹ 318.5972

Total Expense Ratio

Regular : 1.67

Direct : 1.04

Minimum Investment Amount

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

NAV per unit as on 31st December, 2025

Regular Growth Option : ₹ 321.1392

Regular IDCW Option : ₹ 212.3168

Direct Growth Option : ₹ 345.4330

Direct IDCW Option : ₹ 229.8801

Portfolio Details

% of Top 10 Stocks	44.75
Median Market Cap (₹ Cr)	1,92,316
Weighted Average Market Cap	3,72,045
Number of Securities	55

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	64	25	11
Benchmark	71	20	10

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

Portfolio as on 31st December, 2025

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	6.32	Infosys Ltd.	1.74
Bajaj Finance Ltd.	6.14	Mahindra & Mahindra Ltd.	1.68
ICICI Bank Ltd	6.11	Global Health Ltd.	1.62
Eternal Ltd.	5.29	Ajanta Pharma Ltd.	1.57
Kotak Mahindra Bank Ltd.	3.81	Polycab India Ltd	1.53
Info-Edge (India) Ltd.	3.75	Dr. Lal Pathlabs Ltd.	1.43
Persistent Systems Ltd.	3.57	Asian Paints Ltd.	1.13
Titan Company Ltd.	3.40	Torrent Pharmaceuticals Ltd.	1.12
LTIMindtree Ltd.	3.34	Nestle India Ltd.	1.10
Bharti Airtel Ltd.	3.01	Marico Ltd.	1.08
Avenue Supermarts Ltd.	2.94	Havells India Ltd.	1.08
Coforge Ltd	2.94	P I Industries Ltd.	1.05
Dixon Technologies (India) Ltd	2.55	Pidilite Industries Ltd.	1.03
Maruti Suzuki India Ltd.	2.32	Others	17.99
Trent Ltd.	2.26	Net Current Asset	3.24
Eicher Motors Ltd	2.05	TOTAL	100.00
Astral Ltd.	1.79		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Bajaj Finance Ltd	4.8	Reliance Industries Ltd	-5.3
Eternal Ltd	4.3	Larsen And Toubro Ltd	-2.4
Info-Edge (India) Ltd	3.5	State Bank Of India	-2.0
Persistent Systems Ltd	3.2	ITC Ltd	-1.9
LTIMindtree Ltd	3.1	Axis Bank Ltd	-1.8

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.79	1
Standard Deviation (Annual)	11.24%	12.82%
Sharpe Ratio	0.51%	
Portfolio Turnover Ratio (Annual)	0.10	
P/B	10.29	6.98
P/E	48.28	35.17
ROE	20.30	19.68

Fund Performance Vs Benchmark (CAGR) as on 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (%)	Nifty 50 TRI (₹)
1 Y	1.06	7.76	11.88	10,106	10,776	11,188
3 Y	11.44	16.69	14.31	13,844	15,896	14,942
5 Y	9.93	16.87	14.67	16,058	21,812	19,834
10 Y	12.37	14.76	14.02	32,131	39,664	37,177
SI*	12.26	NA	NA	4,89,510	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 31st December, 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	1,21,920	1,28,625	1,29,514	2.98	13.60	15.02
3 Y	3,60,000	4,12,600	4,45,109	4,38,641	9.06	14.28	13.26
5 Y	6,00,000	7,40,426	8,71,309	8,38,962	8.34	14.90	13.37
7 Y	8,40,000	12,80,407	15,40,329	14,46,126	11.83	17.01	15.24
10 Y	12,00,000	22,70,624	27,16,882	25,66,519	12.25	15.60	14.54
15 Y	18,00,000	51,79,395	60,41,416	55,05,667	12.98	14.76	13.69
SI	25,30,000	1,25,12,091	1,32,87,165	1,22,01,682	13.32	13.78	13.12

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. *Since inception for above mentioned schemes is taken for the period December 2004 to December 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	12%
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 : ₹ 1817.89 Crore
Closing AUM : ₹ 1864.46 Crore
No. of Folios : 1,61,264

High/Low NAV in the month

High Growth Option : ₹ 10.6501
Low Growth Option : ₹ 10.4562

Total Expense Ratio

Regular : 1.98
Direct : 0.57

Minimum Investment Amount

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

NAV per unit as on 31st December, 2025

Regular Growth Option : ₹ 10.6501
Direct Growth Option : ₹ 10.7594

Portfolio Details

% of Top 10 Stocks	24.41
Median Market Cap (₹ Cr)	72,949
Weighted Average Market Cap	2,86,336
Number of Securities	76

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	44	27	29
Benchmark	50	26	23

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 31st December, 2025

Equity	% to NAV	Equity	% to NAV
Kotak Mahindra Bank Ltd.	3.90	LIC Of India	1.53
ICICI Bank Ltd	3.42	Dr. Lal Pathlabs Ltd.	1.51
Tata Consultancy Services Ltd.	2.38	Marksans Pharma Ltd.	1.48
Infosys Ltd.	2.28	Gillette India Ltd.	1.48
Aditya Birla Sun Life Amc Ltd	2.14	Berger Paints India Ltd.	1.45
Jindal Stainless Ltd.	2.14	State Bank Of India	1.45
Axis Bank Ltd.	2.08	Bharat Petroleum Corporation Ltd.	1.44
HDFC Bank Ltd.	2.07	Shree Cement Ltd.	1.44
Tata Steel Ltd.	2.03	Petronet Lng Ltd.	1.41
Larsen And Toubro Ltd.	1.98	Caplin Point Laboratories Ltd	1.39
Ajanta Pharma Ltd.	1.94	SBI Life Insurance Company Ltd.	1.36
Affle 3I Ltd.	1.89	Apollo Tyres Ltd.	1.34
Bajaj Finance Ltd.	1.85	Others	39.61
Coforge Ltd	1.85	Net Current Asset	4.36
ITC Ltd.	1.84	TOTAL	100.00
Bharti Airtel Ltd.	1.69		
Hindustan Petroleum Corporation Ltd.	1.68		
Bank Of Maharashtra	1.58		

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	2.59	0.22	2.92	10,259	10,022	10,292
SI*	6.50	4.89	5.40	10,650	10,489	10,540

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 Bank Ltd	2.8	HDFC Bank Ltd	-3.3
Aditya Birla Sun Life Amc Ltd	2.1	Reliance Industries Ltd	-2.7
Jindal Stainless Ltd	2.0	Mahindra & Mahindra Ltd	-1.2
Ajanta Pharma Ltd	1.9	Maruti Suzuki India Ltd	-0.8
Affle 3I Ltd	1.7	Hindustan Unilever Ltd	-0.7

Top 5 Sectors

Financial Services	26%
Information Technology	11%
Healthcare	9%
Consumer Durables	7%
Oil, Gas & Consumable Fuels	7%

Quantitative Indicators Fund Benchmark

Portfolio Turnover Ratio (Annual)	0.27	
P/B	7.34	7.08
P/E	37.77	36.40
ROE	21.16	18.63

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 : ₹ 830.29 Crore
Closing AUM : ₹ 829.34 Crore
No. of Folios : 81,448

High/Low NAV in the month

High Growth Option : ₹ 11.7225
Low Growth Option : ₹ 11.2979

Total Expense Ratio

Regular : 2.31
Direct : 0.88

Minimum Investment Amount

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

NAV per unit as on 31st December, 2025

Regular Growth Option : ₹ 11.4854
Regular IDCW Option : ₹ 11.4854
Direct Growth Option : ₹ 11.8557
Direct IDCW Option : ₹ 11.8558

Portfolio Details

% of Top 10 Stocks	53.33
Median Market Cap (₹ Cr)	29,164
Weighted Average Market Cap	57,847
Number of Securities	28

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	18	28	55
Benchmark	71	20	10

Portfolio as on 31st December, 2025

Equity	% to NAV	Equity	% to NAV
Info-Edge (India) Ltd.	8.61	Newgen Software Technologies Ltd.	2.95
Eternal Ltd.	8.31	Awfis Space Solutions Ltd	2.84
PB Fintech Ltd	6.09	Latent View Analytics Ltd	2.74
Affle 3I Ltd.	6.00	Clean Science & Technology Ltd	2.68
One 97 Communications Ltd	4.61	Suzlon Energy Ltd.	2.65
FSN E-Commerce Ventures (Nykaa) Ltd	4.56	Acutaas Chemicals Ltd.	2.49
KPIT Technologies Ltd	4.12	Swiggy Ltd	2.30
Indiamart Intermesh Ltd	3.71	Praj Industries Ltd.	2.24
Yatra Online Ltd.	3.68	L&T Technology Services Ltd	1.54
Gravita India Ltd.	3.63	Borosil Renewables Ltd	1.41
Rategain Travel Technologies Ltd	3.52	Happiest Minds Technologies Ltd.	1.27
Delhivery Ltd.	3.38	Meesho Ltd	0.62
Nazara Technologies Ltd	3.34	Urban Company Ltd.	0.52
Mtar Technologies Ltd	3.22	Net Current Asset	3.83
C.E. Info Systems Ltd	3.13	TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight Top 5)	%
Info-Edge (India) Ltd	8.4	HDFC Bank Ltd	-7.5
Eternal Ltd	7.3	Reliance Industries Ltd	-5.3
Affle 3I Ltd	5.9	ICICI Bank Ltd	-4.8
PB Fintech Ltd	5.8	Bharti Airtel Ltd	-2.9
FSN E-Commerce Ventures (Nykaa) Ltd	4.4	Infosys Ltd	-2.8

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Portfolio Turnover	0.18	
P/B	9.56	6.98
P/E	48.80	35.17
ROE	10.52	19.68

Fund Performance Vs Benchmark (CAGR) as on 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (%)	Nifty 50 TRI (₹)
1 Y	-7.77	7.76	11.88	9,223	10,776	11,188
SI*	6.44	16.43	14.77	11,486	14,016	13,576

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 31st December, 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	1,22,328	1,28,625	1,29,514	3.62	13.60	15.02
SI	2,60,000	2,65,267	2,90,184	2,92,871	1.80	10.10	10.97

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

Consumer Services	32%
Information Technology	25%
Financial Services	11%
Capital Goods	10%
Services	6%

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, 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 : ₹ 3926.92 Crore
Closing AUM : ₹ 3945.70 Crore
No. of Folios : 1,86,745

High/Low NAV in the month

High Growth Option : ₹ 182.5392
Low Growth Option : ₹ 179.8865

Total Expense Ratio

Regular : 2.01
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 31st December, 2025

Regular Growth Option : ₹ 182.5392
Regular IDCW Option : ₹ 34.3564
Direct Growth Option : ₹ 197.5021
Direct IDCW Option : ₹ 41.4548

Portfolio Details

% of Top 10 Stocks	38.09
Median Market Cap (₹ Cr)	2,58,604
Weighted Average Market Cap	4,59,751
Number of Securities	52

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	70	11	19
Benchmark	71	20	10

Portfolio as on 31st December, 2025

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	8.79	ICICI Lombard General Insurance Company Ltd	1.74
ICICI Bank Ltd	5.19	Mahindra And Mahindra Financial Services Ltd	1.74
Tech Mahindra Ltd	3.73	Cipla Ltd.	1.72
State Bank Of India	3.49	Torrent Pharmaceuticals Ltd.	1.71
Infosys Ltd.	3.25	Bharat Petroleum Corporation Ltd.	1.70
Mahindra & Mahindra Ltd.	3.06	HCL Technologies Ltd.	1.65
Bharti Airtel Ltd.	3.04	Oil & Natural Gas Corporation Ltd.	1.64
ITC Ltd.	2.66	Computer Age Management Services Ltd	1.64
Kotak Mahindra Bank Ltd.	2.65	Bharat Electronics Ltd.	1.62
Tata Consultancy Services Ltd.	2.23	Ajanta Pharma Ltd.	1.58
Coal India Ltd.	2.17	Vedanta Ltd	1.53
Power Grid Corporation Of India Ltd	2.15	Dabur India Ltd.	1.53
Maruti Suzuki India Ltd.	2.09	Others	19.82
Bajaj Auto Ltd.	2.08	Net Current Asset	6.27
NTPC Ltd.	1.96	TOTAL	100.00
Mphasis Ltd	1.93		
Great Eastern Shipping Co. Ltd.	1.86		
Eicher Motors Ltd	1.76		

Active Stock positions

Overweight (Top 5)	%	Underweight Top 5)	%
Tech Mahindra Ltd	3.2	Reliance Industries Ltd	-5.3
Great Eastern Shipping Co. Ltd	1.8	Larsen And Toubro Ltd	-2.4
Mphasis Ltd	1.8	Bajaj Finance Ltd	-1.3
Coal India Ltd	1.7	Hindustan Unilever Ltd	-1.0
Mahindra And Mahindra Financial Services Ltd	1.6	Eternal Ltd	-1.0

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.88	1
Standard Deviation (Annual)	11.84%	12.82%
Sharpe Ratio	1.31%	
Portfolio Turnover Ratio (Annual)	0.18	
P/B	5.80	6.98
P/E	27.75	35.17
ROE	21.68	19.68

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	5.33	7.76	4.09	11.88	10,533	10,776	10,409	11,188
3 Y	21.14	16.69	21.32	14.31	17,786	15,896	17,866	14,942
5 Y	18.50	16.87	20.19	14.67	23,377	21,812	25,093	19,834
10 Y	14.66	14.76	15.71	14.02	39,319	39,664	43,075	37,177
SI*	15.08	15.00	17.28	14.01	1,82,505	1,79,900	2,69,975	1,46,024

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 31st December, 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	1,27,667	1,28,625	1,29,888	12.06	13.60	15.63
3 Y	3,60,000	4,58,260	4,45,109	4,49,907	16.31	14.28	15.02
5 Y	6,00,000	9,09,067	8,71,309	9,34,470	16.63	14.90	17.75
7 Y	8,40,000	16,03,037	15,40,329	16,57,832	18.13	17.01	19.07
10 Y	12,00,000	27,96,280	27,16,882	29,06,051	16.13	15.60	16.85
15 Y	18,00,000	58,52,653	60,41,416	60,83,526	14.40	14.76	14.84
SI	24,70,000	1,28,45,939	1,22,44,229	1,28,25,843	14.06	13.68	14.04

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	29%
Information Technology	13%
Automobile and Auto Components	10%
Healthcare	9%
Oil, Gas & Consumable Fuels	8%

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 : ₹ 2850.65 Crore
Closing AUM : ₹ 2856.33 Crore
No. of Folios : 1,24,809

High/Low NAV in the month

High Growth Option : ₹ 404.9974
Low Growth Option : ₹ 396.4415

Total Expense Ratio

Regular : 2.04
Direct : 1.27

Minimum Investment Amount

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

NAV per unit as on 31st December, 2025

Regular Growth Option : ₹ 403.4546
Regular IDCW Option : ₹ 208.0150
Direct Growth Option : ₹ 451.0217
Direct IDCW Option : ₹ 233.9597

Portfolio Details

% of Top 10 Stocks	42.41
Median Market Cap (₹ Cr)	1,02,308
Weighted Average Market Cap	1,91,441
Number of Securities	55

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	45	24	31
Benchmark	64	32	4

Portfolio as on 31st December, 2025

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	8.71	LG Electronics India Ltd	1.92
Vedanta Ltd	4.78	Bosch Ltd.	1.89
Proctor & Gamble Health Ltd	4.58	Coforge Ltd	1.75
Nestle India Ltd.	4.51	Schaeffler India Ltd	1.72
United Spirits Ltd.	4.47	Abbott India Ltd.	1.47
Hindustan Unilever Ltd.	4.04	Yatra Online Ltd.	1.41
Infosys Ltd.	3.06	Timken India Ltd.	1.37
Britannia Industries Ltd.	3.04	Gulf Oil Lubricants India Ltd	1.35
Nippon Life India Asset Management Ltd	2.65	Siemens India Ltd.	1.34
Gland Pharma Ltd	2.56	Akzo Nobel India Ltd.	1.34
Tata Consultancy Services Ltd.	2.47	Sun Pharmaceuticals Industries Ltd.	1.33
Crisil Ltd	2.42	LTIMindtree Ltd.	1.27
Mphasis Ltd	2.38	Cummins India Ltd.	1.25
3M India Ltd.	2.34	Others	18.68
Procter & Gamble Hygiene & Hel Care Ltd.	2.23	Net Current Asset	3.46
Affle 3I Ltd.	2.10	TOTAL	100.00
Hyundai Motor India Ltd	2.09		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Procter & Gamble Health Ltd	4.6	Hindustan Unilever Ltd	-5.9
Infosys Ltd	3.1	Vedanta Ltd	-5.2
Tata Consultancy Services Ltd	2.5	Ashok Leyland Ltd	-5.0
Mphasis Ltd	2.4	Cummins India Ltd	-4.6
Affle 3I Ltd	2.1	Nestle India Ltd	-4.5

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.81	1
Standard Deviation (Annual)	10.59%	12.06%
Sharpe Ratio	0.78%	
Portfolio Turnover Ratio (Annual)	0.32	
P/B	13.74	17.79
P/E	46.46	48.60
ROE	27.88	34.59

Fund Performance Vs Benchmark (CAGR) as on 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.37	10.75	11.88	10,337	11,075	11,188
3 Y	13.93	17.02	14.31	14,793	16,031	14,942
5 Y	12.59	15.70	14.67	18,098	20,741	19,834
10 Y	10.30	13.87	14.02	26,675	36,691	37,177
SI*	15.42	13.69	NA	5,24,376	3,45,579	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 31st December, 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	1,27,465	1,31,219	1,29,514	11.74	17.78	15.02
3 Y	3,60,000	4,23,290	4,45,893	4,38,641	10.80	14.40	13.26
5 Y	6,00,000	7,99,291	8,71,701	8,38,962	11.41	14.92	13.37
7 Y	8,40,000	13,04,917	14,71,011	14,46,126	12.36	15.72	15.24
10 Y	12,00,000	21,57,896	25,43,566	25,66,519	11.29	14.37	14.54
15 Y	18,00,000	51,81,865	60,91,352	55,05,667	12.99	14.86	13.69
SI	25,30,000	1,40,58,981	1,54,73,466	1,22,01,682	14.21	14.94	13.12

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.*Since inception for above mentioned schemes is taken for the period December 2004 to December 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	19%
Automobile and Auto Components	18%
Healthcare	16%
Information Technology	13%
Capital Goods	8%

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 : ₹ 731.31 Crore
Closing AUM : ₹ 737.41 Crore
No. of Folios : 52,912

High/Low NAV in the month

High Growth Option : ₹ 59.9698
Low Growth Option : ₹ 58.6634

Total Expense Ratio

Regular : 2.44
Direct : 1.58

Minimum Investment Amount

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

NAV per unit as on 31st December, 2025

Regular Growth Option	₹ 59.4440
Regular IDCW Option	₹ 51.9622
Direct Growth Option	₹ 64.5857
Direct IDCW Option	₹ 56.6990

Portfolio Details

% of Top 10 Stocks	49.25
Median Market Cap (₹ Cr)	2,46,520
Weighted Average Market Cap	3,45,506
Number of Securities	46

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	72	20	8
Benchmark	96	4	-

Portfolio as on 31st December, 2025

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	8.35	TVS Motor Company Ltd	2.04
Maruti Suzuki India Ltd.	7.25	Varun Beverages Ltd	1.93
Mahindra & Mahindra Ltd.	6.74	Polycab India Ltd	1.76
Eternal Ltd.	5.18	HDFC Bank Ltd.	1.61
Titan Company Ltd.	4.94	Astral Ltd.	1.60
ITC Ltd.	4.37	Info-Edge (India) Ltd.	1.58
Eicher Motors Ltd	3.87	Havells India Ltd.	1.51
Godrej Consumer Products Ltd	2.99	Aster DM Healthcare Ltd	1.51
Hero Motocorp Ltd.	2.97	Global Health Ltd.	1.45
Tata Consumer Products Ltd	2.59	Metro Brands Ltd	1.39
Nestle India Ltd.	2.59	Berger Paints India Ltd.	1.32
Hindustan Unilever Ltd.	2.42	United Spirits Ltd.	1.27
Phoenix Mills Ltd	2.36	Kajaria Ceramics Ltd.	1.10
Trent Ltd.	2.34	Others	11.15
Avenue Supermarts Ltd.	2.31	Net Current Asset	3.30
Jubilant Food Works Ltd	2.16	TOTAL	100.00
Asian Paints Ltd.	2.07		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Phoenix Mills Ltd	2.4	ITC Ltd	-5.6
Jubilant Food Works Ltd	2.2	Hindustan Unilever Ltd	-3.5
Polycab India Ltd	1.8	Interglobe Aviation Ltd	-3.3
HDFC Bank Ltd	1.6	Bajaj Auto Ltd	-3.0
Astral Ltd	1.6	Mahindra & Mahindra Ltd	-2.7

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	11.54%	12.06%
Sharpe Ratio	0.84%	
Portfolio Turnover Ratio (Annual)	0.34	
P/B	12.22	12.71
P/E	53.60	49.47
ROE	23.51	30.28

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	3.83	9.22	11.88	10,383	10,922	11,188
3 Y	15.38	18.71	14.31	15,366	16,736	14,942
5 Y	13.65	17.01	14.67	18,967	21,943	19,834
10 Y	11.92	14.30	14.02	30,866	38,101	37,177
SI*	10.15	13.74	11.40	59,431	1,07,348	73,174

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 31st December, 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	1,26,377	1,28,124	1,29,514	10.00	12.79	15.02
3 Y	3,60,000	4,33,998	4,56,776	4,38,641	12.52	16.09	13.26
5 Y	6,00,000	8,25,096	9,09,684	8,38,962	12.69	16.66	13.37
7 Y	8,40,000	13,86,877	15,63,017	14,46,126	14.07	17.42	15.24
10 Y	12,00,000	23,36,170	27,19,927	25,66,519	12.78	15.62	14.54
15 Y	18,00,000	48,30,605	64,23,731	55,05,667	12.17	15.47	13.69
SI	22,00,000	75,53,356	1,07,69,798	83,73,532	12.14	15.36	13.09

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	16%
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 : ₹ 2157.69 Crore
Closing AUM : ₹ 2170.69 Crore
No. of Folios : 2,40,761

High/Low NAV in the month

High Growth Option : ₹ 144.2143
Low Growth Option : ₹ 140.1715

Total Expense Ratio

Regular : 2.20
Direct : 1.93

Minimum Investment Amount

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

NAV per unit as on 31st December, 2025

Regular Growth Option	₹ 143.1603
Regular IDCW Option	₹ 74.8218
Direct Growth Option	₹ 150.5764
Direct IDCW Option	₹ 78.7971

Portfolio Details

% of Top 10 Stocks	58.49
Median Market Cap (₹ Cr)	3,18,970
Weighted Average Market Cap	5,25,370
Number of Securities	63

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	70	12	18
Benchmark	92	8	-

Portfolio as on 31st December, 2025

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	14.50	Bharat Electronics Ltd.	1.30
Larsen And Toubro Ltd.	10.50	Crompton Greaves Consumer Electricals Ltd.	1.21
Reliance Industries Ltd.	6.76	3M India Ltd.	1.19
NTPC Ltd.	6.08	Mahindra Logistics Ltd	1.14
Ultratech Cement Ltd.	4.77	SKF India (Industrial) Ltd.	1.10
Interglobe Aviation Ltd	4.23	Blue Star Ltd.	1.06
Oil & Natural Gas Corporation Ltd.	3.14	Torrent Power Ltd.	1.03
Adani Ports And Special Economic Zone Ltd	3.10	Suzlon Energy Ltd.	0.91
Axis Bank Ltd.	3.01	Hindustan Aeronautics Ltd	0.89
Bharat Petroleum Corporation Ltd.	2.39	PNC Infratech Ltd	0.86
ICICI Bank Ltd	2.13	Bharat Forge Ltd.	0.85
Brigade Enterprises Ltd.	1.88	H G Infra Engineering Ltd.	0.80
J. Kumar Infraprojects Ltd.	1.81	Triveni Turbine Ltd	0.80
Shree Cement Ltd.	1.78	Others	13.52
Cummins India Ltd.	1.59	Net Current Asset	2.73
Gujarat State Petronet Ltd.	1.48	TOTAL	100.00
Hindustan Petroleum Corporation Ltd.	1.44		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Axis Bank Ltd	3.0	Reliance Industries Ltd	-13.3
ICICI Bank Ltd	2.1	Grasim Industries Ltd	-2.9
Brigade Enterprises Ltd	1.9	Power Grid Corporation Of India Ltd	-2.5
NTPC Ltd	1.8	Larsen And Toubro Ltd	-2.5
J. Kumar Infraprojects Ltd	1.8	Max Healthcare Institute Ltd	-2.1

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	14.51	15.68%
Sharpe Ratio	0.96%	
Portfolio Turnover Ratio (Annual)	0.15	
P/B	5.82	5.82
P/E	32.24	33.46
ROE	19.00	18.15

Fund Performance Vs Benchmark (CAGR) as on 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Y	4.30	14.64	11.88	10,430	11,464	11,188
3 Y	19.53	23.30	14.31	17,086	18,756	14,942
5 Y	20.96	22.65	14.67	25,908	27,770	19,834
10 Y	13.49	14.81	14.02	35,484	39,837	37,177
SI*	13.49	11.51	14.40	1,56,752	1,06,900	1,86,485

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 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 31st December, 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	1,25,539	1,31,705	1,29,514	8.67	18.58	15.02
3 Y	3,60,000	4,40,628	4,75,981	4,38,641	13.57	19.00	13.26
5 Y	6,00,000	9,11,149	9,90,241	8,38,962	16.72	20.13	13.37
7 Y	8,40,000	16,22,042	17,97,531	14,46,126	18.46	21.35	15.24
10 Y	12,00,000	27,06,742	30,78,960	25,66,519	15.53	17.92	14.54
15 Y	18,00,000	54,87,892	56,35,150	55,05,667	13.65	13.96	13.69
SI	25,30,000	98,55,070	89,64,729	1,22,01,682	11.47	10.73	13.12

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.*Since inception for above mentioned schemes is taken for the period December 2004 to December 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, 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 : ₹ 1373.06 Crore
Closing AUM : ₹ 1382.02 Crore
No. of Folios : 63,593

High/Low NAV in the month

High Growth Option : ₹ 199.6267
Low Growth Option : ₹ 195.4830

Total Expense Ratio

Regular : 2.14
Direct : 1.06

Minimum Investment Amount

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

NAV per unit as on 31st December, 2025

Regular Growth Option : ₹ 198.3476
Regular IDCW Option : ₹ 77.1959
Direct Growth Option : ₹ 227.1111
Direct IDCW Option : ₹ 88.8874

Portfolio Details

% of Top 10 Stocks	74.87
Median Market Cap (₹ Cr)	5,38,324
Weighted Average Market Cap	6,16,185
Number of Securities	33

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	77	11	12
Benchmark	92	8	-

Portfolio as on 31st December, 2025

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	18.00	Indian Bank	1.21
HDFC Bank Ltd.	15.60	SBI Life Insurance Company Ltd.	1.18
Kotak Mahindra Bank Ltd.	8.76	Bank Of Baroda	1.18
Axis Bank Ltd.	8.50	Cholamandalam Investment And Finance Company Ltd.	0.95
State Bank Of India	6.04	The Federal Bank Ltd.	0.93
Bajaj Finance Ltd.	5.71	Indus Ind Bank Ltd.	0.74
Shriram Finance Ltd	3.60	Arman Financial Services Ltd	0.73
The Karur Vysya Bank Ltd.	3.25	HDFC Asset Management Company Ltd	0.72
Max Financial Services Ltd.	2.90	Seshaasai Technologies Ltd.	0.58
Ujjivan Small Finance Bank Ltd	2.51	AU Small Finance Bank Ltd	0.47
HDFC Life Insurance Company Ltd.	2.44	KFIN Technologies Ltd	0.46
Multi Commodity Exchange Of India Ltd	2.42	Creditaccess Grameen Ltd	0.46
REC Ltd	2.15	ICICI Prudential Asset Management Company Ltd.	0.27
India Shelter Finance Corporation Ltd	1.60	Others	0.63
Aavas Financiers Ltd	1.59	Net Current Asset	1.77
ICICI Lombard General Insurance Company Ltd	1.42	TOTAL	100.00
Bajaj Finserv Ltd.	1.24		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	4.2	State Bank Of India	-4.1
The Karur Vysya Bank Ltd	3.2	BSE Ltd	-3.3
Max Financial Services Ltd	2.9	HDFC Bank Ltd	-3.3
Ujjivan Small Finance Bank Ltd	2.5	Jio Financial Services Ltd	-2.9
Multi Commodity Exchange Of India Ltd	2.4	Bajaj Finserv Ltd	-2.3

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	14.17%	14.38%
Sharpe Ratio	0.70%	
Portfolio Turnover Ratio (Annual)	0.28	
P/B	4.04	4.08
P/E	24.86	26.46
ROE	15.46	15.68

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	16.32	18.60	11.88	11,632	11,860	11,188
3 Y	15.59	14.41	14.31	15,450	14,981	14,942
5 Y	15.22	13.64	14.67	20,314	18,959	19,834
10 Y	12.47	15.50	14.02	32,418	42,299	37,177
SI*	14.72	17.39	14.40	1,98,165	3,26,836	1,86,485

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 31st December, 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	1,30,991	1,30,448	1,29,514	17.42	16.53	15.02
3 Y	3,60,000	4,55,873	4,56,110	4,38,641	15.95	15.98	13.26
5 Y	6,00,000	8,79,779	8,59,770	8,38,962	15.30	14.36	13.37
7 Y	8,40,000	14,45,936	14,38,597	14,46,126	15.24	15.09	15.24
10 Y	12,00,000	23,31,494	26,39,590	25,66,519	12.74	15.06	14.54
15 Y	18,00,000	49,08,397	63,29,100	55,05,667	12.35	15.30	13.69
SI	25,30,000	1,20,34,541	1,73,60,862	1,22,01,682	13.02	15.81	13.12

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.*Since inception for above mentioned schemes is taken for the period December 2004 to December 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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UTI HEALTHCARE FUND

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

Category
Sectoral

Investment Objective

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

Date of inception/allotment

28th June, 1999

Benchmark Index

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 : ₹ 1107.99 Crore
Closing AUM : ₹ 1101.63 Crore
No. of Folios : 56,970

High/Low NAV in the month

High Growth Option : ₹ 289.4424
Low Growth Option : ₹ 281.1774

Total Expense Ratio

Regular : 2.27
Direct : 1.28

Minimum Investment Amount

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

NAV per unit as on 31st December, 2025

Regular Growth Option	₹ 283.9640
Regular IDCW Option	₹ 219.4645
Direct Growth Option	₹ 321.5996
Direct IDCW Option	₹ 248.5730

