

## Snapshot

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# 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

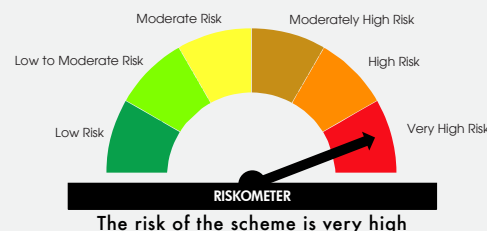
(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

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 May 31, 2025. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://www.utimf.com/downloads/addenda-financial-year>



## FUNDS CATEGORY

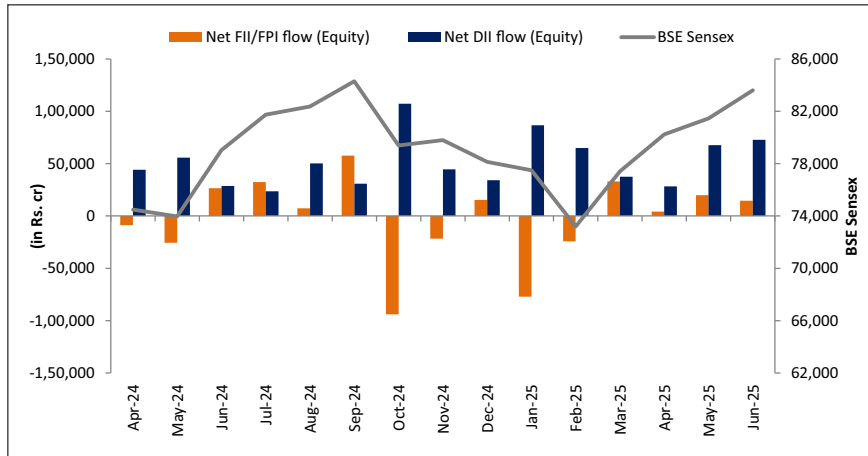
Schemes	Category Of Scheme	Page No.
<b>Equity Funds</b>		
UTI Large Cap Fund	Large Cap Fund	01
UTI Mid Cap Fund	Mid Cap Fund	02
UTI Small Cap Fund	Small Cap Fund	03
UTI Large & Mid Cap Fund	Large & Mid Fund	04
UTI Value Fund	Value Fund	05
UTI ELSS Tax Saver Fund	ELSS	06
UTI Focused Fund	Focused Fund	07
UTI Flexi Cap Fund	Flexi Cap Fund	08
UTI Multi Cap Fund	Multi Cap Fund	09
<b>Sectoral &amp; Thematic Funds</b>		
UTI Innovation Fund	Thematic Fund	10
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UTI MNC Fund	Thematic – MNC	12
UTI India Consumer Fund	Thematic – Consumption	13
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## FUNDS CATEGORY

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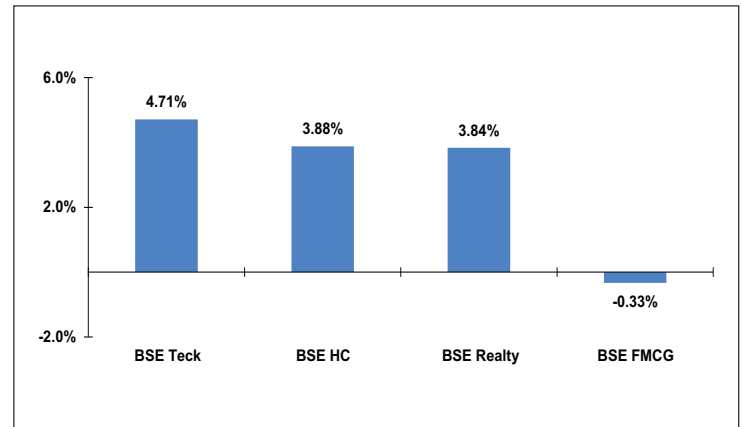
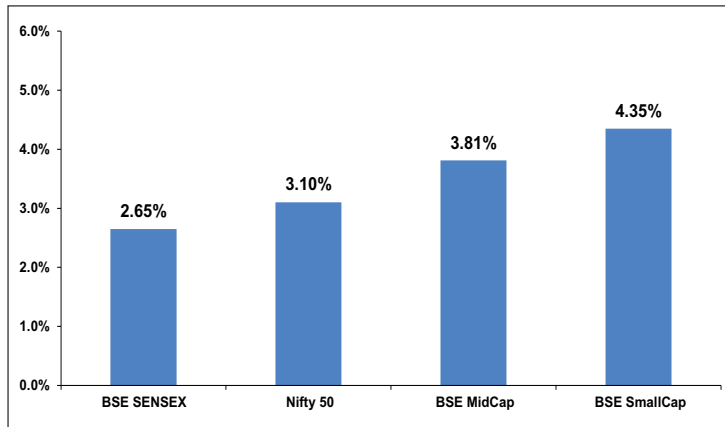
### Attention : Unit Holders

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



## Equity Market

June 2025 saw markets inch ahead for the fourth successive month, ignoring wars and geopolitical tensions. FPIs continued to record strong inflows in tandem with DIIs. The BSE Sensex and Nifty 50 climbed 2.65% and 3.10% respectively. The small and mid cap segments rose with the BSE Midcap and BSE Smallcap surging 3.81% and 4.35% respectively.

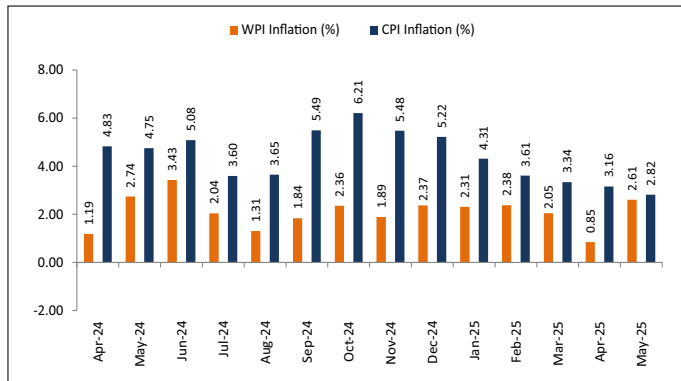


Sector-wise, the BSE Teck (4.71%), BSE HC (3.88%), BSE Realty (3.84%) were the leaders. BSE FMCG (-0.33%) was the lone loser.

Sector Indices	Month End Value	% Change (MoM)	% Change (YoY)
BSE Auto	53495.02	2.24%	-6.63%
BSE Bankex	64177.72	1.62%	7.61%
BSE CD	59784.11	3.17%	1.63%
BSE CG	72332.77	1.75%	0.01%
BSE FMCG	20241.32	-0.33%	-1.50%
BSE HC	44259.41	3.88%	19.26%
BSE IT	38121.71	3.33%	3.17%
BSE Metal	31695.95	3.04%	-4.10%
BSE Oil & Gas	27866.79	3.10%	-5.45%
BSE Power	6937.59	1.95%	-12.78%
BSE PSU	20023.65	1.81%	-5.57%
BSE Realty	7642.29	3.84%	-11.49%
BSE Teck	18740.22	4.71%	9.18%

Source for numbers: BSE and NSE and leading business dailies



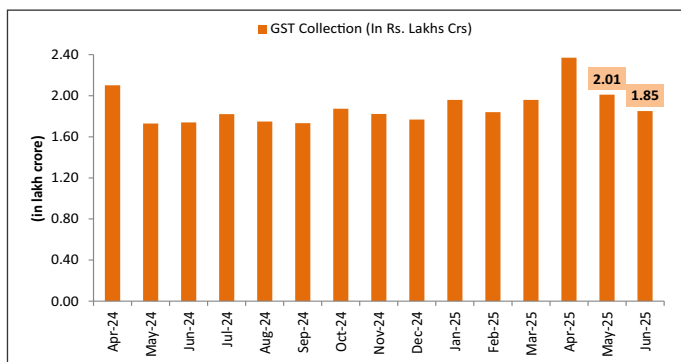
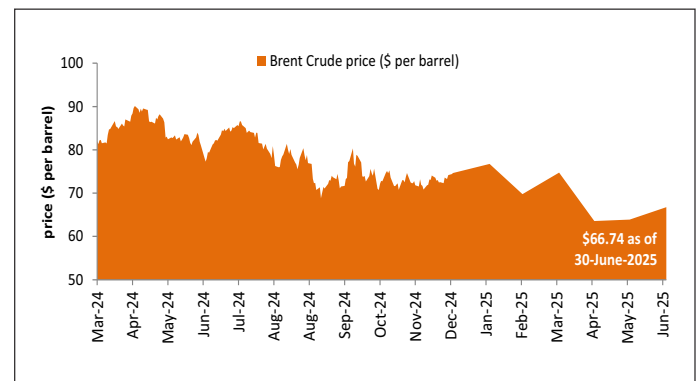
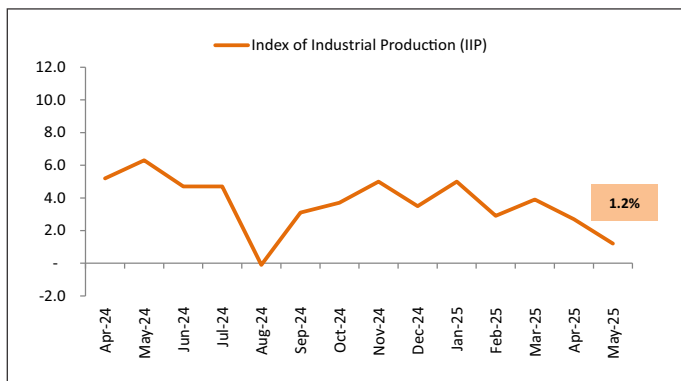


## Debt Market

Retail inflation (CPI) eased to 2.82% in May 2025 (3.16% in April 2025), a 75-month low, driven by softening food prices. This marks the fourth month that CPI has printed below RBI's 4% target. While inflation is expected to moderate further in June, upside risks remain from oil and perishables.

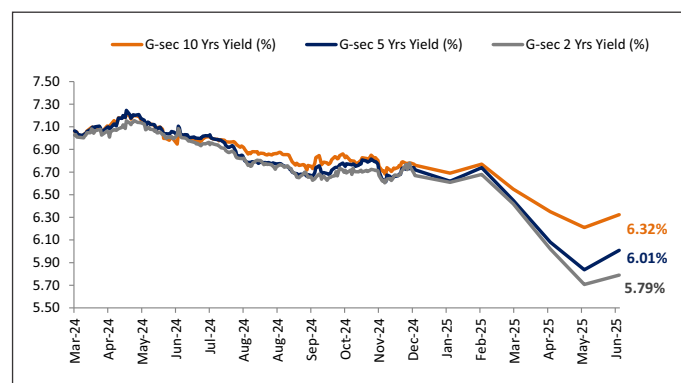
Wholesale (WPI) inflation accelerated to 2.61% in May 2025 from 1.26% in April 2025, led by sharp rises in food prices—vegetables, pulses, and oil. The WPI Food Index surged to 7.40%. Despite softening retail inflation, persistent wholesale price pressures present challenges to the RBI.

Industrial production (IIP) rose just 1.2% in May 2025 (2.7% in April 2025), the slowest in nine months, reflecting weak manufacturing momentum and contractions in mining and electricity. Despite a strong 14.1% rise in capital goods, overall trends remain uneven, indicating persistent headwinds and subdued industrial recovery in Q1FY26.



India's core sector growth slowed to 0.7% in May 2025, a nine-month low, as four of eight industries contracted. Electricity output fell sharply by 5.8%, while coal and crude oil remained weak. Despite resilience in cement and steel, subdued infrastructure momentum and early monsoon disruptions may weigh on upcoming industrial production data.

India's trade deficit narrowed to USD21.9bn in May 2025 from USD26.4bn in April, aided by softer imports. Merchandise exports declined 2.2%, while non-petroleum exports showed resilience. Cumulative exports (goods + services) rose 5.75% over Apr–May 2025. Despite global trade headwinds, strategic sectoral focus and market diversification continue to support India's external sector performance.



GST numbers dipped in June 2025 on a month-on-month (MoM) basis with collection of Rs 1.85 lakh crore, up 6.2% year-on-year (YoY). May 2025 collections were at Rs 2.01 lakh crore. Tepid June 2025 collections could be a pointer to a downtrend in consumption, although this will be established only after studying collections data in the subsequent months.

Despite softening retail inflation, sticky wholesale price pressures may keep the RBI's rate stance cautious in the near term. The central bank may prefer a pause as it awaits data on growth and inflation, particularly as bond yields remain range-bound. Liquidity remains adequate despite RBI's tightening steps. Bond markets will likely rely on CRR-linked inflows and FPI flows, as they closely monitor US rates, FOMC actions, crude prices, and geopolitics.

Over the near term Q1FY26 earnings and corporate commentaries will offer clarity on demand trends, particularly in consumption ahead of the festive season. Another closely watched event is the expiration of the U.S. 90-day tariff pause on July 8. Even as markets await clarity, tariff uncertainty is expected to have limited impact. Export-dependent sectors could be hit if tariff crisis escalates or if the bilateral trade treaty

with the US comes up short.

With equities at record highs, year-long return expectations will need tempering. For the year we could see returns aligned with India's nominal GDP growth with efficient companies being rewarded with a premium on valuations.

Geopolitical developments along the border and in the Middle East continue to pose risks to trade, travel and oil prices.

*Source for numbers: Leading business dailies (June 2025)*

# Fixed income strategies in a 'lower for longer' rate environment

*In a lower for longer regime, fixed income investors must focus on high credit quality*

## Highlights

- The RBI's commitment to keep liquidity abundant has offered bond investors with an opportunity for higher return
- Surplus liquidity is likely to keep short term rates anchored and investors can earn a big spread on 2-4 years duration
- Corporate bonds are offering healthy yield spread over government bonds and intermediate duration is in a sweet spot
- Investors with an investment horizon more than 12 months can opt for short-term or corporate bond funds with 2-4 years duration profiles.

Indian monetary policy is transitioning into a period of prolonged policy rate stability. Since January this year, RBI has cut policy rates cumulatively by 100 basis points and injected Rs 12 lakh crore of durable liquidity into the banking system. This includes the Rs 2.5 lakh crore from the phased cash reserve ratio (CRR) cut announced in the June monetary policy committee meeting, effective between September and December 2025.

Given the inherent transmission lags in monetary policy, the RBI is expected to adopt a wait-and-watch stance, allowing recent policy measures to work through the banking system. While further policy easing is not imminent, a reversal also appears unlikely in the current backdrop of subdued inflation and a tepid global growth environment due to geopolitical and trade tensions.

More importantly, the RBI is expected to maintain abundant liquidity to ensure effective policy transmission and anchor short term rates.

With the policy rate expected to stay anchored around 5.50 percent for the foreseeable future, the commitment to provide abundant liquidity provides a strong tailwind for investors looking at strategic portfolio allocation in this "lower for longer" rate regime.

## Neutral with Accommodative liquidity

The RBI's current policy framework reflects its commitment to maintain price stability while supporting growth momentum. With CPI projected to track below 4 percent in FY26, real interest rates will remain sufficiently positive. While moderate policy easing cannot be ruled out if growth expectations soften further, we expect policy rates to remain steady over the course of next 6-12 months.

The central bank's assurance of continuing large durable liquidity support (including the CRR cut) is, however, likely to have a more dominant effect than the cuts in policy repo rate alone. This liquidity accommodation can keep overnight rates stable and create sustained downward pressure on intermediate duration (securities with maturity up to 3 years).



**Anurag Mittal**  
Head of Fixed Income

## Curve dynamics: Up to 3 year corporate bond remains a sweet spot

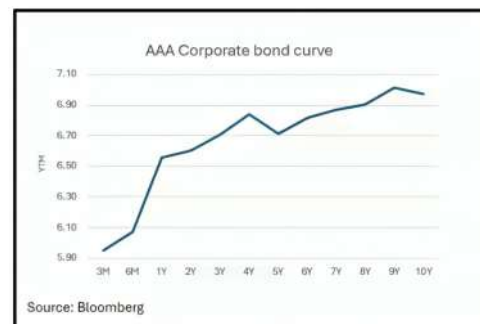
The intermediate AAA corporate bond duration curve offers relatively high carry with limited duration risk. The curve exhibits optimal risk reward at these tenors.

Corporate bonds are trading at very attractive spreads over government bonds of similar maturity. Corporate bonds in the AAA rated 2-4 years segment are trading at 80-85 bps spread over government bonds – a significant expansion from the average 40-45 bps observed in the last 5 years. This spread

widening reflects a catch-up in corporate bond valuations relative to government bonds, which had previously benefitted from the RBI's aggressive open market purchases—a support that may now be tapering. Hence, the current environment presents investors with a meaningful yield pickup with limited incremental credit risk, particularly in high-quality issuers.

## Outlook: Risk reward in favour of moderate duration strategies with upside optionality

A pragmatic strategy in the current market environment of anchored policy rates, uncertain global backdrop but easy liquidity lies in moderate duration. The 2-4 years segment can offer stable accrual, reasonable spreads and upside optionality should the global macro



outlook deteriorate and revive expectations of further rate cuts.

Investors with an investment horizon exceeding 12 months can consider short-term or corporate bond funds with 2-4 years duration profiles that offer a reasonable balance of risk and return. Investors with a longer time horizon (24 months or more) and a preference for tax efficiency may also consider fund of fund structures such as debt-plus arbitrage fund-of-funds.

In a "lower-for-longer" rate regime supported by abundant liquidity, fixed income portfolios should emphasize high credit quality and moderate duration positioning. The current yield environment is a rare window to enhance portfolio returns with limited incremental risk.

Publication: moneycontrol.com : 27<sup>th</sup> June 2025

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

# Expect consumption revival in FY26; positive on BFSI, healthcare, says Amit Premchandani of UTI Mutual Fund

*Expert view on markets: Amit Premchandani from UTI Mutual Fund notes marginal cuts in earnings estimates for FY26 but a deceleration in the pace. He believes Indian equities are at fair value and is optimistic about the BFSI and healthcare sectors for long-term investment.*

Expert view on markets: Amit Premchandani, Fund Manager- Equity, UTI Mutual Fund, points out that there have been marginal cuts in earnings estimates for FY26 post results season. However, the pace of cuts has decelerated. In an interview with Mint, Premchandani says UTI MF's in-house equity valuation index suggests that Indian equities are in the fair value zone. Talking about sectors that look attractive at this juncture, he says he is positive about BFSI and healthcare from a long-term perspective. Here are edited excerpts of the interview:

**In what way could the market move in the next six months? Can we expect a double-digit upside in the Nifty 50 in FY25?**

Earning growth has been comparatively strong for FY21-24. It was a period of positive earnings revisions which drove market returns and valuations.

FY25 has seen a reversal in this trend, and downgrades have started as compared to expectations.

We have seen marginal cuts in earnings estimates for FY26 post results season.

However, the pace of cuts has decelerated. FY25 has seen a sharp deceleration in capex and consumption, and we expect a revival in consumption in FY26.

Capex trends are likely to be mixed, with a pick-up in central government spending, while state governments may continue to lag, given the fiscal push towards cash transfer.

Another trend that has emerged over the past few years is India Inc.'s improving free cash flow profile, which supports valuations.

We have our in-house equity valuation index, which is currently guiding that equity is at the fair value zone, and investors may continue

with their equity allocations.

**What is driving activity in the mid and small caps? What should be our strategy for these segments?**

Historically, we have seen mid-caps providing better risk-adjusted returns over large caps as compared to small caps.

Although the valuation premium of mid- and small-caps over large caps remains high, significant corrections over the last few months have reduced froth, creating stock-specific opportunities in these caps.



**Amit Premchandani**

Senior Vice President and Fund Manager

Earning downgrade cycle, which started 12 months back, may have peaked, which reduces the risk of sharp dislocations.

In the two equity strategies I manage, namely UTI Value fund and UTI Dividend Yield fund, allocation to mid and small cap has been close to 30 per cent over the last one year.

**What are your views on Q4FY25 earnings? What are you reading between the lines?**

Earnings were a mixed bag in Q4FY25. Banks' earnings were decent, with their resilience in terms of margins and credit cost, though growth was somewhat muted.

Oil & gas was another sector which saw earnings upgrades on the back of OMCs. Cement reported a sharp improvement in margins on a QoQ basis, while the capex-

oriented sector reported a slowdown in growth.

IT was a mixed bag. The top 5 companies faced growth pangs, while their smaller counterparts continued to report strong topline growth.

Consumption revival remains elusive, though the stimulus from monetary and fiscal policy may reflect in the second half of the financial year 2026 (H2FY26) numbers.

Telecom was the sector which stood out in terms of revenue and profit growth.

**What is the outlook for the IT sector? Do you see opportunities in the sector?**

The Indian IT sector has demonstrated growth and resilience over multiple technology cycles of the past 2 decades.

This sector has managed to come out of suspected headwinds of movement to digital and cloud, with steady gains in market share over the last two decades.

The sector is now facing new potential disruption in the form of deflationary impact of agentic AI, which is likely to reduce the revenue pie from customer service and infrastructure management services while increasing the revenue pie for Data analytics and integration of AI agents in clients' IT architecture.

Most Indian IT firms have the DNA to navigate the tech cycles efficiently.

The volatility in the US macro environment due to tariffs has reduced visibility for FY26 growth, and management is cautious about new investments.

However, the sector is coming out of 2 years of slowdown and has some pent-up demand, which is likely to drive mid to high single-digit growth for the next two years. The sector has one of the highest FCF yields, with a generous dividend policy.

**Can the banking sector lead the next leg of a rally? Do you see value in PSU or private banks?**

I am positive on BFSI as a sector, especially large private banks. We are amid the relaxation of regulatory policies for banks and NBFCs, as well as a more accommodative monetary policy.

Monetary policy has turned expansionary after a timely diagnosis of the issues in unsecured lending at an early stage and largely eliminated terminal risk.

The market has largely ignored banks' highest ROA profile in history, low to mid-teen loan growth in an environment of low single-digit volume growth across sectors, decent asset quality, and adequate capital.

The scare from unsecured credit expansion seems to be limited to microfinance, while the rest of the portfolio has largely remained robust.

Large private banks stand out for their intrinsic value framework and provide an opportunity for those of us who follow the intrinsic value approach.

## **What are your assessments of the domestic macro?**

Domestic macros have improved over the last six months, with a sharp improvement in the liquidity environment followed by timely rate cuts by the RBI. Fiscal policy has recognised the need for a stimulus in urban consumption, which has been lagging.

The recent GST collection trend indicates a pickup in growth in recent months.

The sharp increase in direct tax exemption limits will boost the urban middle class and likely create a surplus of almost ₹1 lakh crore in FY26 in the hands of individual taxpayers, which can be leveraged as monetary policy turns benign.

The inflation trajectory is well under control, with commodity prices acting as a tailwind and the early arrival of the monsoon providing further comfort, which will also boost rural income and sentiments.

However, the global macro environment and geopolitics remain uncertain and volatile.

## **How should we play India's economic growth? What sectors offer opportunities?**

Consumer discretionary should benefit from the various policy measures over the last two quarters, while some parts of the sector, particularly durable goods, should benefit from the real estate cycle as a late-cycle beneficiary.

Urban consumption that went through a rough patch over the last one year due to high inflation and low per capita income growth, tax cuts and declining inflation, may see some cyclical recovery in this segment.

We like BFSI and healthcare from a long-term perspective in terms of the sector which offers reasonable growth and comfortable valuations.



# ETMarkets Smart Talk - We're adding to domestic plays like autos, banks & telecom: V. Srivatsa, UTI MF

*In this edition of ETMarkets Smart Talk, V. Srivatsa, Fund Manager – Equity at UTI Mutual Fund, shares his insights on navigating current market volatility, sectoral strategies, and the macroeconomic forces shaping investor sentiment.*

Amid global uncertainties like rising U.S. bond yields and tariff risks, Srivatsa reveals how UTI MF is shifting focus toward domestic-oriented sectors such as autos, banking, oil & gas, and telecom.

He also weighs in on IPO valuations, the outlook for interest rates, and where long-term investors can still find value in an increasingly selective market environment.

**Q) What is fuelling volatility on D-Street – tariff war fears still playing the spoilsport?**

A) The US tariff is the biggest risk in markets today as this has the potential to alter the growth of the economy although we would be far less impacted than most other economies.

There has been back and forth by the US government on tariffs, and we would wait for the final outcome to determine the impact for the Indian markets.

**Q) What does rise in US Bond Yields mean for Indian markets? Historically, a rise in bond yields could trigger a rotation out of equities into bonds. Additionally, rising US yields can lead to capital outflows from emerging markets as investors seek safer returns in US bonds. How are you reading into this?**

A) Traditionally a rise in the US bond yields has led to pressure in emerging market debt equity and currencies as money tends to flow to US treasuries.

However, in this case, we are seeing different scenario as investors are nervous on US treasuries and also there could be pressure on US treasuries with selling by key holders such as Japanese and Chinese central banks and we have seen USD depreciating against host of currencies in the last couple of months, especially Euro and swiss franc.

**Q) How are you managing volatility in your portfolio? Have you made any recent tweaks?**

A) We have reduced our exposures in sectors which are exposed to global volatility such as global autos and metals while we are running market weights on Information technology and healthcare which are trading at reasonable valuations. We have increased exposures in domestic oriented names in autos, banking, oil and gas and telecom in the last couple of months.



**V Srivatsa**

*Fund Manager - Executive Vice President*

**Q) What do you make of the March quarter results from India Inc.? Any winners and losers?**

A) Nifty 50 has seen revenue growth of 7% and PAT growth of 8.5% which are above consensus estimates. The sectors contributing to the growth were capital goods, retail, telecom and metals while growth was dragged by private banks, consumer sector and oil & gas.

**Q) FOMC minutes indicated that further rate cuts could be data-dependent. But what about rate cuts back home? How do you see rates moving?**

A) There has been softening of rates in the G Sec yields in the last one year led by strong rally in the bond market on expectations of rate cuts and inclusion of Indian bonds in global indices. We believe any further reduction in the rate cuts in India would largely be contingent on the US lowering rates as we cannot afford to have lower differential rates between India and US markets.

**Q) We are seeing some activity in the IPO markets. Do you see froth building in this space or an opportunity for long-term investors?**

A) Our general experience has been that most IPO's are at elevated valuations versus the comparables in the market with limited history of financials. While some of them are in new industries and emerging sectors where existing plays are not available, however higher valuations makes long term returns difficult.

**Q) Where do you find value in this market for long-term investors?**

A) In terms of sectors, we see value in private sector banking, life insurance, telecom, chemicals and metals. We also see domestic oriented industries as a good theme and looking to increase exposures in auto, power utilities and consumer durables.

**Q) What is your call on the defence space? Many stocks experienced a double-digit surge following the escalation of geopolitical tensions between India and Pakistan earlier this month.**

A) The defence sector has seen massive rerating in the last three months with the Nifty defense sector returning 69% in the last three months led by expectations of strong bout of ordering by the government and export opportunities given the success of our arms in the operation. However, valuations have gone up as the earnings expectations was already elevated three months back and most of the positives from the opportunities are factored in the prices.

# 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 : ₹ 12870.13 Crore  
Closing AUM : ₹ 13074.26 Crore  
No. of Folios : 7,04,417

## High/Low NAV in the month

High Growth Option : ₹ 279.2086  
Low Growth Option : ₹ 267.7295

## Total Expense Ratio

Regular : 1.74  
Direct : 0.91

## Minimum Investment Amount

Growth: ₹ 100/-  
IDCW: ₹ 5000/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 278.2096  
Regular IDCW Option ₹ 56.3276  
Direct Growth Option ₹ 304.8638  
Direct IDCW Option ₹ 66.2984

## Portfolio Details

% of Top 10 Stocks	49.49
Median Market Cap (₹ Cr)	4,47,693
Weighted Average Market Cap	6,26,243
Number of Securities	55

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	92	7	1
Benchmark	92	8	-

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

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.78	State Bank Of India	1.56
ICICI Bank Ltd	8.05	Polycab India Ltd	1.54
Infosys Ltd.	5.33	Tata Consumer Products Ltd	1.40
Bharti Airtel Ltd.	4.54	NTPC Ltd.	1.35
Bajaj Finance Ltd.	4.04	Titan Company Ltd.	1.33
Kotak Mahindra Bank Ltd.	4.00	ICICI Lombard General Insurance	1.30
Avenue Supermarts Ltd.	3.64	Company Ltd	1.25
Larsen And Toubro Ltd	3.52	Bharat Petroleum Corporation Ltd.	1.25
Axis Bank Ltd.	3.30	Dr Reddy'S Laboratories Ltd.	1.10
Reliance Industries Ltd.	3.29	Eternal Ltd	1.09
ITC Ltd.	2.88	Wipro Ltd.	1.09
Maruti Suzuki India Ltd.	2.41	Interglobe Aviation Ltd	1.05
Tata Consultancy Services Ltd.	1.87	Oil & Natural Gas Corporation Ltd.	1.04
HDFC Life Insurance Company Ltd	1.85	Astral Ltd.	1.03
LTI Mindtree Ltd	1.80	Others	16.33
Sun Pharmaceuticals Industries Ltd.	1.77	Net Current Assets	3.90
Godrej Consumer Products Ltd	1.57	<b>TOTAL</b>	<b>100.00</b>

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Avenue Supermarts Ltd.	3.2	Reliance Industries Ltd.	-3.8
Bajaj Finance Ltd.	2.3	Hindustan Unilever Ltd.	-1.4
Kotak Mahindra Bank Ltd.	1.8	Mahindra & Mahindra Ltd.	-1.2
Polycab India Ltd	1.5	Tata Steel Ltd.	-0.9
LTI Mindtree Ltd	1.5	HDFC Bank Ltd.	-0.8