Portfolio Details

% of Top 10 Stocks	46.97
Median Market Cap (₹ Cr)	35,876
Weighted Average Market Cap	84,377
Number of Securities	43

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	32	25	43
Benchmark	53	21	26

Portfolio as on 31st December, 2025

Equity	% to NAV	Equity	% to NAV
Sun Pharmaceuticals Industries Ltd.	9.37	Eris Lifesciences Ltd	2.05
Ajanta Pharma Ltd.	7.16	Global Health Ltd.	2.05
Lupin Ltd.	5.65	IPCA Laboratories Ltd.	2.02
Glenmark Pharmaceuticals Ltd	4.06	Krishna Institute Of Medical Science Ltd	1.95
Gland Pharma Ltd	3.60	Sai Life Sciences Ltd	1.89
Proctor & Gamble Health Ltd	3.46	Cohance Lifesciences Ltd.	1.85
Dr. Reddy'S Laboratories Ltd.	3.46	Anthem Biosciences Ltd	1.79
Cipla Ltd.	3.43	Pfizer Ltd.	1.75
Alkem Laboratories Ltd	3.40	Aster DM Healthcare Ltd	1.71
Apollo Hospitals Enterprise Ltd.	3.39	Metropolis Healthcare Ltd	1.69
Divis Laboratories Ltd.	2.90	Marksans Pharma Ltd.	1.44
Jupiter Life Line Hospitals Ltd	2.87	Sudeep Pharma Ltd.	1.37
Fortis Healthcare Ltd.	2.81	Vijaya Diagnostic Centre Ltd	1.16
Max Healthcare Institute Ltd	2.74	Others	11.23
Aurobindo Pharma Ltd.	2.68	Net Current Asset	0.60
Caplin Point Laboratories Ltd	2.42	TOTAL	100.00
Sequent Scientific Ltd	2.07		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Ajanta Pharma Ltd	6.3	Sun Pharmaceuticals Industries Ltd	-4.0
Proctor & Gamble Health Ltd	3.1	Laurus Labs Ltd	-3.2
Gland Pharma Ltd	2.6	Divis Laboratories Ltd	-3.1
Jupiter Life Line Hospitals Ltd	2.5	Max Healthcare Institute Ltd	-3.0
Caplin Point Laboratories Ltd	2.2	Cipla Ltd	-2.9

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	12.46%	13.23%
Sharpe Ratio	1.48%	
Portfolio Turnover Ratio (Annual)	0.33	
P/B	7.12	7.43
P/E	45.80	47.54
ROE	16.59	16.59

Fund Performance Vs Benchmark (CAGR) as on 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	BSE Healthcare TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	BSE Healthcare TRI(₹)	Nifty 50 TRI (₹)
1 Y	-3.15	-2.72	11.88	9,685	9,728	11,188
3 Y	24.10	24.62	14.31	19,124	19,365	14,942
5 Y	14.82	15.80	14.67	19,964	20,831	19,834
10 Y	11.59	10.67	14.02	29,967	27,584	37,177
SI*	14.65	14.95	NA	3,75,943	4,02,931	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 31st December, 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	1,22,069	1,22,658	1,29,514	3.21	4.13	15.02
3 Y	3,60,000	4,72,760	4,76,795	4,38,641	18.52	19.12	13.26
5 Y	6,00,000	9,16,740	9,30,937	8,38,962	16.97	17.60	13.37
7 Y	8,40,000	16,62,175	16,81,190	14,46,126	19.15	19.47	15.24
10 Y	12,00,000	28,29,684	28,05,208	25,66,519	16.35	16.19	14.54
15 Y	18,00,000	60,29,844	61,45,475	55,05,667	14.74	14.96	13.69
SI	25,30,000	1,54,70,929	1,63,76,446	1,22,01,682	14.94	15.37	13.12

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.*Since inception for above mentioned schemes is taken for the period December 2004 to December 2025 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

Top Sectors

Healthcare	100%
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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 : ₹ 4049.62 Crore
Closing AUM : ₹ 4083.94 Crore
No. of Folios : 1,94,537

High/Low NAV in the month

High Growth Option : ₹ 298.4966
Low Growth Option : ₹ 290.2231

Total Expense Ratio

Regular : 1.91
Direct : 0.82

Minimum Investment Amount

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

NAV per unit as on 31st December, 2025

Regular Growth Option : ₹ 295.6010
Regular IDCW Option : ₹ 136.3044
Direct Growth Option : ₹ 340.4363
Direct IDCW Option : ₹ 157.4512

Portfolio Details

% of Top 10 Stocks	67.73
Median Market Cap (₹ Cr)	2,15,623
Weighted Average Market Cap	2,41,650
Number of Securities	42

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	71	15	14
Benchmark	73	25	2

Portfolio as on 31st December, 2025

Equity	% to NAV	Equity	% to NAV
Mahindra & Mahindra Ltd.	14.98	MRF Ltd.	1.33
Maruti Suzuki India Ltd.	10.57	Endurance Technologies Ltd.	1.21
Eicher Motors Ltd	9.54	Swiggy Ltd	1.05
Eternal Ltd.	5.78	Escorts Kubota Ltd	1.01
Bajaj Auto Ltd.	5.74	Ashok Leyland Ltd.	1.01
Interglobe Aviation Ltd	4.90	ZF Commercial Vehicle Control Systems India Ltd	0.97
Hero Motocorp Ltd.	4.63	Sona Blw Precision Forging Ltd	0.92
Hyundai Motor India Ltd	4.00	Schaeffler India Ltd	0.80
Adani Ports And Special Economic Zone Ltd	3.87	Mahindra Logistics Ltd	0.75
TVS Motor Company Ltd	3.71	Sandhar Technologies Ltd	0.68
Apollo Tyres Ltd.	2.29	Sundram Fasteners Ltd.	0.61
Motherson Sumi Wiring India Ltd	2.18	Craftsman Automation Ltd.	0.60
Tata Motors Ltd	2.13	CIE Automotive India Ltd	0.59
Tata Motors Passenger Vehicles Ltd.	1.60	Others	4.45
Bosch Ltd.	1.52	Net Current Asset	3.80
Samvardhana Motherson International Ltd	1.47	TOTAL	100.00
Subros Ltd.	1.33		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Eicher Motors Ltd	4.4	Eternal Ltd	-4.3
Hyundai Motor India Ltd	2.3	Tata Motors	
Motherson Sumi Wiring India Ltd	2.2	Passenger Vehicles Ltd	-2.3
Tata Motors Ltd	2.1	GRM Airports Ltd	-1.9
Apollo Tyres Ltd	1.5	Mahindra & Mahindra Ltd	-1.8
		Ashok Leyland Ltd	-1.6

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	14.70%	15.90%
Sharpe Ratio	1.36%	
Portfolio Turnover Ratio (Annual)	0.14	
P/B	8.22	7.44
P/E	37.31	37.92
ROE	24.92	21.84

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	19.53	16.95	11.88	11,953	11,695	11,188
3 Y	25.69	29.52	14.31	19,869	21,743	14,942
5 Y	23.14	26.40	14.67	28,330	32,286	19,834
10 Y	12.94	15.65	14.02	33,800	42,852	37,177
SI*	18.55	18.52	11.38	2,04,449	2,03,533	67,622

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 31st December, 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	1,37,107	1,36,228	1,29,514	27.46	26.00	15.02
3 Y	3,60,000	4,94,122	5,10,693	4,38,641	21.68	24.07	13.26
5 Y	6,00,000	10,41,849	11,12,008	8,38,962	22.23	24.94	13.37
7 Y	8,40,000	18,73,565	20,92,591	14,46,126	22.52	25.64	15.24
10 Y	12,00,000	29,02,046	33,48,907	25,66,519	16.82	19.48	14.54
15 Y	18,00,000	76,63,422	81,63,684	55,05,667	17.49	18.20	13.69
SI	21,20,000	1,34,92,275	1,43,80,119	78,79,690	18.44	19.03	13.38

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

Top Sectors

Automobile and Auto Components	72%
Services	11%
Consumer Services	7%
Capital Goods	6%

UTI QUANT FUND

An open-ended equity scheme following a quantitative investment theme.

Category
Thematic Fund

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 : ₹ 1854.89 Crore
Closing AUM : ₹ 1851.04 Crore
No. of Folios : 1,02,685

High/Low NAV in the month

High Growth Option : ₹ 10.7810
Low Growth Option : ₹ 10.4984

Total Expense Ratio

Regular : 2.00
Direct : 0.36

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 31st December, 2025

Regular Growth Option : ₹ 10.6493
Direct Growth Option : ₹ 10.8216

Portfolio Details

% of Top 10 Stocks	44.60
Median Market Cap (₹ Cr)	2,46,489
Weighted Average Market Cap	3,44,662
Number of Securities	77

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	64	33	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 31st December, 2025

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	5.25	ABB India Ltd.	1.63
Bharat Electronics Ltd.	5.23	ICICI Bank Ltd	1.60
Tata Consultancy Services Ltd.	4.85	Page Industries Ltd	0.16
HCL Technologies Ltd.	4.76	Asian Paints Ltd.	1.32
ITC Ltd.	4.55	Computer Age Management Services Ltd	1.27
Nestle India Ltd.	4.51	KPIT Technologies Ltd	1.06
Britannia Industries Ltd.	4.34	Bajaj Finance Ltd.	1.19
Coal India Ltd.	4.19	Indian Railway Catering & Tourism Ltd	1.17
Hindustan Aeronautics Ltd	3.84	Hindustan Zinc Ltd.	1.17
Cummins India Ltd.	3.08	BSE Ltd	1.13
Persistent Systems Ltd.	3.01	Central Depository Services (India) Ltd	1.06
HDFC Asset Management Company Ltd	2.84	Solar Industries India Ltd.	1.05
Dixon Technologies (India) Ltd	2.22	UPL Ltd.	1.02
Marico Ltd.	2.20	Others	21.43
Colgate Palmolive India Ltd.	2.17	Net Current Asset	2.98
Bharti Airtel Ltd.	1.88	TOTAL	100.00
HDFC Bank Ltd.	1.81		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Bharat Electronics Ltd	4.4	HDFC Bank Ltd	-7.0
Nestle India Ltd	4.0	Reliance Industries Ltd	-5.5
Britannia Industries Ltd	3.9	ICICI Bank Ltd	-4.0
HCL Technologies Ltd	3.8	Larsen And Toubro Ltd	-2.8
Coal India Ltd	3.7	State Bank Of India	-2.4

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Portfolio Turnover Ratio (Annual)	0.67	
P/B	15.27	6.85
P/E	44.00	34.19
ROE	36.40	20.19

Fund Performance Vs Benchmark (CAGR) as on 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	BSE 200 TRI	Nifty 50 TRI (%)	NAV Growth (₹)	BSE 200 TRI (₹)	Nifty 50 TRI (₹)
6 MONTHS	-1.61	2.42	2.92	9,839	10,242	10,292
SI*	6.49	13.61	14.79	10,649	11,361	11,479

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	21%
Fast Moving Consumer Goods	19%
Financial Services	19%
Capital Goods	14%
Oil, Gas & Consumable Fuels	5%

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 : ₹ 259.31 Crore

Closing AUM : ₹ 250.51 Crore

No. of Folios : 2,848

High/Low NAV in the month

High Growth Option : ₹ 10.4594

Low Growth Option : ₹ 10.4254

Total Expense Ratio

Regular : 0.20

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 31st December, 2025

Regular Growth Option ₹ 10.4594

Direct Growth Option ₹ 10.4937

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 31st December, 2025

Equity	% to NAV
Uti Corporate Bond Fund- Direct Growth	60.30
Uti Arbitrage Fund-Direct Growth	38.75
Treps Maturing On 01.01.2026	1.11
Net Current Asset	-0.16
TOTAL	100.00

Fund Performance Vs Benchmark (CAGR) as on 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
6 Months	5.23	5.32	4.28	10,264	10,268	10,216
SI*	6.19	5.88	5.54	10,460	10,437	10,411

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 : ₹ 3190.14 Crore
Closing AUM : ₹ 3203.37 Crore
No. of Folios : 89,382

High/Low NAV in the month

High Growth Option : ₹ 13.0794
Low Growth Option : ₹ 12.9502

Total Expense Ratio

Regular : 1.90
Direct : 0.55

Minimum Investment Amount

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

NAV per unit as on 31st December, 2025

Regular Growth Option : ₹ 13.0606
Regular IDCW Option : ₹ 13.0607
Direct Growth Option : ₹ 13.5025
Direct IDCW Option : ₹ 13.5025

Portfolio Details

Median Market Cap (₹ Cr)	5,70,325
Weighted Average Market Cap	7,23,565
Number of Securities	64

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 31st December, 2025

Portfolio	% to NAV	Rating	Future	Portfolio	% to NAV	Rating	Future
Equity				Aster Dm Healthcare Ltd	0.19		
HDFC Bank Ltd.	8.30		-0.43	Hindalco Industries Ltd.	0.14		
ICICI Bank Ltd	4.80		-0.38	Have!s India Ltd.	0.01		
Bharti Airtel Ltd.	4.48		-1.06	Govt Securities			
Reliance Industries Ltd.	3.73		-0.34	7.06% GS MAT - 10/04/2028	4.65	SOV	
Infosys Ltd.	3.23		-0.07	7.10% GSEC - MAT - 08/04/2034	2.41	SOV	
Larsen And Toubro Ltd	2.86		-0.29	07.18% GSEC MAT -24/07/2037	0.32	SOV	
Bajaj Finance Ltd.	2.71		-0.02	NCDS			
Kotak Mahindra Bank Ltd.	2.68		-0.28	7.14% URNCD EXIM BANK	1.89	ICRA AAA	
Axis Bank Ltd.	2.43		-0.76	(Series - AA01 2029) 13/12/2029			
Maruti Suzuki India Ltd.	2.18		-0.07	7.46% URNCD IRFC (SR-178) -	1.59	CRISIL	
Tata Consultancy Services Ltd.	2.08		-0.06	18/06/2029		AAA	
State Bank Of India	1.85		-0.06	07.67% SNCDLICHFL (Tranche	1.59	CRISIL	
Mahindra & Mahindra Ltd.	1.58		-0.11	434 Option II) 15-Apr-2033		AAA	
ITC Ltd.	1.37		-0.24	07.40% UNSEC Exim Bank (Series	1.58	CRISIL	
Titan Company Ltd.	1.28		-0.16	- Z 02-2029) 14-Mar-2029		AAA	
Tata Steel Ltd.	1.27			7.56% UNSEC REC SERIES 236-B	1.58	ICRA AAA	
LTIMindtree Ltd	1.27			31/08/2027			
Eicher Motors Ltd	1.13		-0.24	7.38% SRNCD BAJAJ FIN (SR 289	1.25	CRISIL	
NTPC Ltd.	1.08		-0.43	OPT-1)-28/06/2030		AAA	
HDFC Life Insurance Company Ltd	1.07		-0.07	7.83% URNCD SIDBI SERIES-V	0.80	CRISIL	
Ultratech Cement Ltd.	1.05		-0.23	MAT-24/11/2028		AAA	
Bharat Electronics Ltd.	0.99		-0.83	7.85% URNCD PFC (SR177)-	0.80	CRISIL	
Ajanta Pharma Ltd	0.89			03/04/2028		AAA	
Bharat Petroleum Corporation Ltd.	0.73			7.45% URNCD EXIM (SR Z-01-28)	0.79	CRISIL	
Wipro Ltd.	0.71			12/04/28		AAA	
Dr. Lal Pathlabs Ltd.	0.70			7.51% UNCD SIDBI 2029 - Series	0.79	CRISIL	
ICICI Lombard General Insurance Company Ltd	0.70		-0.09	V 12/06/2028		AAA	
Hyundai Motor India Ltd	0.70			7.48% URNCD SIDBI 2030 (SR- VI)	0.79	CRISIL	
United Spirits Ltd.	0.61		-0.41	24/05/2029		AAA	
Mphasis Ltd	0.57			7.34% UNCD SIDBI 2029 - Series	0.79	CRISIL	
NIIT Learning Systems Ltd	0.56			III 26/02/2029		AAA	
Oil & Natural Gas Corporation Ltd.	0.55		-0.15	7.64% UNSEC PFC 2026 BS 233B-	0.78	CRISIL	
Asian Paints Ltd.	0.55			25/08/26		AAA	
SBI Life Insurance Company Ltd.	0.51			7.82% SRNCD LICHF	0.78	CRISIL	
Crompton Greaves Consumer Electricals Ltd.	0.51			(TRANCHE-429) - 14/01/2026		AAA	
Marico Ltd.	0.49			06.35% HDB Financial Services	0.31	CRISIL	
Vedanta Ltd	0.47			(SERIES 2021-169 Option 3)		AAA	
Info-Edge (India) Ltd.	0.47			11/09/2026			
Glenmark Pharmaceuticals Ltd	0.45			7.14% SRNCD BAJAJ HSG FIN (SR	0.16	CRISIL	
Interglobe Aviation Ltd	0.45			32-TR7) 26/02/27		AAA	
Avenue Supermarts Ltd.	0.43			Certificate Of Deposit			
Hero Motocorp Ltd.	0.42			CD - Indian Bank - 12/03/2026	0.77	CRISIL	
Godrej Consumer Products Ltd	0.38		-0.29			A1+	
UPL Ltd.	0.26			Mutual Fund Units			
Syngene International Ltd.	0.25			UTI - Floater Fund- Direct Growth	3.22		
Dabur India Ltd.	0.24		-0.24	UTI Nifty 10 yr Benchmark	0.04		
HDB Financial Services Ltd.	0.24			G-Sec ETF	0.04		
PI Industries Ltd.	0.22			UTI Nifty 5 yr Benchmark G-Sec	0.04		
				ETF			
				Net Current Assets	2.57		
				Total	100.00		

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	8.76	8.96	11.88	10,876	10,896	11,188
SI*	11.80	10.76	14.17	13,062	12,772	13,734

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 31st December, 2025

Period	Investment Amount (₹)	Fund Value (₹)	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	1,26,456	1,25,938	1,29,432	10.13	9.31	14.90
SI	2,80,000	3,13,850	3,11,309	3,20,321	9.74	9.03	11.55

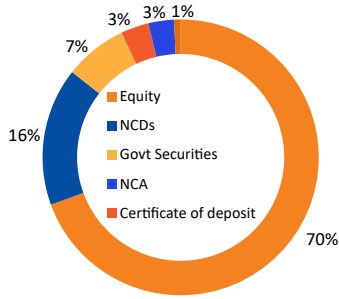
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI BALANCED ADVANTAGE FUND

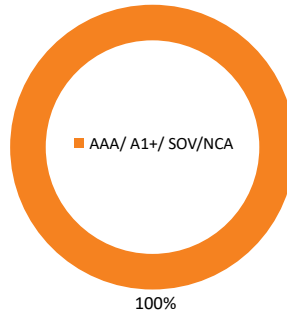
An open-ended dynamic asset allocation fund

Category
Balanced Advantage

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 2025



Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Portfolio Turnover	0.91	
P/B	6.14	6.07
P/E	32.05	31.17
ROE	20.58	20.65

Top 5 Sectors



Financial Services	38%
Information Technology	12%
Automobile and Auto Components	9%
Oil, Gas & Consumable Fuels	7%
Telecommunication	6%

Portfolio Parameters



Weighted Average Maturity	2.92 Yrs
Yield to Maturity*	6.44%
Modified Duration	2.34 Yrs
Macaulay Duration	2.47 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Market Capitalisation (%)



	Large	Mid	Small
Fund	88	7	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 : ₹ 6613.90 Crore
Closing AUM : ₹ 6719.75 Crore
No. of Folios : 1,94,471

High/Low NAV in the month

High Growth Option : ₹ 79.7435
Low Growth Option : ₹ 78.0652

Total Expense Ratio

Regular : 1.70
Direct : 0.57

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 31st December, 2025

Regular Growth Option ₹ 79.5501
Regular IDCW Option ₹ 30.5335
Direct Growth Option ₹ 88.6480
Direct IDCW Option ₹ 35.5711

Portfolio Details

% of Top 10 Stocks	24.27
Median Market Cap (₹ Cr)	2,53,644
Weighted Average Market Cap	4,13,108
Number of Securities	81

All figures given are provisional and unaudited.

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating	Future	Portfolio	% to NAV	Rating	Future
Equity				Tata Elxsi Ltd.	0.28		0.02
Asian Paints Ltd.	2.68			Nippon Life India Asset Management Ltd	0.28		
ITC Ltd.	2.55			Coromandel International Ltd.	0.26		
Infosys Ltd.	2.54			Navin Fluorine International Ttd.	0.25		
State Bank Of India	2.51			Hindustan Aeronautics Ltd	0.24		-0.25
Maruti Suzuki India Ltd.	2.15			Dalmia Bharat Ltd	0.23		
Nestle India Ltd.	2.15			Bajaj Finserv Ltd.	0.21		
Bharti Airtel Ltd.	2.12			Bosch Ltd.	0.19		-0.11
Tata Consultancy Services Ltd.	2.06			Procter & Gamble Hygiene & Hel Care Ltd.	0.16		
Coal India Ltd.	1.98			Motilal Oswal Financial Services Ltd.	0.15		
HDFC Bank Ltd.	1.95			ICICI Lombard General Insurance Company Ltd	0.14		
HCL Technologies Ltd.	1.78			Dabur India Ltd.	0.11		
Eicher Motors Ltd	1.72			MRF Ltd.	0.10		
Britannia Industries Ltd.	1.64			SBI Life Insurance Company Ltd.	0.07		
Bharat Electronics Ltd.	1.60			KPIT Technologies Ltd	0.06		0.28
Dixon Technologies (India) Ltd	1.46		0.09	Divis Laboratories Ltd.	0.06		-0.06
Cummins India Ltd.	1.35		-0.63	Shree Cement Ltd.	0.04		
Sun Pharmaceuticals Industries Ltd.	1.31			Relaxo Footweares Ltd	0.04		
Hero Motocorp Ltd.	1.25			HDFC Life Insurance Company Ltd	0.02		
Mahindra & Mahindra Ltd.	1.15			Kwality Wall's (India) Ltd	0.01		
Reliance Industries Ltd.	1.15		-0.12	Indian Energy Exchange Ltd	0.01		-0.01
Bajaj Finance Ltd.	1.05			Page Industries Ltd	0.01		0.51
HDFC Asset Management Company Ltd	1.03			Nifty Futures			3.53
Axis Bank Ltd.	1.01			Govt Securities			
AU Small Finance Bank Ltd	0.94			6.79% GOVT BONDS - 07/10/2034	1.13	SOV	
Pidilite Industries Ltd.	0.92			7.24% GSEC MAT- 18/08/2055	1.11	SOV	
Indus Towers Ltd	0.92			7.10% GSEC - MAT - 08/04/2034	0.84	SOV	
Marico Ltd.	0.89			7.34% GSEC MAT- 22/04/2064	0.74	SOV	
Muthoot Finance Ltd	0.88			6.68% GSEC MAT-07/07/2040	0.72	SOV	
Indian Bank	0.86			07.32% GSEC MAT -13/11/2030	0.46	SOV	
Colgate Palmolive India Ltd.	0.85	0.02		07.41% HARYANA SGS Mat - 26/11/2040	0.37	SOV	
Hindustan Unilever Ltd.	0.83			6.01% GSEC MAT - 21/07/2030	0.37	SOV	
ICICI Bank Ltd	0.82		-0.01	07.20% MAHARASHTRA SGS Mat - 23/10/2036	0.37	SOV	
Fortis Healthcare Ltd.	0.81			7.08% A P SGL MAT - 26/03/2037	0.36	SOV	
Aditya Birla Capital Ltd	0.80			06.90% BIHAR SDL - 16/07/2035	0.36	SOV	
LTIMindtree Ltd	0.78			07.24% UTTAR PRADESH SGS Mat - 12/11/2036	0.07	SOV	
BSE Ltd	0.77		-0.22	7.05% ODISHA SGS MAT - 26/03/2035	0.01	SOV	
Persistent Systems Ltd.	0.77			Long Term Debt			
Laurus Labs Ltd.	0.76			HDFC Bank Ltd.	0.76	CRISIL AAA	
Interglobe Aviation Ltd	0.73			Export Import Bank Of India	0.75	CRISIL AAA	
Max Financial Services Ltd.	0.69			Small Industries Development Bank Of India	0.38	CRISIL AAA	
Hyundai Motor India Ltd	0.68			Power Finance Corporation Ltd.	0.37	CRISIL AAA	
Multi Commodity Exchange Of India Ltd	0.65			Bajaj Finance Ltd.	0.37	CRISIL AAA	
Kotak Mahindra Bank Ltd.	0.64			INVIT			
One 97 Communications Ltd	0.60			Invit - IRB Invit Fund	0.77		
Titan Company Ltd.	0.58			REITS			
Indian Hotels Company Ltd.	0.58		-0.58	REIT- Knowledge Realty Trust REIT	1.22		
UltraTech Cement Ltd.	0.49			REIT- Embassy Office Parks	0.96		
Glenmark Pharmaceuticals Ltd	0.48			REIT- Mindspace Business Parks	0.81		
Hindustan Zinc Ltd.	0.48			REIT- Brookfield India Real Estate Trust	0.78		
Computer Age Management Services Ltd	0.44			Mutual Fund Units			
Central Depository Services (India) Ltd	0.43			UTI MF- Gold Exchange Traded Fund ETF	13.10		
Polycab India Ltd	0.39			UTI - Floater Fund- Direct Growth	0.77		
Delhivery Ltd.	0.37			UTI Nifty 5 yr Benchmark G-Sec ETF	0.02		
Torrent Pharmaceuticals Ltd.	0.35		-0.21	UTI Nifty 10 yr Benchmark G-Sec ETF	0.02		
Eternal Ltd	0.33			Net Current Assets	6.21		
Oracle Financial Services Software Ltd.	0.30			Total	100.00		
Indian Railway Catering & Tourism Ltd	0.29		0.07				
Dr Reddy's Laboratories Ltd.	0.29						
Abbott India Ltd.	0.29						

Fund Performance Vs Benchmark (CAGR) as on 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
1 Y	11.08	13.71	11.88	11,108	11,371	11,188
3 Y	20.07	15.11	14.31	17,319	15,258	14,942
5 Y	15.11	13.79	14.67	20,218	19,084	19,834
10 Y	11.49	13.34	14.02	29,699	35,017	37,177
SI*	12.87	14.62	15.71	79,517	1,03,489	1,21,700

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 31st December, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,30,629	1,30,779	1,29,514	16.83	17.07	15.02
3 Y	3,60,000	4,65,488	4,51,202	4,38,641	17.42	15.22	13.26
5 Y	6,00,000	9,13,538	8,55,611	8,39,254	16.83	14.17	13.38
7 Y	8,40,000	14,76,982	14,29,381	14,46,417	15.83	14.91	15.25
10 Y	12,00,000	24,05,105	24,96,614	25,66,810	13.32	14.02	14.54
15 Y	18,00,000	44,89,994	52,61,405	55,05,959	11.31	13.16	13.69
SI	20,40,000	57,44,459	68,47,736	72,08,915	11.16	12.93	13.44

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%)

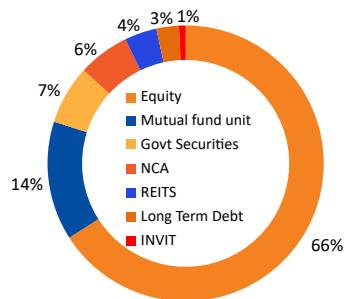
UTI MULTI ASSET ALLOCATION FUND (Erstwhile UTI Multi Asset Fund)

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

Category

Multi Asset Allocation

Asset Allocation as on 31st December, 2025



Top 5 Sectors



Financial Services	25%
Fast Moving Consumer Goods	14%
Information Technology	13%
Automobile and Auto Components	10%
Consumer Durables	7%

Portfolio Parameters



Weighted Average Maturity	5.56 Yrs
Yield to Maturity*	6.26%
Modified Duration	3.10 Yrs
Macaulay Duration	3.23 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Quantitative Indicators



Quantitative Indicators	Fund	Benchmark
Beta	0.85	1
Standard Deviation (Annual)	7.86%	8.45%
Sharpe Ratio	1.83%	
Portfolio Turnover Ratio (Annual)	2.05	
P/B	12.51	6.85
P/E	39.49	34.19
ROE	31.11	20.19

Market Capitalisation (%)



	Large	Mid	Small
Fund	64	29	2
Benchmark	83	17	-

Active Stock positions



Overweight (Top 5)	%	Underweight (Top 5)	%
NCA	3.5	HDFC Bank Ltd	-6.8
Asian Paints Ltd	2.0	Reliance Industries Ltd	-5.1
Nestle India Ltd	1.6	ICICI Bank Ltd	-4.8
Coal India Ltd	1.5	Larsen And Toubro Ltd	-2.8
Britannia Industries Ltd	1.2	Bharti Airtel Ltd	-1.3

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 : ₹ 6713.16 Crore
Closing AUM : ₹ 6757.91 Crore
No. of Folios : 7,28,240

High/Low NAV in the month

High Growth Option : ₹ 420.3114
Low Growth Option : ₹ 413.4345

Total Expense Ratio

Regular : 1.86
Direct : 1.20

Minimum Investment Amount

Growth: ₹ 1000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st December, 2025

Regular Growth Option ₹ 419.4641
Regular IDCW Option ₹ 42.9362
Direct Growth Option ₹ 452.4504
Direct IDCW Option ₹ 48.3498

Portfolio Details

Median Market Cap (₹ Cr)	2,59,645
Weighted Average Market Cap	5,21,135
Number of Securities	62

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	66	19	15

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

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			HDFC Bank Ltd.	0.76	CRISIL AAA
HDFC Bank Ltd.	5.91		Power Finance Corporation Ltd.	0.76	CRISIL AAA
ICICI Bank Ltd	4.41		Bajaj Finance Ltd.	0.74	CRISIL AAA
Infosys Ltd.	3.99		Aditya Birla Capital Ltd	0.67	CRISIL AAA
Reliance Industries Ltd.	3.30		Axis Finance Ltd	0.60	CARE AAA
ITC Ltd.	2.93		National Bank For Agriculture And Rural Development	0.38	CRISIL AAA
Vedanta Ltd	2.29		LIC Housing Finance Ltd.	0.38	CRISIL AAA
Larsen And Toubro Ltd	2.26		Aditya Birla Housing Finance Ltd	0.37	CRISIL AAA
Wipro Ltd.	2.20		Others	1.23	
Indus Towers Ltd	1.80		INVIT		
Bharti Airtel Ltd.	1.75		Invit - Indus Infra Trust	0.78	
Mahindra & Mahindra Ltd.	1.64		Invit - IRB Invit Fund	0.58	
State Bank Of India	1.63		Securitized Debt		
Shriram Finance Ltd	1.58		India Universal Trust AI1	0.30	IND AAA(SO)
HCL Technologies Ltd.	1.54		REITS		
Maruti Suzuki India Ltd.	1.54		REIT- Knowledge Realty Trust REIT	0.80	
Others	30.27		REIT- Nexus Select Trust	0.71	
Govt Securities			REIT- Mindspace Business Parks	0.56	
Others	7.80		Mutual Fund Units		
7.24% GSEC MAT- 18/08/2055	1.84	SOV	UTI Nifty 10 Yr Benchmark G-Sec ETF	0.04	
07.32% GSEC MAT -13/11/2030	1.84	SOV	UTI Nifty 5 Yr Benchmark G-Sec ETF	0.04	
6.68% GSEC MAT- 07/07/2040	1.80	SOV	Net Current Assets	2.98	
07.18% GSEC MAT -24/07/2037	1.21	SOV	Total	100.00	
6.28% GSEC MAT- 14/07/2032	1.19	SOV			
Long Term Debt					
Indian Railway Finance Corporation Ltd	1.49	CRISIL AAA			
Small Industries Development Bank Of India	1.12	CRISIL AAA			