## Quantitative Indicators Fund Benchmark

	Fund	Benchmark
Beta	0.88	1
Standard Deviation (Annual)	11.57%	12.92%
Sharpe Ratio	1.01%	
Portfolio Turnover Ratio (Annual)	0.36	
P/B	6.51	6.71
P/E	31.67	32.12
ROE	19.88	20.29

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

Period	NAV Growth (%)	BSE 100 TRI (%)	BSE Sensex TRI (%)	NAV Growth (₹)	BSE 100 TRI (₹)	BSE Sensex TRI (₹)
1 Y	5.31	6.69	7.04	10,531	10,669	10,704
3 Y	17.15	20.22	17.85	16,085	17,384	16,375
5 Y	19.78	22.41	20.58	24,668	27,499	25,503
SI*	15.51	NA	NA	26,63,910	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 TRI 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 30<sup>th</sup> June, 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	1,25,740	1,27,373	1,27,339	9.07	11.70	11.64
3 Y	3,60,000	4,48,200	4,64,542	4,49,323	14.79	17.31	14.97
5 Y	6,00,000	8,61,572	9,21,856	8,77,690	14.47	17.22	15.22
7 Y	8,40,000	14,29,074	15,46,027	14,64,076	14.92	17.13	15.60
10 Y	12,00,000	24,54,824	27,29,410	26,20,678	13.72	15.69	14.94
15 Y	18,00,000	52,74,158	58,72,248	55,77,164	13.20	14.44	13.84
SI	24,70,000	1,10,91,162	1,24,39,546	1,18,28,856	12.90	13.81	13.41

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

## Top 5 Sectors

Financial Services	36%
Information Technology	11%
Consumer Services	7%
Fast Moving Consumer Goods	6%
Automobile and Auto Components	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 Ankit Agarwal, B.Tech, PGDM  
Managing the scheme since Aug 2019  
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	
Holding Period	Less than one year	Greater than or equal to one Year
Exit Load	1%	Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 11930.28 Crore  
Closing AUM : ₹ 12224.27 Crore  
No. of Folios : 5,60,532

## High/Low NAV in the month

High Growth Option : ₹ 309.1466  
Low Growth Option : ₹ 294.4056

## Total Expense Ratio

Regular : 1.75  
Direct : 0.87

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option : ₹ 309.1466  
Regular IDCW Option : ₹ 146.2909  
Direct Growth Option : ₹ 344.2605  
Direct IDCW Option : ₹ 169.4116

## Portfolio Details

% of Top 10 Stocks	20.68
Median Market Cap (₹ Cr)	58,947
Weighted Average Market Cap	64,364
Number of Securities	90

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	10	68	22
Benchmark	5	92	3

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

Equity	% to NAV	Equity	% to NAV
Coforge Ltd	2.51	PB Fintech Ltd	1.51
Solar Industries India Ltd.	2.27	NMDC Ltd.	1.45
Phoenix Mills Ltd	2.17	Suzlon Energy Ltd.	1.44
Polycab India Ltd	2.16	ICICI Lombard General Insurance Company Ltd	1.41
Max Financial Services Ltd.	2.04	Bharat Electronics Ltd.	1.34
Persistent Systems Ltd.	2.03	Dixon Technologies (India) Ltd	1.33
Indian Bank	1.92	ITC Hotels Ltd.	1.32
J.K.Cement Ltd.	1.89	Coromandel International Ltd.	1.29
Tube Investments Of India Ltd	1.88	Dalmia Bharat Ltd	1.27
Max Healthcare Institute Ltd	1.80	BSE Ltd	1.25
Schaeffler India Ltd	1.75	Pfizer Ltd	1.22
Alkem Laboratories Ltd	1.70	Eris Lifesciences Ltd	1.20
Ajanta Pharma Ltd	1.69	Page Industries Ltd	1.20
Bharti Hexacom Ltd	1.68	Others	48.06
Bharat Forge Ltd.	1.62	Net Current Assets	2.44
APL Apollo Tubes Ltd	1.60	<b>TOTAL</b>	<b>100.00</b>
PI Industries Ltd.	1.56		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Lombard General Insurance Company Ltd	1.4	BSE Ltd	-1.8
Ajanta Pharma Ltd	1.4	Indus Towers Ltd	-1.5
Phoenix Mills Ltd	1.4	HDFC Asset Management Company Ltd	-1.4
Bharat Electronics Ltd.	1.3	IDFC First Bank Ltd	-1.3
ITC Hotels Ltd.	1.3	SRF Ltd.	-1.3

## Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.85	1
Standard Deviation (Annual)	14.09%	16.07%
Sharpe Ratio	1.26%	
Portfolio Turnover Ratio (Annual)	0.32	
P/B	10.16	9.95
P/E	46.57	43.89
ROE	18.35	19.47

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	4.42	6.11	7.54	10,442	10,611	10,754
3 Y	23.23	30.64	18.72	18,724	22,312	16,741
5 Y	27.25	32.29	21.33	33,387	40,547	26,307
SI*	18.04	NA	14.61	3,38,980	NA	1,81,180

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index. **Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Mid Cap Fund : April 07th, 2004. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Ankit Agarwal since Aug 2019 & 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 30<sup>th</sup> June, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Mid Cap 150 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Mid Cap 150 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,26,543	1,28,857	1,27,838	10.36	14.10	12.45
3 Y	3,60,000	4,80,275	5,22,357	4,56,734	19.69	25.79	16.12
5 Y	6,00,000	9,88,216	11,36,631	8,96,353	20.08	25.89	16.08
7 Y	8,40,000	17,59,559	20,54,060	14,95,986	20.77	25.14	16.21
10 Y	12,00,000	29,81,120	36,80,971	26,45,897	17.33	21.24	15.11
15 Y	18,00,000	80,26,779	93,85,114	56,09,821	18.02	19.79	13.91
SI	24,70,000	1,87,82,610	2,10,78,316	1,17,94,935	17.02	17.92	13.39

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.\*Since inception for above mentioned schemes is taken for the period December 2004 to June 2025 (Since SIP facility was introduced in November 2004. **Past performance may or may not be sustained in future.**

## Top 5 Sectors

Financial Services	19%
Capital Goods	13%
Healthcare	11%
Automobile and Auto Components	10%
Information Technology	8%

# UTI SMALL CAP FUND

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

Category  
Small Cap Fund

## Investment Objective

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

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

## Date of inception/allotment

22nd December, 2020

## Benchmark Index

Nifty SmallCap 250 TRI

## Fund Manager

Mr. Ankit Agarwal B.Tech, PGDM  
managing the scheme since Dec 2020  
Mr. Nitin Jain CA, CFA , B.com  
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 : ₹ 4700.50 Crore  
Closing AUM : ₹ 4844.38 Crore  
No. of Folios : 3,41,943

## High/Low NAV in the month

High Growth Option : ₹ 26.6222  
Low Growth Option : ₹ 24.9988

## Total Expense Ratio

Regular : 1.85  
Direct : 0.64

## Minimum Investment Amount

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

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option : ₹ 26.6222  
Regular IDCW Option : ₹ 26.6220  
Direct Growth Option : ₹ 28.6091  
Direct IDCW Option : ₹ 28.6091

## Portfolio Details

% of Top 10 Stocks	22.04
Median Market Cap (₹ Cr)	16,698
Weighted Average Market Cap	20,846
Number of Securities	86

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	-	13	87
Benchmark	-	2	98

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

Equity	% to NAV	Equity	% to NAV
Multi Commodity Exchange Of India Ltd	3.74	Gravita India Ltd.	1.52
City Union Bank Ltd	2.37	Coforge Ltd	1.51
Karur Vysya Bank Ltd.	2.29	TD Power Systems Ltd.	1.50
Techno Electric & Engineering Co Ltd.	2.26	KPIT Technologies Ltd	1.48
Navin Fluorine International Tld.	2.00	Tips Music Ltd	1.46
Aster Dm Healthcare Ltd	1.99	Acutaas Chemicals Ltd	1.40
Affle 3I Ltd	1.94	Brigade Enterprises Ltd.	1.37
Eris Lifesciences Ltd	1.87	Eclerx Services Ltd.	1.27
Paradeep Phosphates Ltd	1.80	Tube Investments Of India Ltd	1.26
KEI Industries Ltd.	1.78	Indiamart InterMesh Ltd	1.26
Jubilant Ingrevia Ltd.	1.72	Nesco Ltd	1.23
J.K.Cement Ltd.	1.67	Krishna Institute Of Medical Science Ltd	1.23
Zensar Technologies Ltd.	1.65	V-Mart Retail Ltd	1.21
India Shelter Finance Corporation Ltd	1.59	Others	44.40
Subros Ltd.	1.57	Net Current Assets	4.58
Inox India Ltd	1.56	<b>TOTAL</b>	<b>100.00</b>
Caplin Point Laboratories Ltd	1.53		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Techno Electric & Engineering Co Ltd.	1.9	Central Depository Services (India) Ltd	-1.6
Paradeep Phosphates Ltd	1.8	Laurus Labs Ltd.	-1.4
KEI Industries Ltd.	1.8	Crompton Greaves Consumer Electricals Ltd.	-1.1
J.K.Cement Ltd.	1.7	Cholamandalam Financial Holdings Ltd	-1.1
India Shelter Finance Corporation Ltd	1.6	Delhivery Ltd.	-1.0

## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.80	1
Standard Deviation (Annual)	15.11%	17.97%
Sharpe Ratio	1.26%	
Portfolio Turnover Ratio (Annual)	0.41	
P/B	8.15	7.38
P/E	46.29	42.06
ROE	21.07	16.66

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	9.19	4.62	7.54	10,919	10,462	10,754
3 Y	24.57	30.95	18.72	19,342	22,472	16,741
SI*	24.17	29.49	16.57	26,624	32,187	20,007

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. Ankit Agarwal and 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 30<sup>th</sup> June, 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	1,27,888	1,28,156	1,27,838	12.53	12.96	12.45
3 Y	3,60,000	4,94,944	5,25,881	4,56,734	21.85	26.28	16.12
SI	5,40,000	8,58,462	9,22,045	7,54,669	20.86	24.20	14.93

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	19%
Capital Goods	13%
Healthcare	13%
Chemicals	9%
Consumer Durables	8%

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

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

Category  
Large & Mid Fund

## Investment Objective

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

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

## Date of inception/allotment

20th May, 2009

## Benchmark Index

Nifty Large Mid cap 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 : ₹ 4690.88 Crore  
Closing AUM : ₹ 4866.11 Crore  
No. of Folios : 3,70,134

## High/Low NAV in the month

High Growth Option : ₹ 183.0471  
Low Growth Option : ₹ 174.4626

## Total Expense Ratio

Regular : 1.92  
Direct : 1.05

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option	₹ 183.0471
Regular IDCW Option	₹ 89.1726
Direct Growth Option	₹ 196.0022
Direct IDCW Option	₹ 96.3172

## Portfolio Details

% of Top 10 Stocks	31.05
Median Market Cap (₹ Cr)	97,975
Weighted Average Market Cap	3,60,087
Number of Securities	68

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	49	38	14
Benchmark	51	47	2

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

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	6.63	Glenmark Pharmaceuticals Ltd	1.60
ICICI Bank Ltd	4.30	Mphasis Ltd	1.60
Infosys Ltd.	2.99	Oil India Ltd.	1.59
Aditya Birla Capital Ltd	2.55	Bharti Airtel Ltd.	1.58
Reliance Industries Ltd.	2.55	Aurobindo Pharma Ltd.	1.44
Federal Bank Ltd.	2.49	Motilal Oswal Financial Services Ltd.	1.44
ITC Ltd.	2.47	Mahindra & Mahindra Ltd.	1.43
Indus Towers Ltd	2.41	Sundaram Finance Ltd.	1.39
Interglobe Aviation Ltd	2.33	Bharti Hexacom Ltd	1.36
Vedanta Ltd	2.32	Phoenix Mills Ltd	1.36
Wipro Ltd.	2.17	Hindustan Petroleum Corporation Ltd.	1.35
Indian Bank	2.14	Dr Reddy's Laboratories Ltd.	1.31
Max Financial Services Ltd.	2.13	Others	31.67
Power Grid Corporation Of India Ltd	2.09	Net Current Assets	4.05
HCL Technologies Ltd.	2.03	<b>TOTAL</b>	<b>100.00</b>
Nippon Life India Asset Management Ltd	1.97		
Maruti Suzuki India Ltd.	1.65		
Kotak Mahindra Bank Ltd.	1.61		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Aditya Birla Capital Ltd	2.3	BSE Ltd	-1.5
Vedanta Ltd	2.0	Max Healthcare Institute Ltd	-1.3
Interglobe Aviation Ltd	1.9	Tata Consultancy Services Ltd.	-1.3
Wipro Ltd.	1.9	Axis Bank Ltd.	-1.2
Indian Bank	1.8	State Bank Of India	-1.1

## Quantitative Indicators Fund Benchmark

	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	12.89%	13.97%
Sharpe Ratio	1.68%	
Portfolio Turnover Ratio (Annual)	0.31	
P/B	5.45	8.20
P/E	28.21	37.54
ROE	19.50	19.71

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	8.68	6.03	7.54	10,868	10,603	10,754
3 Y	27.16	24.96	18.72	20,575	19,524	16,741
5 Y	28.52	26.88	21.33	35,087	32,904	26,307
SI*	14.17	16.27	13.09	84,709	1,13,646	72,673

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 30<sup>th</sup> June, 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	1,27,501	1,27,928	1,27,838	11.90	12.59	12.45
3 Y	3,60,000	5,10,926	4,91,092	4,56,734	24.16	21.29	16.12
5 Y	6,00,000	10,69,945	10,15,326	8,96,353	23.37	21.20	16.08
7 Y	8,40,000	18,26,149	17,63,546	14,95,986	21.81	20.83	16.21
10 Y	12,00,000	30,57,405	31,41,117	26,45,897	17.80	18.30	15.11
15 Y	18,00,000	65,08,147	73,92,862	56,09,821	15.62	17.08	13.91
SI	19,30,000	74,19,426	85,60,240	64,31,925	15.15	16.66	13.64

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

## Top 5 Sectors

Financial Services	30%
Information Technology	9%
Healthcare	8%
Oil, Gas & Consumable Fuels	6%
Automobile and Auto Components	6%

## 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, 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 : ₹9917.92 Crore  
Closing AUM : ₹10117.32 Crore  
No. of Folios : 4,49,531

## High/Low NAV in the month

High Growth Option : ₹170.9562  
Low Growth Option : ₹163.3440

## Total Expense Ratio

Regular : 1.82  
Direct : 1.13

## Minimum Investment Amount

Growth: ₹5000/-  
IDCW: ₹5000/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹170.5603  
Regular IDCW Option ₹49.7058  
Direct Growth Option ₹186.6331  
Direct IDCW Option ₹60.8678

## Portfolio Details

% of Top 10 Stocks	43.95
Median Market Cap (₹ Cr)	2,54,774
Weighted Average Market Cap	4,94,449
Number of Securities	55

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	69	16	15
Benchmark	70	19	11

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

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.69	Crompton Greaves Consumer Electricals Ltd.	1.68
ICICI Bank Ltd	6.14	Indus Ind Bank Ltd.	1.61
Infosys Ltd.	4.59	Mahindra And Mahindra Financial Services Ltd	1.56
Bharti Airtel Ltd.	4.37	Glenmark Pharmaceuticals Ltd	1.56
Axis Bank Ltd.	3.75	Dalmia Bharat Ltd	1.53
Kotak Mahindra Bank Ltd.	3.74	Coal India Ltd.	1.43
Reliance Industries Ltd.	3.11	Sun Pharmaceuticals Industries Ltd.	1.41
State Bank Of India	3.04	Bajaj Auto Ltd.	1.41
Tech Mahindra Ltd	2.83	Maruti Suzuki India Ltd.	1.35
Mahindra & Mahindra Ltd.	2.67	Fortis Healthcare Ltd.	1.33
Cipla Ltd.	1.93	Bharat Electronics Ltd.	1.33
Hindalco Industries Ltd.	1.88	Phoenix Mills Ltd	1.33
Eicher Motors Ltd	1.73	Kajaria Ceramics Ltd.	1.28
ICICI Lombard General Insurance Company Ltd	1.71	Others	23.94
HCL Technologies Ltd.	1.71	Net Current Assets	0.95
Power Grid Corporation Of India Ltd	1.69	<b>TOTAL</b>	<b>100.00</b>
Mphasis Ltd	1.69		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tech Mahindra Ltd	2.3	Larsen And Toubro Ltd	-2.2
Kotak Mahindra Bank Ltd.	2.1	Reliance Industries Ltd.	-2.1
Axis Bank Ltd.	2.0	ITC Ltd.	-2.0
HDFC Bank Ltd.	1.9	Tata Consultancy Services Ltd.	-1.8
Infosys Ltd.	1.7	Bajaj Finance Ltd.	-1.3

## Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	12.61%	13.45%
Sharpe Ratio	1.46%	
Portfolio Turnover Ratio (Annual)	0.24	
P/B	4.59	7.19
P/E	28.86	34.85
ROE	16.55	19.54

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	7.30	5.68	7.54	10,730	10,568	10,754
3 Y	23.96	21.97	18.72	19,059	18,155	16,741
5 Y	24.57	24.02	21.33	30,014	29,357	26,307
SI*	15.27	14.54	14.35	1,70,526	1,50,217	1,45,322

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 30<sup>th</sup> June, 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	1,25,774	1,27,313	1,27,838	9.13	11.60	12.45
3 Y	3,60,000	4,89,666	4,75,293	4,56,734	21.08	18.94	16.12
5 Y	6,00,000	9,85,835	9,55,360	8,96,353	19.98	18.69	16.08
7 Y	8,40,000	16,80,901	16,20,320	14,95,986	19.48	18.45	16.21
10 Y	12,00,000	29,01,096	28,47,771	26,45,897	16.83	16.48	15.11
15 Y	18,00,000	61,31,378	62,41,912	56,09,821	14.94	15.14	13.91
SI	23,90,000	1,26,30,612	1,16,77,518	1,05,19,752	14.69	14.05	13.19

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	34%
Information Technology	11%
Automobile and Auto Components	8%
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, 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 : ₹ 3821.79 Crore

Closing AUM : ₹ 3882.29 Crore

No. of Folios : 2,51,953

## High/Low NAV in the month

High Growth Option : ₹ 211.0129

Low Growth Option : ₹ 201.8366

## Total Expense Ratio

Regular : 1.88

Direct : 0.89

## Minimum Investment Amount

Growth: ₹ 500/-

IDCW: ₹ 500/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 210.4160

Regular IDCW Option ₹ 40.1980

Direct Growth Option ₹ 235.3926

Direct IDCW Option ₹ 55.4734

## Portfolio Details

% of Top 10 Stocks	44.22
Median Market Cap (₹ Cr)	2,85,636
Weighted Average Market Cap	5,32,354
Number of Securities	58

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	75	16	8
Benchmark	70	19	11

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

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.67	Company Ltd	1.65
ICICI Bank Ltd	7.45	Tube Investments Of India Ltd	1.61
Infosys Ltd.	4.99	Bharat Electronics Ltd.	1.54
Bharti Airtel Ltd.	4.66	Ajanta Pharma Ltd	1.52
Reliance Industries Ltd.	3.87	Phoenix Mills Ltd	1.47
Axis Bank Ltd.	3.62	NTPC Ltd.	1.44
Bajaj Finance Ltd.	3.12	Aster Dm Healthcare Ltd	1.41
Maruti Suzuki India Ltd.	2.31	HDFC Life Insurance Company Ltd	1.40
Tata Steel Ltd.	2.28	Havells India Ltd.	1.39
Avenue Supermarts Ltd.	2.25	LTI Mindtree Ltd	1.30
Cholamandalam Investment And Finance Company Ltd	2.20	Timken India Ltd.	1.24
Tech Mahindra Ltd	2.17	Polycab India Ltd	1.22
Godrej Consumer Products Ltd	2.10	Endurance Technologies Ltd.	1.21
Kotak Mahindra Bank Ltd.	2.01	Coforge Ltd	1.21
Jubilant Food Works Ltd	1.99	Others	20.86
Crompton Greaves Consumer Electricals Ltd.	1.69	Net Current Assets	3.13
ICICI Lombard General Insurance		<b>TOTAL</b>	<b>100.00</b>

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	2.2	Larsen And Toubro Ltd	-2.2
Infosys Ltd.	2.1	ITC Ltd.	-2.0
Avenue Supermarts Ltd.	1.9	Tata Consultancy Services Ltd.	-1.8
HDFC Bank Ltd.	1.9	Mahindra & Mahindra Ltd.	-1.4
Axis Bank Ltd.	1.9	Reliance Industries Ltd.	-1.3

## Quantitative Indicators Fund Benchmark

	Fund	Benchmark
Beta	0.87	1
Standard Deviation (Annual)	12.20%	13.45%
Sharpe Ratio	1.08%	
Portfolio Turnover Ratio (Annual)	0.29	
P/B	7.60	7.19
P/E	38.00	34.85
ROE	20.17	19.54

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.82	5.68	7.54	10,382	10,568	10,754
3 Y	18.66	21.97	18.72	16,715	18,155	16,741
5 Y	21.00	24.02	21.33	25,951	29,357	26,307
SI*	14.67	14.37	13.55	3,30,729	3,09,310	2,57,349

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 30<sup>th</sup> June, 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	1,25,330	1,27,313	1,27,838	8.42	11.60	12.45
3 Y	3,60,000	4,55,455	4,75,293	4,56,734	15.92	18.94	16.12
5 Y	6,00,000	8,82,905	9,55,360	8,96,353	15.46	18.69	16.08
7 Y	8,40,000	14,85,504	16,20,320	14,95,986	16.01	18.45	16.21
10 Y	12,00,000	25,33,588	28,47,771	26,45,897	14.31	16.48	15.11
15 Y	18,00,000	54,56,490	62,41,912	56,09,821	13.59	15.14	13.91
SI	24,70,000	1,06,16,296	1,30,24,623	1,17,94,935	12.55	14.17	13.39

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.\*Since inception for above mentioned schemes is taken for the period December 2004 to June 2025 (Since SIP facility was introduced in November 2004). **Past performance may or may not be sustained in future.**

## Top 5 Sectors

Financial Services	32%
Information Technology	10%
Automobile and Auto Components	8%
Consumer Services	7%
Healthcare	6%

# UTI FOCUSED FUND (Erstwhile UTI Focused Equity Fund)

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

Category  
Focused Fund

## Investment Objective

The investment objective of the scheme is to generate long term capital appreciation by investing in equity & equity related instruments of maximum 30 stocks across market caps. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

## Date of inception/allotment

26th Aug, 2021

## Benchmark Index

Nifty 500 TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout

## Load Structure

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

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 2635.05 Crore  
Closing AUM : ₹ 2672.76 Crore  
No. of Folios : 1,34,141

## High/Low NAV in the month

High Growth Option : ₹ 15.7858  
Low Growth Option : ₹ 15.1261

## Total Expense Ratio

Regular : 1.95  
Direct : 0.66

## Minimum Investment Amount

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

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option	₹ 15.7196
Regular IDCW Option	₹ 15.7196
Direct Growth Option	₹ 16.6789
Direct IDCW Option	₹ 16.6785

## Portfolio Details

% of Top 10 Stocks	51.41
Median Market Cap (₹ Cr)	3,05,075
Weighted Average Market Cap	5,42,973
Number of Securities	30

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	76	22	2
Benchmark	70	19	11

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

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.79	Company Ltd	3.02
ICICI Bank Ltd	8.28	Tube Investments Of India Ltd	2.72
Infosys Ltd.	5.99	Hero Motocorp Ltd.	2.46
Bharti Airtel Ltd.	4.87	Phoenix Mills Ltd	2.34
Bajaj Finance Ltd.	4.12	Tata Steel Ltd.	2.29
Reliance Industries Ltd.	4.02	NTPC Ltd.	2.22
Godrej Consumer Products Ltd	3.97	Gujarat Gas Ltd	2.13
Havells India Ltd.	3.67	Aster Dm Healthcare Ltd	2.12
Avenue Supermarts Ltd.	3.44	Ajanta Pharma Ltd	1.99
Axis Bank Ltd.	3.25	Shree Cement Ltd.	1.97
LTI Mindtree Ltd	3.18	Swiggy Ltd	1.72
Cholamandalam Investment And Finance Company Ltd	3.17	Astral Ltd.	1.64
Bharat Electronics Ltd.	3.15	Trent Ltd	1.63
Jubilant Food Works Ltd	3.15	PI Industries Ltd.	1.54
Maruti Suzuki India Ltd.	3.02	Syngene International Ltd.	1.46
ICICI Lombard General Insurance		Net Current Assets	1.67
		<b>TOTAL</b>	<b>100.00</b>

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Godrej Consumer Products Ltd	3.7	Larsen And Toubro Ltd	-2.2
Havells India Ltd.	3.5	ITC Ltd.	-2.0
Avenue Supermarts Ltd.	3.1	Tata Consultancy Services Ltd.	-1.8
Infosys Ltd.	3.1	Kotak Mahindra Bank Ltd.	-1.6
ICICI Bank Ltd	3.0	State Bank Of India	-1.6

## Quantitative Indicators

	Fund	Benchmark
Beta	0.85	1
Standard Deviation (Annual)	12.20%	13.45%
Sharpe Ratio	1.20%	
Portfolio Turnover Ratio (Annual)	0.22	
P/B	7.56	7.19
P/E	39.22	34.85
ROE	19.72	19.54

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.06	5.68	7.54	10,306	10,568	10,754
3 Y	20.09	21.97	18.72	17,327	18,155	16,741
SI*	12.47	15.50	13.08	15,720	17,414	16,051

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

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,24,406	1,27,313	1,27,838	6.94	11.60	12.45
3 Y	3,60,000	4,59,443	4,75,293	4,56,734	16.53	18.94	16.12
SI	4,60,000	6,17,251	6,40,586	6,10,831	15.49	17.51	14.92

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

## Top 5 Sectors

Financial Services	32%
Consumer Services	10%
Information Technology	9%
Automobile and Auto Components	8%
Oil, Gas & Consumable Fuels	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 - CFA Charter holder from CFA Institute-USA, PGDM (Finance) from IIM Lucknow, B.Com - Assistant Fund Manager. Managing the scheme since Aug 2024

Mr. Kamal Gada - B.Com, CA, CS, CFA- Assistant Fund Manager. 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 : ₹ 25843.07 Crore  
Closing AUM : ₹ 26324.59 Crore  
No. of Folios : 15,50,893

## High/Low NAV in the month

High Growth Option : ₹ 330.0995  
Low Growth Option : ₹ 315.3468

## Total Expense Ratio

Regular : 1.66  
Direct : 1.00

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option : ₹ 330.0995  
Regular IDCW Option : ₹ 218.2407  
Direct Growth Option : ₹ 353.9067  
Direct IDCW Option : ₹ 235.5192

## Portfolio Details

% of Top 10 Stocks	44.18
Median Market Cap (₹ Cr)	1,78,340
Weighted Average Market Cap	3,69,195
Number of Securities	53

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	64	24	12
Benchmark	70	19	11

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

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

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	6.40	Eicher Motors Ltd	1.51
HDFC Bank Ltd.	6.31	Dr. Lal Pathlabs Ltd.	1.40
Bajaj Finance Ltd.	5.94	Polycab India Ltd	1.37
Eternal Ltd	4.39	Ajanta Pharma Ltd	1.27
Kotak Mahindra Bank Ltd.	3.77	PI Industries Ltd.	1.26
Avenue Supermarts Ltd.	3.62	AU Small Finance Bank Ltd	1.26
LTI Mindtree Ltd	3.59	Poly Medicure Ltd.	1.18
Info-Edge (India) Ltd.	3.56	Schaeffler India Ltd	1.17
Coforge Ltd	3.45	Nestle India Ltd.	1.15
Trent Ltd	3.16	Havells India Ltd.	1.15
Infosys Ltd.	3.02	Berger Paints India Ltd.	1.13
Dixon Technologies (India) Ltd	2.77	Global Health Ltd.	1.13
Titan Company Ltd.	2.76	Shree Cement Ltd.	1.10
Persistent Systems Ltd.	2.66	Others	17.77
Bharti Airtel Ltd.	2.66	Net Current Assets	3.87
Maruti Suzuki India Ltd.	2.43	<b>TOTAL</b>	<b>100.00</b>
Astral Ltd.	1.80		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Bajaj Finance Ltd.	4.7	Reliance Industries Ltd.	-5.2
Eternal Ltd	3.5	Larsen And Toubro Ltd	-2.2
LTI Mindtree Ltd	3.3	ITC Ltd.	-2.0
Avenue Supermarts Ltd.	3.3	Tata Consultancy	
Info-Edge (India) Ltd.	3.3	Services Ltd.	-1.8
		Axis Bank Ltd.	-1.7

## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.79	1
Standard Deviation (Annual)	11.83%	13.45%
Sharpe Ratio	0.86%	
Portfolio Turnover Ratio (Annual)	0.09	
P/B	11.30	7.19
P/E	47.42	34.85
ROE	20.75	19.54