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	6.42	8.62	11.88	10,642	10,862	11,188
3 Y	16.90	13.19	14.31	15,982	14,507	14,942
5 Y	17.10	12.72	14.67	22,028	18,203	19,834
10 Y	12.67	12.57	14.02	33,000	32,708	37,177
SI*	14.70	NA	NA	7,03,790	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 31st December, 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	1,27,447	1,27,167	1,29,514	11.71	11.26	15.02
3 Y	3,60,000	4,43,314	4,29,808	4,38,641	13.99	11.85	13.26
5 Y	6,00,000	8,71,392	8,10,333	8,38,962	14.91	11.97	13.37
7 Y	8,40,000	15,00,925	13,50,492	14,46,126	16.28	13.32	15.24
10 Y	12,00,000	25,04,547	23,40,527	25,66,519	14.08	12.82	14.54
15 Y	18,00,000	52,49,168	49,84,243	55,05,667	13.14	12.53	13.69
SI	25,40,000	1,10,28,162	1,06,12,279	1,22,13,614	12.34	12.04	13.12

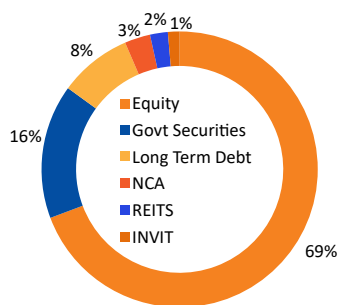
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.*Since inception for above mentioned schemes is taken for the period December 2004 to December 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 31st December, 2025



Credit Profile as on 31st December, 2025



Top 5 Sectors



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

Quantitative Indicators



Quantitative Indicators	Fund	Benchmark
Beta	1.04	1
Standard Deviation (Annual)	8.91%	8.30%
Sharpe Ratio	1.26%	
Portfolio Turnover Ratio (Annual)	0.31	

Portfolio Parameters



Weighted Average Maturity	9.32 Yrs
Yield to Maturity*	6.99%
Modified Duration	5.65 Yrs
Macauley Duration	5.90 Yrs
Securitized Debt Average Maturity	0.89 Yrs
First Business Receivable Trust	

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI EQUITY SAVINGS FUND

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

Category
Equity Savings

Investment Objective

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

Date of inception/allotment

30th August, 2018

Benchmark Index

Crisil Equity Savings Index

Fund Manager

Mr. V Srivatsa - (Equity Portion) B.Com., 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 : ₹ 803.48 Crore

Closing AUM : ₹ 809.60 Crore

No. of Folios : 18,826

High/Low NAV in the month

High Growth Option : ₹ 19.0146

Low Growth Option : ₹ 18.8171

Total Expense Ratio

Regular : 1.66

Direct : 0.63

Minimum Investment Amount

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

NAV per unit as on 31st December, 2025

Regular Growth Option ₹ 19.0121

Regular IDCW Option ₹ 19.0121

Direct Growth Option ₹ 20.3170

Direct IDCW Option ₹ 20.3169

Portfolio Details

% of Top 10 Stocks	17.61
Median Market Cap (₹ Cr)	4,63,484
Weighted Average Market Cap	6,63,348
Number of Securities	46

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	94	6	-

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

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating	Future	Portfolio	% to NAV	Rating	Future
Equity				Coal India Ltd.	0.82		
Axis Bank Ltd.	4.85		-3.84	LIC Of India	0.78		
HDFC Bank Ltd.	4.78		-2.73	HDFC Life Insurance Company Ltd	0.78		-0.67
Mahindra & Mahindra Ltd.	4.16		-3.62	REC Ltd	0.76		
Kotak Mahindra Bank Ltd.	3.33		-3.13	Bajaj Finserv Ltd.	0.76		-0.76
Grasim Industries Ltd.	3.23		-2.39	NTPC Ltd.	0.69		
Reliance Industries Ltd.	3.21			Tata Motors Ltd	0.67		
State Bank Of India	3.00		-1.98	Eicher Motors Ltd	0.65		-0.29
Larsen And Toubro Ltd	2.42		-0.46	DLF Ltd.	0.63		-0.44
Maruti Suzuki India Ltd.	2.33		-1.81	Bajaj Finance Ltd.	0.57		-0.40
ICICI Bank Ltd	2.15		-0.81	Hindustan Aeronautics Ltd	0.56		-0.56
Tata Consultancy Services Ltd.	2.02		-0.35	Tata Steel Ltd.	0.48		
Infosys Ltd.	1.77			Hindustan Zinc Ltd.	0.45		
ITC Ltd.	1.71			Dr Reddy's Laboratories Ltd.	0.25		
Bharti Airtel Ltd.	1.57		-0.78	Dabur India Ltd.	0.07		-0.07
Power Grid Corporation Of India Ltd	1.46		-0.37	Govt Securities			
JSW Steel Ltd.	1.42		-1.43	07.32% GSEC MAT -13/11/2030	8.34	SOV	
HCL Technologies Ltd.	1.38			7.04% GSEC MAT- 03/06/2029	5.94	SOV	
SBI Life Insurance Company Ltd.	1.37		-1.25	6.01% GSEC MAT - 21/07/2030	4.88	SOV	
Vedanta Ltd	1.31			7.06% GS MAT - 10/04/2028	2.54	SOV	
NMDC Ltd.	1.26		-1.27	INVIT			
Wipro Ltd.	1.22			INVIT - IRB INVIT Fund	1.43		
Indus Towers Ltd	1.13		-0.41	REITS			
Bharat Petroleum Corporation Ltd.	0.94			REIT- Embassy Office Parks	1.50		
Indus Ind Bank Ltd.	0.94		-0.75	REIT- Brookfield India Real Estate Trust	1.28		
Shriram Finance Ltd	0.91			REIT- Nexus Select Trust	1.26		
Interglobe Aviation Ltd	0.91		-0.19	REIT- Knowledge Realty Trust	1.14		
Bajaj Auto Ltd.	0.90		-0.91	REIT			
Aurobindo Pharma Ltd.	0.88			Net Current Assets	4.52		
Hero Motocorp Ltd.	0.86			Total	100.00		
Cipla Ltd.	0.85		-0.55				

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	8.41	9.54	6.37	10,841	10,954	10,637
3 Y	11.05	10.26	7.91	13,699	13,408	12,568
5 Y	10.67	9.70	5.05	16,606	15,891	12,795
SI*	9.14	9.66	6.99	19,006	19,681	16,423

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 31st December, 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	1,26,373	1,26,559	1,22,354	9.99	10.29	3.66
3 Y	3,60,000	4,17,151	4,17,491	4,01,498	9.80	9.86	7.21
5 Y	6,00,000	7,73,300	7,65,164	7,08,279	10.08	9.66	6.57
7 Y	8,40,000	12,21,960	12,09,202	10,44,162	10.52	10.23	6.12
SI	8,80,000	12,98,643	12,89,188	11,08,883	10.41	10.21	6.20

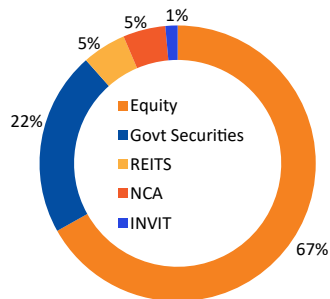
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**

UTI EQUITY SAVINGS FUND

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

Category
Equity Savings

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 2025



Top 5 Sectors

Financial Services	25%
Information Technology	17%
Oil, Gas & Consumable Fuels	14%
Automobile and Auto Components	7%
Metals & Mining	6%

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.74	1
Standard Deviation (Annual)	3.81%	4.71%
Sharpe Ratio	1.41%	
Portfolio Turnover Ratio (Annual)	4.44	
P/B	5.33	5.74
P/E	23.93	28.95
ROE	25.79	20.97

Portfolio Parameters

Weighted Average Maturity	3.44 Yrs
Yield to Maturity*	6.01%
Modified Duration	2.91 Yrs
Macaulay Duration	3.00 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Reliance Industries Ltd	3.2	JSW Steel Ltd	0.0
HDFC Bank Ltd	2.0	Bajaj Auto Ltd	0.0
Larsen And Toubro Ltd	2.0	NMDC Ltd	0.0
Infosys Ltd	1.8	Hindustan	0.0
ITC Ltd	1.7	Aeronautics Ltd	0.0
		Bajaj Finserv Ltd	0.0

UTI ARBITRAGE FUND

An open ended scheme investing in arbitrage opportunities.

Category
Arbitrage

Investment Objective

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

Date of inception/allotment

22nd June, 2006

Benchmark Index

Nifty 50 Arbitrage Index

Fund Manager

Mr. Sharwan Kumar Goyal - (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 : ₹ 10434.48 Crore
Closing AUM : ₹ 10464.65 Crore
No. of Folios : 18,009

High/Low NAV in the month

High Growth Option : ₹ 36.0702
Low Growth Option : ₹ 35.8762

Total Expense Ratio

Regular : 0.79
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 31st December, 2025

Regular Growth Option : ₹ 36.0702
Regular IDCW Option : ₹ 20.3770
Direct Growth Option : ₹ 38.4792
Direct IDCW Option : ₹ 22.5087

Portfolio Details

Median Market Cap (₹ Cr)	2,28,044
Weighted Average Market Cap	4,63,493
Number of Securities	160

All figures given are provisional and unaudited.

Portfolio Parameters

Weighted Average Maturity : 0.44 Yrs
Yield to Maturity* : 6.39%
Modified Duration : 0.42 Yrs
Macaulay Duration : 0.42 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

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

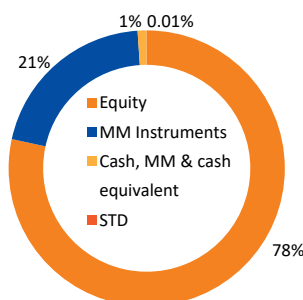
Portfolio as on 31st December, 2025

Equity	% to NAV	Hedged
Equity	78.40%	
MM Instruments	20.54%	
STD	0.01%	
Cash, MM & cash equivalent	1.05%	
Total	100.00%	

All figures given are provisional and unaudited.

Average Equity holding in UTI Arbitrage Fund is 69.74% for the past 12 months against the requirement of minimum 65% for equity taxation eligibility. (Annual average of the monthly average opening and closing figures)

Asset Allocation as on 31st December, 2025



Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.51	1
Standard Deviation (Annual)	0.87%	1.18%
Sharpe Ratio	1.70%	
Portfolio Turnover Ratio (Annual)	10.98	

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	6.54	7.53	6.26	10,654	10,753	10,626
3 Y	7.13	7.66	6.89	12,297	12,481	12,215
5 Y	5.85	6.26	5.64	13,290	13,549	13,159
10 Y	5.80	5.55	6.16	17,582	17,170	18,190
SI*	6.79	6.33	6.21	36,098	33,178	32,454

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 31st December, 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	1,23,995	1,24,598	1,23,475	6.23	7.18	5.41
3 Y	3,60,000	3,99,835	4,03,183	3,98,153	6.93	7.50	6.65
5 Y	6,00,000	7,07,613	7,15,910	7,03,824	6.53	7.00	6.32
7 Y	8,40,000	10,41,866	10,52,128	10,39,387	6.06	6.33	5.99
10 Y	12,00,000	16,22,957	16,24,875	16,35,748	5.88	5.91	6.04
15 Y	18,00,000	29,10,232	28,89,194	29,61,614	6.11	6.02	6.33
SI	23,30,000	45,09,994	42,64,915	44,84,234	6.36	5.85	6.31

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 : ₹ 1690.95 Crore
Closing AUM : ₹ 1703.12 Crore
No. of Folios : 40,690

High/Low NAV in the month

High Growth Option : ₹ 70.7247
Low Growth Option : ₹ 70.1654

Total Expense Ratio

Regular : 1.81
Direct : 1.25

Minimum Investment Amount

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

NAV per unit as on 31st December, 2025

Regular Growth Option ₹ 70.6020
Regular IDCW Option ₹ 17.4640
Direct Growth Option ₹ 76.6274
Direct IDCW Option ₹ 19.7564

Portfolio Details

Median Market Cap (₹ Cr)	2,53,017
Weighted Average Market Cap	5,02,827
Number of Securities	59

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	65	20	15

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

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			06.90% BIHAR SDL - 16/07/2035	1.40	SOV
HDFC Bank Ltd.	2.33		07.24% UTTAR PRADESH SGS Mat - 12/11/2036	0.52	SOV
ICICI Bank Ltd	1.42		7.04% GSEC MAT- 03/06/2029	0.12	SOV
Bharti Airtel Ltd.	1.14		7.05% ODISHA SGS MAT - 26/03/2035	0.04	SOV
Infosys Ltd.	1.04		7.38% PN SGS MAT - 03/07/2034	0.03	SOV
Axis Bank Ltd.	1.00		Long Term Debt		
Kotak Mahindra Bank Ltd.	0.93		HDFC Bank Ltd.	6.03	CRISIL AAA
State Bank Of India	0.89		Indian Oil Corporation Ltd.	4.47	CRISIL AAA
Mahindra & Mahindra Ltd.	0.76		National Bank For Agriculture And Rural Development	4.46	CRISIL AAA
Reliance Industries Ltd.	0.74		LIC Housing Finance Ltd.	2.98	CRISIL AAA
Tech Mahindra Ltd	0.66		Small Industries Development Bank Of India	2.97	CRISIL AAA
Others	13.66		Bajaj Finance Ltd.	2.93	CRISIL AAA
Govt Securities			Power Finance Corporation Ltd.	1.51	CRISIL AAA
6.79% GOVT BONDS - 07/10/2034	5.45	SOV	Export Import Bank Of India	1.48	CRISIL AAA
06.48% GSEC Mat- 06/10/2035	5.36	SOV	Axis Finance Ltd	1.47	CRISIL AAA
6.01% GSEC MAT - 21/07/2030	4.35	SOV	Corporate Debt Market Development Fund		
7.24% GSEC MAT- 18/08/2055	2.93	SOV	Corporate Debt Market Devt Fund - A2 Units	0.29	
7.34% GSEC MAT- 22/04/2064	2.93	SOV	Securitized Debt		
07.27% ANDHRA PRADESH SGS Mat- 08/10/2036	2.91	SOV	Siddhivinayak Securitisation Trust	2.95	CRISIL AAA(SO)
6.68% GSEC MAT- 07/07/2040	2.85	SOV	Shivshakti Securitisation Trust	1.47	CRISIL AAA(SO)
07.32% GSEC MAT -13/11/2030	1.52	SOV	Mutual Fund Units		
07.18% GSEC MAT -24/07/2037	1.50	SOV	UTI Nifty 10 Yr Benchmark G-Sec ETF	0.12	
07.41% HARYANA SGS Mat - 26/11/2040	1.45	SOV	UTI Nifty 5 Yr Benchmark G-Sec ETF	0.11	
07.20% MAHARASHTRA SGS Mat - 23/10/2036	1.45	SOV	Net Current Assets	4.53	
7.08% A P SGL MAT - 26/03/2037	1.42	SOV	Total	100.00	
06.80 TN SDL MAT 02/07/2035	1.41	SOV			

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	6.07	6.83	6.37	10,607	10,683	10,637
3 Y	9.62	8.39	7.91	13,176	12,737	12,568
5 Y	9.02	7.11	5.05	15,404	14,100	12,795
10 Y	8.26	8.55	6.52	22,129	22,730	18,816
SI*	9.27	8.37	5.77	70,670	58,885	34,465

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 31st December, 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	1,23,743	1,23,496	1,22,287	5.84	5.45	3.55
3 Y	3,60,000	4,09,959	4,04,416	4,01,431	8.62	7.70	7.20
5 Y	6,00,000	7,48,893	7,26,161	7,08,241	8.80	7.57	6.57
7 Y	8,40,000	11,64,170	11,15,963	10,44,196	9.17	7.98	6.12
10 Y	12,00,000	18,59,841	18,35,043	16,47,967	8.48	8.23	6.18
15 Y	18,00,000	36,20,834	35,66,794	30,13,523	8.76	8.58	6.54
SI	25,30,000	71,38,309	68,80,133	52,83,974	8.93	8.63	6.48

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.**

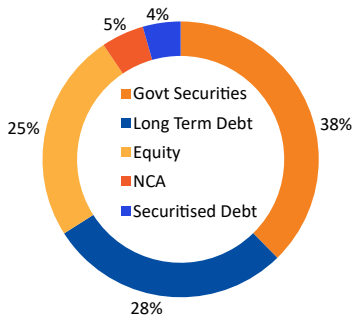
UTI CONSERVATIVE HYBRID FUND (Erstwhile UTI Regular Savings Fund)

(Number of Segregated portfolio in the scheme 1)

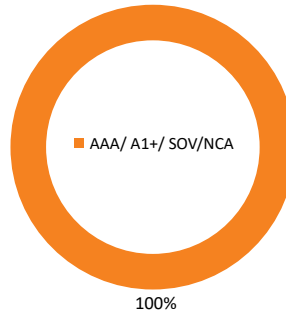
An open ended hybrid scheme investing predominantly in debt instruments.

Category
Conservative
Hybrid Fund

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 2025



Top 5 Sectors

Financial Services	35%
Information Technology	10%
Automobile and Auto Components	9%
Healthcare	8%
Oil, Gas & Consumable Fuels	7%

Quantitative Indicators Fund Benchmark

Beta	0.07	1
Standard Deviation (Annual)	3.33%	9.30%
Sharpe Ratio	1.19%	
Portfolio Turnover Ratio (Annual)	0.23	

Portfolio Parameters

Weighted Average Maturity	8.97 Yrs
Yield to Maturity*	7.05%
Modified Duration	5.47 Yrs
Macaulay Duration	5.71 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 31 st December, 2025 Growth :	₹ 0.0

UTI Conservative Hybrid Fund (Segregated - 17022020) Segregated Portfolio as on 31st December, 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	41.6229	NA
17/02/2020	40.5238	0.3570
Reduction in NAV(%)	-2.64%	

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 : ₹ 1173.07 Crore

Closing AUM : ₹ 1175.78 Crore

No. of Folios : 77,577

High/Low NAV in the month

High Growth Option : ₹ 86.3602

Low Growth Option : ₹ 84.9968

Total Expense Ratio

Regular : 2.22

Direct : 1.18

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 31st December, 2025

Regular Growth Option ₹ 85.8107

Regular IDCW Option ₹ 85.8159

Direct Growth Option ₹ 95.7658

Direct IDCW Option ₹ 95.9312

Portfolio Details

Median Market Cap (₹ Cr)	3,07,583
Weighted Average Market Cap	5,80,068
Number of Securities	61

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	74	18	8
Benchmark	71	20	10

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Phoenix Mills Ltd	1.70	
HDFC Bank Ltd.	9.46		Shree Cement Ltd.	1.66	
ICICI Bank Ltd	7.56		Avenue Supermarts Ltd.	1.65	
Bharti Airtel Ltd.	4.74		State Bank Of India	1.63	
Infosys Ltd.	4.70		Ajanta Pharma Ltd	1.61	
Reliance Industries Ltd.	4.42		ICICI Lombard General Insurance	1.57	
Bajaj Finance Ltd.	3.68		Company Ltd		
Maruti Suzuki India Ltd.	3.44		LTIMindtree Ltd	1.56	
Axis Bank Ltd.	3.12		Nestle India Ltd.	1.44	
Tata Steel Ltd.	2.72		Others	33.91	
Larsen And Toubro Ltd	2.02		Net Current Assets	3.68	
Tech Mahindra Ltd	1.97		Total	100.00	
Jubilant Food Works Ltd	1.76				

Fund Performance Vs Benchmark (CAGR) as on 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.64	7.76	11.88	10,364	10,776	11,188
3 Y	13.30	16.69	14.31	14,549	15,896	14,942
5 Y	13.14	16.87	14.67	18,545	21,812	19,834
10 Y	12.71	14.76	14.02	33,117	39,664	37,177
SI*	11.69	11.16	10.77	72,605	66,669	62,597

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

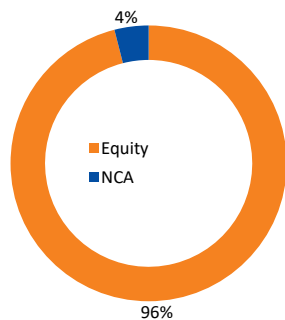
SIP Returns as on 31st December, 2025

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	1,25,319	1,28,625	1,29,514	8.32	13.60	15.02
3 Y	3,60,000	4,22,111	4,45,109	4,38,641	10.61	14.28	13.26
5 Y	6,00,000	7,90,911	8,71,309	8,38,962	10.99	14.90	13.37
7 Y	8,40,000	13,64,880	15,40,329	14,46,126	13.62	17.01	15.24
10 Y	12,00,000	23,38,918	27,16,882	25,66,519	12.80	15.60	14.54
15 Y	18,00,000	51,07,787	60,41,416	55,05,667	12.82	14.76	13.69
SI	21,50,000	74,56,349	89,06,092	80,61,746	12.54	14.20	13.27

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.

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 2025



Top 5 Sectors



Financial Services	32%
Information Technology	11%
Automobile and Auto Components	9%
Oil, Gas & Consumable Fuels	6%
Healthcare	6%

Quantitative Indicators Fund Benchmark



Quantitative Indicators	Fund	Benchmark
Beta	0.86	1
Standard Deviation (Annual)	11.45%	12.82%
Sharpe Ratio	0.67%	
Portfolio Turnover Ratio (Annual)	0.26	

Portfolio Parameters



Weighted Average Maturity	0.003 Yrs
Yield to Maturity*	5.29%
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 : ₹ 4529.75 Crore

Closing AUM : ₹ 4525.33 Crore

No. of Folios : 22,71,273

High/Low NAV in the month

High Growth Option : ₹ 41.0252

Low Growth Option : ₹ 40.5979

Total Expense Ratio

Regular : 1.75

Direct : 1.60

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 31st December, 2025

Regular Growth Option ₹ 40.8402

Direct Growth Option ₹ 41.7910

Portfolio Details

Median Market Cap (₹ Cr) 2,67,476

Weighted Average Market Cap 5,64,874

Number of Securities 61

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	73	19	8

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Long Term Debt		
HDFC Bank Ltd.	3.84		Indian Railway Finance Corporation Ltd	2.80	CRISIL AAA
ICICI Bank Ltd	3.11		HDFC Bank Ltd.	2.28	CRISIL AAA
Infosys Ltd.	2.04		Power Finance Corporation Ltd.	2.24	CRISIL AAA
Bharti Airtel Ltd.	1.94		Bajaj Finance Ltd.	2.21	CRISIL AAA
Reliance Industries Ltd.	1.76		Small Industries Development Bank Of India	1.68	CRISIL AAA
Bajaj Finance Ltd.	1.52		REC Ltd	1.10	CRISIL AAA
Axis Bank Ltd.	1.40		National Bank For Agriculture And Rural Development	0.56	CRISIL AAA
Maruti Suzuki India Ltd.	1.36		NTPC Ltd.	0.56	CRISIL AAA
Tata Steel Ltd.	1.08		LIC Housing Finance Ltd.	0.56	CRISIL AAA
Tech Mahindra Ltd	0.87		Aditya Birla Capital Ltd	0.56	CRISIL AAA
Phoenix Mills Ltd	0.75		Others	2.05	
Jubilant Food Works Ltd	0.74		Securitized Debt		
Ajanta Pharma Ltd	0.72		Shivshakti Securitisation Trust	0.73	CRISIL AAA(SO)
Shree Cement Ltd.	0.71		India Universal Trust AI1	0.59	IND AAA(SO)
ICICI Lombard General Insurance Company Ltd	0.66		Mutual Fund Units		
Others	17.34		UTI Nifty 10 yr Benchmark G-Sec ETF	0.10	
Govt Securities			UTI Nifty 5 yr Benchmark G-Sec ETF	0.10	
Others	17.22		INVIT		
6.68% GSEC MAT- 07/07/2040	6.44	SOV	Invit - Roadstar Infra Investment Trust	0.05	
6.33% GSEC MAT - 05/05/2035	3.90	SOV	Net Current Assets	5.26	
07.32% GSEC MAT -13/11/2030	3.79	SOV	Total	100.00	
7.24% GSEC MAT- 18/08/2055	2.75	SOV			
07.18% GSEC MAT -24/07/2037	2.60	SOV			

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	5.03	8.58	11.88	10,503	10,858	11,188
3 Y	9.59	11.12	14.31	13,165	13,725	14,942
5 Y	9.32	10.34	14.67	15,617	16,360	19,834
10 Y	8.55	10.64	14.02	22,730	27,509	37,177
SI*	10.71	NA	NA	2,72,755	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.

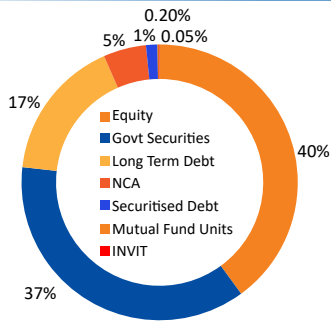
SIP Returns as on 31st December, 2025

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	1,23,480	1,26,328	1,29,514	5.42	9.92	15.02
3 Y	3,60,000	4,07,027	4,20,370	4,38,641	8.14	10.33	13.26
5 Y	6,00,000	7,43,609	7,74,688	8,38,962	8.51	10.15	13.37
7 Y	8,40,000	11,73,212	12,40,114	14,46,126	9.38	10.94	15.24
10 Y	12,00,000	18,76,924	20,93,280	25,66,519	8.66	10.72	14.54
15 Y	18,00,000	35,04,117	42,64,630	55,05,667	8.37	10.70	13.69
SI	25,30,000	56,26,871	87,11,249	1,21,86,262	7.00	10.51	13.12

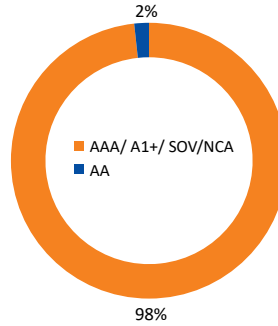
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**

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.

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 2025



Top 5 Sectors

Financial Services	32%
Information Technology	11%
Automobile and Auto Components	9%
Healthcare	6%
Oil, Gas & Consumable Fuels	6%

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	4.92%	5.11%
Sharpe Ratio	0.80%	
Portfolio Turnover Ratio (Annual)	0.29	

Portfolio Parameters

Weighted Average Maturity	9.54 Yrs
Yield to Maturity*	7.02%
Modified Duration	5.91 Yrs
Macaulay Duration	6.16 Yrs
Securitized Debt Average Maturity First Business Receivable Trust	4.66 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 : ₹ 4775.22 Crore
Closing AUM : ₹ 4788.52 Crore
No. of Folios : 20,69,915

High/Low NAV in the month

High Growth Option : ₹ 50.9885
Low Growth Option : ₹ 50.4635

Total Expense Ratio

Regular : 1.67
Direct : 1.12

Minimum Investment Amount

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

NAV per unit as on 31st December, 2025

Regular Growth Option : ₹ 50.9374
Direct Growth Option : ₹ 55.1142

Portfolio Details

Median Market Cap (₹ Cr) : 2,52,552
Weighted Average Market Cap : 5,15,889
Number of Securities : 63

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	66	19	15

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Power Finance Corporation Ltd.	2.65	CRISIL AAA
HDFC Bank Ltd.	3.28		Small Industries Development Bank Of India	1.58	CRISIL AAA
ICICI Bank Ltd	2.50		Bajaj Finance Ltd.	1.56	CRISIL AAA
Infosys Ltd.	2.23		Aditya Birla Capital Ltd	1.06	CRISIL AAA
Reliance Industries Ltd.	1.80		Export Import Bank Of India	1.05	CRISIL AAA
ITC Ltd.	1.57		REC Ltd	0.83	CRISIL AAA
Vedanta Ltd	1.27		National Bank For Agriculture And Rural Development	0.53	CRISIL AAA
Larsen And Toubro Ltd	1.17		LIC Housing Finance Ltd.	0.53	CRISIL AAA
Indus Towers Ltd	1.10		Others	2.43	
Wipro Ltd.	1.03		Securitized Debt		
HCL Technologies Ltd.	0.96		India Universal Trust A11	0.74	IND AAA(SO)
Mahindra & Mahindra Ltd.	0.90		Shivshakti Securitisation Trust	0.52	CRISIL AAA(SO)
Power Grid Corporation Of India Ltd	0.85		INVIT		
Maruti Suzuki India Ltd.	0.85		INVIT - IRB INVIT Fund	0.29	
State Bank Of India	0.80		Mutual Fund Units		
Shriram Finance Ltd	0.80		UTI MF - Nifty 50 ETF	0.12	
Others	16.63		UTI Nifty 5 yr Benchmark G-Sec ETF	0.11	
Govt Securities			UTI Nifty 10 yr Benchmark G-Sec ETF	0.10	
Others	15.53		REITS		
07.18% GSEC MAT -24/07/2037	6.74	SOV	REIT- Knowledge Realty Trust REIT	0.45	
6.68% GSEC MAT- 07/07/2040	4.06	SOV	REIT- Mindspace Business Parks	0.37	
07.32% GSEC MAT -13/11/2030	3.58	SOV	REIT- Nexus Select Trust	0.29	
7.24% GSEC MAT- 18/08/2055	2.60	SOV	Net Current Assets	6.10	
6.33% GSEC MAT - 05/05/2035	2.56	SOV	Total	100.00	
Long Term Debt					
Indian Railway Finance Corporation Ltd	3.18	CRISIL AAA			
HDFC Bank Ltd.	2.70	CRISIL AAA			

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	6.06	8.58	11.88	10,606	10,858	11,188
3 Y	12.29	11.12	14.31	14,163	13,725	14,942
5 Y	12.06	10.34	14.67	17,676	16,360	19,834
10 Y	9.61	10.64	14.02	25,051	27,509	37,177
SI*	10.58	NA	NA	2,26,740	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 31st December, 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	1,25,095	1,26,328	1,29,514	7.97	9.92	15.02
3 Y	3,60,000	4,20,885	4,20,370	4,38,641	10.41	10.33	13.26
5 Y	6,00,000	7,90,731	7,74,688	8,38,962	10.98	10.15	13.37
7 Y	8,40,000	12,71,353	12,40,114	14,46,126	11.63	10.94	15.24
10 Y	12,00,000	20,46,740	20,93,280	25,66,519	10.30	10.72	14.54
15 Y	18,00,000	37,24,049	42,64,630	55,05,667	9.10	10.70	13.69
SI	25,30,000	56,43,094	87,11,238	1,21,86,267	7.02	10.51	13.12

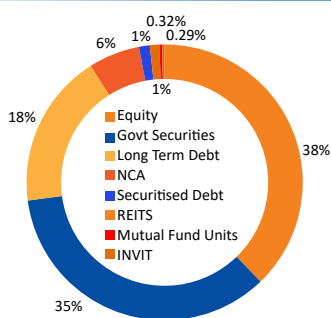
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI RETIREMENT FUND (Erstwhile UTI Retirement Benefit Pension Fund)

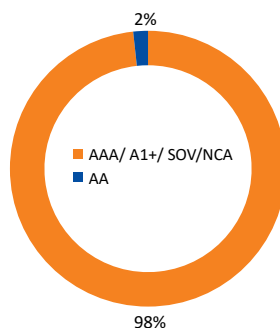
An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age(whichever is earlier).