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	9.33	5.68	7.54	10,933	10,568	10,754
3 Y	15.73	21.97	18.72	15,506	18,155	16,741
5 Y	19.29	24.02	21.33	24,167	29,357	26,307
SI*	12.55	NA	NA	5,03,007	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 30<sup>th</sup> June, 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	1,26,720	1,27,313	1,27,838	10.64	11.60	12.45
3 Y	3,60,000	4,47,234	4,75,293	4,56,734	14.64	18.94	16.12
5 Y	6,00,000	8,27,158	9,55,360	8,96,353	12.81	18.69	16.08
7 Y	8,40,000	13,98,214	16,20,320	14,95,986	14.31	18.45	16.21
10 Y	12,00,000	24,68,501	28,47,771	26,45,897	13.82	16.48	15.11
15 Y	18,00,000	56,26,530	62,41,912	56,09,821	13.95	15.14	13.91
SI	24,70,000	1,28,00,488	1,30,24,623	1,17,94,935	14.03	14.17	13.39

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. \*Since inception for above mentioned schemes is taken for the period December 2004 to June 2025 (Since SIP facility was introduced in November 2004). **Past performance may or may not be sustained in future.**

## Top 5 Sectors

Financial Services	25%
Consumer Services	17%
Information Technology	13%
Healthcare	11%
Consumer Durables	10%



# UTI MULTI CAP FUND

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

Category  
Multi Cap Fund

## Investment Objective

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

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

## Date of inception/allotment

16th May, 2025

## Benchmark Index

Nifty 500 Multicap 50:25:25 TRI

## Fund Manager

Mr. Karthikraj Lakshmanan - B Com, CA, PGDBM, CFA (CAI, USA), Managing the scheme Since Inception

## 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 : ₹ 1152.19 Crore  
Closing AUM : ₹ 1254.51 Crore  
No. of Folios : 92,967

## High/Low NAV in the month

High Growth Option : ₹ 10.3813  
Low Growth Option : ₹ 9.9952

## Total Expense Ratio

Regular : 2.11  
Direct : 0.50

## Minimum Investment Amount

Growth: ₹ 1000/-  
IDCW: ₹ 1000/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option : ₹ 10.3813  
Direct Growth Option : ₹ 10.4024

## Portfolio Details

% of Top 10 Stocks	27.45
Median Market Cap (₹ Cr)	77,717
Weighted Average Market Cap	2,65,353
Number of Securities	65

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	39	30	31
Benchmark	50	25	25

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

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

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	3.36	Bank Of Baroda	1.59
Bajaj Finance Ltd.	3.36	Indiamart InterMesh Ltd	1.55
Axis Bank Ltd.	3.35	Tata Steel Ltd.	1.53
ICICI Bank Ltd	3.00	Nippon Life India Asset Management Ltd	1.47
Larsen And Toubro Ltd	2.93	Metro Brands Ltd	1.47
HDFC Bank Ltd.	2.71	Acutaas Chemicals Ltd	1.46
ITC Ltd.	2.49	Coforge Ltd	1.46
Kotak Mahindra Bank Ltd.	2.16	Rainbow Childrens Medicare Ltd	1.42
Karur Vysya Bank Ltd.	2.12	Berger Paints India Ltd.	1.42
Tube Investments Of India Ltd	1.98	Gulf Oil Lubricants India Ltd	1.41
Ajanta Pharma Ltd	1.95	AU Small Finance Bank Ltd	1.40
Shree Cement Ltd.	1.86	Hindustan Petroleum Corporation Ltd.	1.40
Tata Consultancy Services Ltd.	1.79	Swiggy Ltd	1.39
Apollo Tyres Ltd.	1.79	Others	34.33
Persistent Systems Ltd.	1.69	Net Current Assets	6.93
Dr. Lal Pathlabs Ltd.	1.65	<b>TOTAL</b>	<b>100.00</b>
Tata Consumer Products Ltd	1.62		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Bajaj Finance Ltd.	2.5	Reliance Industries Ltd.	-3.6
Axis Bank Ltd.	2.1	HDFC Bank Ltd.	-2.7
Ajanta Pharma Ltd	1.9	Infosys Ltd.	-2.1
Karur Vysya Bank Ltd.	1.9	State Bank Of India	-1.1
Tube Investments Of India Ltd	1.8	Mahindra & Mahindra Ltd.	-1.0

## Top 5 Sectors

Financial Services	28%
Healthcare	10%
Consumer Services	6%
Automobile and Auto Components	6%
Information Technology	6%

## Quantitative Indicators Fund Benchmark

P/B	8.49	7.55
P/E	39.96	37.11
ROE	20.64	19.03

# UTI INNOVATION FUND

An open-ended equity scheme following innovation theme

Category  
Thematic Fund

## Investment Objective

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

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

## Date of inception/allotment

13th October, 2023

## Benchmark Index

Nifty 500 TRI

## Fund Manager

Mr. Ankit Agarwal, B.Tech, PGDM  
(General Management)  
Managing the scheme since Oct 2023  
Mr. Nitin Jain CA, CFA - Fund Manager  
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 : ₹ 826.11 Crore  
Closing AUM : ₹ 835.86 Crore  
No. of Folios : 83,135

## High/Low NAV in the month

High Growth Option : ₹ 11.7032  
Low Growth Option : ₹ 11.2599

## Total Expense Ratio

Regular : 2.28  
Direct : 0.85

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 11.5676  
Regular IDCW Option ₹ 11.5676  
Direct Growth Option ₹ 11.8555  
Direct IDCW Option ₹ 11.8556

## Portfolio Details

% of Top 10 Stocks	58.47
Median Market Cap (₹ Cr)	28,472
Weighted Average Market Cap	58,309
Number of Securities	26

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	18	28	54
Benchmark	70	19	11

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

Equity	% to NAV	Equity	% to NAV
Eternal Ltd	9.54	Delhivery Ltd.	3.32
Info-Edge (India) Ltd.	7.61	One 97 Communications Ltd	2.96
PB Fintech Ltd	7.55	Rategain Travel Technologies Ltd	2.55
Affle 3I Ltd	6.49	Latent View Analytics Ltd	2.44
FSN E-Commerce Ventures (Nykaa) Ltd	6.23	MTAR Technologies Ltd	1.99
Nazara Technologies Ltd	4.68	Borosil Renewables Ltd	1.97
KPIT Technologies Ltd	4.39	Happiest Minds Technologies Ltd.	1.95
Indiamart InterMesh Ltd	4.24	L&T Technology Services Ltd	1.87
Clean Science & Technology Ltd	4.06	Yatra Online Ltd.	1.80
Awfis Space Solutions Ltd	3.67	Acutaas Chemicals Ltd	1.38
Gravita India Ltd.	3.53	Newgen Software Technologies Ltd.	1.21
Praj Industries Ltd.	3.51	Syngene International Ltd.	0.45
C.E. Info Systems Ltd	3.50	Net Current Assets	3.73
Suzlon Energy Ltd.	3.39	<b>TOTAL</b>	<b>100.00</b>

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Eternal Ltd	8.6	HDFC Bank Ltd.	-7.8
Info-Edge (India) Ltd.	7.3	ICICI Bank Ltd	-5.2
PB Fintech Ltd	7.2	Reliance Industries Ltd.	-5.2
Affle 3I Ltd	6.4	Infosys Ltd.	-2.9
Fsn E-Commerce Ventures (Nykaa) Ltd	6.1	Bharti Airtel Ltd.	-2.8

## Quantitative Indicators Fund Benchmark

Portfolio Turnover	0.13	
P/B	10.44	7.19
P/E	52.26	34.85
ROE	11.10	19.54

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	0.58	5.68	7.54	10,058	10,568	10,754
SI*	8.86	20.67	17.52	11,567	13,802	13,190

**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. Ankit Agarwal since Oct 2023 and 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 30<sup>th</sup> June, 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	1,19,823	1,27,313	1,27,838	-0.28	11.60	12.45
SI	2,00,000	2,07,611	2,25,040	2,24,079	4.37	14.27	13.73

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	29%
Information Technology	24%
Capital Goods	11%
Financial Services	11%
Services	7%

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

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 4053.58 Crore  
Closing AUM : ₹ 4127.09 Crore  
No. of Folios : 1,89,681

## High/Low NAV in the month

High Growth Option : ₹ 178.3322  
Low Growth Option : ₹ 171.7754

## Total Expense Ratio

Regular : 2.00  
Direct : 1.40

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 178.3322  
Regular IDCW Option ₹ 34.4547  
Direct Growth Option ₹ 192.4198  
Direct IDCW Option ₹ 41.2767

## Portfolio Details

% of Top 10 Stocks	37.09
Median Market Cap (₹ Cr)	2,37,575
Weighted Average Market Cap	4,26,221
Number of Securities	51

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	71	10	19
Benchmark	70	19	11

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

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	8.97	Computer Age Management Services Ltd	1.82
ICICI Bank Ltd	5.30	Torrent Pharmaceuticals Ltd.	1.82
Tech Mahindra Ltd	3.68	Bharat Petroleum Corporation Ltd.	1.81
Infosys Ltd.	3.34	Great Eastern Shipping Co. Ltd.	1.76
Kotak Mahindra Bank Ltd.	3.15	Eicher Motors Ltd	1.71
Mahindra & Mahindra Ltd.	2.89	Bharti Airtel Ltd.	1.70
State Bank Of India	2.78	SKF India Ltd.	1.69
Bharat Electronics Ltd.	2.35	HCL Technologies Ltd.	1.68
Power Grid Corporation Of India Ltd	2.33	Mahindra And Mahindra Financial Services Ltd	1.64
Tata Consultancy Services Ltd.	2.31	Indus Ind Bank Ltd.	1.62
Cipla Ltd.	2.28	Oil & Natural Gas Corporation Ltd.	1.60
ITC Ltd.	2.22	ICICI Prudential Life Insurance Company Ltd	1.59
Coal India Ltd.	2.04	Vedanta Ltd	1.56
ICICI Lombard General Insurance Company Ltd	1.98	Others	23.68
NTPC Ltd.	1.95	Net Current Assets	3.13
Bajaj Auto Ltd.	1.83	<b>TOTAL</b>	<b>100.00</b>
Crompton Greaves Consumer Electricals Ltd.	1.82		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tech Mahindra Ltd	3.1	Reliance Industries Ltd.	-5.2
Cipla Ltd.	1.8	Larsen And Toubro Ltd	-2.2
ICICI Lombard General Insurance Company Ltd	1.7	Axis Bank Ltd.	-1.7
Computer Age Management Services Ltd	1.7	Bajaj Finance Ltd.	-1.3
Crompton Greaves Consumer Electricals Ltd.	1.7	Bharti Airtel Ltd.	-1.1

## Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	12.50%	13.45%
Sharpe Ratio	1.49%	
Portfolio Turnover Ratio (Annual)	0.23	
P/B	6.09	7.19
P/E	29.49	34.85
ROE	22.05	19.54

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	5.94	5.68	0.33	7.54	10,594	10,568	10,033	10,754
3 Y	24.12	21.97	24.89	18.72	19,133	18,155	19,491	16,741
5 Y	24.28	24.02	25.08	21.33	29,666	29,357	30,634	26,307
SI*	15.35	15.32	17.46	15.11	1,78,261	1,77,328	2,56,958	1,70,903

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 30<sup>th</sup> June, 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	1,23,732	1,27,313	1,19,319	5.87	11.60	-1.06
3 Y	3,60,000	4,93,231	4,75,293	4,73,942	21.60	18.94	18.74
5 Y	6,00,000	9,89,630	9,55,360	9,98,755	20.14	18.69	20.52
7 Y	8,40,000	16,72,869	16,20,320	16,81,583	19.35	18.45	19.49
10 Y	12,00,000	28,98,266	28,47,771	29,49,253	16.81	16.48	17.13
15 Y	18,00,000	59,88,235	62,41,912	60,86,803	14.67	15.14	14.85
SI	24,10,000	1,24,89,498	1,19,97,527	1,21,43,749	14.41	14.08	14.18

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

## Top 5 Sectors

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

# UTI MNC FUND

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

Category  
Thematic

## Investment Objective

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

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

## Date of inception/allotment

29th May, 1998

## Benchmark Index

Nifty MNCTRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

## Load Structure

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

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 2867.46 Crore  
Closing AUM : ₹ 2822.49 Crore  
No. of Folios : 1,28,942

## High/Low NAV in the month

High Growth Option : ₹ 390.3610  
Low Growth Option : ₹ 377.7819

## Total Expense Ratio

Regular : 2.03  
Direct : 1.19

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 390.3610  
Regular IDCW Option ₹ 201.2642  
Direct Growth Option ₹ 434.6665  
Direct IDCW Option ₹ 225.4758

## Portfolio Details

% of Top 10 Stocks	42.29
Median Market Cap (₹ Cr)	92,837
Weighted Average Market Cap	1,73,085
Number of Securities	50

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	49	23	28
Benchmark	69	23	8

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

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	8.80	Bosch Ltd.	2.03
Nestle India Ltd.	5.54	Sun Pharmaceuticals Industries Ltd.	1.96
Procter & Gamble Health Ltd	4.94	United Breweries Ltd.	1.82
Vedanta Ltd	4.15	Escorts Kubota Ltd	1.81
United Spirits Ltd.	3.91	Abbott India Ltd.	1.80
Hindustan Unilever Ltd.	3.51	LTI Mindtree Ltd	1.62
Britannia Industries Ltd.	3.47	Crisil Ltd	1.53
3M India Ltd.	2.78	Siemens India Ltd.	1.42
Gland Pharma Ltd	2.72	Gulf Oil Lubricants India Ltd	1.41
Infosys Ltd.	2.49	Nippon Life India Asset Management Ltd	1.31
Procter & Gamble Hygiene & Hel Care Ltd.	2.43	Divis Laboratories Ltd.	1.31
Timken India Ltd.	2.32	RHI Magnesita India Ltd	1.28
Tata Consultancy Services Ltd.	2.30	CSB Bank Ltd	1.27
Mphasis Ltd	2.22	Others	17.30
Whirlpool Of India Ltd.	2.10	Net Current Assets	4.27
Coforge Ltd	2.09	<b>TOTAL</b>	<b>100.00</b>
Schaeffler India Ltd	2.09		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Procter & Gamble Health Ltd	4.9	Hindustan Unilever Ltd.	-6.4
Infosys Ltd.	2.5	Vedanta Ltd	-4.0
Procter & Gamble Hygiene & Hel Care Ltd.	2.4	Ambuja Cements Ltd.	-3.9
Tata Consultancy Services Ltd.	2.3	Ashok Leyland Ltd.	-3.7
Mphasis Ltd	2.2	Britannia Industries Ltd.	-3.7

## Quantitative Indicators

Fund	Benchmark
Beta	0.81
Standard Deviation (Annual)	11.00%
Sharpe Ratio	12.61%
Portfolio Turnover Ratio (Annual)	0.93%
P/B	0.30
P/E	13.70
ROE	45.62
	29.24
	16.64
	46.68
	35.31