Category
Retirement Fund

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 2025



Top 5 Sectors

Financial Services	30%
Information Technology	12%
Oil, Gas & Consumable Fuels	9%
Healthcare	6%
Fast Moving Consumer Goods	6%

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	5.12%	5.11%
Sharpe Ratio	1.30%	
Portfolio Turnover Ratio (Annual)	0.37	

Portfolio Parameters

Weighted Average Maturity	8.89 Yrs
Yield to Maturity*	6.98%
Modified Duration	5.63 Yrs
Macaulay Duration	5.87 Yrs
Securitized Debt Average Maturity First Business Receivable Trust	5.96 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 : ₹ 5244.67 Crore
Closing AUM : ₹ 5212.13 Crore
No. of Folios : 1,79,857

High/Low NAV in the month

High Growth Option : ₹ 42.6537
Low Growth Option : ₹ 42.0210

Total Expense Ratio

Regular : 1.65
Direct : 1.04

Minimum Investment Amount

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

Minimum Target amount ₹ 15,000/-

NAV per unit as on 31st December, 2025

Regular Growth Option : ₹ 42.1652
Direct Growth Option : ₹ 45.7411

Portfolio Details

Median Market Cap (₹ Cr)	2,17,415
Weighted Average Market Cap	3,87,194
Number of Securities	50

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	67	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.

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

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Long Term Debt		
HDFC Bank Ltd.	2.62		Indian Railway Finance Corporation Ltd	3.91	CRISIL AAA
Bajaj Finance Ltd.	2.57		Power Finance Corporation Ltd.	2.49	CRISIL AAA
ICICI Bank Ltd	2.54		HDFC Bank Ltd.	2.38	CRISIL AAA
Eternal Ltd	2.20		Small Industries Development Bank Of India	1.59	CRISIL AAA
Kotak Mahindra Bank Ltd.	1.60		Bajaj Finance Ltd.	1.53	CRISIL AAA
Info-Edge (India) Ltd.	1.55		National Bank For Agriculture And Rural Development	0.61	CRISIL AAA
Persistent Systems Ltd.	1.49		Export Import Bank Of India	0.50	CRISIL AAA
Titan Company Ltd.	1.40		Aditya Birla Capital Ltd	0.49	CRISIL AAA
LTIMindtree Ltd	1.40		Godrej Seeds And Genetics Ltd	0.48	CRISIL AA
Bharti Airtel Ltd.	1.25		Axis Finance Ltd	0.48	CRISIL AAA
Avenue Supermarts Ltd.	1.22		Others	1.38	
Coforge Ltd	1.22		Mutual Fund Units		
Dixon Technologies (India) Ltd	1.04		UTI Nifty 10 yr Benchmark G-Sec ETF	0.11	
Maruti Suzuki India Ltd.	0.96		UTI Nifty 5 yr Benchmark G-Sec ETF	0.11	
Trent Ltd	0.95		UTI Nifty Bank Exchange Traded Fund ETF	0.05	
Others	14.58		Securitized Debt		
Govt Securities			India Universal Trust AI1	1.11	IND AAA(SO)
Others	16.39		INVIT		
07.18% GSEC MAT -24/07/2037	7.87	SOV	Invit - Roadstar Infra Investment Trust	0.05	
6.68% GSEC MAT- 07/07/2040	5.59	SOV	Net Current Assets	5.35	
07.32% GSEC MAT -13/11/2030	3.98	SOV	Total	100.00	
7.10% GSEC - MAT - 08/04/2034	2.57	SOV			
7.24% GSEC MAT- 18/08/2055	2.39	SOV			

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	4.45	8.96	11.88	10,445	10,896	11,188
3 Y	9.22	10.90	14.31	13,032	13,643	14,942
5 Y	7.83	10.30	14.67	14,581	16,330	19,834
10 Y	7.90	11.07	14.02	21,404	28,598	37,177
SI*	10.34	NA	NA	20,88,696	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 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 and Mr. Kamal Gada is Assistant Fund Manager (Equity portion) managing the scheme since April 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 31st December, 2025

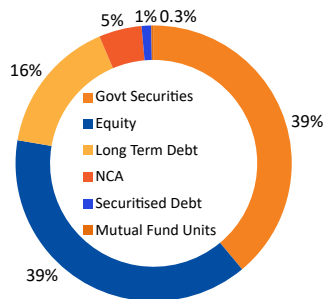
Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,22,380	1,25,938	1,29,432	3.70	9.31	14.90
3 Y	3,60,000	4,06,321	4,18,571	4,38,559	8.02	10.04	13.25
5 Y	6,00,000	7,27,956	7,72,109	8,38,844	7.66	10.02	13.36
7 Y	8,40,000	11,33,661	12,47,066	14,46,628	8.42	11.09	15.25
10 Y	12,00,000	18,02,462	21,30,384	25,66,688	7.89	11.05	14.54
15 Y	18,00,000	32,35,644	43,47,681	55,03,301	7.41	10.93	13.69
SI	25,30,000	52,15,618	90,41,960	1,22,01,596	6.37	10.80	13.12

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

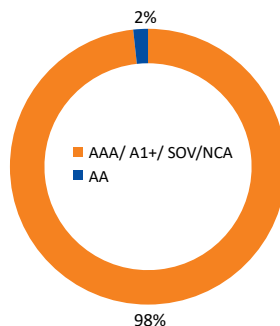
UTI UNIT LINKED INSURANCE PLAN*

An open ended tax saving cum insurance scheme.

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 2025



Top 5 Sectors

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

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.12	1
Standard Deviation (Annual)	4.79%	14.03%
Sharpe Ratio	0.74%	
Portfolio Turnover Ratio (Annual)	0.10	

Portfolio Parameters

Weighted Average Maturity	9.49 Yrs
Yield to Maturity*	7.03%
Modified Duration	5.95 Yrs
Macaulay Duration	6.20 Yrs
Securitized Debt Average Maturity First Business Receivable Trust	3.35 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 : ₹ 4821.34 Crore
Closing AUM : ₹ 3759.67 Crore
No. of Folios : 8,984

High/Low NAV in the month

High Growth Option : ₹ 3600.8718
Low Growth Option : ₹ 3585.6359

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 31st December, 2025

Regular Growth Option ₹ 3600.8718
Regular IDCW Option ₹ 1855.0439
Direct Growth Option ₹ 3640.8426
Direct IDCW Option ₹ 1910.7648

Portfolio Parameters

Weighted Average Maturity 1 Day
Yield to Maturity* 5.32%
Modified Duration 1 Day
Macaulay Duration 1 Day

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating
Govt Securities		
182 DAYS T-BILL - 01/01/2026	1.60	SOV
182 DAYS T-BILL - 08/01/2026	1.33	SOV
364 D TBILL MAT - 08/01/2026	1.20	SOV
91 DAYS T-BILL - 02/01/2026	1.06	SOV
Net Current Assets	94.82	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	5.27	5.28	4.17	10,010	10,010	10,008
15 Days	5.24	5.23	3.23	10,022	10,021	10,013
1 Month	5.17	5.19	4.12	10,044	10,044	10,035
1 Y	5.77	5.81	6.26	10,577	10,581	10,626
3 Y	6.35	6.44	6.89	12,031	12,061	12,215
5 Y	5.36	5.46	5.64	12,985	13,047	13,159
10 Y	5.55	5.51	6.16	17,170	17,105	18,190
SI*	5.96	5.92	5.98	35,982	35,683	36,132

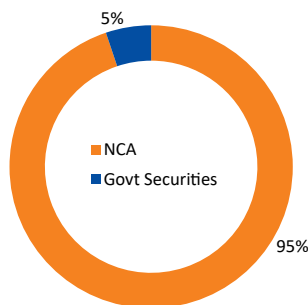
Past performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Jan 2025. *Compounded annualized Growth Rate. Returns less than 1 year are Simple 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 31st December, 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	1,23,553	1,23,585	1,23,458	5.54	5.59	5.39
3 Y	3,60,000	3,95,205	3,95,582	3,98,135	6.15	6.22	6.65
5 Y	6,00,000	6,97,249	6,98,717	7,03,791	5.94	6.03	6.32
7 Y	8,40,000	10,21,282	10,24,623	10,39,345	5.50	5.59	5.99
10 Y	12,00,000	15,80,431	15,88,420	16,35,731	5.37	5.47	6.03
15 Y	18,00,000	28,53,005	28,45,568	29,61,597	5.87	5.84	6.33
SI	25,30,000	50,17,378	48,04,904	51,56,610	6.05	5.68	6.27

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

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 2025



POTENTIAL RISK CLASS MATRIX

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

Relatively Low interest rate risk and Relatively Low Credit Risk.

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/Forthnightly/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 : ₹ 24992.77 Crore
Closing AUM : ₹ 23479.98 Crore
No. of Folios : 31,473

High/Low NAV in the month

High Growth Option : ₹ 4408.7363
Low Growth Option : ₹ 4387.3849

Total Expense Ratio

Regular : 0.25
Direct : 0.15

Minimum Investment Amount

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

NAV per unit as on 31st December, 2025

Regular Growth Option ₹ 4408.7363
Regular IDCW Option ₹ 1160.5273
Direct Growth Option ₹ 4450.5824
Direct IDCW Option ₹ 1064.0699

Portfolio Parameters

Weighted Average Maturity 57 days
Yield to Maturity* 6.04%
Modified Duration 57 days
Macaulay Duration 57 days

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st December, 2025

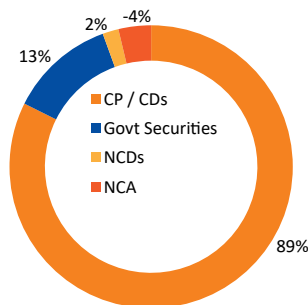
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Alembic Pharmaceuticals Ltd.	0.64	CRISIL A1+
HDFC Bank Ltd.	9.93	CARE A1+	Tata Teleservices Ltd.	0.63	CRISIL A1+
Small Industries Development Bank Of India	9.75	CARE A1+	DCB Bank Ltd	0.63	IND A1+
Canara Bank	6.87	CRISIL A1+	Aditya Birla Money Ltd	0.63	CRISIL A1+
Indian Bank	6.44	CRISIL A1+	Deutsche Investments India Pvt Ltd	0.63	CRISIL A1+
Indian Overseas Bank	4.20	CARE A1+	Birla Group Holdings Private Limited	0.63	CRISIL A1+
Union Bank Of India	3.60	ICRA A1+	DSP Finance Private Ltd	0.63	ICRA A1+
Punjab And Sind Bank	3.36	ICRA A1+	Angel One Ltd	0.53	IND A1+
Kotak Mahindra Bank Ltd.	2.95	CRISIL A1+	National Bank For Agriculture And Rural Development	0.53	IND A1+
Bank Of India	2.53	CARE A1+	HSBC InvestdIRECT Financial Services (I) Ltd.	0.42	CRISIL A1+
Bajaj Financial Securities Ltd	2.31	CRISIL A1+	Nuvama Wealth And Investment Limited	0.32	CRISIL A1+
Tata Capital Housing Finance Ltd	2.12	CRISIL A1+	360 One Wam Limited	0.32	ICRA A1+
ICICI Securities Ltd.	2.11	CRISIL A1+	Mirae Asset Financial Services (I) Pvt Ltd	0.32	CRISIL A1+
Indus Ind Bank Ltd.	1.90	CRISIL A1+	Axis Securities Ltd	0.25	CRISIL A1+
Bajaj Finance Ltd.	1.89	CRISIL A1+	Nuvama Wealth Management Ltd	0.21	ICRA A1+
IGH Holdings Private Ltd	1.89	CRISIL A1+	Nuvama Wealth Finance Ltd	0.11	CRISIL A1+
The Karur Vysya Bank Ltd	1.69	ICRA A1+	Govt Securities		
Julius Baer Capital (India) Private Limited	1.69	CRISIL A1+	91 DAYS T-BILL - 19/03/2026	5.27	SOV
The Federal Bank Limited	1.47	CRISIL A1+	91 DAYS T-BILL - 27/03/2026	3.37	SOV
Network18 Media And Investments Ltd.	1.27	CARE A1+	182 DAYS T BILL - 12/03/2026	1.24	SOV
Poonawalla Fincorp Ltd.	1.26	CRISIL A1+	91 DAYS T-BILL - 06/02/2026	1.06	SOV
Hindalco Industries Ltd.	1.06	CRISIL A1+	91 DAYS T-BILL - 26/02/2026	0.85	SOV
Kotak Securities Ltd.	1.05	ICRA A1+	182 DAYS T-BILL - 27/02/2026	0.63	SOV
HDFC Securities Ltd	0.95	CARE A1+	182 DAYS T BILL - 19/02/2026	0.57	SOV
Blue Star Limited	0.85	CRISIL A1+	364 D TBILL MAT - 19/03/26	0.02	SOV
Reliance Retail Ventures Limited	0.85	IND A1+	NCDs		
Motilal Oswal Financial Services Ltd.	0.84	CRISIL A1+	Bajaj Housing Finance Ltd	1.96	CRISIL AAA
L And T Finance Limited	0.84	CRISIL A1+	Corporate Debt Market Development Fund		
Tata Communications Ltd.	0.84	CRISIL A1+	Corporate Debt Market Devt Fund - A2 Units	0.29	
Godrej Housing Finance Ltd	0.84	CRISIL A1+	Net Current Assets	-3.86	
Aseem Infrastructure Finance Ltd	0.84	CARE A1+	Total	100.00	
Fedbank Financial Services Ltd.	0.84	CRISIL A1+			
Infina Finance Private Limited	0.84	CRISIL A1+			
Export Import Bank Of India	0.64	CRISIL A1+			
Godrej Industries Ltd.	0.64	CRISIL A1+			

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	6.80	6.52	4.17	10,013	10,013	10,008
15 Days	6.47	6.29	3.23	10,027	10,026	10,013
1 Month	5.89	6.07	4.12	10,050	10,052	10,035
1 Y	6.53	6.50	6.26	10,653	10,650	10,626
3 Y	6.96	7.01	6.89	12,239	12,256	12,215
5 Y	5.79	5.86	5.64	13,252	13,296	13,159
10 Y	6.14	6.11	6.16	18,155	18,104	18,190
SI*	6.95	6.98	5.98	44,069	44,343	36,041

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 is 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 31st December, 2025



Credit Profile as on 31st December, 2025



POTENTIAL RISK CLASS MATRIX

Credit Risk →	Potential Risk Class		
	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/Forthnightly/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 : ₹ 19959.96 Crore

Closing AUM : ₹ 19300.55 Crore

No. of Folios : 19,579

High/Low NAV in the month

High Growth Option : ₹ 3186.1573

Low Growth Option : ₹ 3171.0611

Total Expense Ratio

Regular : 0.22

Direct : 0.13

Minimum Investment Amount

Minimum initial investment under Growth Option

is ₹ 500/- and in multiples of ₹ 1/- . & under IDCW

Option is ₹ 20,000/- and in multiples of ₹ 1/-

NAV per unit as on 31st December, 2025

Regular Growth Option ₹ 3186.1573

Regular IDCW Option ₹ 1127.0657

Direct Growth Option ₹ 3226.0167

Direct IDCW Option ₹ 1030.9332

Portfolio Parameters

Weighted Average Maturity 128 days

Yield to Maturity* 6.33%

Modified Duration 128 days

Macaulay Duration 146 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 31st December, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			360 One Prime Ltd	0.77	CRISIL A1+
Small Industries Development Bank Of India	11.28	CARE A1+	Piramal Enterprises Ltd.	0.77	CRISIL A1+
Axis Bank Ltd.	7.78	CRISIL A1+	Muthoot Fincorp Limited	0.64	CRISIL A1+
HDFC Bank Ltd.	6.47	CARE A1+	GIC Housing Finance Ltd.	0.51	CRISIL A1+
Union Bank Of India	6.21	ICRA A1+	ICICI Securities Ltd.	0.51	CRISIL A1+
Indian Bank	6.05	CRISIL A1+	Mahindra Rural Housing Finance Ltd	0.51	CRISIL A1+
Canara Bank	5.70	CRISIL A1+	Hero Fincorp Ltd.	0.51	CRISIL A1+
National Bank For Agriculture And Rural Development	5.37	CRISIL A1+	Nuvama Wealth Management Ltd	0.51	CRISIL A1+
Kotak Mahindra Bank Ltd.	4.67	CRISIL A1+	Bajaj Finance Ltd.	0.51	CRISIL A1+
Indus Ind Bank Ltd.	2.78	CRISIL A1+	DCB Bank Ltd	0.51	IND A1+
Export Import Bank Of India	2.66	CRISIL A1+	DSP Finance Private Ltd	0.50	ICRA A1
AU Small Finance Bank Ltd	2.53	CARE A1+	Julius Baer Capital (India) Private Limited	0.50	CRISIL A1+
Infina Finance Private Limited	2.39	CRISIL A1+	Barclays Investments And Loans India Private Limited	0.50	ICRA A1+
Kotak Mahindra Prime Ltd.	2.26	CRISIL A1+	Tata Capital Ltd.	0.50	CRISIL A1+
ONGC Petro-Additions Ltd.	1.92	CRISIL A1+	Godrej Finance Limited	0.38	CRISIL A1+
IDFC First Bank Ltd	1.77	CRISIL A1+	360 One Wam Limited	0.26	ICRA A1+
L And T Finance Limited	1.76	CRISIL A1+	Govt Securities		
Bank Of India	1.55	CRISIL A1+	364 D TBILL MAT - 19/03/26	2.56	SOV
The Federal Bank Limited	1.26	CRISIL A1+	182 DAYS T-BILL - 18/06/2026	2.53	SOV
HSBC InvestdIRECT Financial Services (I) Ltd.	1.26	CRISIL A1+	182 DAYS T-BILL - 21/05/2026	1.78	SOV
Motilal Oswal Financial Services Ltd.	1.26	CRISIL A1+	182 DAYS T-BILL - 14/05/2026	1.02	SOV
Equitas Small Finance Bank Ltd	1.25	CARE A1+	182 DAYS T-BILL - 11/06/2026	1.01	SOV
IGH Holdings Private Limited	1.03	CARE A1+	06.99% GSEC MAT - 17/04/2026	0.52	SOV
Bajaj Housing Finance Ltd	1.03	ICRA A1+	182 DAYS T-BILL - 08/05/2026	0.51	SOV
Birla Group Holdings Private Limited	1.02	CRISIL A1+	364 DAYS T-BILL - 17/09/2026	0.50	SOV
Cholamandalam Investment And Finance Company Limited	1.01	CRISIL A1+	Corporate Debt Market Development Fund		
Axis Securities Ltd	1.01	CRISIL A1+	Corporate Debt Market Devt Fund - A2 Units	0.28	
Smf India Credit Company Limited	1.01	ICRA A1+	Net Current Assets		
Motilal Oswal Finvest Ltd	1.01	CRISIL A1+	Total		
Bharti Telecom Ltd.	0.77	CRISIL A1+			

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	6.96	6.44	4.17	10,013	10,012	10,008
15 Days	6.77	6.43	3.23	10,028	10,026	10,013
1 Month	5.70	6.25	4.12	10,048	10,070	10,035
1 Y	7.48	6.73	6.26	10,748	10,673	10,626
3 Y	7.54	7.17	6.89	12,439	12,311	12,215
5 Y	6.25	6.04	5.64	13,543	13,410	13,159
10 Y	6.73	6.47	6.16	19,191	18,728	18,190
SI*	7.28	7.03	6.19	31,855	30,653	26,919

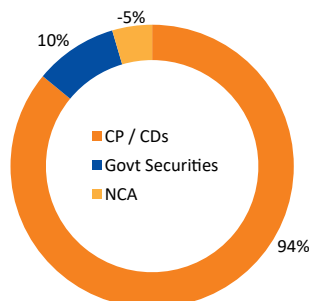
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since July 2017 & Co-Fund Manager managing w.e.f 7th December, 2021. *Compounded annualized 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 31st December, 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	1,24,403	1,24,007	1,23,458	6.88	6.25	5.39
3 Y	3,60,000	4,02,966	4,00,039	3,98,135	7.46	6.97	6.65
5 Y	6,00,000	7,16,367	7,10,509	7,03,791	7.02	6.70	6.32
7 Y	8,40,000	10,62,763	10,51,022	10,39,345	6.61	6.30	5.99
10 Y	12,00,000	16,86,722	16,59,628	16,35,731	6.62	6.31	6.03
15 Y	18,00,000	31,28,107	30,66,021	29,61,597	7.00	6.75	6.33
SI	19,70,000	36,52,329	35,72,789	34,13,276	7.09	6.85	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 31st December, 2025



Credit Profile as on 31st December, 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
Money Market 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 : ₹ 4764.42 Crore
Closing AUM : ₹ 3655.33 Crore
No. of Folios : 44,889

High/Low NAV in the month

High Growth Option : ₹ 4362.5051
Low Growth Option : ₹ 4344.3652

Total Expense Ratio

Regular : 0.99
Direct : 0.33

Minimum Investment Amount

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

NAV per unit as on 31st December, 2025

Regular Growth Option ₹ 4362.5051
Regular IDCW Option ₹ 1047.9436
Direct Growth Option ₹ 4695.1029
Direct IDCW Option ₹ 1561.9823

Portfolio Parameters

Weighted Average Maturity 207 days
Yield to Maturity* 6.78%
Modified Duration 173 days
Macaulay Duration 179 days

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Moderate interest rate risk and Moderate Credit Risk.

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Godrej Industries Ltd.	1.37	CRISIL AA+
Axis Bank Ltd.	6.62	CRISIL A1+	Bajaj Housing Finance Ltd	1.37	CRISIL AAA
Canara Bank	6.05	CRISIL A1+	NTPC Ltd.	1.37	CRISIL AAA
HDFC Bank Ltd.	4.02	CARE A1+	Small Industries Development Bank Of India	1.37	CRISIL AAA
Equitas Small Finance Bank Ltd	4.00	CRISIL A1+	Canfin Homes Ltd.	0.97	ICRA AAA
Indian Bank	3.37	CRISIL A1+	Eris Lifesciences Ltd	0.69	IND AA
Muthoot Fincorp Limited	3.17	CRISIL A1+	Mankind Pharma Ltd	0.69	CRISIL AA+
DBS Bank India Ltd	2.71	IND A1+	LIC Housing Finance Ltd.	0.69	CRISIL AAA
JSW Energy Ltd.	2.70	ICRA A1+	ONGC Petro-Additions Ltd.	0.69	CRISIL AA+
Angel One Ltd	2.70	ICRA A1+	National Housing Bank	0.69	CRISIL AAA
Kotak Mahindra Bank Ltd.	2.69	CRISIL A1+	Embassy Office Parks Reit	0.69	CRISIL AAA
The Federal Bank Limited	2.67	CRISIL A1+	Aadhar Housing Finance Limited	0.69	IND AA
IDFC First Bank Ltd	2.66	CRISIL A1+	Muthoot Finance Ltd	0.68	CRISIL AA+
Ujivan Small Finance Bank Ltd	2.65	ICRA A1+	Aditya Birla Real Estate Ltd	0.66	CRISIL AA
Nuvama Wealth Finance Ltd	1.35	CRISIL A1+	Vedanta Ltd	0.41	ICRA AA
Standard Chartered Capital Ltd.	1.30	CRISIL A1+	Tata Motors Passenger Vehicles Ltd.	0.08	CRISIL AA+
360 One Wam Limited	0.68	ICRA A1+			
Embassy Office Parks Reit	0.68	CRISIL A1+			
NCDs			Govt Securities		
National Bank For Agriculture And Rural Development	8.93	CRISIL AAA	182 DAYS T-BILL - 18/06/2026	8.01	SOV
Piramal Finance Limited	4.40	CARE AA	182 DAYS T-BILL - 09/04/2026	4.05	SOV
Shriram Finance Ltd	3.44	CRISIL AA+	7.59% GJ SDL 15/02/2027	0.70	SOV
Tata Communications Ltd.	2.75	CARE AAA	07.15% KARNATAKA SDL MAT - 11/01/2027	0.69	SOV
Gic Housing Finance Ltd.	2.74	CRISIL AA+			
360 One Prime Ltd	2.27	CRISIL AA	Corporate Debt Market Development Fund		
Sikka Ports And Terminals Limited	2.06	CRISIL AAA	Corporate Debt Market Devt Fund - A2 Units	0.35	
Jamnagar Utilities And Power Project Limited	2.04	CRISIL AAA	Net Current Assets	-10.07	
Aditya Birla Renewables Ltd	1.80	CRISIL AA	Total	100.00	
PNB Housing Finance Ltd.	1.38	CRISIL AA+			
Nirma Ltd.	1.37	CRISIL AA			

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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 (₹)
7 Days	6.33	6.41	4.17	10,012	10,012	10,008
15 Days	6.38	6.46	3.23	10,026	10,027	10,013
1 Month	4.92	6.00	4.12	10,042	10,051	10,035
1 Y	6.65	6.98	6.26	10,665	10,698	10,626
3 Y	6.85	7.35	6.89	12,201	12,373	12,215
5 Y	6.17	6.10	5.64	13,492	13,448	13,159
10 Y	6.18	6.65	6.16	18,224	19,048	18,190
SI*	6.81	7.39	5.97	43,617	49,230	36,559

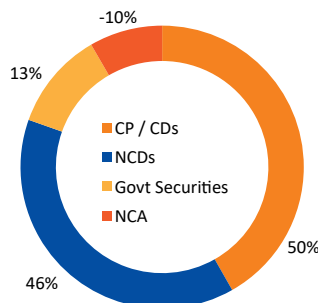
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective 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 31st December, 2025

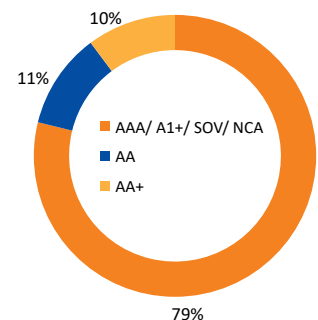
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Ultra Short Duration Debt Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty Ultra Short Duration Debt Index A-I	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,23,965	1,24,186	1,23,458	6.19	6.54	5.39
3 Y	3,60,000	3,98,862	4,01,366	3,98,135	6.77	7.19	6.65
5 Y	6,00,000	7,07,531	7,12,954	7,03,791	6.53	6.83	6.32
7 Y	8,40,000	10,47,436	10,55,200	10,39,345	6.21	6.41	5.99
10 Y	12,00,000	16,34,966	16,71,245	16,35,731	6.03	6.45	6.03
15 Y	18,00,000	30,02,759	31,14,416	29,61,597	6.50	6.94	6.33
SI	25,30,000	55,01,312	58,89,007	51,56,605	6.81	7.37	6.27

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

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 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 : 9,516

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 31st December, 2025

Regular Growth Option ₹ 3664.8907
Regular IDCW Option ₹ 1412.5283
Direct Growth Option ₹ 3724.7247
Direct IDCW Option ₹ 1422.0827

Portfolio Parameters

Weighted Average Maturity 1.17 Yrs
Yield to Maturity* 7.02%
Modified Duration 0.92 Yrs
Macaulay Duration 0.97 Yrs
Securitized Debt Average Maturity 2.88 Yrs
First Business Receivable Trust

*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX

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

Moderate interest rate risk and Moderate Credit Risk.