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

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Y	-2.42	-3.46	7.54	9,758	9,654	10,754
3 Y	15.72	19.24	18.72	15,502	16,962	16,741
5 Y	15.46	18.41	21.33	20,527	23,288	26,307
SI*	15.59	13.71	NA	5,07,653	3,25,479	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 30<sup>th</sup> June, 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	1,21,444	1,22,360	1,27,838	2.26	3.70	12.45
3 Y	3,60,000	4,36,053	4,52,995	4,56,734	12.88	15.54	16.12
5 Y	6,00,000	8,32,257	8,93,402	8,96,353	13.06	15.94	16.08
7 Y	8,40,000	13,21,538	14,60,147	14,95,986	12.73	15.53	16.21
10 Y	12,00,000	21,81,750	25,36,640	26,45,897	11.51	14.33	15.11
15 Y	18,00,000	53,58,331	60,97,775	56,09,821	13.38	14.87	13.91
SI	24,70,000	1,35,43,663	1,44,91,013	1,17,94,935	14.48	15.01	13.39

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.\*Since inception for above mentioned schemes is taken for the period December 2004 to June 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	21%
Automobile and Auto Components	17%
Healthcare	17%
Capital Goods	11%
Information Technology	11%

# 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 : ₹ 699.09 Crore  
Closing AUM : ₹ 710.83 Crore  
No. of Folios : 52,917

## High/Low NAV in the month

High Growth Option : ₹ 58.0550  
Low Growth Option : ₹ 55.7088

## Total Expense Ratio

Regular : 2.45  
Direct : 1.55

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 57.7883  
Regular IDCW Option ₹ 50.5149  
Direct Growth Option ₹ 62.5116  
Direct IDCW Option ₹ 54.8781

## Portfolio Details

% of Top 10 Stocks	46.38
Median Market Cap (₹ Cr)	1,86,555
Weighted Average Market Cap	3,08,865
Number of Securities	42

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	78	10	12
Benchmark	92	8	-

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

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	8.40	TVS Motor Company Ltd	2.09
Maruti Suzuki India Ltd.	5.67	Phoenix Mills Ltd	2.07
Mahindra & Mahindra Ltd.	5.06	Aster Dm Healthcare Ltd	2.01
Avenue Supermarts Ltd.	4.52	United Spirits Ltd.	2.01
Trent Ltd	4.24	Info-Edge (India) Ltd.	1.76
ITC Ltd.	4.04	Astral Ltd.	1.74
Godrej Consumer Products Ltd	3.90	HDFC Bank Ltd.	1.69
Titan Company Ltd.	3.89	Polycab India Ltd	1.66
Nestle India Ltd.	3.47	Britannia Industries Ltd.	1.65
Eternal Ltd	3.20	Crompton Greaves Consumer Electricals Ltd.	1.63
Jubilant Food Works Ltd	2.95	HDFC Life Insurance Company Ltd	1.63
Eicher Motors Ltd	2.94	Metro Brands Ltd	1.60
Hero Motocorp Ltd.	2.92	Tips Music Ltd	1.28
Hindustan Unilever Ltd.	2.58	Others	9.99
Swiggy Ltd	2.51	Net Current Assets	2.05
Tata Consumer Products Ltd	2.47	<b>TOTAL</b>	<b>100.00</b>
Havells India Ltd.	2.40		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Jubilant Food Works Ltd	2.9	ITC Ltd.	-5.9
Avenue Supermarts Ltd.	2.6	Hindustan Unilever Ltd.	-3.6
Swiggy Ltd	2.5	Interglobe Aviation Ltd	-3.6
Godrej Consumer Products Ltd	2.4	Mahindra & Mahindra Ltd.	-3.5
Phoenix Mills Ltd	2.1	Asian Paints Ltd.	-3.2

## Quantitative Indicators

Fund	Benchmark
Beta	0.91
Standard Deviation (Annual)	12.11%
Sharpe Ratio	1.05%
Portfolio Turnover Ratio (Annual)	0.35
P/B	13.81
P/E	51.75
ROE	26.17
	1
	12.71%
	13.06
	45.85
	27.10

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	2.30	7.38	7.54	10,230	10,738	10,754
3 Y	18.24	22.05	18.72	16,538	18,191	16,741
5 Y	18.25	21.15	21.33	23,131	26,112	26,307
SI*	10.28	13.88	11.56	57,814	1,02,846	71,105

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 30<sup>th</sup> June, 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	1,21,907	1,25,147	1,27,838	2.99	8.12	12.45
3 Y	3,60,000	4,50,735	4,75,322	4,56,734	15.19	18.94	16.12
5 Y	6,00,000	8,74,368	9,62,541	8,96,353	15.07	19.00	16.08
7 Y	8,40,000	14,22,644	15,95,191	14,95,986	14.80	18.01	16.21
10 Y	12,00,000	23,88,252	27,76,525	26,45,897	13.20	16.01	15.11
15 Y	18,00,000	49,30,336	65,94,986	56,09,821	12.41	15.78	13.91
SI	21,40,000	72,83,822	1,02,73,660	80,75,423	12.42	15.65	13.40

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

## Top 5 Sectors

Consumer Services	22%
Fast Moving Consumer Goods	21%
Automobile and Auto Components	19%
Consumer Durables	12%
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 : ₹ 2223.37 Crore  
Closing AUM : ₹ 2271.83 Crore  
No. of Folios : 2,47,396

## High/Low NAV in the month

High Growth Option : ₹ 145.3176  
Low Growth Option : ₹ 139.6934

## Total Expense Ratio

Regular : 2.18  
Direct : 1.84

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 145.2022  
Regular IDCW Option ₹ 75.8890  
Direct Growth Option ₹ 152.4923  
Direct IDCW Option ₹ 79.7997

## Portfolio Details

% of Top 10 Stocks	56.64
Median Market Cap (₹ Cr)	3,19,168
Weighted Average Market Cap	4,98,426
Number of Securities	54

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	69	14	17
Benchmark	88	12	-

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

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	14.86	Hindustan Petroleum Corporation Ltd.	1.57
Larsen And Toubro Ltd	9.03	Crompton Greaves Consumer Electricals Ltd.	1.40
NTPC Ltd.	6.28	Gujarat State Petronet Ltd.	1.38
Reliance Industries Ltd.	5.78	Cummins India Ltd.	1.32
Ultratech Cement Ltd.	4.68	3M India Ltd.	0.99
Interglobe Aviation Ltd	4.50	Blue Star Ltd	0.96
Oil & Natural Gas Corporation Ltd.	3.10	Mahindra Logistics Ltd	0.94
Axis Bank Ltd.	3.07	Siemens India Ltd.	0.91
Adani Ports And Special Economic Zone Ltd	2.92	Gujarat Gas Ltd	0.91
Bharat Electronics Ltd.	2.41	PNC Infratech Ltd	0.86
Bharat Petroleum Corporation Ltd.	2.23	Oberoi Realty Ltd	0.82
ICICI Bank Ltd	2.19	ABB India Ltd.	0.81
J. Kumar Infraprojects Ltd.	2.14	TD Power Systems Ltd.	0.81
Shree Cement Ltd.	1.98	Others	10.08
Brigade Enterprises Ltd.	1.96	Net Current Assets	5.38
SKF India Ltd.	1.94	<b>TOTAL</b>	<b>100.00</b>
Bharat Forge Ltd.	1.78		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Axis Bank Ltd.	3.1	Reliance Industries Ltd.	-14.2
Bharat Electronics Ltd.	2.4	Larsen And Toubro Ltd	-3.1
ICICI Bank Ltd	2.2	Grasim Industries Ltd.	-3.0
J. Kumar Infraprojects Ltd.	2.1	Power Grid Corporation Of India Ltd	-3.0
Brigade Enterprises Ltd.	2.0	Max Healthcare Institute Ltd	-2.7

## Quantitative Indicators

	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	15.09	16.22%
Sharpe Ratio	1.48%	
Portfolio Turnover Ratio (Annual)	0.12	
P/B	5.89	5.84
P/E	34.06	28.58
ROE	18.24	19.71

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

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Y	-1.09	3.88	7.54	9,891	10,388	10,754
3 Y	27.85	27.86	18.72	20,912	20,917	16,741
5 Y	27.00	26.88	21.33	33,060	32,904	26,307
SI*	13.91	11.65	14.61	1,59,070	1,03,921	1,81,180

Past performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The Schemes are Managed by Mr Sachin Trivedi since Sep 2021 & Mr. Deepesh Agarwal since Jun 2025. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 100 TRI. PRI values from 7th April 2004 to 31st August 2006. TRI Value From 1st August 2006. The performance of the benchmark is calculated using total return index variant of the benchmark index. Please refer page no. 73 for FPI Performance. Load is not taken into consideration for computation of performance.

## SIP Returns as on 30<sup>th</sup> June, 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	1,25,147	1,29,345	1,27,838	8.12	14.89	12.45
3 Y	3,60,000	4,94,936	5,17,316	4,56,734	21.85	25.07	16.12
5 Y	6,00,000	10,53,000	10,91,505	8,96,353	22.70	24.20	16.08
7 Y	8,40,000	17,57,482	18,89,297	14,95,986	20.73	22.77	16.21
10 Y	12,00,000	28,89,639	31,54,441	26,45,897	16.75	18.38	15.11
15 Y	18,00,000	57,44,396	56,19,457	56,09,821	14.19	13.93	13.91
SI	24,70,000	99,34,212	86,66,339	1,17,94,935	12.02	10.93	13.39

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. \*Since inception for above mentioned schemes is taken for the period December 2004 to June 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	15%
Telecommunication	15%
Construction	14%
Capital Goods	13%
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

Ms. Preethi R S, MBA , IIM Kozhikode BE, Computer Science RVCE , Bengaluru Managing the scheme since May 2022  
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 : ₹ 1320.76 Crore  
Closing AUM : ₹ 1355.60 Crore  
No. of Folios : 62,250

## High/Low NAV in the month

High Growth Option : ₹ 195.6767  
Low Growth Option : ₹ 186.2485

## Total Expense Ratio

Regular : 2.16  
Direct : 1.14

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 195.4959  
Regular IDCW Option ₹ 76.0860  
Direct Growth Option ₹ 222.6877  
Direct IDCW Option ₹ 87.1562

## Portfolio Details

% of Top 10 Stocks	72.41
Median Market Cap (₹ Cr)	4,42,717
Weighted Average Market Cap	5,86,172
Number of Securities	31

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	71	10	20
Benchmark	96	4	-

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

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	19.76	Arman Financial Services Ltd	1.27
HDFC Bank Ltd.	14.85	SBI Life Insurance Company Ltd.	1.10
Axis Bank Ltd.	6.81	Equitas Small Finance Bank Ltd	0.99
Bajaj Finance Ltd.	5.82	Cholamandalam Investment And	
State Bank Of India	4.54	Finance Company Ltd	0.93
Kotak Mahindra Bank Ltd.	4.49	Indus Ind Bank Ltd.	0.76
Shriram Finance Ltd	4.17	Indian Energy Exchange Ltd	0.71
Karur Vysya Bank Ltd.	4.09	HDFC Asset Management Company Ltd	0.71
India Shelter Finance Corporation Ltd	4.07	Kfin Technologies Ltd	0.58
Max Financial Services Ltd.	3.82	Creditaccess Grameen Ltd	0.44
HDFC Life Insurance Company Ltd	3.11	CSB Bank Ltd	0.38
Indian Bank	2.80	HDB Financial Services Ltd.	0.23
REC Ltd	2.47	Prudent Corporate Advisory Services Ltd	0.18
Ujjivan Small Finance Bank Ltd	2.36	Others	0.00
Multi Commodity Exchange Of India Ltd	2.31	Net Current Assets	1.83
Aavas Financiers Ltd	1.83	<b>TOTAL</b>	<b>100.00</b>
BSE Ltd	1.32		
Bajaj Finserv Ltd.	1.27		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Karur Vysya Bank Ltd.	4.1	HDFC Bank Ltd.	-17.7
India Shelter Finance Corporation Ltd	4.1	Kotak Mahindra Bank Ltd.	-2.4
Max Financial Services Ltd.	3.8	Jio Financial Services Ltd	-2.3
Indian Bank	2.8	State Bank Of India	-2.3
Ujjivan Small Finance Bank Ltd	2.4	ICICI Bank Ltd	-2.2

## Quantitative Indicators Fund Benchmark

Beta	0.94	1
Standard Deviation (Annual)	15.07%	15.28%
Sharpe Ratio	1.25%	
Portfolio Turnover Ratio (Annual)	0.43	
P/B	4.61	3.49
P/E	26.37	23.66
ROE	16.69	16.04

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

Period	NAV Growth (%)	Nifty Financial Services TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)
1 Y	14.86	17.09	7.54	11,486	11,709	10,754
3 Y	24.31	21.74	18.72	19,221	18,052	16,741
5 Y	23.51	21.81	21.33	28,758	26,832	26,307
SI*	15.02	17.72	14.61	1,95,460	3,19,984	1,81,180

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index. **Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Banking & Financial Services Fund: 07-Apr-04. Date of allotment in the scheme/plan has been considered for inception date. Since Inception returns for SIP is calculated from 01-Dec-04. Preethi R S is managing the scheme since May-2022 & 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. manages 1 open-ended schemes of UTI Mutual Fund. Load is not taken into consideration for computation of performance

## SIP Returns as on 30<sup>th</sup> June, 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	1,35,225	1,36,130	1,27,838	24.58	26.09	12.45
3 Y	3,60,000	4,87,675	4,81,239	4,56,734	20.78	19.83	16.12
5 Y	6,00,000	9,62,571	9,28,963	8,96,353	19.00	17.54	16.08
7 Y	8,40,000	14,89,538	15,03,461	14,95,986	16.09	16.35	16.21
10 Y	12,00,000	24,19,875	27,71,419	26,45,897	13.45	15.98	15.11
15 Y	18,00,000	50,42,753	65,54,999	56,09,821	12.67	15.71	13.91
SI	24,70,000	1,18,00,256	1,69,62,281	1,17,94,935	13.39	16.23	13.39

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.\*Since inception for above mentioned schemes is taken for the period December 2004 to June 2025 (Since SIP facility was introduced in November 2004. **Past performance may or may not be sustained in future.**

## Top Sectors

Financial Services	98%
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## Investment Objective

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

## Date of inception/allotment

28th June, 1999

## Benchmark Index

BSE Healthcare TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout and Reinvestment

## Load Structure

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

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 1079.42 Crore  
Closing AUM : ₹ 1098.70 Crore  
No. of Folios : 52,950

## High/Low NAV in the month

High Growth Option : ₹ 286.0981  
Low Growth Option : ₹ 276.5771

## Total Expense Ratio

Regular : 2.26  
Direct : 1.27

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 286.0981  
Regular IDCW Option ₹ 221.1139  
Direct Growth Option ₹ 322.4466  
Direct IDCW Option ₹ 249.2276

## Portfolio Details

% of Top 10 Stocks	46.83
Median Market Cap (₹ Cr)	40,279
Weighted Average Market Cap	88,523
Number of Securities	40

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	25	31	44
Benchmark	37	34	29