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Godrej Seeds And Genetics Limited	2.26	CRISIL AA
JM Financial Services Ltd.	2.73	CRISIL A1+	Bharti Telecom Ltd.	2.05	CRISIL AAA
IGH Holdings Private Limited	1.87	CRISIL A1+	Aditya Birla Renewables Ltd	1.90	CRISIL AA
Nuvama Wealth Finance Ltd	0.92	CRISIL A1+	Hinduja Leyland Finance Ltd.	1.89	CRISIL AA+
Govt Securities			Shriram Finance Ltd	1.89	CRISIL AA+
182 DAYS T-BILL - 30/04/2026	4.61	SOV	Bajaj Housing Finance Ltd	1.88	CRISIL AAA
NCDs			Small Industries Development Bank Of India	0.95	CRISIL AAA
REC Ltd	10.40	CRISIL AAA	National Housing Bank	0.95	CRISIL AAA
National Bank For Agriculture And Rural Development	9.47	CRISIL AAA	Indian Railway Finance Corporation Limited	0.95	CRISIL AAA
Embassy Office Parks Reit	8.81	CRISIL AAA	Mankind Pharma Ltd	0.94	CRISIL AA+
LIC Housing Finance Ltd.	7.56	CRISIL AAA	Mindspace Business Parks Reit	0.94	CRISIL AAA
Summit Digital Infrastructure Ltd	5.64	CRISIL AAA	Securitized Debt		
Sikka Ports And Terminals Limited	5.07	CRISIL AAA	Radhakrishna Securitisation Trust	2.06	CRISIL AAA(SO)
Jamnagar Utilities And Power Private Limited	4.69	CRISIL AAA	India Universal Trust A1	0.71	IND AAA(SO)
Poonawalla Fincorp Ltd.	4.68	CRISIL AAA	Corporate Debt Market Development Fund		
Tata Capital Housing Finance Ltd	2.85	CRISIL AAA	Corporate Debt Market Devt Fund - A2 Units	0.36	
Muthoot Finance Ltd	2.84	CRISIL AA+	Net Current Assets	0.05	
Nirma Ltd.	2.82	CRISIL AA	Total	100.00	
Power Finance Corporation Ltd.	2.81	CRISIL AAA			
360 One Prime Ltd	2.46	CRISIL AA			

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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 (₹)
7 Days	6.73	6.29	4.17	10,013	10,012	10,008
15 Days	7.21	6.38	3.23	10,030	10,026	10,013
1 Month	4.58	5.58	4.12	10,039	10,047	10,035
1 Y	7.55	7.16	6.26	10,755	10,716	10,626
3 Y	7.44	7.36	6.89	12,405	12,377	12,215
5 Y	7.15	5.91	5.64	14,127	13,328	13,159
10 Y	6.14	6.63	6.16	18,155	19,012	18,190
SI*	7.19	7.68	6.26	36,638	39,900	31,128

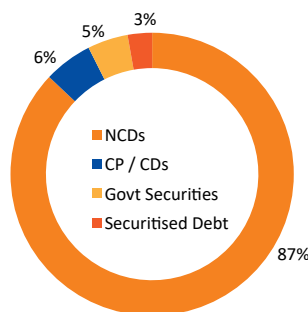
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective 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 31st December, 2025

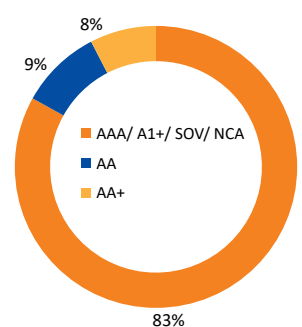
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Low Duration Debt Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty Low Duration Debt Index A-I	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,24,430	1,24,219	1,23,458	6.92	6.59	5.39
3 Y	3,60,000	4,02,874	4,01,599	3,98,135	7.44	7.23	6.65
5 Y	6,00,000	7,20,400	7,11,479	7,03,791	7.25	6.75	6.32
7 Y	8,40,000	10,74,323	10,53,505	10,39,345	6.92	6.37	5.99
10 Y	12,00,000	16,58,232	16,68,664	16,35,731	6.30	6.42	6.03
15 Y	18,00,000	30,31,538	31,02,322	29,61,597	6.61	6.89	6.33
SI	22,40,000	44,38,439	45,98,161	41,98,549	6.84	7.18	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.

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 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
Low 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 : 11,766

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 ₹ 5,000/- and in multiples of ₹ 1/- .& under IDCW

Option is ₹ 20,000/- and in multiples of ₹ 1/-

NAV per unit as on 31st December, 2025

Regular Growth Option ₹ 32.6123

Regular IDCW Option ₹ 12.0558

Direct Growth Option ₹ 34.7791

Direct IDCW Option ₹ 10.7448

Portfolio Parameters

Weighted Average Maturity 3.30 Yrs

Yield to Maturity* 7.02%

Modified Duration 2.51 Yrs

Macaulay Duration 2.65 Yrs

Securitized Debt Average Maturity 7.71 Yrs

First Business Receivable Trust

*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX

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

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

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Aditya Birla Renewables Ltd	1.59	CRISIL AA
6.79% GOVT BONDS - 07/10/2034	4.60	SOV	National Bank For Agriculture And Rural Development	1.59	ICRA AAA
06.48% GSEC Mat- 06/10/2035	3.12	SOV	Godrej Seeds And Genetics Limited	1.58	CRISIL AA
07.18% GSEC MAT -14/08/2033	1.62	SOV	Bajaj Housing Finance Ltd	1.57	CRISIL AAA
6.01% GSEC MAT - 21/07/2030	1.55	SOV	Bajaj Finance Ltd.	1.57	CRISIL AAA
6.28% GSEC MAT- 14/07/2032	1.55	SOV	Mankind Pharma Ltd	0.79	CRISIL AA+
7.02% IGB GS MAT - 18/06/2031	0.81	SOV	Summit Digital Infrastructure Ltd	0.79	CRISIL AAA
6.33% GSEC MAT - 05/05/2035	0.77	SOV	Piramal Finance Limited	0.79	CARE AA
8.19% RAJASTHAN SPL SDL -23/06/2026	0.00	SOV	Embassy Office Parks Reit	0.47	CRISIL AAA
NCDs			Securitized Debt		
LIC Housing Finance Ltd.	8.01	CRISIL AAA	Siddhivinayak Securitisation Trust	1.58	CRISIL AAA(SO)
Small Industries Development Bank Of India	7.89	CRISIL AAA	India Universal Trust A11	1.50	IND AAA(SO)
Power Finance Corporation Ltd.	7.16	CRISIL AAA	CP / CDs		
REC Ltd	7.03	CRISIL AAA	Export Import Bank Of India	3.08	CRISIL A1+
Export Import Bank Of India	6.34	CRISIL AAA	Union Bank Of India	3.07	IND A1+
National Housing Bank	5.57	CRISIL AAA	HDFC Bank Ltd.	2.95	CARE A1+
Bharti Telecom Ltd.	4.09	CRISIL AAA	Axis Bank Ltd.	0.78	CRISIL A1+
Muthoot Finance Ltd	3.39	CRISIL AA+	Corporate Debt Market Development Fund		
Kotak Mahindra Prime Ltd.	3.17	CRISIL AAA	Corporate Debt Market Devt Fund - A2 Units	0.28	
Poonawalla Fincorp Ltd.	3.14	CRISIL AAA	Net Current Assets	-1.70	
Tata Communications Ltd.	3.12	CRISIL AAA	Total	100.00	
Godrej Industries Ltd.	2.39	CRISIL AA+			
Indian Railway Finance Corporation Limited	2.38	CRISIL AAA			

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	7.34	7.85	6.37	10,734	10,785	10,637
3 Y	7.37	7.61	7.91	12,380	12,464	12,568
5 Y	6.85	6.03	5.05	13,930	13,403	12,795
10 Y	6.22	7.19	6.52	18,293	20,035	18,816
SI*	7.37	7.42	5.99	32,609	32,862	26,300

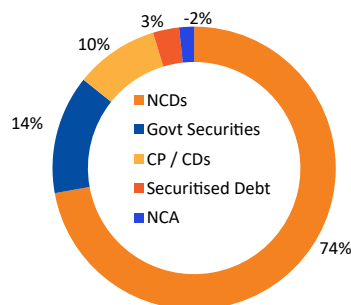
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective 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 31st December, 2025

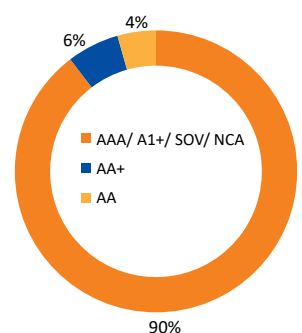
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Duration Debt A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Duration Debt A-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,23,926	1,24,352	1,22,287	6.12	6.80	3.55
3 Y	3,60,000	4,02,055	4,03,999	4,01,431	7.31	7.63	7.20
5 Y	6,00,000	7,17,278	7,15,409	7,08,241	7.07	6.97	6.57
7 Y	8,40,000	10,74,773	10,68,240	10,44,196	6.93	6.76	6.12
10 Y	12,00,000	16,62,268	17,11,558	16,47,967	6.34	6.90	6.18
15 Y	18,00,000	30,62,564	32,23,394	30,13,523	6.74	7.36	6.54
SI	20,50,000	38,47,998	40,31,262	36,78,805	6.93	7.42	6.46

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

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 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 : 1,001

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 31st December, 2025

Regular Growth Option : ₹ 18.6623
Regular IDCW Option : ₹ 13.4588
Direct Growth Option : ₹ 20.0797
Direct IDCW Option : ₹ 10.5908

Portfolio Parameters

Weighted Average Maturity : 4.61 Yrs
Yield to Maturity* : 7.10%
Modified Duration : 3.49 Yrs
Macaulay Duration : 3.63 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Aditya Birla Renewables Ltd	2.58	CRISIL AA
07.18% GSEC MAT -14/08/2033	17.09	SOV	Aditya Birla Capital Ltd	2.56	ICRA AAA
7.26% GSEC 22/08/2032	10.54	SOV	Tata Projects Ltd	2.55	IND AA
7.79% UTTARPRADESH SDL 29/03/2033	7.98	SOV	Piramal Finance Limited	2.37	ICRA AA
6.54% GSEC MAT - 17/01/2032	7.64	SOV	Avanse Financial Services Limited	1.28	CRISIL AA-
7.10% GSEC - MAT - 08/04/2034	6.55	SOV	Securitized Debt		
Long Term Debt			Shivshakti Securitisation Trust	5.11	CRISIL AAA(SO)
Bajaj Finance Ltd.	7.64	CRISIL AAA	Corporate Debt Market Development Fund		
Eris Lifesciences Ltd	5.15	IND AA	Corporate Debt Market Devt Fund - A2 Units	0.41	
Aditya Birla Real Estate Ltd	5.10	CRISIL AA	Net Current Assets	6.48	
Tata Motors Passenger Vehicles Ltd.	5.10	CRISIL AA+	Total	100.00	
360 One Prime Ltd	3.86	CRISIL AA			

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	6.49	7.74	6.37	10,649	10,774	10,637
3 Y	6.84	7.51	7.91	12,198	12,429	12,568
5 Y	5.81	5.71	5.05	13,265	13,202	12,795
10 Y	5.83	7.37	6.52	17,632	20,374	18,816
SI*	5.97	7.41	6.49	18,664	21,582	19,674

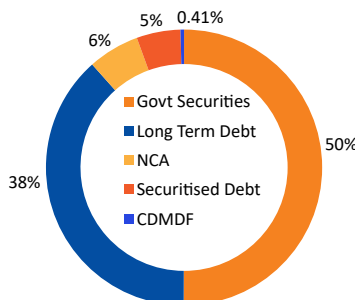
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective 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 31st December, 2025

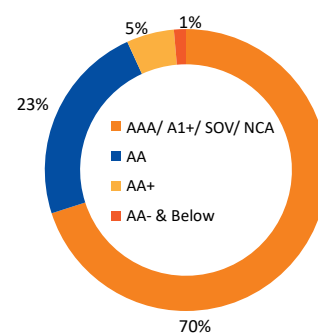
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Medium Duration Debt Index A-III (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) Nifty Medium Duration Debt Index A-III	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,23,293	1,23,838	1,22,287	5.13	5.99	3.55
3 Y	3,60,000	3,98,327	4,03,514	4,01,431	6.68	7.55	7.20
5 Y	6,00,000	7,04,211	7,11,769	7,08,241	6.34	6.77	6.57
7 Y	8,40,000	10,29,631	10,70,160	10,44,196	5.73	6.81	6.12
10 Y	12,00,000	15,89,663	17,21,667	16,47,967	5.49	7.01	6.18
SI	12,80,000	17,34,650	18,89,519	18,02,250	5.55	7.07	6.23

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.

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 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 31st December, 2025 Growth :	₹ 0.0

UTI Medium Term Fund (Segregated - 06032020) Segregated Portfolio as on 31st December, 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 31st December, 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 →	Potential Risk Class		
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)			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 : 16,258

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 31st December, 2025

Regular Growth Option : ₹ 74.3221
Regular IDCW Option : ₹ 19.0886
Direct Growth Option : ₹ 81.1292
Direct IDCW Option : ₹ 25.6031

Portfolio Parameters

Weighted Average Maturity : 10.4 Yrs
Yield to Maturity* : 7.45%
Modified Duration : 6.18 Yrs
Macaulay Duration : 6.44 Yrs
Securitized Debt Average Maturity : 6.55 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)			
Relatively High (Class III)		B-III	

Relatively High interest rate risk and Moderate Credit Risk.

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Piramal Finance Limited	4.88	CARE AA
6.68% GSEC MAT- 07/07/2040	28.23	SOV	Poonawalla Fincorp Ltd.	2.26	CRISIL AAA
7.24% GSEC MAT- 18/08/2055	8.05	SOV	Mankind Pharma Ltd	1.63	CRISIL AA+
7.08% A P SGL MAT - 26/03/2037	7.83	SOV	Bharti Telecom Ltd.	1.61	CRISIL AAA
7.74% MH SDL MAT - 01/03/2033	1.65	SOV	Securitized Debt		
07.78% RAJASTHAN SDL 29/03/2033	1.65	SOV	Siddhivinayak Securitisation Trust	6.49	CRISIL AAA(SO)
6.92% G SEC MAT- 18/11/39	1.62	SOV	India Universal Trust A11	4.47	IND AAA(SO)
Long Term Debt			Corporate Debt Market Development Fund		
LIC Housing Finance Ltd.	8.20	CRISIL AAA	Corporate Debt Market Devt Fund - A2	0.30	
Indian Railway Finance Corporation Limited	8.08	CRISIL AAA	Units	2.32	
Muthoot Finance Ltd	5.83	ICRA AA+	Net Current Assets		
Aditya Birla Renewables Ltd	4.90	CRISIL AA	Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	5.64	7.26	6.37	10,564	10,726	10,637
3 Y	6.82	7.76	7.91	12,191	12,516	12,568
5 Y	7.95	5.75	5.05	14,662	13,227	12,795
10 Y	5.52	7.62	6.52	17,121	20,854	18,816
SI*	7.52	9.26	NA	74,406	1,16,034	NA

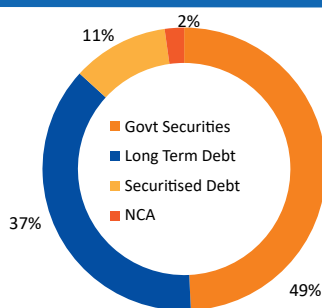
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. N.A - Not Available. The Schemes is Managed by Mr. Sunil Patil. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020. Load is not taken into consideration for computation of performance

SIP Returns as on 31st December, 2025

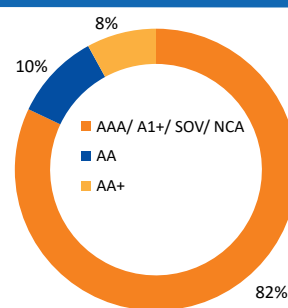
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium to Long Duration Debt A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium to Long Duration Debt A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,22,423	1,23,556	1,22,287	3.77	5.54	3.55
3 Y	3,60,000	3,96,258	4,03,300	4,01,431	6.33	7.52	7.20
5 Y	6,00,000	7,22,662	7,14,161	7,08,241	7.37	6.90	6.57
7 Y	8,40,000	10,78,433	10,72,333	10,44,196	7.03	6.87	6.12
10 Y	12,00,000	16,21,475	17,34,279	16,47,967	5.87	7.15	6.18
15 Y	18,00,000	29,11,931	33,16,291	30,13,523	6.12	7.70	6.54
SI	25,30,000	52,86,751	62,31,697	52,83,974	6.48	7.83	6.48

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

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 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 31st December, 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 31st December, 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 : 1,767

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 31st December, 2025

Regular Growth Option : ₹ 11.8218

Regular IDCW Option : ₹ 11.8218

Direct Growth Option : ₹ 12.1339

Direct IDCW Option : ₹ 12.1339

Portfolio Parameters

Weighted Average Maturity : 29.19 Yrs

Yield to Maturity* : 7.03%

Modified Duration : 9.84 Yrs

Macaulay Duration : 10.20 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 31st December, 2025

Portfolio	% to NAV	Rating
Govt Securities		
7.34% GSEC MAT- 22/04/2064	67.00	SOV
7.09% GS MAT - 05/08/2054	9.81	SOV
7.23% GSEC MAT- 15/04/2039	1.03	SOV
Corporate Debt Market Development Fund		
Corporate Debt Market Devt Fund - A2 Units	0.40	
Net Current Assets	21.77	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Long Duration Debt Index A-III (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	Nifty Long Duration Debt Index A-III (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	1.82	2.63	6.37	10,182	10,263	10,637
SI*	6.17	7.05	7.99	11,821	12,097	12,396

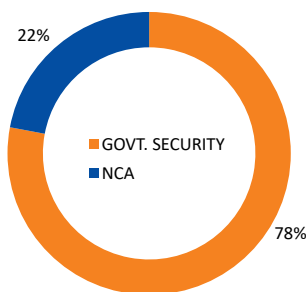
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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 31st December, 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	1,20,128	1,20,513	1,22,287	0.20	0.79	3.55
SI	3,30,000	3,50,402	3,54,838	3,63,907	4.29	5.20	7.05

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

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 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.

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 : 13,066

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 31st December, 2025

Regular Growth Option ₹ 1539.9123

Regular IDCW Option ₹ 1257.2489

Direct Growth Option ₹ 1614.7843

Direct IDCW Option ₹ 1384.9819

Portfolio Parameters

Weighted Average Maturity 1.78 Yrs

Yield to Maturity* 6.98%

Modified Duration 0.79 Yrs

Macaulay Duration 0.81 Yrs

Securitized Debt Average Maturity 2.02 Yrs

First Business Receivable Trust

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Jamnagar Utilities And Power Private Limited	1.61	CRISIL AAA
6.01% GSEC MAT - 21/07/2030	3.13	SOV	Mahindra And Mahindra Financial Services Ltd	1.60	CRISIL AAA
07.37% GSEC MAT -23/10/2028	1.65	SOV	Sikka Ports And Terminals Limited	1.59	CRISIL AAA
07.72% MAHARASTRA GOVT. 01/03/2031	1.63	SOV	Bharti Telecom Ltd.	1.58	CRISIL AAA
6.10% GSEC MAT-12/07/2031.	0.93	SOV	Housing And Urban Development Corporation Limited	1.57	ICRA AAA
NCDs			Poonawalla Fincorp Ltd.	1.11	CRISIL AAA
National Bank For Agriculture And Rural Development	8.00	CRISIL AAA	CP / CDs		
REC Ltd	6.39	CRISIL AAA	Kotak Mahindra Bank Ltd.	4.53	CRISIL A1+
LIC Housing Finance Ltd.	5.75	CRISIL AAA	HDFC Bank Ltd.	4.49	CARE A1+
National Housing Bank	4.79	CRISIL AAA	Bajaj Finance Ltd.	1.49	CRISIL A1+
Small Industries Development Bank Of India	4.78	CRISIL AAA	Securitized Debt		
Tata Capital Housing Finance Ltd	4.77	CRISIL AAA	India Universal Trust A1	2.01	IND AAA(SO)
Indian Railway Finance Corporation Limited	4.77	CRISIL AAA	Radhakrishna Securitisation Trust	1.58	CRISIL AAA(SO)
Bajaj Finance Ltd.	4.76	CRISIL AAA	Corporate Debt Market Development Fund		
Embassy Office Parks Reit	4.75	CRISIL AAA	Corporate Debt Market Devt Fund - A2 Units	0.31	
Summit Digital Infrastructure Ltd	3.25	CRISIL AAA	Net Current Assets	6.64	
Power Finance Corporation Ltd.	3.22	CRISIL AAA	Total	100.00	
Sundaram Finance Ltd.	3.16	CRISIL AAA			
Mind Space Business Parks Reit	2.25	CRISIL AAA			
Canfin Homes Ltd.	1.92	ICRA AAA			

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	7.04	7.85	6.37	10,704	10,785	10,637
3 Y	6.94	7.61	7.91	12,232	12,464	12,568
5 Y	5.54	6.03	5.05	13,096	13,403	12,795
SI*	6.20	7.15	6.87	15,398	16,414	16,108

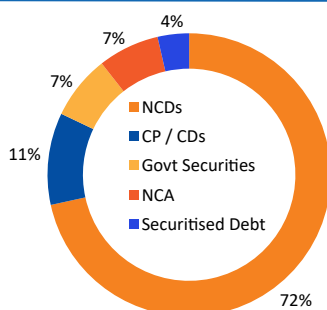
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. * Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective 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 31st December, 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	1,24,010	1,24,352	1,22,287	6.26	6.80	3.55
3 Y	3,60,000	3,99,481	4,03,999	4,01,431	6.87	7.63	7.20
5 Y	6,00,000	7,04,754	7,15,409	7,08,241	6.37	6.97	6.57
7 Y	8,40,000	10,43,335	10,68,240	10,44,196	6.10	6.76	6.12
SI	8,60,000	10,74,029	11,00,868	10,76,069	6.10	6.78	6.15

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

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 2025



POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Moderate Credit Risk.

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 : 5,640

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 31st December, 2025

Regular Growth Option ₹ 22.6134
Regular IDCW Option ₹ 15.5185
Direct Growth Option ₹ 23.0283
Direct IDCW Option ₹ 17.1397

Portfolio Parameters

Weighted Average Maturity 1.44 Yrs
Yield to Maturity* 6.67%
Modified Duration 1.28 Yrs
Macaulay Duration 1.35 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Axis Bank Ltd.	5.46	CRISIL AAA
7.38% GSEC 20/06/2027	8.57	SOV	Small Industries Development Bank Of India	4.99	CRISIL AAA
7.61% TN SDL MAT 15/02/27.	2.00	SOV	HDFC Bank Ltd.	3.47	CARE AAA
GS - C STRIP MAT- 15/12/2027	0.62	SOV	Aditya Birla Housing Finance Ltd	2.49	ICRA AAA
CP / CDs			Kotak Mahindra Prime Ltd.	2.49	CRISIL AAA
Kotak Mahindra Bank Ltd.	6.95	CRISIL A1+	NHPC Ltd.	2.49	ICRA AAA
Bajaj Finance Ltd.	4.65	CRISIL A1+	Indian Oil Corporation Ltd.	2.46	CRISIL AAA
HDFC Bank Ltd.	0.93	CARE A1+	LIC Housing Finance Ltd.	2.45	CRISIL AAA
Long Term Debt			Bajaj Housing Finance Ltd	1.97	CRISIL AAA
Power Finance Corporation Ltd.	9.00	CRISIL AAA	ICICI Bank Ltd	1.49	ICRA AAA
REC Ltd	7.50	CRISIL AAA	Corporate Debt Market Development Fund		
Export Import Bank Of India	7.48	CRISIL AAA	Corporate Debt Market Devt Fund - A2	0.27	
National Bank For Agriculture And Rural Development	7.03	CRISIL AAA	Units		
National Housing Bank	5.98	CRISIL AAA	Net Current Assets	3.76	
Indian Railway Finance Corporation Limited	5.49	CRISIL AAA	Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	7.80	7.35	6.37	10,780	10,735	10,637
3 Y	7.35	7.25	7.91	12,373	12,339	12,568
5 Y	7.01	5.61	5.05	14,035	13,140	12,795
10 Y	6.73	6.98	6.52	19,191	19,646	18,816
SI*	7.09	7.42	7.15	22,618	23,463	22,770

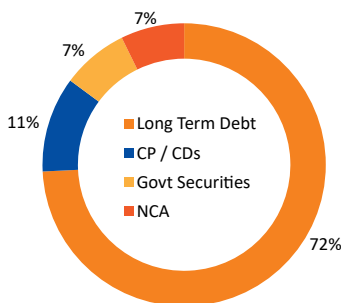
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective 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 31st December, 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	1,24,315	1,24,029	1,22,287	6.74	6.29	3.55
3 Y	3,60,000	4,02,927	4,01,664	4,01,431	7.45	7.24	7.20
5 Y	6,00,000	7,25,821	7,08,328	7,08,241	7.55	6.57	6.57
7 Y	8,40,000	10,86,924	10,56,711	10,44,196	7.25	6.45	6.12
10 Y	12,00,000	16,95,219	16,90,499	16,47,967	6.72	6.67	6.18
SI	14,20,000	21,52,792	21,59,987	21,00,203	6.78	6.83	6.39

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

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 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 : 7,138

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 31st December, 2025

Regular Growth Option ₹ 16.8792

Regular IDCW Option ₹ 14.6774

Direct Growth Option ₹ 17.2733

Direct IDCW Option ₹ 15.1073

Portfolio Parameters

Weighted Average Maturity 4.00 Yrs

Yield to Maturity* 6.94%

Modified Duration 2.91 Yrs

Macaulay Duration 3.07 Yrs

Securitized Debt Average Maturity 3.51 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)			
Relatively High (Class III)	A-III		

Relatively High interest rate risk and Relatively Low Credit Risk.

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Summit Digitel Infrastructure Ltd	1.40	CRISIL AAA
7.10% GSEC - MAT - 08/04/2034	3.23	SOV	HDB Financial Services Ltd.	1.38	CRISIL AAA
6.79% GOVT BONDS - 07/10/2034	2.98	SOV	Tata Capital Ltd.	0.94	CRISIL AAA
6.68% GSEC MAT- 07/07/2040	1.79	SOV	Aditya Birla Housing Finance Ltd	0.93	CRISIL AAA
7.24% GSEC MAT- 18/08/2055	1.66	SOV	Tata Capital Housing Finance Ltd	0.93	CRISIL AAA
7.02% IGB GS MAT - 18/06/2031	1.42	SOV	National Housing Bank	0.47	CRISIL AAA
6.01% GSEC MAT - 21/07/2030	1.28	SOV	Tata Communications Ltd.	0.27	CRISIL AAA
6.28% GSEC MAT- 14/07/2032	0.91	SOV	CP / CDs		
GOI FRB - MAT 22/09/2033	0.01	SOV	HDFC Bank Ltd.	1.30	CARE A1+
Long Term Debt			Axis Bank Ltd.	0.44	CRISIL A1+
Export Import Bank Of India	9.33	CRISIL AAA	Corporate Debt Market Development Fund		
Small Industries Development Bank Of India	8.37	CRISIL AAA	Corporate Debt Market Devt Fund - A2 Units	0.29	
National Bank For Agriculture And Rural Development	7.93	CRISIL AAA	Securitized Debt		
Power Finance Corporation Ltd.	7.67	CRISIL AAA	Siddhivinayak Securitisation Trust	1.95	CRISIL AAA(SO)
LIC Housing Finance Ltd.	7.65	CRISIL AAA	India Universal Trust A11	1.28	IND AAA(SO)
REC Ltd	6.95	CRISIL AAA	Shivshakti Securitisation Trust	0.46	CRISIL AAA(SO)
Indian Railway Finance Corporation Limited	5.68	CRISIL AAA	Net Current Assets	4.76	
Kotak Mahindra Prime Ltd.	5.11	CRISIL AAA	Total	100.00	
Indian Oil Corporation Ltd.	3.83	CRISIL AAA			
Bajaj Finance Ltd.	3.71	CRISIL AAA			
NTPC Ltd.	1.85	CRISIL AAA			
Bharti Telecom Ltd.	1.85	CRISIL AAA			

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	7.80	7.27	6.37	10,780	10,727	10,637
3 Y	7.51	7.29	7.91	12,429	12,353	12,568
5 Y	5.86	5.74	5.05	13,296	13,221	12,795
SI*	7.33	7.06	6.85	16,882	16,570	16,331

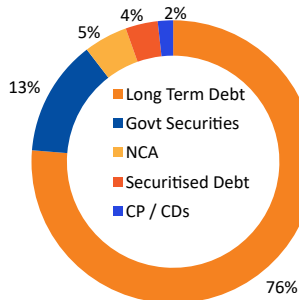
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Dec 2021. *Compounded annualized Growth Rate. For performance details of other 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 31st December, 2025

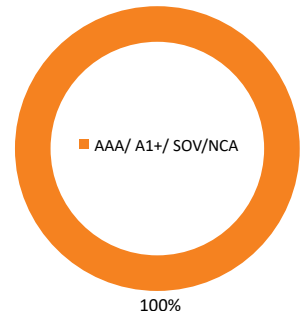
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Corporate Bond Index A-II (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) Nifty Corporate Bond Index A-II	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,24,093	1,23,945	1,22,287	6.39	6.16	3.55
3 Y	3,60,000	4,03,429	4,01,363	4,01,431	7.54	7.19	7.20
5 Y	6,00,000	7,13,456	7,09,097	7,08,241	6.86	6.62	6.57
7 Y	8,40,000	10,69,099	10,60,176	10,44,196	6.78	6.55	6.12
SI	8,80,000	11,36,279	11,25,795	11,08,917	6.85	6.60	6.20

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

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 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 : 10,902

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 31st December, 2025

Regular Growth Option ₹ 31.4855

Regular IDCW Option ₹ 17.1436

Direct Growth Option ₹ 34.3659

Direct IDCW Option ₹ 26.4459

Portfolio Parameters

Weighted Average Maturity 4.27 Yrs

Yield to Maturity* 6.99%

Modified Duration 3.35 Yrs

Macaulay Duration 3.51 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Moderate Credit Risk.