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

Equity	% to NAV	Equity	% to NAV
Sun Pharmaceuticals Industries Ltd.	10.08	Aurobindo Pharma Ltd.	2.58
Cipla Ltd.	5.48	Alkem Laboratories Ltd	2.12
Ajanta Pharma Ltd	4.92	Aster Dm Healthcare Ltd	2.09
Proctor & Gamble Health Ltd	4.30	IPCA Laboratories Ltd.	1.94
Dr Reddy'S Laboratories Ltd.	4.20	Marksans Pharma Ltd.	1.80
Glenmark Pharmaceuticals Ltd	3.99	SAI Life Sciences Ltd	1.78
Lupin Ltd.	3.53	Global Health Ltd.	1.60
Apollo Hospitals Enterprise Ltd.	3.49	Metropolis Healthcare Ltd	1.55
Divis Laboratories Ltd.	3.47	Sequent Scientific Ltd	1.53
Fortis Healthcare Ltd.	3.36	Pfizer Ltd	1.52
Jupiter Life Line Hospitals Ltd	3.07	Windlas Biotech Ltd	1.30
Gland Pharma Ltd	3.00	Vijaya Diagnostic Centre Ltd	1.26
Cohance Lifesciences Ltd	2.81	Sanofi Consumer Healthcare India Ltd	1.23
Max Healthcare Institute Ltd	2.79	Others	9.99
Eris Lifesciences Ltd	2.75	Net Current Assets	1.10
Caplin Point Laboratories Ltd	2.73	<b>TOTAL</b>	<b>100.00</b>
Krishna Institute Of Medical Science Ltd	2.64		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Ajanta Pharma Ltd	4.1	Max Healthcare Institute Ltd	-4.3
Proctor & Gamble Health Ltd	3.9	Sun Pharmaceuticals Industries Ltd.	-3.2
Jupiter Life Line Hospitals Ltd	2.6	Divis Laboratories Ltd.	-3.0
Caplin Point Laboratories Ltd	2.4	Laurus Labs Ltd.	-2.1
Eris Lifesciences Ltd	2.2	Apollo Hospitals Enterprise Ltd.	-2.0

## Quantitative Indicators

	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	12.58%	13.34%
Sharpe Ratio	1.70%	
Portfolio Turnover Ratio (Annual)	0.29	
P/B	7.62	8.08
P/E	47.85	45.47
ROE	19.10	18.18

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

Period	NAV Growth (%)	BSE Healthcare TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)
1 Y	21.56	19.98	7.54	12,156	11,998	10,754
3 Y	26.90	27.81	18.72	20,449	20,892	16,741
5 Y	22.27	22.91	21.33	27,342	28,066	26,307
SI*	14.98	15.29	NA	3,78,161	4,05,610	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 30<sup>th</sup> June, 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	1,26,576	1,27,092	1,27,838	10.41	11.24	12.45
3 Y	3,60,000	5,31,803	5,36,962	4,56,734	27.11	27.83	16.12
5 Y	6,00,000	10,04,897	10,24,127	8,96,353	20.77	21.55	16.08
7 Y	8,40,000	18,12,231	18,23,244	14,95,986	21.60	21.77	16.21
10 Y	12,00,000	29,67,423	29,29,520	26,45,897	17.25	17.01	15.11
15 Y	18,00,000	64,66,726	66,42,778	56,09,821	15.55	15.86	13.91
SI	24,70,000	1,55,27,837	1,64,39,223	1,17,94,935	15.55	15.99	13.39

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.\*Since inception for above mentioned schemes is taken for the period December 2004 to June 2025 (Since SIP facility was introduced in November 2004. **Past performance may or may not be sustained in future.**

## Top Sectors

Healthcare	98%
Services	1%

# UTI TRANSPORTATION & LOGISTICS FUND

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

Category  
Sectoral

## Investment Objective

The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in the transportation and logistics sector.

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

## Date of inception/allotment

11th April, 2008

## Benchmark Index

Nifty Transportation & Logistics TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout and Reinvestment

## Load Structure

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

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 3505.03 Crore  
Closing AUM : ₹ 3588.60 Crore  
No. of Folios : 1,87,496

## High/Low NAV in the month

High Growth Option : ₹ 264.0453  
Low Growth Option : ₹ 252.8940

## Total Expense Ratio

Regular : 1.93  
Direct : 0.83

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 264.0453  
Regular IDCW Option ₹ 121.7538  
Direct Growth Option ₹ 302.4394  
Direct IDCW Option ₹ 139.8777

## Portfolio Details

% of Top 10 Stocks	65.95
Median Market Cap (₹ Cr)	2,31,573
Weighted Average Market Cap	2,05,613
Number of Securities	38

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	76	10	14
Benchmark	79	18	3

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

Equity	% to NAV	Equity	% to NAV
Mahindra & Mahindra Ltd.	13.80	Bharat Forge Ltd.	1.32
Maruti Suzuki India Ltd.	9.38	MRF Ltd.	1.23
Eicher Motors Ltd	9.21	Sona Blw Precision Forging Ltd	1.05
Interglobe Aviation Ltd	6.46	Sundram Fasteners Ltd.	1.04
Bajaj Auto Ltd.	5.60	Escorts Kubota Ltd	1.03
Eternal Ltd	5.43	ZF Commercial Vehicle Control Systems India Ltd	0.99
Adani Ports And Special Economic Zone Ltd	4.96	Schaeffler India Ltd	0.95
Hero Motocorp Ltd.	3.87	SKF India Ltd.	0.87
Hyundai Motor India Ltd	3.63	Ashok Leyland Ltd.	0.80
Tata Motors Ltd.	3.62	Sandhar Technologies Ltd	0.78
TVS Motor Company Ltd	3.17	Mahindra Logistics Ltd	0.76
Apollo Tyres Ltd.	2.34	CIE Automotive India Ltd	0.70
Motherson Sumi Wiring India Ltd	2.08	Container Corporation Of India Ltd	0.66
Endurance Technologies Ltd.	1.92	Others	3.42
Subros Ltd.	1.85	Net Current Assets	4.07
Bosch Ltd.	1.57	<b>TOTAL</b>	<b>100.00</b>
Samvardhana Motherson International Ltd	1.44		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Eicher Motors Ltd	4.8	Eternal Ltd	-5.0
Motherson Sumi Wiring India Ltd	2.1	Tata Motors Ltd.	-4.5
Endurance Technologies Ltd.	1.9	Mahindra & Mahindra Ltd.	-2.1
Subros Ltd.	1.9	Tube Investments Of India Ltd	-1.9
Hyundai Motor India Ltd	1.8	GMR Airports Ltd	-1.7

## Quantitative Indicators

Fund	Benchmark
Beta	0.92
Standard Deviation (Annual)	15.54%
Sharpe Ratio	1.21%
Portfolio Turnover Ratio (Annual)	0.21
P/B	6.31
P/E	32.77
ROE	18.52
	1
	16.63%
	4.79
	27.88
	18.81

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	-2.49	-2.34	7.54	9,751	9,766	10,754
3 Y	24.36	29.59	18.72	19,244	21,778	16,741
5 Y	27.98	31.82	21.33	34,356	39,832	26,307
SI*	18.37	18.36	11.55	1,82,794	1,82,528	65,751

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 30<sup>th</sup> June, 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	1,24,483	1,23,725	1,27,838	7.06	5.86	12.45
3 Y	3,60,000	4,90,402	5,18,296	4,56,734	21.19	25.21	16.12
5 Y	6,00,000	10,56,969	11,51,528	8,96,353	22.86	26.43	16.08
7 Y	8,40,000	17,62,073	19,98,082	14,95,986	20.81	24.35	16.21
10 Y	12,00,000	27,16,907	31,74,390	26,45,897	15.61	18.50	15.11
15 Y	18,00,000	73,41,582	78,29,081	56,09,821	17.00	17.74	13.91
SI	20,60,000	1,19,95,609	1,28,37,296	75,95,595	18.17	18.82	13.72

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

## Top Sectors

Automobile and Auto Components	71%
Services	14%
Consumer Services	6%
Capital Goods	5%

# 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 : ₹ 1670.58 Crore  
Closing AUM : ₹ 1727.34 Crore  
No. of Folios : 84,236

## High/Low NAV in the month

High Growth Option : ₹ 10.8238  
Low Growth Option : ₹ 10.3939

## Total Expense Ratio

Regular : 2.01  
Direct : 0.30

## Minimum Investment Amount

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

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option : ₹ 10.8238  
Direct Growth Option : ₹ 10.9058

## Portfolio Details

% of Top 10 Stocks	39.66
Median Market Cap (₹ Cr)	2,26,824
Weighted Average Market Cap	3,08,176
Number of Securities	73

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	63	31	6
Benchmark	82	18	-

\* 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.

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

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

Equity	% to NAV	Equity	% to NAV
Bharat Electronics Ltd.	4.58	Marico Ltd.	1.82
Nestle India Ltd.	4.35	Bharti Airtel Ltd.	1.82
Britannia Industries Ltd.	4.16	BSE Ltd	1.72
HCL Technologies Ltd.	4.02	Page Industries Ltd	0.28
Asian Paints Ltd.	3.99	Cummins India Ltd.	1.52
ITC Ltd.	3.95	Sun Pharmaceuticals Industries Ltd.	1.42
Infosys Ltd.	3.86	Oracle Financial Services Software Ltd.	1.41
Coal India Ltd.	3.80	Eternal Ltd	1.25
Tata Consultancy Services Ltd.	3.69	Divis Laboratories Ltd.	1.19
Hindustan Aeronautics Ltd	3.27	Solar Industries India Ltd.	1.17
Colgate Palmolive India Ltd.	3.07	Trent Ltd	1.13
Coforge Ltd	2.74	Mahindra & Mahindra Ltd.	1.11
Persistent Systems Ltd.	2.66	Polycab India Ltd	1.10
Bajaj Auto Ltd.	2.63	Others	19.97
HDFC Asset Management Company Ltd	2.05	Net Current Assets	8.39
Central Depository Services (India) Ltd	0.00	<b>TOTAL</b>	<b>100.00</b>
Computer Age Management Services Ltd	1.91		

## Top 5 Sectors

Information Technology	20%
Fast Moving Consumer Goods	18%
Financial Services	15%
Capital Goods	10%
Consumer Durables	6%

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Nestle India Ltd.	3.8	HDFC Bank Ltd.	-8.3
Britannia Industries Ltd.	3.7	Reliance Industries Ltd.	-5.4
Bharat Electronics Ltd.	3.7	ICICI Bank Ltd	-5.4
Asian Paints Ltd.	3.4	Larsen And Toubro Ltd	-2.6
Coal India Ltd.	3.3	Axis Bank Ltd.	-2.1

## Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Portfolio Turnover	0.15	
P/B	15.76	7.07
P/E	45.65	33.31
ROE	35.40	19.95

# 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 Duration Debt A-II 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 : ₹ 182.01 Crore  
Closing AUM : ₹ 219.65 Crore  
No. of Folios : 3,129

## High/Low NAV in the month



High Growth Option : ₹ 10.1941  
Low Growth Option : ₹ 10.1670

## Total Expense Ratio



Regular : 0.50  
Direct : 0.05

## Minimum Investment Amount



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

## NAV per unit as on 30<sup>th</sup> June, 2025



Regular Growth Option ₹ 10.1907  
Direct Growth Option ₹ 10.2017

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



Equity	% to NAV
UTI Corporate Bond Fund- Direct Growth	61.48
UTI Arbitrage Fund-Direct Growth	37.20
Treps Maturing On 01.07.2025	1.47
Net Current Assets	-0.14
<b>TOTAL</b>	<b>100.00</b>

# 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.

# UTI BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund

Category  
Balanced Advantage

## Investment Objective

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

## Date of inception/allotment

10th August, 2023

## Benchmark Index

Nifty 50 Hybrid Composite Debt 50:50 Index

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout Option

## Load Structure

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

Exit Load: (A) Redemption/ switch out within 12

months from the date of allotment –

i) up to 10% of the allotted units – Nil

ii) beyond 10% of the allotted Units – 1.00%

B) Redemption/ switch out after 12 months from the

date of allotment – Nil

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

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 2992.56 Crore  
Closing AUM : ₹ 3035.69 Crore  
No. of Folios : 88,295

## High/Low NAV in the month

High Growth Option : ₹ 12.7992  
Low Growth Option : ₹ 12.4335

## Total Expense Ratio

Regular : 1.90  
Direct : 0.52

## Minimum Investment Amount

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

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 12.7624  
Regular IDCW Option ₹ 12.7625  
Direct Growth Option ₹ 13.1027  
Direct IDCW Option ₹ 13.1027

## Portfolio Details

Median Market Cap (₹ Cr)	5,07,728
Weighted Average Market Cap	7,05,191
Number of Securities	60

All figures given are provisional and unaudited.