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

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Small Industries Development Bank Of India	5.90	CRISIL AAA
7.02% IGB GS MAT - 18/06/2031	17.87	SOV	National Housing Bank	5.88	CRISIL AAA
06.48% GSEC Mat- 06/10/2035	4.77	SOV	Canfin Homes Ltd.	4.71	ICRA AAA
7.34% SDL ASSAM - 05/03/2035	4.60	SOV	Bajaj Finance Ltd.	4.65	CRISIL AAA
6.79% GOVT BONDS - 07/10/2034	3.52	SOV	Mankind Pharma Ltd	3.52	CRISIL AA+
07.30% UTTARAKHAND SGS Mat - 01/10/2032	1.98	SOV	Shriram Finance Ltd	3.51	CRISIL AA+
6.53% TN SDL MAT - 06/01/2031	1.14	SOV	Muthoot Finance Ltd	2.34	CRISIL AA+
NCDs			Corporate Debt Market Development Fund		
LIC Housing Finance Ltd.	6.07	CRISIL AAA	Corporate Debt Market Devt Fund - A2	0.34	
Power Finance Corporation Ltd.	5.95	CRISIL AAA	Units		
National Bank For Agriculture And Rural Development	5.94	CRISIL AAA	Net Current Assets	5.48	
Bharti Telecom Ltd.	5.92	CRISIL AAA	Total	100.00	
Jamnagar Utilities And Power Private Limited	5.92	CRISIL AAA			

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	6.03	6.60	6.37	10,603	10,660	10,637
3 Y	6.93	7.54	7.91	12,229	12,439	12,568
5 Y	8.32	5.66	5.05	14,915	13,171	12,795
10 Y	6.69	7.51	6.52	19,119	20,642	18,816
SI*	7.65	7.86	6.43	31,472	32,441	26,360

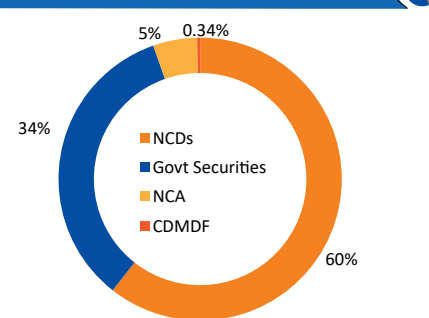
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective 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 31st December, 2025

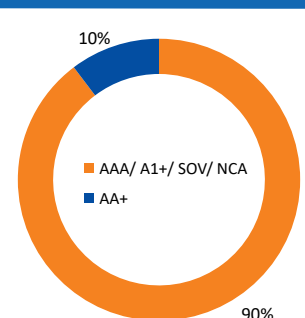
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Bond A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Bond A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,22,849	1,23,167	1,22,287	4.43	4.93	3.55
3 Y	3,60,000	3,98,037	4,01,302	4,01,431	6.63	7.18	7.20
5 Y	6,00,000	7,27,039	7,10,689	7,08,241	7.61	6.71	6.57
7 Y	8,40,000	11,00,615	10,66,842	10,44,196	7.60	6.72	6.12
10 Y	12,00,000	16,99,843	17,22,645	16,47,967	6.77	7.03	6.18
15 Y	18,00,000	31,66,756	32,98,098	30,13,523	7.14	7.64	6.54
SI	18,60,000	33,53,453	34,91,091	31,72,092	7.19	7.66	6.54

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

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 2025



UTI Dynamic Bond Fund (Segregated - 17022020) Segregated Portfolio as on 31st December, 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 31st December, 2025 Growth : ₹ 0.0

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%	

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 : ₹ 438.38 Crore
Closing AUM : ₹ 430.04 Crore
No. of Folios : 6,535

High/Low NAV in the month

High Growth Option : ₹ 31.5226
Low Growth Option : ₹ 31.4249

Total Expense Ratio

Regular : 1.56
Direct : 0.74

Minimum Investment Amount

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

NAV per unit as on 31st December, 2025

Regular Growth Option : ₹ 17.6102
Regular IDCW Option : ₹ 12.5088
Direct Growth Option : ₹ 19.9662
Direct IDCW Option : ₹ 14.0892

Portfolio Parameters

Weighted Average Maturity : 2.61 Yrs
Yield to Maturity* : 7.52%
Modified Duration : 1.93 Yrs
Macaulay Duration : 2.02 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Avanse Financial Services Limited	5.59	CRISIL AA-
7.10% GSEC - MAT - 08/04/2034	9.28	SOV	Nirma Ltd.	3.85	CRISIL AA
07.18% GSEC MAT - 14/08/2033	3.96	SOV	Small Industries Development Bank Of India	3.84	ICRA AAA
7.79% UTTARPRADESH SDL 29/03/2033	0.87	SOV	Aditya Birla Renewables Ltd	3.49	CRISIL AA
6.54% GSEC MAT - 17/01/2032	0.77	SOV	Securitized Debt		
Long Term Debt			Shivshakti Securitisation Trust	5.78	CRISIL AAA(SO)
Aditya Birla Real Estate Ltd	7.30	CRISIL AA	INVIT		
Piramal Finance Limited	7.03	ICRA AA	Invit - Indus Infra Trust	1.84	
Eris Lifesciences Ltd	6.98	IND AA	Corporate Debt Market Development Fund		
Aadhar Housing Finance Limited	5.84	ICRA AA	Corporate Debt Market Devt Fund - A2 Units	0.50	
Vedanta Ltd	5.81	ICRA AA	Net Current Assets	9.92	
Tata Projects Ltd	5.81	IND AA	Total	100.00	
Godrej Seeds And Genetics Limited	5.77	CRISIL AA			
360 One Prime Ltd	5.77	CRISIL AA			

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	7.42	8.98	6.37	10,742	10,898	10,637
3 Y	7.29	8.50	7.91	12,353	12,776	12,568
5 Y	9.28	7.29	5.05	15,589	14,219	12,795
10 Y	2.91	8.14	6.52	13,325	21,885	18,816
SI*	4.41	8.65	6.67	17,618	29,705	23,335

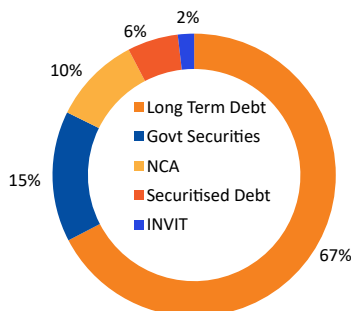
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective 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 Altico Capital India Ltd, Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 13th Sep , 2019 17th Feb, 2020 6th March, 2020 and 07th August, 2020 Respectively. Load is not taken into consideration for computation of performance

SIP Returns as on 31st December, 2025

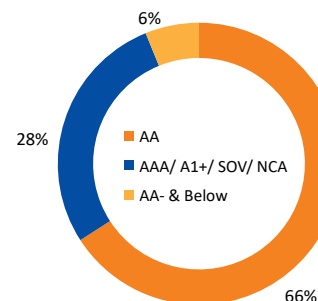
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Credit Risk Debt B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Credit Risk Debt B-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,24,245	1,25,368	1,22,287	6.63	8.40	3.55
3 Y	3,60,000	4,02,449	4,09,140	4,01,431	7.37	8.49	7.20
5 Y	6,00,000	7,31,637	7,32,883	7,08,241	7.87	7.93	6.57
7 Y	8,40,000	10,37,876	11,12,527	10,44,196	5.95	7.90	6.12
10 Y	12,00,000	14,63,562	18,09,760	16,47,967	3.89	7.97	6.18
SI	15,70,000	20,34,848	27,60,029	24,37,686	3.86	8.22	6.46

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

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 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:	₹ 0.66 Crore
Segregated NAV per unit as on 31st December, 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 31st December, 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 : ₹ 551.09 Crore
Closing AUM : ₹ 545.23 Crore
No. of Folios : 5,437

High/Low NAV in the month

High Growth Option : ₹ 63.5199
Low Growth Option : ₹ 63.2376

Total Expense Ratio

Regular : 0.50
Direct : 0.92

Minimum Investment Amount

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

NAV per unit as on 31st December, 2025

Regular Growth Option ₹ 63.4544
Regular IDCW Option ₹ 38.2876
Direct Growth Option ₹ 65.7908
Direct IDCW Option ₹ 30.6937

Portfolio Parameters

Weighted Average Maturity 7.09 Yrs
Yield to Maturity* 6.65%
Modified Duration 5.17 Yrs
Macaulay Duration 5.34 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st December, 2025

Portfolio	% to NAV	Rating
Govt Securities		
7.02% IGB GS MAT - 18/06/2031	46.98	SOV
6.01% GSEC MAT - 21/07/2030	18.12	SOV
06.48% GSEC Mat- 06/10/2035	16.36	SOV
7.34% SDL ASSAM - 05/03/2035	5.44	SOV
6.79% GOVT BONDS - 07/10/2034	4.63	SOV
07.30% GSEC MAT -19/06/2053	3.67	SOV
07.30% UTTARAKHAND SGS Mat - 01/10/2032	1.57	SOV
Net Current Assets	3.24	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	5.06	6.43	6.37	10,506	10,643	10,637
3 Y	6.86	7.99	7.91	12,205	12,596	12,568
5 Y	5.14	5.76	5.05	12,850	13,233	12,795
10 Y	7.33	7.39	6.52	20,298	20,412	18,816
SI*	8.02	7.57	6.59	63,493	57,449	46,138

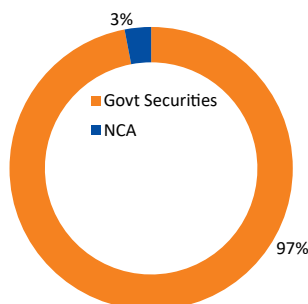
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective 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 31st December, 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	1,22,112	1,22,782	1,22,287	3.28	4.33	3.55
3 Y	3,60,000	3,95,489	4,02,551	4,01,431	6.20	7.39	7.20
5 Y	6,00,000	6,98,959	7,15,767	7,08,241	6.04	6.99	6.57
7 Y	8,40,000	10,39,245	10,70,226	10,44,196	5.99	6.81	6.12
10 Y	12,00,000	16,72,728	17,20,479	16,47,967	6.46	7.00	6.18
15 Y	18,00,000	32,32,062	32,62,796	30,13,456	7.39	7.51	6.54
SI	25,30,000	60,86,631	60,15,676	52,83,907	7.64	7.54	6.48

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

Asset Allocation as on 31st December, 2025



Credit Profile as on 31st December, 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.

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 : ₹ 139.48 Crore
Closing AUM : ₹ 138.70 Crore
No. of Folios : 2,143

High/Low NAV in the month

High Growth Option : ₹ 12.8400
Low Growth Option : ₹ 12.7202

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 31st December, 2025

Regular Growth Option : ₹ 12.8091
Regular IDCW Option : ₹ 12.8091
Direct Growth Option : ₹ 13.0224
Direct IDCW Option : ₹ 13.0226

Portfolio Parameters

Weighted Average Maturity : 9.47 Yrs
Yield to Maturity* : 6.78%
Modified Duration : 6.73 Yrs
Macaulay Duration : 6.96 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 31st December, 2025

Portfolio	% to NAV	Rating
Govt Securities		
6.79% GOVT BONDS - 07/10/2034	32.74	SOV
7.10% GSEC - MAT - 08/04/2034	22.25	SOV
06.48% GSEC Mat- 06/10/2035	14.30	SOV
07.18% GSEC MAT -24/07/2037	14.04	SOV
6.33% GSEC MAT - 05/05/2035	7.07	SOV
7.54% GSEC 23/05/2036	3.81	SOV
6.68% GSEC MAT- 07/07/2040	3.50	SOV
Net Current Assets	2.30	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.58	6.37	10,658	10,637
3 Y	7.62	7.91	12,467	12,568
SI*	7.51	7.55	12,809	12,826

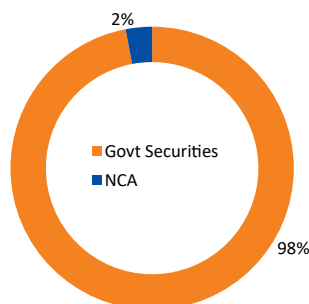
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective 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 31st December, 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	1,22,844	1,22,287	4.43	3.55
3 Y	3,60,000	4,01,102	4,01,431	7.15	7.20
SI	4,00,000	4,51,600	4,52,366	7.22	7.33

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 31st December, 2025



Credit Profile as on 31st December, 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.

UTI LARGE CAP FUND

Fund Performance Vs Benchmark (CAGR) as on 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	BSE 100 TRI (%)	BSE Sensex TRI (%)	NAV Growth (₹)	BSE 100 TRI (₹)	BSE Sensex TRI (₹)
1 Y	9.45	10.49	10.38	10,945	11,049	11,038
3 Y	14.36	15.53	13.28	14,962	15,426	14,541
5 Y	14.15	15.65	13.64	19,388	20,697	18,959
10 Y	13.47	14.43	13.94	35,421	38,537	36,917
SI*	13.82	13.85	13.43	53,846	54,031	51,495

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 31st December, 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	-4.19	-5.48	11.88	9,581	9,452	11,188
3 Y	19.08	21.46	14.31	16,894	17,928	14,942
5 Y	22.05	23.30	14.67	27,097	28,514	19,834
SI*	22.19	24.66	15.45	27,388	30,287	20,591

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 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	7.71	7.76	11.88	10,771	10,776	11,188
3 Y	19.53	16.69	14.31	17,086	15,896	14,942
5 Y	18.70	16.87	14.67	23,575	21,812	19,834
10 Y	15.27	14.76	14.02	41,464	39,664	37,177
SI*	14.66	14.40	13.42	59,249	57,525	51,436

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 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	8.03	7.76	11.88	10,803	10,776	11,188
3 Y	17.35	16.69	14.31	16,167	15,896	14,942
SI*	12.80	13.99	12.22	16,894	17,683	16,519

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 31st December, 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	0.72	5.98	11.88	10,072	10,598	11,188
3 Y	18.17	24.00	14.31	16,509	19,077	14,942
5 Y	19.03	24.03	14.67	23,905	29,369	19,834
10 Y	15.24	18.31	14.02	41,356	53,804	37,177
SI*	18.75	18.77	13.42	93,465	93,670	51,436

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 31st December, 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	8.40	8.19	11.88	10,840	10,819	11,188
3 Y	23.46	19.41	14.31	18,829	17,035	14,942
5 Y	22.90	19.51	14.67	28,054	24,391	19,834
10 Y	15.53	16.29	14.02	42,409	45,286	37,177
SI*	15.39	16.34	13.42	64,347	71,588	51,436

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 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	5.57	7.76	11.88	10,557	10,776	11,188
3 Y	15.10	16.69	14.31	15,254	15,896	14,942
5 Y	14.84	16.87	14.67	19,982	21,812	19,834
10 Y	13.56	14.76	14.02	35,703	39,664	37,177
SI*	14.18	14.40	13.42	56,103	57,525	51,436

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 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	1.71	7.76	11.88	10,171	10,776	11,188
3 Y	12.22	16.69	14.31	14,137	15,896	14,942
5 Y	10.75	16.87	14.67	16,666	21,812	19,834
10 Y	13.09	14.76	14.02	34,252	39,664	37,177
SI*	13.97	14.40	13.42	54,776	57,525	51,436

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.

UTI INNOVATION FUND

Fund Performance Vs Benchmark (CAGR) as on 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	-6.47	7.76	11.88	9,353	10,776	11,188
SI*	7.97	16.43	14.77	11,855	14,016	13,576

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 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Y	4.21	10.75	11.88	10,421	11,075	11,188
3 Y	14.89	17.02	14.31	15,171	16,031	14,942
5 Y	13.58	15.70	14.67	18,909	20,741	19,834
10 Y	11.27	13.87	14.02	29,118	36,691	37,177
SI*	14.84	15.07	13.42	60,470	62,064	51,436

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 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Y	4.65	14.64	11.88	10,465	11,464	11,188
3 Y	19.94	23.30	14.31	17,263	18,756	14,942
5 Y	21.37	22.65	14.67	26,350	27,770	19,834
10 Y	13.92	14.81	14.02	36,852	39,837	37,177
SI*	13.10	12.05	13.42	49,580	43,916	51,436

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 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	BSE Healthcare TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)
1 Y	-2.18	-2.72	11.88	9,782	9,728	11,188
3 Y	25.33	24.62	14.31	19,698	19,365	14,942
5 Y	16.01	15.80	14.67	21,021	20,831	19,834
10 Y	12.71	10.67	14.02	33,117	27,584	37,177
SI*	15.81	14.49	13.42	67,460	58,117	51,436

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 31st December, 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	5.95	7.76	4.09	11.88	10,595	10,776	10,409	11,188
3 Y	21.86	16.69	21.32	14.31	18,106	15,896	17,866	14,942
5 Y	19.21	16.87	20.19	14.67	24,086	21,812	25,093	19,834
10 Y	15.36	14.76	15.71	14.02	41,789	39,664	43,075	37,177
SI*	14.28	14.40	13.28	13.42	56,746	57,525	50,616	51,436

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 31st December, 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	4.78	9.22	11.88	10,478	10,922	11,188
3 Y	16.40	18.71	14.31	15,777	16,736	14,942
5 Y	14.53	17.01	14.67	19,713	21,943	19,834
10 Y	12.66	14.30	14.02	32,970	38,101	37,177
SI*	12.42	14.77	13.42	45,840	59,993	51,436

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 Chopra 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 31st December, 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	17.53	18.60	11.88	11,753	11,860	11,188
3 Y	16.80	14.41	14.31	15,941	14,981	14,942
5 Y	16.47	13.64	14.67	21,441	18,959	19,834
10 Y	13.67	15.50	14.02	36,051	42,299	37,177
SI*	12.44	14.73	13.42	45,946	59,721	51,436

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 31st December, 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	20.84	16.95	11.88	12,084	11,695	11,188
3 Y	27.09	29.52	14.31	20,541	21,743	14,942
5 Y	24.58	26.40	14.67	30,026	32,286	19,834
10 Y	14.25	15.65	14.02	37,935	42,852	37,177
SI*	19.72	18.01	13.42	1,03,896	86,167	51,436

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.

UTI QUANT FUND

Fund Performance Vs Benchmark (CAGR) as on 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	BSE 200 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	BSE 200 TRI (₹)	Nifty 50 TRI (₹)
6 Months	-0.77	2.42	2.92	9,923	10,242	10,292
SI*	8.22	13.61	14.79	10,822	11,361	11,479

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 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
1 Y	12.42	13.71	11.88	11,242	11,371	11,188
3 Y	21.27	15.11	14.31	17,844	15,258	14,942
5 Y	16.19	13.79	14.67	21,185	19,084	19,834
10 Y	12.49	13.34	14.02	32,476	35,017	37,177
SI*	10.70	12.62	13.42	37,511	46,912	51,436

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 31st December, 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	9.55	9.54	6.37	10,955	10,954	10,637
3 Y	12.06	10.26	7.91	14,076	13,408	12,568
5 Y	11.65	9.70	5.05	17,355	15,891	12,795
SI*	10.14	9.66	6.99	20,323	19,681	16,423

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 31st December, 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	6.72	6.83	6.37	10,672	10,683	10,637
3 Y	10.29	8.39	7.91	13,419	12,737	12,568
5 Y	9.68	7.11	5.05	15,876	14,100	12,795
10 Y	8.96	8.55	6.52	23,604	22,730	18,816
SI*	9.65	8.68	6.55	33,138	29,522	22,822

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 Premanandani (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 31st December, 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	10.20	8.96	11.88	11,020	10,896	11,188
SI*	13.36	10.76	14.17	13,502	12,772	13,734

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 31st December, 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	7.11	8.62	11.88	10,711	10,862	11,188
3 Y	17.64	13.19	14.31	16,288	14,507	14,942
5 Y	17.84	12.72	14.67	22,733	18,203	19,834
10 Y	13.41	12.57	14.02	35,234	32,708	37,177
SI*	13.40	12.38	13.42	51,318	45,629	51,436

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 31st December, 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	7.05	7.53	6.26	10,705	10,753	10,626
3 Y	7.69	7.66	6.89	12,491	12,481	12,215
5 Y	6.42	6.26	5.64	13,652	13,549	13,159
10 Y	6.36	5.55	6.16	18,535	17,170	18,190
SI*	6.77	6.14	6.45	23,354	21,631	22,464

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 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	NIFTY 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	4.74	7.76	11.88	10,474	10,776	11,188
3 Y	14.52	16.69	14.31	15,025	15,896	14,942
5 Y	14.34	16.87	14.67	19,550	21,812	19,834
10 Y	13.78	14.76	14.02	36,401	39,664	37,177
SI*	13.73	14.40	13.42	53,295	57,525	51,436

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.

UTI CHILDREN'S HYBRID FUND

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	5.22	8.58	11.88	10,522	10,858	11,188
3 Y	9.81	11.12	14.31	13,245	13,725	14,942
5 Y	9.55	10.34	14.67	15,782	16,360	19,834
10 Y	8.76	10.64	14.02	23,173	27,509	37,177
SI*	9.92	10.71	13.42	34,216	37,555	51,436

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 RETIREMENT FUND

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	6.70	8.58	11.88	10,670	10,858	11,188
3 Y	13.01	11.12	14.31	14,438	13,725	14,942
5 Y	12.80	10.34	14.67	18,268	16,360	19,834
10 Y	10.30	10.64	14.02	26,675	27,509	37,177
SI*	10.52	10.71	13.42	36,726	37,555	51,436

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 UNIT LINKED INSURANCE PLAN

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	5.12	8.96	11.88	10,512	10,896	11,188
3 Y	9.97	10.90	14.31	13,303	13,643	14,942
5 Y	8.60	10.30	14.67	15,109	16,330	19,834
10 Y	8.62	11.07	14.02	22,877	28,598	37,177
SI*	9.06	10.81	13.36	30,841	37,924	50,960

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 OVERNIGHT FUND

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	5.32	5.28	4.17	10,010	10,010	10,008
15 Days	5.29	5.23	3.23	10,022	10,021	10,013
1 Month	5.22	5.19	4.12	10,044	10,044	10,035
1 Y	5.82	5.81	6.26	10,582	10,581	10,626
3 Y	6.41	6.44	6.89	12,051	12,061	12,215
5 Y	5.42	5.46	5.64	13,022	13,047	13,159
10 Y	5.64	5.51	6.16	17,317	17,105	18,190
SI*	6.27	6.09	6.45	22,017	21,538	22,506

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 LIQUID FUND

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	6.89	6.52	4.17	10,013	10,013	10,008
15 Days	6.56	6.29	3.23	10,027	10,026	10,013
1 Month	5.98	6.07	4.12	10,051	10,052	10,035
1 Y	6.62	6.50	6.26	10,662	10,650	10,626
3 Y	7.05	7.01	6.89	12,270	12,256	12,215
5 Y	5.88	5.86	5.64	13,309	13,296	13,159
10 Y	6.22	6.11	6.16	18,293	18,104	18,190
SI*	6.83	6.76	6.48	23,618	23,418	22,631

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 MONEY MARKET FUND

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	7.05	6.44	4.17	10,014	10,012	10,008
15 Days	6.86	6.43	3.23	10,028	10,026	10,013
1 Month	5.79	8.25	4.12	10,049	10,070	10,035
1 Y	7.57	6.73	6.26	10,757	10,673	10,626
3 Y	7.63	7.17	6.89	12,471	12,311	12,215
5 Y	6.34	6.04	5.64	13,601	13,410	13,159
10 Y	6.83	6.47	6.16	19,372	18,728	18,190
SI*	7.32	7.01	6.48	25,067	24,141	22,631

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 ULTRA SHORT DURATION FUND

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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 (₹)
7 Days	6.99	6.41	4.17	10,013	10,012	10,008
15 Days	7.04	6.46	3.23	10,029	10,027	10,013
1 Month	5.59	6.00	4.12	10,047	10,051	10,035
1 Y	7.30	6.98	6.26	10,730	10,698	10,626
3 Y	7.47	7.35	6.89	12,415	12,373	12,215
5 Y	6.77	6.10	5.64	13,878	13,448	13,159
10 Y	6.79	6.65	6.16	19,299	19,048	18,190
SI*	7.43	7.22	6.48	25,398	24,760	22,627

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 SHORT DURATION FUND

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	7.81	7.85	6.37	10,781	10,785	10,637
3 Y	7.92	7.61	7.91	12,572	12,464	12,568
5 Y	7.44	6.03	5.05	14,319	13,403	12,795
10 Y	6.77	7.19	6.52	19,263	20,035	18,816
SI*	7.45	7.63	6.53	25,450	26,010	22,758

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 31st December, 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	7.26	6.37	10,608	10,726	10,637
3 Y	7.23	7.76	7.91	12,332	12,516	12,568
5 Y	8.35	5.75	5.05	14,936	13,227	12,795
10 Y	6.13	7.62	6.52	18,138	20,854	18,816
SI*	6.88	7.86	6.55	23,758	26,753	22,822

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 31st December, 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	7.49	7.85	6.37	10,749	10,785	10,637
3 Y	7.43	7.61	7.91	12,401	12,464	12,568
5 Y	6.10	6.03	5.05	13,448	13,403	12,795
SI*	6.91	7.15	6.87	16,152	16,414	16,108

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 LOW DURATION FUND

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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 (₹)
7 Days	6.85	6.29	4.17	10,013	10,012	10,008
15 Days	7.32	6.38	3.23	10,030	10,026	10,013
1 Month	4.70	5.58	4.12	10,040	10,047	10,035
1 Y	7.65	7.16	6.26	10,765	10,716	10,626
3 Y	7.54	7.36	6.89	12,439	12,377	12,215
5 Y	7.26	5.91	5.64	14,199	13,328	13,159
10 Y	6.26	6.63	6.16	18,362	19,012	18,190
SI*	6.97	7.15	6.48	24,020	24,551	22,627

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.

UTI MEDIUM DURATION FUND

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	7.21	7.74	6.37	10,721	10,774	10,637
3 Y	7.54	7.51	7.91	12,439	12,429	12,568
5 Y	6.50	5.71	5.05	13,703	13,202	12,795
10 Y	6.53	7.37	6.52	18,834	20,374	18,816
SI*	6.69	7.41	6.49	20,075	21,582	19,674

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 31st December, 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	2.77	2.63	6.37	10,277	10,263	10,637
SI*	7.17	7.05	7.99	12,135	12,097	12,396

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 31st December, 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	8.04	7.35	6.37	10,804	10,735	10,637
3 Y	7.64	7.25	7.91	12,474	12,339	12,568
5 Y	7.27	5.61	5.05	14,206	13,140	12,795
10 Y	6.90	6.98	6.52	19,499	19,646	18,816
SI*	7.25	7.42	7.15	23,024	23,463	22,770

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 CORPORATE BOND FUND

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	8.13	7.27	6.37	10,813	10,727	10,637
3 Y	7.84	7.29	7.91	12,544	12,353	12,568
5 Y	6.19	5.74	5.05	13,505	13,221	12,795
SI*	7.66	7.06	6.85	17,270	16,570	16,331

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 CREDIT RISK FUND

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	8.11	8.98	6.37	10,811	10,898	10,637
3 Y	8.05	8.50	7.91	12,617	12,776	12,568
5 Y	10.07	7.29	5.05	16,161	14,219	12,795
10 Y	3.82	8.14	6.52	14,553	21,885	18,816
SI*	5.36	8.64	6.55	19,720	29,381	22,822

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 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	7.09	6.37	10,709	10,637
3 Y	8.14	7.91	12,649	12,568
SI*	8.03	7.55	13,023	12,826

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 31st December, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
6 Months	5.68	5.32	4.28	10,286	10,268	10,216
SI*	6.65	5.88	5.54	10,494	10,437	10,411

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 DYNAMIC BOND FUND

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	6.92	6.60	6.37	10,692	10,660	10,637
3 Y	7.83	7.54	7.91	12,540	12,439	12,568
5 Y	9.12	5.66	5.05	15,475	13,171	12,795
10 Y	7.46	7.51	6.52	20,546	20,642	18,816
SI*	8.07	7.82	6.55	27,438	26,624	22,822

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 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 GILT FUND

Fund Performance Vs Benchmark (CAGR) as on 31st December, 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	5.35	6.43	6.37	10,535	10,643	10,637
3 Y	7.15	7.99	7.91	12,304	12,596	12,568
5 Y	5.43	5.76	5.05	13,028	13,233	12,795
10 Y	7.62	7.39	6.52	20,854	20,412	18,816
SI*	8.12	7.57	6.55	27,598	25,827	22,818

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 31st December, 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	3.43	0.22	2.92	10,343	10,022	10,292
SI*	7.59	4.89	5.40	10,759	10,489	10,540

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.

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 II 2022.

@ Not Available

NAV at the time of Div. Declaration

\$ IDCW % is in regular plan

Cumulative Gross Total IDCW of 724% Since 1987 II 2022

UTI Flexi Cap Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2000	15%	1.5	13.14	10	N-A	02-04-2000
2004	30.00%	3	19.69	10	23-01-2004	13-02-2004
2005	20.00%	2	21.28	10	17-05-2005	09-06-2005
2006	20.00%	2	26.99	10	12-07-2006	19-07-2006
2009	10%	1	25.6	10	08-04-2009	16-04-2009
2013	14.00%	1.4	54.87	10	19-02-2013	26-02-2013
2014	17.50%	1.75	67.6094	10	20-05-2014	27-05-2014
2015	28%	2.8	83.6487	10	13-05-2015	14-05-2015
2016	28.00%	2.8	82.604	10	13-06-2016	20-06-2016
2017	28.00%	2.8	93.6715	10	13-06-2017	20-06-2017
2018	33.00%	3.3	112.6637	10	16-08-2018	23-08-2018
2019	30%	3	99.2097	10	29-07-2019	05-08-2019
2020	30.00%	3	109.9267	10	18-08-2020	25-08-2020
2021	45.00%	4.50	171.6550	10	05-08-2021	12-08-2021

Not Available

UTI 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

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 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	25-04-2022	02-05-2022
2022	0.80%	0.080	15.3382	10.00	25-05-2022	01-06-2022
2022	0.80%	0.080	15.1732	10.00	23-06-2022	01-07-2022
2022	0.80%	0.080	15.5388	10.00	25-07-2022	01-08-2022
2022	0.80%	0.080	15.7457	10.00	25-08-2022	01-09-2022
2022	0.80%	0.080	15.5558	10.00	26-09-2022	03-10-2022
2022	0.80%	0.080	15.7971	10.00	24-11-2022	01-12-2022
2022	0.80%	0.080	15.6997	10.00	26-12-2022	02-01-2023
2023	0.80%	0.080	15.6514	10.00	25-01-2023	01-02-2023
2023	0.80%	0.080	15.5502	10.00	23-02-2023	01-03-2023
2023	0.80%	0.080	15.3814	10.00	27-03-2023	03-04-2023
2023	0.80%	0.080	15.5716	10.00	25-04-2023	02-05-2023
2023	0.80%	0.080	15.8078	10.00	26-05-2023	01-06-2023
2023	0.80%	0.080	15.5716	10.00	25-04-2023	02-05-2023
2023	0.80%	0.080	16.0742	10.00	26-09-2023	03-10-2023
2023	0.80%	0.080	15.8457	10.00	26-10-2023	01-11-2023
2023	0.80%	0.080	16.1000	10.00	24-11-2023	01-12-2023
2023	0.80%	0.080	16.1000	10.00	24-11-2023	01-12-2023
2023	12.00%	1.20	40.7526	10.00	06-12-2023	12-12-2023
2023	0.80%	0.080	16.4180	10.00	26-12-2023	01-01-2024
2024	0.80%	0.0800	16.4036	10.00	25-01-2024	01-02-2024
2024	0.80%	0.0800	16.6144	10.00	26-02-2024	01-03-2024
2024	0.80%	0.0800	16.5285	10.00	22-03-2024	02-04-2024
2024	0.80%	0.0800	16.6611	10.00	25-04-2024	02-05-2024
2024	0.80%	0.0800	16.8898	10.00	28-05-2024	03-06-2024
2024	0.80%	0.0800	17.2087	10.00	25-06-2024	01-07-2024
2024	0.80%	0.0800	17.4423	10.00	26-07-2024	01-08-2024
2024	0.80%	0.0800	17.5960	10.00	27-08-2024	02-09-2024
2024	0.80%	0.0800	17.8521	10.00	25-09-2024	01-10-2024
2024	0.80%	0.0800	17.5006	10.00	28-10-2024	04-11-2024
2024	0.80%	0.0800	17.4688	10.00	26-11-2024	02-12-2024
2024	0.80%	0.0800	17.3781	10.00	26-12-2024	01-01-2024
2025	0.80%	0.0800	17.1868	10.00	28-01-2025	03-02-2025
2025	0.80%	0.0800	17.0617	10.00	24-02-2025	03-03-2025
2025	0.80%	0.0800	17.2579	10.00	25-03-2025	02-04-2025
2025	0.80%	0.0800	17.5180	10.00	25-04-2025	02-05-2025
2025	0.80%	0.0800	17.7161	10.00	27-05-2025	02-06-2025
2025	0.80%	0.0800	17.6621	10.00	25-06-2025	01-07-2025
2025	0.80%	0.0800	17.5887	10.00	28-07-2025	01-08-2025
2025	0.80%	0.0800	17.4411	10.00	25-08-2025	01-09-2025
2025	0.80%	0.0800	17.4375	10.00	25-09-2025	01-10-2025
2025	0.80%	0.0800	17.5772	10.00	28-10-2025	03-11-2025
2025	0.80%	0.0800	17.5187	10.00	25-11-2025	01-12-2025
2025	0.80%	0.0800	17.5187	10.00	25-11-2025	01-12-2025
2025	14.00%	1.40	45.9062	10.00	19-12-2025	26-12-2025

@@ NAV of Monthly IDCW Option - Regular Plan
The scheme IDCW details under regular plan.

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)

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 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	1000.00	11-03-2024	15-03-2024
2024	0.85%	8.5000	1313.8925	1000.00	10-06-2024	14-06-2024
2024	0.90%	9.0000	1332.0279	1000.00	13-09-2024	19-09-2024
2024	0.90%	9.0000	1347.1917	1000.00	13-12-2024	19-12-2024
2025	0.90%	9.0000	1360.2532	1000.00	13-03-2025	20-03-2025
2025	1.00%	10.0000	1388.3786	1000.00	06-06-2025	12-06-2025
2025	1.00%	10.0000	1397.3145	1000.00	12-09-2025	18-09-2025
2025	0.75%	7.5000	1410.5585	1000.00	19-12-2025	26-12-2025

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

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 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

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%	0.85	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.85	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

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
2025	0.75%	7.5000	1262.0465	1000.00	19-12-2025	26-12-2025

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
2025	0.75%	7.5000	1275.1277	1000.00	19-12-2025	26-12-2025

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

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)

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 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	7-02-2018
2018	3.00%	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	7-08-2025
2025	9.00%	42.8125	10	13-11-2025

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	03-03-2016

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 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

PLANS/Options

UTI Liquid Cash Plan

- (i) Growth Option
- (ii) Daily Reinvestment of IDCW Option
- (iii) Weekly Payout of IDCW Option
- (iv) Weekly Reinvestment of IDCW Option
- (v) Fortnightly Payout of IDCW Option
- (vi) Fortnightly Reinvestment of IDCW Option
- (vii) Monthly Payout of IDCW Option
- (viii) Monthly Reinvestment of IDCW Option
- (ix) Quarterly Payout of IDCW Option
- (x) Quarterly Reinvestment of IDCW Option
- (xi) Half Yearly Payout of IDCW Option
- (xii) Half Yearly Reinvestment of IDCW Option
- (xiii) Annual Payout of IDCW Option
- (xiv) Annual Reinvestment of IDCW Option
- (xv) Flexi Payout of IDCW Option
- (xvi) Flexi Reinvestment of IDCW Option

In case IDCW Option is selected and the periodicity for IDCW is not specified, the default IDCW Option will be the Monthly Payout of IDCW Option

UTI Money Market Fund

- (i) Growth Option
- (ii) Daily Reinvestment of IDCW Option
- (iii) Weekly Payout of IDCW Option
- (iv) Weekly Reinvestment of IDCW Option
- (v) Fortnightly Payout of IDCW Option
- (vi) Fortnightly Reinvestment of IDCW Option
- (vii) Monthly Payout of IDCW Option
- (viii) Monthly Reinvestment of IDCW Option
- (ix) Quarterly Payout of IDCW Option
- (x) Quarterly Reinvestment of IDCW Option
- (xi) Half Yearly Payout of IDCW Option
- (xii) Half Yearly Reinvestment of IDCW Option
- (xiii) Annual Payout of IDCW Option
- (xiv) Annual Reinvestment of IDCW Option
- (xv) Flexi Payout of IDCW Option
- (xvi) Flexi Reinvestment of IDCW Option

In case IDCW Option is selected and the periodicity for IDCW is not specified, the default IDCW Option will be the Monthly Payout of IDCW Option
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 Qtly Interval Plan - III	UTI FIIF Series II - Qtly Interval Plan - VI	Apr 22
UTI FIIF - Series II - Qtly Interval Plan - IV & VII, UTI FIIF - Half Yrly Plan - I & II	UTI FIIF - Qtly Interval Plan I	Apr 22
UTI FIIF - Mthly Plan II, UTI FIIF - Annual Interval Plan II & IV	UTI FIIF - Annual Interval Plan III	Apr 22
UTI FTIF - Series XXXI-IX (1168 Days), UTI FTIF - Series XXX-XI (1169 Days), UTI FTIF - Series XXX-XII (1148 Days), UTI FTIF - Series XXX-XIII (1127 Days), UTI FTIF - Series XXXI-XIV (1111 Days), UTI FTIF - Series XXXI-XV (1099 Days), UTI FTIF - Series XXXII-I (1126 Days), UTI FTIF - Series XXXII-II (1111 Days)	UTI Corporate Bond Fund	Apr 22
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

Schemes Renamed

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 (including units of REITS)	65	100
Debt and Money Market instruments including securitized debt#	0	35
Units issued by InvITs	0	10

UTI Value Fund

Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments (including units of REITS)	65	100
Debt and Money Market instruments including securitised debt#	0	35
Units issued by 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) (including units of REITS)	80	100
Debt and Money Market instruments including securitized debt#	0	20
Units issued by 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) (including units of REITS)	80	100
Debt and Money Market instruments including securitised debt#	0	20
Units issued by 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) (including units of REITS)	70	100
Debt and Money Market instruments including securitized debt#	0	30
Units issued by 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) (including units of REITS)	80	100
Debt and Money Market instruments including securitised debt#	0	20
Units issued by 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). (including units of REITS)	65	100
Debt and Money Market instruments including securitized debt#	0	35
Units issued by 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). (including units of REITS)	80	100
Debt and Money Market instruments including securitised debt#	0	20
Units issued by 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). (including units of REITS)	65	100
Debt and Money Market instruments including securitized debt#	0	35
Units issued by 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). (including units of REITS)	80	100
Debt and Money Market instruments including securitised debt#	0	20
Units issued by InvITs	0	10

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). (including units of REITS)	80	100
Debt and Money Market instruments including securitised debt#	0	20
Units issued by 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). (including units of REITS)	80	100
Debt and Money Market instruments including securitised debt#	0	20
Units issued by InvITs	0	10

UTI Overnight Fund	
Instruments	Indicative Allocation (% of total assets)
Overnight securities (including Triparty Repos on Government Securities or treasury bill & Repos)	100

UTI Money Market Fund	
Instruments	Indicative Allocation (% of total assets)
Money market instruments (including Triparty Repos on Government Securities or treasury bill & Repos)	100

UTI Liquid Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Money market instruments (including Triparty Repos on Government Securities or treasury bill & Repos)	0	100
Debt Securities (including securitised debt)*	0	100

UTI Ultra Short Duration Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Money market instruments (including Triparty Repos on Government Securities or treasury bill & Repos)	0	100
Debt Securities (including securitised debt)*	0	100

UTI Credit Risk Fund		
Instruments [§]	Indicative Allocation (% of total assets)	
	Min	Max
Debt instruments (including securitised debt)*	65	100
Money market instruments (including Triparty Repos on Government Securities or treasury bill & Repos)	0	35
Units issued by InvITs	0	10

UTI Low Duration Fund		
Instruments [§]	Indicative Allocation (% of total assets)	
	Min	Max
Money market instruments (including Triparty Repos on Government Securities or treasury bill & Repos)	0	100
Units issued by InvITs	0	100

UTI Short Duration Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt Securities (including securitised debt)*	0	100
Money Market Instruments (Including Triparty Repos on Government Securities or treasury bill & Repos)	0	100

UTI Medium Duration Fund		
Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 3 year to 4 years		
Instruments [§]	Indicative Allocation (% of total assets)	
	Min	Max
Debt Instruments (including securitised debt)*	50	100
Money market Instruments (including Triparty Repos on Government Securities or treasury bill & Repos)	0	50
Units issued by InvITs	0	10

Asset allocation in light of anticipated adverse situation : The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4years		
Instruments [§]	Indicative Allocation (% of total assets)	
	Min	Max
Debt Instruments (including securitised debt)*	50	100
Money market Instruments (including Triparty Repos on Government Securities or treasury bill & Repos)	0	50
Units issued by InvITs	0	10

UTI Medium to Long Duration Fund		
Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 4 year to 7 years		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt Instruments (including securitised debt)*	50	100
Money Market Instruments (including Triparty Repos on Government Securities or treasury bill & Repos)	0	50
Asset allocation in light of anticipated adverse situation : The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt Instruments (including securitised debt)*	50	100
Money Market Instruments (including Triparty Repos on Government Securities or treasury bill & Repos)	0	10

UTI Dynamic Bond Fund		
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 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.

§ In terms of SEBI Circular No. HO/24/13/12(1)2025-IMD-POD-2/I/157/2025 dated November 28, 2025 and applicable regulatory guidelines, any existing investments held by the debt schemes in units of REITs as on December 31, 2025 shall be grandfathered.

UTI Banking & PSU Fund		
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 Repos on Government Securities or treasury bill & Repos) issued by entities other than Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	0	20

UTI Gilt Fund		
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 Repos on Government Securities or treasury bill, Repos, Reverse Repos & instruments of such nature	0	20

UTI Conservative Hybrid Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt and Money Market instruments (including securitized debt)#	75	90
Equity & equity related instruments (including units of REITS)	10	25
Units issued by InvITs	0	10

UTI Aggressive Hybrid Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity & equity related instruments (including units of REITS)	65	80
Debt and Money Market instruments (including securitised debt)#	20	35
Units issued by InvITs	0	10

UTI Multi Asset Allocation Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity & equity related instruments (including units of REITS)	65	80
Debt and Money Market instruments (including securitised debt)#	10	25
Gold ETFs	10	25
Units issued by InvITs	0	10

UTI Focused Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity & equity related instruments (Maximum 30 stocks) (including units of REITS)	65	100
Debt and Money Market instruments (including securitised debt)*	0	25
Units issued by InvITs	0	10

UTI ELSS Tax Saver Fund		
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.

\$ In terms of SEBI Circular No. HO/24/13/12(1)2025-IMD-POD-2/1/157/2025 dated November 28, 2025 and applicable regulatory guidelines, any existing investments held by the debt schemes in units of REITS as on December 31, 2025 shall be grandfathered.

UTI Arbitrage Fund#		
(1) Under normal market circumstances, the investment range would be as follows:		
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:		
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#		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt and Money Market instruments (including securitised debt)#	60	100
Equity & Equity related instruments (including units of REITS)	0	40
Units issued by InvITs	0	10

UTI Children's Hybrid Fund #		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt and Money Market instruments (including securitised debt)#	60	100
Equity & equity related instruments (including units of REITS)	0	40
Units issued by InvITs	0	10

UTI Children's Equity Fund #		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity & equity related instruments (including units of REITS)	70	100
Debt and Money Market instruments (including securitized debt)#	0	30
Units issued by 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 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)	
	Min	Max
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of small cap companies). (including units of REITS)	65	100
Debt and Money Market instruments including securitized debt #	0	35
Units issued by InvITs	0	10

UTI Equity Savings Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments (including units of REITS) of Which	65	90
Cash future arbitrage opportunities	20	75
Net long equity position	20	50
Debt and Money Market Securities (including securitized debt & margin for derivatives)*	10	35
Units issued by InvITs	0	10

* 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	30	90
Debt and Money Market instruments (including securitized debt) [®]	10	70

[®]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 (including units of REITS)	80	100
Equity and equity related instruments other than based on quantitative investment theme (including units of REITS)	0	20
Debt and Money market instruments	0	20
Units issued by InvITs	0	10

UTI Multi Cap Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments # (including units of REITS)	75	100
a) Large cap companies	25	50
b) Mid cap companies	25	50
c) Small cap companies	25	50
Debt and * Money market instruments	0	25
Units issued by InvITs	0	10

\$ In terms of SEBI Circular No. HO/24/13/12(1)2025-IMD-POD-2/I/157/2025 dated November 28, 2025 and applicable regulatory guidelines, any existing investments held by the debt schemes in units of REITS as on December 31, 2025 shall be grandfathered.

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, Repos 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.

*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.

Macaulay duration can be calculated:

$$\text{Macaulay Duration} = \frac{\sum_{t=1}^n \frac{t \cdot C}{(1+y)^t} + \frac{M}{(1+y)^n}}{\text{Current Bond Price}}$$

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

UTI Floater Fund		
Instruments ⁵	Indicative Allocation (% of total assets)	
	Min	Max
Floating Rate Debt Securities** (including Securitised Debt & Fixed Rate Debt Instruments swapped for floating rate returns)	65	100
Debt and Money Market Securities (including Triparty Repos on Government Securities or treasury bill & Repos)	0	35
Units issued by InvITs	0	10

** 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	80	100
Triparty Repos on Government Securities or treasury bill, Repos, Reverse Repos on Government Securities & Money Market instruments	0	20

UTI Long Duration Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt and Money Market Instruments	0	100

UTI Innovation Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity & equity related instruments following growth and innovation-oriented theme	80	100
Debt and Money Market instruments	0	20

UTI Income Plus Arbitrage Active Fund of Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Mutual Fund schemes	95	100
a) Debt oriented schemes	35	65
b) Arbitrage Funds	35	65
Money Market Instruments*	0	5

*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, Repos 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	60	100
Equity	0	40

COMPARATIVE PERFORMANCE

For Returns of Scheme(s) of UTI Mutual Fund and permitted category of FPI Portfolio, you may visit our website below is the link:

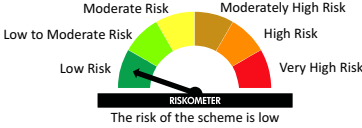
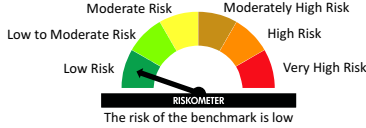
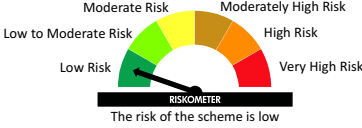
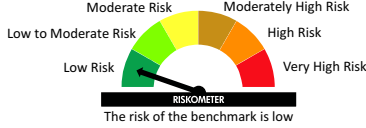
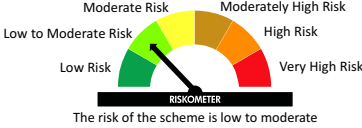
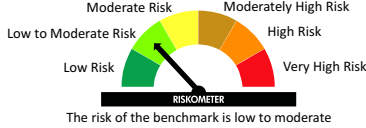

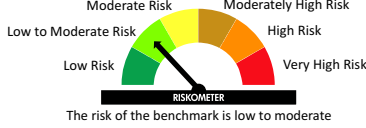
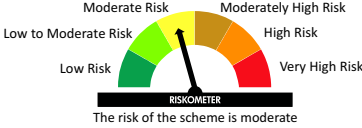
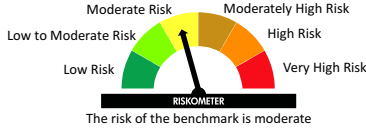



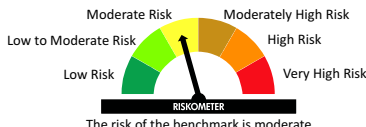




<https://www.utimf.com/statutory-disclosures/comparison-uti-mf-and-permitted-category-fpi-portfolios>

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

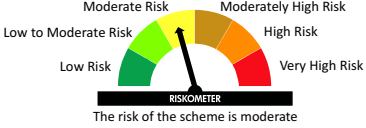
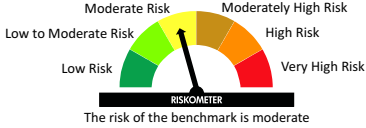
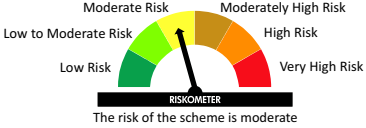
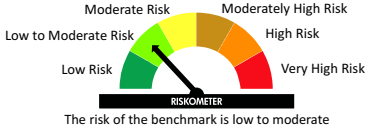





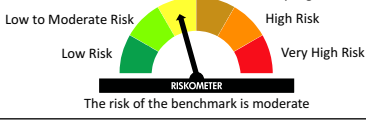




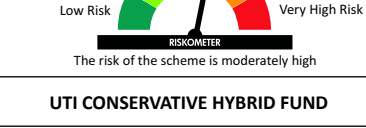
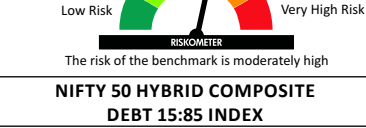
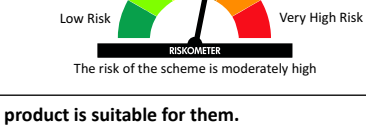

Sr. No	Name of the Fund Manager	Funds Managed	Performance data refer page no.
1	Mr. Ajay Tyagi	UTI Flexi Cap Fund (Earlier Known as UTI Equity Fund) ^{® ^}	08
		UTI Unit Linked Insurance Plan (Equity Portion) ^{® ^}	37
2	Mr. Amit Premchandani	UTI Value Fund	05
		UTI Dividend Yield Fund	11
		UTI Conservative 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
4	Mr. Anurag Mittal	UTI Fixed Income Interval Fund- Annual Interval Fund –I	
		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
5	Mr. Kamal Gada	UTI Children's Hybrid Fund (Debt Portion)	33
		UTI Retirement Fund (Debt Portion)	35
6	Mr. Karthikraj Lakshmanan	UTI Healthcare Fund	16
		UTI MNC Fund	12
		UTI Large Cap Fund	01
		UTI Master Equity Plan Unit Scheme (UTI MEPUS)	-
7	Mr. Sachin Trivedi	UTI Multi Cap Fund	09
		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
8	Mr. Sharwan Kumar Goyal	UTI Children's Hybrid Fund (Equity Portion)	33
		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*	-		

9	Mr. Pankaj Pathak	UTI Dynamic Bond Fund	52
		UTI Floater Fund	49
		UTI Gilt Fund	55
		UTI Long Duration Fund	48
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) ^{®^}	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	-
		UTI Nifty 10 yr Benchmark G-Sec ETF	-
		UTI Multi Asset Allocation Fund (Debt Portion)	22
		UTI Overnight Fund	39
		UTI Aggressive Hybrid Fund (Debt Portion)	24
		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

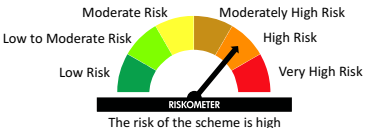

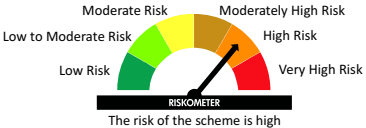
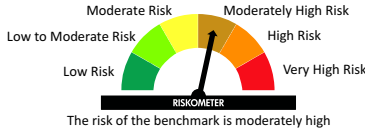
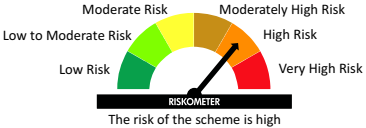
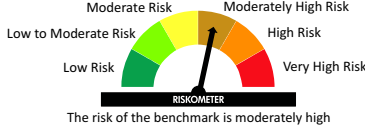

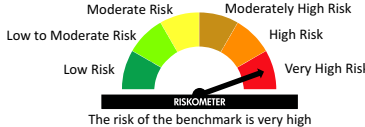
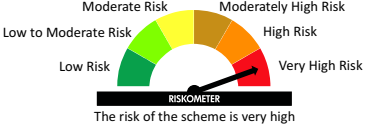
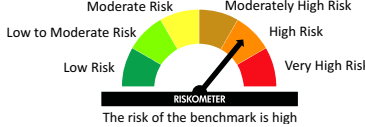



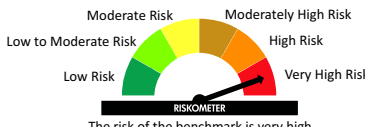


^{*}Assistant Fund Manager is Mr. Ayush Jain, [®]Assistant Fund Manager is Mr. Ravi Gupta, [^]Assistant Fund Manager is Mr. Kamal Gada

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI ARBITRAGE FUND Refer Page no 28	<ul style="list-style-type: none"> Capital appreciation over medium to long term Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments 	<p>UTI ARBITRAGE FUND</p>  <p>The risk of the scheme is low</p>	<p>NIFTY 50 ARBITRAGE INDEX</p>  <p>The risk of the benchmark is low</p>
UTI OVERNIGHT FUND Refer Page no 39	<ul style="list-style-type: none"> Reasonable income over one day with capital preservation. Investment in overnight securities. 	<p>UTI OVERNIGHT FUND</p>  <p>The risk of the scheme is low</p>	<p>CRISIL LIQUID OVERNIGHT INDEX</p>  <p>The risk of the benchmark is low</p>
UTI FLOATER FUND Refer Page no 49	<ul style="list-style-type: none"> To generate reasonable returns. To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). 	<p>UTI FLOATER FUND</p>  <p>The risk of the scheme is low to moderate</p>	<p>CRISIL SHORT DURATION DEBT A-II INDEX</p>  <p>The risk of the benchmark is low to moderate</p>
UTI LOW DURATION FUND Refer Page no 43	<ul style="list-style-type: none"> Reasonable income consistent with high liquidity over short term. Investment in Debt & Money Market instruments. 	<p>UTI LOW DURATION FUND</p>  <p>The risk of the scheme is moderate</p>	<p>NIFTY LOW DURATION DEBT INDEX A-I</p>  <p>The risk of the benchmark is low to moderate</p>
UTI CORPORATE BOND FUND Refer Page no 51	<ul style="list-style-type: none"> Optimal returns over the medium to long term. To invest predominantly in AA+ and above rated corporate debt. 	<p>UTI CORPORATE BOND FUND</p>  <p>The risk of the scheme is moderate</p>	<p>NIFTY CORPORATE BOND INDEX A-II</p>  <p>The risk of the benchmark is moderate</p>
UTI LIQUID FUND Refer Page no 40	<ul style="list-style-type: none"> Steady and reasonable Income over short-term with capital preservation. Investment in money market securities & high quality debt. 	<p>UTI LIQUID FUND</p>  <p>The risk of the scheme is low to moderate</p>	<p>NIFTY LIQUID INDEX A-I</p>  <p>The risk of the benchmark is low to moderate</p>
UTI DYNAMIC BOND FUND Refer Page no 52	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & Money Market Instruments 	<p>UTI DYNAMIC BOND FUND</p>  <p>The risk of the scheme is moderate</p>	<p>CRISIL DYNAMIC BOND A-III INDEX</p>  <p>The risk of the benchmark is moderate</p>
UTI MONEY MARKET FUND Refer Page no 41	<ul style="list-style-type: none"> Reasonable Income with high level of liquidity over short-term. Investment in money market securities. 	<p>UTI MONEY MARKET FUND</p>  <p>The risk of the scheme is low to moderate</p>	<p>CRISIL MONEY MARKET A-I INDEX</p>  <p>The risk of the benchmark is low to moderate</p>
UTI SHORT DURATION FUND Refer Page no 44	<ul style="list-style-type: none"> Reasonable Income with low risk and high level of liquidity over short-term. Investment in Debt & Money Market instruments. 	<p>UTI SHORT DURATION FUND</p>  <p>The risk of the scheme is moderate</p>	<p>CRISIL SHORT DURATION DEBT A-II INDEX</p>  <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.


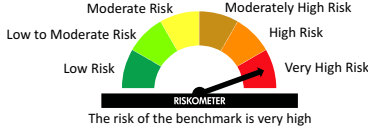
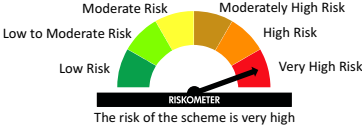
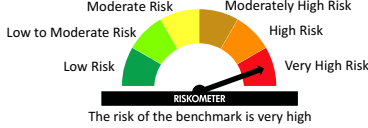

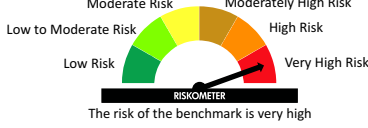

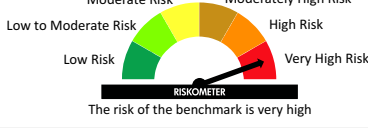








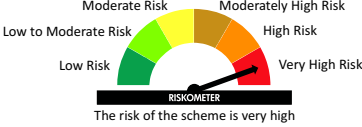
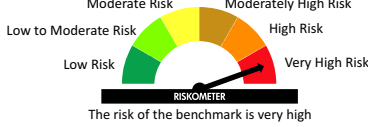
Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI GILT FUND Refer Page no 55	<ul style="list-style-type: none"> Credit risk free return over the medium to long term Investment in sovereign securities issued by the Central Government and/or a State Government and/or any security unconditionally guaranteed by the Central Government and/or a State Government. 	<p>UTI GILT FUND</p>  <p>The risk of the scheme is moderate</p>	<p>CRISIL DYNAMIC GILT INDEX</p>  <p>The risk of the benchmark is moderate</p>
UTI ULTRA SHORT DURATION FUND Refer Page no 42	<ul style="list-style-type: none"> Reasonable Income with low volatility over short term. Investment in debt & money market instruments. 	<p>UTI ULTRA SHORT DURATION FUND</p>  <p>The risk of the scheme is moderate</p>	<p>NIFTY ULTRA SHORT DURATION DEBT INDEX A-I</p>  <p>The risk of the benchmark is low to moderate</p>
UTI BANKING & PSU FUND Refer Page no 50	<ul style="list-style-type: none"> Reasonable income, with low risk and high level of liquidity over short to medium term. Investment predominantly in Debt & Money Market Securities issued by Banks, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. 	<p>UTI BANKING & PSU FUND</p>  <p>The risk of the scheme is low to moderate</p>	<p>NIFTY BANKING & PSU DEBT INDEX A-II</p>  <p>The risk of the benchmark is low to moderate</p>
UTI MEDIUM DURATION FUND Refer Page no 45	<ul style="list-style-type: none"> Reasonable income over the medium to long term. Investment in Debt and Money Market instruments. 	<p>UTI MEDIUM DURATION FUND</p>  <p>The risk of the scheme is moderate</p>	<p>NIFTY MEDIUM DURATION DEBT INDEX A-III</p>  <p>The risk of the benchmark is moderate</p>
UTI MEDIUM TO LONG DURATION FUND Refer Page no 47	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & money market instruments 	<p>UTI MEDIUM TO LONG DURATION FUND</p>  <p>The risk of the scheme is moderate</p>	<p>CRISIL MEDIUM TO LONG DURATION DEBT A-III INDEX</p>  <p>The risk of the benchmark is moderate</p>
UTI GILT FUND WITH 10 YEAR CONSTANT DURATION Refer Page no 56	<ul style="list-style-type: none"> Reasonable income over long term Investment in government securities having a constant maturity of 10 years 	<p>UTI GILT FUND WITH 10 YEAR CONSTANT DURATION</p>  <p>The risk of the scheme is moderate</p>	<p>CRISIL 10 YEAR GILT INDEX</p>  <p>The risk of the benchmark is moderate</p>
UTI EQUITY SAVINGS FUND Refer Page no 26	<ul style="list-style-type: none"> Long-term capital appreciation and income. Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt and money market opportunities. 	<p>UTI EQUITY SAVINGS FUND</p>  <p>The risk of the scheme is moderately high</p>	<p>CRISIL EQUITY SAVINGS INDEX</p>  <p>The risk of the benchmark is moderate</p>
UTI CREDIT RISK FUND Refer Page no 53	<ul style="list-style-type: none"> Reasonable income and capital appreciation over medium to long term Investment in Debt and Money Market instruments 	<p>UTI CREDIT RISK FUND</p>  <p>The risk of the scheme is moderately high</p>	<p>CRISIL CREDIT RISK DEBT B-II INDEX</p>  <p>The risk of the benchmark is moderately high</p>
UTI CONSERVATIVE HYBRID FUND Refer Page no 29	<ul style="list-style-type: none"> Long-term capital appreciation and regular income over medium-term Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities) 	<p>UTI CONSERVATIVE HYBRID FUND</p>  <p>The risk of the scheme is moderately high</p>	<p>NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX</p>  <p>The risk of the benchmark is moderately high</p>

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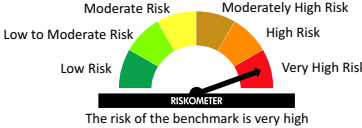
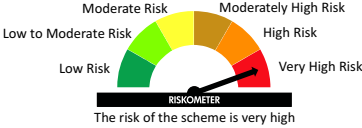
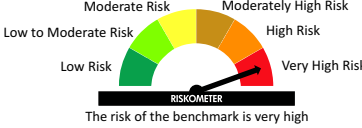

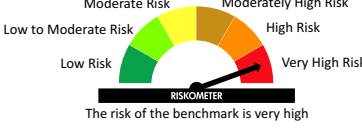












Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI UNIT LINKED INSURANCE PLAN Refer Page no 37	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	UTI UNIT LINKED INSURANCE PLAN  The risk of the scheme is high	NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX  The risk of the benchmark is high
UTI RETIREMENT FUND Refer Page no 35	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt/ Money market Instruments 	UTI RETIREMENT FUND  The risk of the scheme is high	CRISIL SHORT TERM DEBT HYBRID 60+40 INDEX  The risk of the benchmark is moderately high
UTI CHILDREN'S HYBRID FUND Refer Page no 33	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	UTI CHILDREN'S HYBRID FUND  The risk of the scheme is high	CRISIL SHORT TERM DEBT HYBRID 60+40 INDEX  The risk of the benchmark is moderately high
UTI MULTI ASSET ALLOCATION FUND Refer Page no 22	<ul style="list-style-type: none"> Long-term capital appreciation Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class 	UTI MULTI ASSET ALLOCATION FUND  The risk of the scheme is very high	CUSTOMIZED BENCHMARK^A  The risk of the benchmark is very high
UTI AGGRESSIVE HYBRID FUND Refer Page no 24	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities) 	UTI AGGRESSIVE HYBRID FUND  The risk of the scheme is very high	CRISIL HYBRID 35+65 AGGRESSIVE INDEX  The risk of the benchmark is high
UTI BANKING AND FINANCIAL SERVICES FUND Refer Page no 15	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities. 	UTI BANKING AND FINANCIAL SERVICES FUND  The risk of the scheme is very high	NIFTY FINANCIAL SERVICES TRI  The risk of the benchmark is very high
UTI FOCUSED FUND Refer Page no 07	<ul style="list-style-type: none"> Long term capital Growth Investment in equity & equity related securities across market capitalization in maximum 30 stocks 	UTI FOCUSED FUND  The risk of the scheme is very high	NIFTY 500 TRI  The risk of the benchmark is very high
UTI LONG DURATION FUND Refer Page no 48	<ul style="list-style-type: none"> long term wealth creation A debt scheme that invests in debt and money market instruments with an aim to maximise income while maintaining an optimum balance of yield, safety and liquidity 	UTI LONG DURATION FUND  The risk of the scheme is moderate	NIFTY LONG DURATION DEBT INDEX A-III  The risk of the benchmark is moderate