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

Portfolio	% to NAV	Rating/Future	Portfolio	% to NAV	Rating/Future
<b>Equity</b>			Hindalco Industries Ltd.	0.28	
HDFC Bank Ltd.	8.84		Cipla Ltd.	0.26	
ICICI Bank Ltd	5.46		Metro Brands Ltd	0.21	
Bharti Airtel Ltd.	3.81	-0.14	HDB Financial Services Ltd.	0.18	
Reliance Industries Ltd.	3.69	-0.25	Hindustan Unilever Ltd.	0.17	-0.17
Infosys Ltd.	3.40		Hero Motocorp Ltd.	0.08	
Bajaj Finance Ltd.	2.79		Havells India Ltd.	0.02	
Kotak Mahindra Bank Ltd.	2.51		Tata Motors Ltd.	-	
Tata Consultancy Services Ltd.	2.19		<b>Govt Securities</b>		
Axis Bank Ltd.	2.12	-0.08	7.06% GS MAT - 10/04/2028	4.92	SOV
Maruti Suzuki India Ltd.	1.87		7.10% GSEC - MAT - 08/04/2034	2.58	SOV
Larsen And Toubro Limited	1.60	-0.19	07.18% GSEC MAT -24/07/2037	0.34	SOV
NTPC Ltd.	1.58	-0.09	<b>NCDS</b>		
ITC Ltd.	1.50		7.46% URNCD IRFC (SR-178) - 18/06/2029	1.69	CRISIL AAA
HDFC Life Insurance Company Limited	1.40		07.40% UNSEC Exim Bank (Series - Z 02-2029) 14-Mar-2029	1.68	CRISIL AAA
Bharat Electronics Ltd.	1.26	-0.92	7.56% UNSEC REC SERIES 236-B 31/08/2027	1.68	ICRA AAA
Titan Company Ltd.	1.17		07.67% SNCDLICHFL (Tranche 434 Option II) 15-Apr-2033	1.68	CRISIL AAA
Ultratech Cement Ltd.	1.14		7.38% SRNCD BAJAJ FIN (SR 289 OPT-1)-28/06/2030	1.32	CRISIL AAA
Eicher Motors Ltd	1.05		7.85% URNCD PFC (Sr177)-03/04/2028	0.85	CRISIL AAA
LTIMindtree Limited	1.04	-0.13	7.83% URNCD SIDBI SERIES-V MAT-24/11/2028	0.85	CRISIL AAA
Tata Steel Ltd.	1.01		7.45% URNCD EXIM (SR Z-01-28) 12/04/28	0.84	CRISIL AAA
Mahindra & Mahindra Ltd.	0.96		7.48% URNCD SIDBI 2030 (SR- VI) 24/05/2029	0.84	CRISIL AAA
Dr. Lal Pathlabs Ltd.	0.87		7.51% UNCD SIDBI 2029 - Series V 12/06/2028	0.84	CRISIL AAA
Avenue Supermarts Ltd.	0.81		7.14% URNCD EXIM BANK (Series - AA01 2029) 13/12/2029	0.84	ICRA AAA
United Spirits Ltd.	0.78		7.34% UNCD SIDBI 2029 - Series III 26/02/2029	0.84	CRISIL AAA
ICICI Lombard General Insurance Company Ltd	0.77	-0.13	7.64% UNSEC PFC 2026 BS 233B-25/08/26	0.83	CRISIL AAA
Wipro Ltd.	0.75		07.65% SEC HDB Financial Serv(SERIES 2022 A/1FX183) 10/09/2027	0.83	CRISIL AAA
Crompton Greaves Consumer Electricals Ltd.	0.75		7.82% SRNCD LICHF (TRANCHE-429 ) - 14/01/2026	0.83	CRISIL AAA
Ajanta Pharma Limited	0.73		06.35% HDB Financial Services (SERIES 2021-169 Option 3 ) 11/09/2026	0.33	CRISIL AAA
Hyundai Motor India Ltd	0.68		<b>Mutual Fund Units</b>		
Godrej Consumer Products Ltd	0.67		UTI - Floater Fund- Direct Growth	3.30	
HDFC Asset Management Company Ltd	0.66	-0.66	UTI Nifty 10 yr Benchmark G-Sec ETF	0.04	
Info-Edge (India) Ltd.	0.65		UTI Nifty 5 yr Benchmark G-Sec ETF	0.04	
Interglobe Aviation Ltd	0.62		<b>Net Current assets</b>	<b>4.28</b>	
Oil & Natural Gas Corporation Ltd.	0.59		<b>Total</b>	<b>100.00</b>	
Bharat Petroleum Corporation Ltd.	0.54				
Vedanta Ltd	0.53				
Indus Towers Limited	0.53				
Marico Ltd.	0.50				
NIIT Learning Systems Ltd	0.46				
Dabur India Ltd.	0.44	-0.06			
Timken India Ltd.	0.44				
Indus Ind Bank Ltd.	0.34				
Syngene International Ltd.	0.33				
UPL Ltd.	0.33				
SBI Life Insurance Company Ltd.	0.31				
Aster Dm Healthcare Ltd	0.31				
Power Grid Corporation Of India Ltd	0.30				
P I Industries Ltd.	0.30				
Whirlpool Of India Ltd.	0.30				

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

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 (%)	Nifty 50 TRI (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 (₹)	Nifty 50 TRI (₹)
1 Y	9.18	8.48	7.54	10,918	10,848	10,754
SI*	13.77	12.61	16.49	12,762	12,517	13,345

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

Period	Investment Amount (₹)	Fund Value (₹)	Value-NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Value-Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,26,982	1,26,762	1,27,838	11.07	10.71	12.45
SI	2,20,000	2,46,558	2,44,984	2,50,750	12.49	11.76	14.42

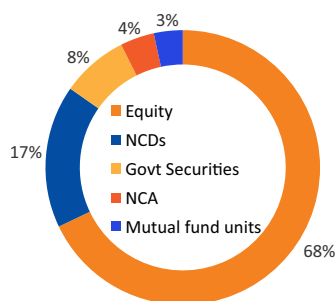
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

# UTI BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund

Category  
Balanced Advantage

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



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



Quantitative Indicators	Fund	Benchmark
Portfolio Turnover	2.08	
P/B	6.15	6.14
P/E	32.12	30.06
ROE	21.16	20.13

## Top 5 Sectors

Financial Services	39%
Information Technology	11%
Automobile and Auto Components	7%
Oil, Gas & Consumable Fuels	7%
Telecommunication	6%

## Portfolio Parameters

Weighted Average Maturity	3.19 Yrs
Yield to Maturity*	6.36%
Modified Duration	2.54 Yrs
Macaulay Duration	2.67 Yrs

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

## Market Capitalisation (%)

	Large	Mid	Small
Fund	88	6	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, 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 : ₹ 5769.98 Crore  
Closing AUM : ₹ 5890.21 Crore  
No. of Folios : 1,76,653

## High/Low NAV in the month

High Growth Option : ₹ 74.8981  
Low Growth Option : ₹ 72.9329

## Total Expense Ratio

Regular : 1.74  
Direct : 0.60

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 74.8981  
Regular IDCW Option ₹ 29.2487  
Direct Growth Option ₹ 82.9865  
Direct IDCW Option ₹ 33.7992

## Portfolio Details

% of Top 10 Stocks	23.05
Median Market Cap (₹ Cr)	2,37,445
Weighted Average Market Cap	4,47,049
Number of Securities	80

All figures given are provisional and unaudited.

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

Portfolio	% to NAV	Rating/Futures	Portfolio	% to NAV	Rating/Futures
<b>Equity</b>			UPL Ltd.	0.29	0.15
ICICI Bank Ltd	3.87	-1.11	Indian Energy Exchange Ltd	0.29	-0.05
Bharti Airtel Ltd.	2.95	-0.03	Dabur India Ltd.	0.28	-0.10
HDFC Bank Ltd.	2.63	-0.14	ICICI Lombard General		
Infosys Ltd.	2.58	-0.20	Insurance Company Ltd	0.27	
Sun Pharmaceuticals Industries Ltd.	2.42	-1.27	Blue Star Limited	0.26	
HCL Technologies Ltd.	2.39	-0.01	Max Healthcare Institute Ltd	0.25	
ITC Ltd.	2.26		Larsen And Toubro Limited	0.25	-0.25
Tata Consultancy Services Ltd.	2.26		Navin Fluorine International Tld.	0.24	
Persistent Systems Ltd.	2.26	-0.59	Hindustan Zinc Ltd.	0.21	
Reliance Industries Ltd.	2.06	-0.74	Shree Cement Ltd.	0.19	0.64
Nestle India Ltd.	1.89	0.01	Nippon Life India Asset		
Bajaj Finserv Ltd.	1.88	0.16	Management Ltd	0.19	
Divis Laboratories Ltd.	1.86	-0.46	MRF Ltd.	0.18	
Britannia Industries Ltd.	1.57		Chambal Fertilisers & Chemicals Ltd	0.16	-0.03
Asian Paints Ltd.	1.49		Page Industries Ltd	0.14	0.58
Vedanta Ltd	1.47	-0.66	SRF Ltd.	0.12	
Dixon Technologies (India) Ltd	1.36	0.10	Procter & Gamble Hygiene &		
Indian Hotels Company Ltd.	1.28	-0.38	Hel Care Ltd.	0.09	
Tech Mahindra Ltd	1.14	-0.65	Info-Edge (India) Ltd.	0.08	-0.08
Interglobe Aviation Ltd	1.12	0.13	Torrent Power Ltd.	0.05	
Kotak Mahindra Bank Ltd.	1.10	0.06	Central Depository Services (India) Ltd	0.02	0.37
Maruti Suzuki India Ltd.	1.08		Indraprastha Gas Ltd	0.01	0.14
Coal India Ltd.	1.06	-0.01	Axis Bank Ltd.	0.01	-0.01
Hindustan Unilever Ltd.	1.03		Bank Of Baroda	0.01	-0.01
Ultratech Cement Ltd.	0.99	-0.13	Cipla Ltd.	0.01	-0.01
Eicher Motors Ltd	0.96	-0.04	SBI Cards And Payment		
Titan Company Ltd.	0.94	-0.14	Services Pvt Ltd.	0.00	0.38
Bajaj Finance Ltd.	0.92	0.06	Tata Elxsi Ltd.	-	0.24
Pidilite Industries Ltd.	0.91	0.01	<b>Govt Securities</b>		
Coforge Ltd	0.84		7.10% GSEC - MAT - 08/04/2034	2.66	SOV
BSE Ltd	0.83	0.70	6.79% GOVT BONDS - 07/10/2034	2.18	SOV
HDFC Asset Management			6.75% GOVT BONDS MAT -		
Company Ltd	0.78		23/12/2029	1.75	SOV
Marico Ltd.	0.67		07.32% GSEC MAT -13/11/2030	1.34	SOV
Colgate Palmolive India Ltd.	0.63	0.04	7.34% GSEC MAT- 22/04/2064	0.87	SOV
Bajaj Holdings & Investment Ltd.	0.62		7.29% WB SDL MAT - 12/03/2038	0.87	SOV
HDFC Life Insurance Company Limited	0.62		7.08% A P SGL MAT - 26/03/2037	0.43	SOV
Cummins India Ltd.	0.61		6.33% GSEC MAT - 05/05/2035	0.42	SOV
Coromandel International Ltd.	0.57		7.12% MH SDL-MAT-05/02/2038	0.34	SOV
Laurus Labs Ltd.	0.54		7.05% ODISHA SGS MAT - 26/03/2035	0.05	SOV
Oracle Financial Services Software Ltd.	0.54	-0.28	<b>Long Term Debt</b>		
LTIMindtree Limited	0.50		National Bank For Agriculture And		
Fortis Healthcare Ltd.	0.50		Rural Development	1.74	CRISIL AAA
Dr Reddy's Laboratories Ltd.	0.50		HDFC Bank Ltd.	0.44	CRISIL AAA
Torrent Pharmaceuticals Ltd.	0.50	-0.30	LIC Housing Finance Ltd.	0.43	CRISIL AAA
Abbott India Ltd.	0.47		Power Finance Corporation Ltd.	0.43	CRISIL AAA
SBI Life Insurance Company Ltd.	0.44	0.00	Bajaj Finance Ltd.	0.43	CRISIL AAA
One 97 Communications Ltd	0.43	-0.01	<b>Mutual Fund Units</b>		
LIC of India	0.42		UTI MF- Gold Exchange Traded		
Hindustan Aeronautics Ltd	0.41	-0.41	Fund ETF	10.44	
Glenmark Pharmaceuticals Ltd	0.36	-0.15	UTI - Floater Fund- Direct Growth	1.70	
Lloyds Metals & Energy Ltd.	0.35		UTI Nifty 5 yr Benchmark G-Sec ETF	0.03	
Hyundai Motor India Ltd	0.34		UTI Nifty 10 yr Benchmark G-Sec ETF	0.02	
Computer Age Management			<b>REITS</b>		
Services Ltd	0.34		REIT- Mindspace Business Parks	0.78	
Indian Railway Catering & Tourism Ltd	0.32		<b>Net Current assets</b>	5.57	
Muthoot Finance Ltd	0.31	0.14	<b>Total</b>	100.00	
Bosch Ltd.	0.31	-0.18			

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

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
1 Y	8.52	8.46	7.54	10,852	10,846	10,754
3 Y	22.47	17.19	18.72	18,379	16,101	16,741
5 Y	17.46	17.62	21.33	22,369	22,521	26,307
SI*	12.88	14.74	16.02	74,919	98,305	1,18,211

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

Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,26,202	1,28,826	1,27,838	9.81	14.05	12.45
3 Y	3,60,000	4,80,968	4,59,664	4,56,734	19.79	16.57	16.12
5 Y	6,00,000	9,25,644	8,76,503	8,96,637	17.39	15.17	16.09
7 Y	8,40,000	14,65,363	14,45,315	14,96,270	15.63	15.24	16.21
10 Y	12,00,000	23,68,156	25,07,019	26,46,180	13.04	14.11	15.12
15 Y	18,00,000	44,03,760	52,37,124	56,10,264	11.09	13.11	13.91
SI	19,80,000	53,49,128	64,42,055	69,43,856	11.08	13.02	13.80

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future. @ BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) & Price of Gold (10%)

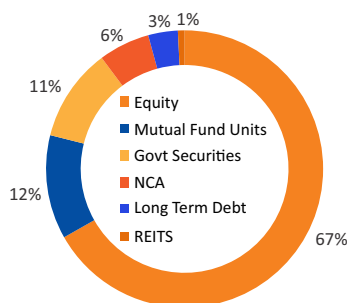


# UTI MULTI ASSET ALLOCATION FUND (Erstwhile UTI Multi Asset Fund)

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

**Category**  
**Multi Asset Allocation**

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



## Active Stock positions



Overweight (Top 5)		%	Underweight (Top 5)		%
BSE Ltd	1.5		HDFC Bank Ltd.	-6.6	
Bajaj Finserv Ltd.	1.4		Reliance Industries Ltd.	-4.8	
Nestle India Ltd.	1.4		ICICI Bank Ltd	-3.4	
HCL Technologies Ltd.	1.3		Larsen And Toubro Ltd	-2.6	
Persistent Systems Ltd.	1.3		Axis Bank Ltd.	-2.1	

## Top 5 Sectors



Financial Services	26%
Information Technology	18%
Fast Moving Consumer Goods	13%
Healthcare	8%
Consumer Durables	6%

## Quantitative Indicators Fund Benchmark



Beta	0.86	1
Standard Deviation (Annual)	8.45%	8.94%
Sharpe Ratio	2.01%	
Portfolio Turnover Ratio (Annual)	2.55	
P/B	18.91	7.07
P/E	57.28	33.31
ROE	38.08	19.95

## Portfolio Parameters



Weighted Average Maturity	4.29 Yrs
Yield to Maturity*	5.97%
Modified Duration	2.72 Yrs
Macaulay Duration	2.83 Yrs

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

## Market Capitalisation (%)



	Large	Mid	Small
Fund	71	26	3
Benchmark	82	18	-

# 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 - B.Com., CA, ICWA, PGDM. Managing the scheme since Nov 2009 & Mr. Sunil Madhukar Patil - M.Com, MFM, CAIIB-I, Certificate Examination of IIB for the Employees of UTI. Managing the scheme since Feb 2018

## Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

## Load Structure

Entry Load: Nil

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

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 6345.00 Crore  
Closing AUM : ₹ 6467.69 Crore  
No. of Folios : 7,26,077

## High/Low NAV in the month

High Growth Option : ₹ 409.8295  
Low Growth Option : ₹ 398.6242

## Total Expense Ratio

Regular : 1.87  
Direct : 1.23

## Minimum Investment Amount

Growth: ₹ 1000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 409.8295  
Regular IDCW Option ₹ 43.7709  
Direct Growth Option ₹ 440.6544  
Direct IDCW Option ₹ 48.9075

## Portfolio Details

Median Market Cap (₹ Cr)	2,67,038
Weighted Average Market Cap	4,93,972
Number of Securities	63

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	66	18	16

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

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			Small Industries Development Bank Of India	1.18	CRISIL AAA
HDFC Bank Ltd.	6.82		HDFC Bank Ltd.	0.81	CRISIL AAA
ICICI Bank Ltd.	5.41		REC Ltd	0.80	CRISIL AAA
Infosys Ltd.	3.30		