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

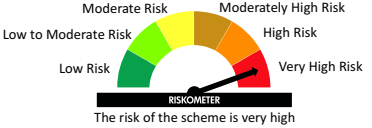
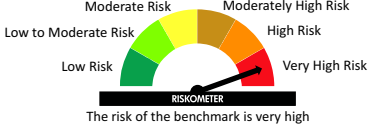
Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI LARGE CAP FUND Refer Page no 01	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity instruments of large cap companies. 	<p>UTI LARGE CAP FUND</p>  <p>The risk of the scheme is very high</p>	<p>BSE 100 TRI</p>  <p>The risk of the benchmark is very high</p>
UTI HEALTHCARE FUND Refer Page no 16	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities in the Healthcare Services Sector. 	<p>UTI HEALTHCARE FUND</p>  <p>The risk of the scheme is very high</p>	<p>BSE HEALTHCARE TRI</p>  <p>The risk of the benchmark is very high</p>
UTI TRANSPORTATION AND LOGISTICS FUND Refer Page no 17	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector. 	<p>UTI TRANSPORTATION & LOGISTICS FUND</p>  <p>The risk of the scheme is very high</p>	<p>NIFTY TRANSPORTATION & LOGISTICS TRI</p>  <p>The risk of the benchmark is very high</p>
UTI FLEXI CAP FUND Refer Page no 08	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum. 	<p>UTI FLEXI CAP FUND</p>  <p>The risk of the scheme is very high</p>	<p>NIFTY 500 TRI</p>  <p>The risk of the benchmark is very high</p>
UTI VALUE FUND Refer Page no 05	<ul style="list-style-type: none"> Long term capital appreciation Investment equity instruments following a value investment strategy across the market capitalization spectrum. 	<p>UTI VALUE FUND</p>  <p>The risk of the scheme is very high</p>	<p>NIFTY 500 TRI</p>  <p>The risk of the benchmark is very high</p>
UTI INDIA CONSUMER FUND Refer Page no 13	<ul style="list-style-type: none"> Long term capital growth Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption 	<p>UTI INDIA CONSUMER FUND</p>  <p>The risk of the scheme is very high</p>	<p>NIFTY INDIA CONSUMPTION TRI</p>  <p>The risk of the benchmark is very high</p>
UTI CHILDREN'S EQUITY FUND Refer Page no 31	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (above 70%) and debt instruments. 	<p>UTI CHILDREN'S EQUITY FUND</p>  <p>The risk of the scheme is very high</p>	<p>NIFTY 500 TRI</p>  <p>The risk of the benchmark is very high</p>
UTI ELSS TAX SAVER FUND Refer Page no 06	<ul style="list-style-type: none"> Long term capital growth. Investment in equity instruments of companies that are believed to have growth potential. 	<p>UTI ELSS TAX SAVER FUND</p>  <p>The risk of the scheme is very high</p>	<p>NIFTY 500 TRI</p>  <p>The risk of the benchmark is very high</p>
UTI DIVIDEND YIELD FUND Refer Page no 11	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in Dividend Yielding equity and equity related securities 	<p>UTI DIVIDEND YIELD FUND</p>  <p>The risk of the scheme is very high</p>	<p>NIFTY 500 TRI</p>  <p>The risk of the benchmark is very high</p>

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

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI LARGE & MID CAP FUND Refer Page no 04	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of both large cap and mid cap companies 	<p>UTI LARGE & MID CAP FUND</p>  <p>The risk of the scheme is very high</p>	<p>NIFTY LARGEMID CAP 250 TRI</p>  <p>The risk of the benchmark is very high</p>
UTI MNC FUND Refer Page no 12	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of Multi- National companies 	<p>UTI MNC FUND</p>  <p>The risk of the scheme is very high</p>	<p>NIFTY MNC TRI</p>  <p>The risk of the benchmark is very high</p>
UTI INFRASTRUCTURE FUND Refer Page no 14	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector. 	<p>UTI INFRASTRUCTURE FUND</p>  <p>The risk of the scheme is very high</p>	<p>NIFTY INFRASTRUCTURE TRI</p>  <p>The risk of the benchmark is very high</p>
UTI MID CAP FUND Refer Page no 02	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in mid cap companies 	<p>UTI MID CAP FUND</p>  <p>The risk of the scheme is very high</p>	<p>NIFTY MID CAP 150 TRI</p>  <p>The risk of the benchmark is very high</p>
UTI SMALL CAP FUND Refer Page no 03	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly equity and equity related securities of small cap companies 	<p>UTI SMALL CAP FUND</p>  <p>The risk of the scheme is very high</p>	<p>NIFTY SMALL CAP 250 TRI</p>  <p>The risk of the benchmark is very high</p>
UTI BALANCED ADVANTAGE FUND Refer Page no 20	<ul style="list-style-type: none"> Long term capital appreciation and income Investment in a dynamically managed portfolio of equity and debt instruments 	<p>UTI BALANCED ADVANTAGE FUND</p>  <p>The risk of the scheme is very high</p>	<p>NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX</p>  <p>The risk of the benchmark is high</p>
UTI INNOVATION FUND Refer Page no 10	<ul style="list-style-type: none"> Long-term capital appreciation Investment in equity and equity-related Instruments following innovation theme 	<p>UTI INNOVATION FUND</p>  <p>The risk of the scheme is very high</p>	<p>NIFTY 500 TRI</p>  <p>The risk of the benchmark is very high</p>
UTI QUANT FUND Refer Page no 18	<ul style="list-style-type: none"> Long term capital appreciation Investments predominantly following a quantitative investment theme 	<p>UTI QUANT FUND</p>  <p>The risk of the scheme is very high</p>	<p>BSE 200 TRI</p>  <p>The risk of the benchmark is very high</p>
UTI INCOME PLUS ARBITRAGE ACTIVE FUND OF FUND Refer Page no 19	<ul style="list-style-type: none"> Long term capital appreciation Investments in units of debt oriented mutual fund schemes and arbitrage mutual fund schemes 	<p>UTI INCOME PLUS ARBITRAGE ACTIVE FUND OF FUND</p>  <p>The risk of the scheme is moderate</p>	<p>60% CRISIL SHORT TERM BOND FUND INDEX + 40% NIFTY 50 ARBITRAGE TRI</p>  <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 28th November 2025

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI MULTI CAP FUND Refer Page no 09	<ul style="list-style-type: none"> • Long term capital appreciation • Investments predominantly across large cap, mid cap and small cap stocks 	<p style="text-align: center;">UTI MULTI CAP FUND</p>  <p style="text-align: center;">The risk of the scheme is very high</p>	<p style="text-align: center;">NIFTY 500 MULTICAP 50:25:25 TRI</p>  <p style="text-align: center;">The risk of the benchmark is very high</p>
<p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p> <p><i>Risk-o-meter for the fund is based on the portfolio ending November 28, 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</i></p>			

Ser. No.	SCHEMEDESC	PLANEDESC	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	INF789FA1L88
14	UTI Money Market Fund	Regular Plan	Annual Reinvestment of IDCW	INF789FA1L96
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	INF789FA1L05
18	UTI Money Market Fund	Regular Plan	Fortnightly Reinvestment of IDCW	INF789FA1L13
19	UTI Money Market Fund	Regular Plan	Half-yearly Payout of IDCW	INF789FA1L62
20	UTI Money Market Fund	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1L70
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	INF789F01P23
25	UTI Money Market Fund	Regular Plan	Monthly Payout of IDCW	INF789FA1L21
26	UTI Money Market Fund	Regular Plan	Monthly Reinvestment of IDCW	INF789FA1L39
27	UTI Money Market Fund	Regular Plan	Quarterly Payout of IDCW	INF789FA1L47
28	UTI Money Market Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789FA1L54
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	INF789F01JL6
47	UTI Nifty 50 Index Fund	Regular Plan	Reinvestment of IDCW	INF789F01JM4
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	INF789F01P19
60	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Monthly Reinvestment of IDCW	INF789F01P17
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	INF789FB1T54
69	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789FB1T47
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	INF789F01QA4
73	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Quarterly Payout of IDCW	INF789FC1G05
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	INF789F01QB2
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	INF789FB1T13
78	UTI Overnight Fund	Regular Plan	Periodic Payout of IDCW	INF789F01588
79	UTI Overnight Fund	Regular Plan	Periodic Reinvestment of IDCW	INF789F01596
80	UTI Overnight Fund	Regular Plan	Growth	INF789F01604
81	UTI Mid Cap Fund	Regular Plan	Payout of IDCW	INF789F01794
82	UTI Mid Cap Fund	Regular Plan	Reinvestment of IDCW	INF789F01802
83	UTI Mid Cap Fund	Regular Plan	Growth	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	INF789F1AU22
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

Ser. No.	SCHEMEDESC	PLANEDESC	OPTIONDESC	ISIN
105	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Monthly Payout of IDCW	INF789F01O07
106	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789F01O05
107	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Quarterly Payout of IDCW	INF789F01O03
108	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Quarterly Reinvestment of IDCW	INF789F01O01
109	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Weekly Payout of IDCW	INF789F01P04
110	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Weekly Reinvestment of IDCW	INF789F01P02
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	INF789FA1O69
119	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Fortnightly Reinvestment of IDCW	INF789FA1O77
120	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Flexi Payout of IDCW	INF789FB1K56
121	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789FB1K70
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	INF789FA1O85
126	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789FA1O93
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	INF789F01AEO
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	INF789F01G01
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	INF789F01G07
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)	INF789F01FO0
156	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Payout of IDCW	INF789F01F03
157	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Reinvestment of IDCW	INF789F01FR1
158	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Growth	INF789F01FS9
159	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Payout of IDCW (Institutional)	INF789F01FT7
160	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Reinvestment of IDCW (Institutional)	INF789F01FUS
161	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Regular Plan	Payout of IDCW	INF789F01GU3
162	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Regular Plan	Reinvestment of IDCW	INF789F01GV1
163	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Regular Plan	Growth	INF789F01GW9
164	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Regular Plan	Payout of IDCW (Institutional)	INF789F01GX7
165	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Regular Plan	Reinvestment of IDCW (institutional)	INF789F01GY5
166	UTI Quarterly Interval Fund - III Formerly UTI Fixed Income Interval Fund - Seri	Regular Plan	Payout of IDCW	INF789F01HA3
167	UTI-Fixed Income 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	INF789F01AN1
172	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Regular Plan	Reinvestment of IDCW	INF789F01AO9
173	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Regular Plan	Growth	INF789F01AP6
174	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Regular Plan	Payout of IDCW (Institutional)	INF789F01QD8
175	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Regular Plan	Reinvestment of IDCW (institutional)	INF789F01QE6
176	UTI Dynamic Bond Fund	Regular Plan	Annual Payout of IDCW	INF789FA1S08
177	UTI Dynamic Bond Fund	Regular Plan	Annual Reinvestment of IDCW	INF789FA1S16
178	UTI Dynamic Bond Fund	Regular Plan	Quarterly Payout of IDCW	INF789F01J00
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	INF789F01IQ5
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	INF789F01RB0
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	INF789F01Q21
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	INF789F1AMB8
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

Ser. No.	SCHEMEDESC	PLANEDESC	OPTIONDESC	ISIN
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	INF789FA1U61
212	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789FA1U79
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	INF789FA1U20
215	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1U38
216	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Regular Plan	Monthly Payout of IDCW	INF789F1CH1E
217	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789F1CH1F8
218	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Annual Payout of IDCW	INF789FB1K44
219	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Annual Reinvestment of IDCW	INF789FB1K2
220	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Flexi Payout of IDCW	INF789FB1K0
221	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789FB1K08
222	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Growth	INF789FB1JU4
223	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Half-yearly Payout of IDCW	INF789FB1J6
224	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FB1J23
225	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Monthly Payout of IDCW	INF789FB1J2
226	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789FB1K2P
227	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Quarterly Payout of IDCW	INF789FB1JW0
228	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Quarterly Reinvestment of IDCW	INF789FB1JX8
229	UTI Nifty Next 50 Index Fund	Regular Plan	Growth	INF789FC1I13
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	INF789F1ACO4
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	INF789F1AUO6
257	UTI Nifty200 Momentum 30 Index Fund	Regular Plan	Growth	INF789F1AUS7
258	UTI Focused Fund (Formerly UTI Focused Equity Fund)	Regular Plan	Growth	INF789F1AUV5
259	UTI BSE Sensex Index Fund	Regular Plan	Growth	INF789F1AVC9
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	INF789F1AVN6
263	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Annual Reinvestment of IDCW	INF789F1AVO4
264	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Flexi Payout of IDCW	INF789F1AVP1
265	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Flexi Reinvestment of IDCW	INF789F1AVQ9
266	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Growth	INF789F1AVI6
267	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Half yearly Payout of IDCW	INF789F1AVL0
268	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Half yearly Reinvestment of IDCW	INF789F1AVM8
269	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Quarterly Payout of IDCW	INF789F1AVJ4
270	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1AVK2
271	UTI Gold ETF Fund of Fund	Regular Plan	Growth	INF789F1AWA1
272	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Annual Payout of IDCW	INF789F1AWD5
273	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Flexi Payout of IDCW	INF789F1AWG8
274	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Growth	INF789F1AWF0
275	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Maturity Payout of IDCW	INF789F1AWE3
276	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Quarterly Payout of IDCW	INF789F1AWC7
277	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Annual Payout of IDCW	INF789F1AWN4
278	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Flexi Payout of IDCW	INF789F1AWQ7
279	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Growth	INF789F1AWP9
280	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Maturity Payout of IDCW	INF789F1AWO2
281	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Quarterly Payout of IDCW	INF789F1AWM6
282	UTI CRISIL SDL Maturity April 2033 Index Fund	Regular Plan	Growth	INF789F1AWW5
283	UTI CRISIL SDL Maturity June 2027 Index Fund	Regular Plan	Growth	INF789F1AWY1
284	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Annual Payout of IDCW	INF789F1AXJ0
285	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Flexi Payout of IDCW	INF789F1AXD3
286	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Growth	INF789F1AXC5
287	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Maturity Payout of IDCW	INF789F1AXB7
288	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Quarterly Payout of IDCW	INF789F1AXA9
289	UTI Nifty SDI Plus AAA PSU Bond Apr 2026 75:25 Index Fund	Regular Plan	Growth	INF789F1AXK8
290	UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	Regular Plan	Payout of IDCW	INF789F1AXM4
291	UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	Regular Plan	Growth	INF789F1AXN2
292	UTI Nifty SDI Plus AAA PSU Bond Apr 2028 75:25 Index Fund	Regular Plan	Growth	INF789F1AXQ5
293	UTI Long Duration Fund	Regular Plan	Annual Payout of IDCW	INF789F1AXX1
294	UTI Long Duration Fund	Regular Plan	Annual Reinvestment of IDCW	INF789F1AXY9
295	UTI Long Duration Fund	Regular Plan	Flexi Payout of IDCW	INF789F1AXZ6
296	UTI Long Duration Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789F1AYA7
297	UTI Long Duration Fund	Regular Plan	Growth	INF789F1AXS1
298	UTI Long Duration Fund	Regular Plan	Half yearly Payout of IDCW	INF789F1AXV5
299	UTI Long Duration Fund	Regular Plan	Half yearly Reinvestment of IDCW	INF789F1AXW3
300	UTI Long Duration Fund	Regular Plan	Quarterly Payout of IDCW	INF789F1AXT9
301	UTI Long Duration Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1AXU7
302	UTI Silver ETF Fund of Fund	Regular Plan	Growth	INF789F1AYM2
303	UTI Nifty 500 Value 50 Index Fund	Regular Plan	Growth	INF789F1AYO8
304	UTI NIFTY50 Equal Weight Index Fund	Regular Plan	Growth	INF789F1AYQ3
305	UTI BSE Housing Index Fund	Regular Plan	Growth	INF789F1AYS9
306	UTI Balanced Advantage Fund	Regular Plan	payout of IDCW	INF789F1AYU5
307	UTI Balanced Advantage Fund	Regular Plan	Growth	INF789F1AYT7
308	UTI Nifty Midcap 150 Exchange Traded Fund (ETF)	Regular Plan	Growth	INF789F1AYX9
309	UTI Innovation Fund	Regular Plan	Payout of IDCW Option	INF789F1AYZ4
310	UTI Innovation Fund	Regular Plan	Growth	INF789F1AYY7

Ser. No.	SCHEMEDESC	PLANEDESC	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	INF789F01S13
11	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Direct Plan	Reinvestment of IDCW	INF789F01S11
12	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Direct Plan	Growth	INF789F01S19
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	INF789F01S01
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	INF789F01WZ9
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	INF789FB1T70
74	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789FB1T62
75	UTI Overnight Fund	Direct Plan	Periodic Payout of IDCW	INF789FB1T05
76	UTI Overnight Fund	Direct Plan	Periodic Reinvestment of IDCW	INF789FB1S97
77	UTI Overnight Fund	Direct Plan	Growth	INF789FB1S71
78	UTI Overnight Fund	Direct Plan	Daily Reinvestment of IDCW	INF789FB1S89
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

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

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[71111810c0ee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-05050.xlsx](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-71111810c0ee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-05050.xlsx)

102	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Fortnightly Reinvestment of IDCW	INF789FA1010
103	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Flexi Payout of IDCW	INF789FA1044
104	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1051
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	INF789F01T79
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	INF789F01TGS
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	INF789FB1KQ0
114	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789FB1KR8
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	INF789FA1C18
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	INF789F01UJ9
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	INF789F01UZ3
135	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Direct Plan	Reinvestment of IDCW	INF789F01VA4
136	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Direct Plan	Growth	INF789F01VB2
137	UTI Arbitrage Fund	Direct Plan	Payout of IDCW	INF789FB1RE1
138	UTI Arbitrage Fund	Direct Plan	Reinvestment of IDCW	INF789FB1RF8
139	UTI Arbitrage Fund	Direct Plan	Growth	INF789FB1RG6
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	INF789FB1U28
174	UTI Credit Risk Fund	Direct Plan	Annual Reinvestment of IDCW	INF789FB1U36
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	INF789FB1U44
178	UTI Credit Risk Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789FB1U51
179	UTI Credit Risk Fund	Direct Plan	Monthly Payout of IDCW	INF789FB1U02
180	UTI Credit Risk Fund	Direct Plan	Monthly Reinvestment of IDCW	INF789FB1U10
181	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Quarterly Payout of IDCW	INF789F1AM15
182	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1AMJ3
183	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Growth	INF789F1AMK1
184	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Annual Payout of IDCW	INF789F1AML9
185	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Annual Reinvestment of IDCW	INF789F1AMM7
186	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Half-yearly Payout of IDCW	INF789F1AMN5
187	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789F1AMO3
188	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Flexi Payout of IDCW	INF789F1AMP0
189	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Flexi Reinvestment of IDCW	INF789F1AMQ8
190	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Monthly Payout of IDCW	INF789F1AMR6
191	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Monthly Reinvestment of IDCW	INF789F1AMS4
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	INF789F01Z22
194	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Monthly Payout of IDCW	INF789FC1HC3
195	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789FC1HD3
196	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Annual Payout of IDCW	INF789FA1V03
197	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789FA1V11
198	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Half-yearly Payout of IDCW	INF789FA1U87
199	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1U95
200	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Flexi Payout of IDCW	INF789FA1V29
201	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1V37
202	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Growth	INF789F01S26
203	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Annual Payout of IDCW	INF789FB1KL1

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204	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789FB1KM9
205	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Growth	INF789FB1KE6
206	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Flexi Payout of IDCW	INF789FB1K05
207	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789FB1KN7
208	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Half-yearly Payout of IDCW	INF789FB1KJ5
209	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FB1KK3
210	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Monthly Payout of IDCW	INF789FB1KF3
211	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789FB1KG1
212	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Quarterly Payout of IDCW	INF789FB1KH9
213	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789FB1KJ7
214	UTI Nifty Next 50 Index Fund	Direct Plan	Growth	INF789FC12T1
215	UTI Corporate Bond Fund	Direct Plan	Annual Payout of IDCW	INF789F1A587
216	UTI Corporate Bond Fund	Direct Plan	Annual Reinvestment of IDCW	INF789F1A595
217	UTI Corporate Bond Fund	Direct Plan	Flexi Payout of IDCW	INF789F1A603
218	UTI Corporate Bond Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789F1A611
219	UTI Corporate Bond Fund	Direct Plan	Growth	INF789F1A538
220	UTI Corporate Bond Fund	Direct Plan	Half-yearly Payout of IDCW	INF789F1A561
221	UTI Corporate Bond Fund	Direct Plan	Half-yearly Reinvestment of IDCW	INF789F1A579
222	UTI Corporate Bond Fund	Direct Plan	Quarterly Payout of IDCW	INF789F1A546
223	UTI Corporate Bond Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1A553
224	UTI Equity Savings Fund	Direct Plan	Payout of IDCW	INF789F1A769
225	UTI Equity Savings Fund	Direct Plan	Reinvestment of IDCW	INF789F1A751
226	UTI Equity Savings Fund	Direct Plan	Growth	INF789F1A777
227	UTI Equity Savings Fund	Direct Plan	Monthly Payout of IDCW	INF789F1A819
228	UTI Equity Savings Fund	Direct Plan	Monthly Reinvestment of IDCW	INF789F1A801
229	UTI Equity Savings Fund	Direct Plan	Quarterly Payout of IDCW	INF789F1A850
230	UTI Equity Savings Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1A843
231	UTI Floater Fund	Direct Plan	Annual Payout of IDCW	INF789F1ADA1
232	UTI Floater Fund	Direct Plan	Annual Reinvestment of IDCW	INF789F1ADB9
233	UTI Floater Fund	Direct Plan	Flexi Payout of IDCW	INF789F1ADE3
234	UTI Floater Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789F1ADF0
235	UTI Floater Fund	Direct Plan	Growth	INF789F1ACX5
236	UTI Floater Fund	Direct Plan	Half-yearly Payout of IDCW	INF789F1ADC7
237	UTI Floater Fund	Direct Plan	Half-yearly Reinvestment of IDCW	INF789F1ADD5
238	UTI Floater Fund	Direct Plan	Quarterly Payout of IDCW	INF789F1ACY3
239	UTI Floater Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1ACZ0
240	UTI Small Cap Fund	Direct Plan	Payout of IDCW	INF789F1AUR9
241	UTI Small Cap Fund	Direct Plan	Growth	INF789F1AUQ1
242	UTI Nifty200 Momentum 30 Index Fund	Direct Plan	Growth	INF789F1AUT5
243	UTI Focused Fund (Formerly UTI Focused Equity Fund)	Direct Plan	Growth	INF789F1AVA3
244	UTI BSE Sensex Index Fund	Direct Plan	Growth	INF789F1AVD7
245	UTI BSE Low Volatility Index Fund	Direct Plan	Growth	INF789F1AVF2
246	UTI Nifty Midcap 150 Quality 50 Index Fund	Direct Plan	Growth	INF789F1AVH8
247	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Annual Payout of IDCW	INF789F1AW7
248	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Annual Reinvestment of IDCW	INF789F1AVX5
249	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Flexi Payout of IDCW	INF789F1AVY3
250	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Flexi Reinvestment of IDCW	INF789F1AVZ0
251	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Growth	INF789F1AVR7
252	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Half yearly Payout of IDCW	INF789F1AVU1
253	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Half yearly Reinvestment of IDCW	INF789F1AVV9
254	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Quarterly Payout of IDCW	INF789F1AVS5
255	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1AVT3
256	UTI Gold ETF Fund of Fund	Direct Plan	Growth	INF789F1AWB9
257	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Annual Payout of IDCW	INF789F1AWI4
258	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Flexi Payout of IDCW	INF789F1AWL8
259	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Growth	INF789F1AWK0
260	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Maturity Payout of IDCW	INF789F1AWJ2
261	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Quarterly Payout of IDCW	INF789F1AWH6
262	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Annual Payout of IDCW	INF789F1AWS3
263	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Flexi Payout of IDCW	INF789F1AWV7
264	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Growth	INF789F1AWU9
265	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Maturity Payout of IDCW	INF789F1AWT1
266	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Quarterly Payout of IDCW	INF789F1AWR5
267	UTI CRISIL SDL Maturity April 2033 Index Fund	Direct Plan	Growth	INF789F1AWX3
268	UTI CRISIL SDL Maturity June 2027 Index Fund	Direct Plan	Growth	INF789F1AWZ8
269	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Annual Payout of IDCW	INF789F1AXF8
270	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Flexi Payout of IDCW	INF789F1AXI2
271	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Growth	INF789F1AXH4
272	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Maturity Payout of IDCW	INF789F1AXG6
273	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Quarterly Payout of IDCW	INF789F1AXE1
274	UTI Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	Direct Plan	Growth	INF789F1AXL6
275	UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	Direct Plan	Payout of IDCW	INF789F1AXO
276	UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	Direct Plan	Growth	INF789F1AXP7
277	UTI Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund	Direct Plan	Growth	INF789F1AXR3
278	UTI Long Duration Fund	Direct Plan	Annual Payout of IDCW	INF789F1AYG4
279	UTI Long Duration Fund	Direct Plan	Annual Reinvestment of IDCW	INF789F1AYH2
280	UTI Long Duration Fund	Direct Plan	Flexi Payout of IDCW	INF789F1AYI0
281	UTI Long Duration Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789F1AYJ8
282	UTI Long Duration Fund	Direct Plan	Growth	INF789F1AYB5
283	UTI Long Duration Fund	Direct Plan	Half yearly Payout of IDCW	INF789F1AYE9
284	UTI Long Duration Fund	Direct Plan	Half yearly Reinvestment of IDCW	INF789F1AYF6
285	UTI Long Duration Fund	Direct Plan	Quarterly Payout of IDCW	INF789F1AYC3
286	UTI Long Duration Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1AYD1
287	UTI Silver ETF Fund of Fund	Direct Plan	Growth	INF789F1AYL4
288	UTI Nifty 500 Value 50 Index Fund	Direct Plan	Growth	INF789F1AYN0
289	UTI NIFTY50 Equal Weight Index Fund	Direct Plan	Growth	INF789F1AYP5
290	UTI BSE Housing Index Fund	Direct Plan	Growth	INF789F1AYR1
291	UTI Focused Fund (Formerly UTI Focused Equity Fund)	Direct	Payout of IDCW	INF789F1AVB1
292	UTI Balanced Advantage Fund	Direct Plan	payout of IDCW	INF789F1AYW1
293	UTI Balanced Advantage Fund	Direct Plan	Growth	INF789F1AYV3
294	UTI Innovation Fund	Direct Plan	Payout of IDCW Option	INF789F1AZB2
295	UTI Innovation Fund	Direct Plan	Growth	INF789F1AZA4

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Ser. No.	SCHEMEDESC	PLANDESC	OPTIONDESC	ISIN
1	UTI Banking & Financial Services Fund	Institutional Plan	Growth	INF789F01PF5
2	UTI Nifty Bank ETF	Growth	Growth	INF789F1AUV1
3	UTI Silver Exchange Traded Fund	Growth	Growth	INF789F1AYK6
4	UTI Gold Exchange Traded Fund	Growth Plan	Growth	INF789F1AUX7
5	UTI Nifty 50 ETF	Growth Plan	Growth	INF789F81X41
6	UTI BSE Sensex ETF	Growth Plan	Growth	INF789F81X58
7	UTI Nifty Next 50 Exchange Traded Fund	Growth Plan	Growth	INF789F1AUW9
8	UTI BSE Sensex Next 50 Exchange Traded Fund	Growth Plan	Growth	INF789F1AUJ3
9	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Institutional Plan	Growth	INF789F01GH0
10	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Institutional Plan	Growth	INF789F01FJ8
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

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-a800-71111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

[71111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-71111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

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ATTENTION

UTI SCUP Outstanding Unit holding Accounts

Due to closure of the UTI Senior Citizens Unit Plan (UTI-SCUP) as of 18/02/2008 SCUP unitholders who have still not submitted their Membership Certificate for redeeming/switching the outstanding units, may submit the same alongwith the duly filled in Forms to our Registrar & Transfer Agent for UTI-SCUP UTI Infrastructure Technology And Services Limited, Plot No.3, Sector 11, CBD Belapur, Navi Mumbai 400614 or to our nearest UTI Financial Centre.

Members are requested to get their signature attested by their Banker where they are having their Bank account (under their official seal mentioning Name, Designation and Employee no. of the Attesting Authority), as over a period of time the Member's signature might have undergone changes.

For any assistance in this regard you may also directly contact Ms. Chaitali Patil at UTI Corporate Office over phone at 022-267931188 or mail him at chaitali.patil@utiitsl.com

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

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

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

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

Yield to Maturity : The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

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

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

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

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

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

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load

Exit Load : Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ₹ 100 and the exit load is 1%, the investor will receive ₹ 99.

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

Standard Deviation : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, 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



Haq, ek behtar zindagi ka.

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

UTI TRUSTEE CO. (P) LTD.

UTI ASSET MANAGEMENT CO. LTD.

Directors

- Ms. Mukeeta Prami Jhaveri
- Mr. Venkatraman Srinivasan
- Mr. Chandra Bhan Singh
- Mr. Srinivasan Sridhar

Directors

- Mr. Deepak Kumar Chatterjee
- Mr. Imtaiyazur Rahman
- Mrs. Jayashree Vaidhyananathan
- Mr. Santosh Kumar
- Mr. Atul Dhawan
- Ms. P.V. Bharathi
- Mr. Philip Mathew
- Ms. Vishakha R. M.
- 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.

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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 over the past three years.

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 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 updated reported statement or investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the mutual fund manager.

Nature of Scheme: The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have subcategories.

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

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

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

Market Capitalizations: As per the provision no.7.1 to 7.7.3 of para 2.7 under Chapter 2 of SEBI Master Circular for Mutual Funds No. SEBI/HO/MD/IMD-PD-119/CIR/2023/74 dated May 19, 2023

- Large Cap: 1st - 100th company in terms of full market capitalization
- Mid Cap: 101st - 250th company in terms of full market capitalization
- 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

Equity 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
Financial District, Nanakramguda, Selingampally Mandal, Hyderabad - 500032
Tel: +91 40 6716 1801, Email: uti@kfinetech.com

Designation of MF Central as Official Point of Acceptance for Schemes of UTI Mutual Fund (UTIMF)

Registrar and Transfer Agents, Kfin Technologies Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed a digital platform for Mutual Fund investors named "MFCentral".

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

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

Flexibility across market caps

UTI Flexi Cap Fund



A disciplined strategy aiming for sustainable long-term wealth creation



Invests in fundamentally strong and resilient quality businesses



Ideal for investors who value patience and power of compounding

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UTI Flexi Cap Fund

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

This product is suitable for investors who are seeking*:

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

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

Risk-o-meter for the fund is based on the portfolio ending November 30, 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>

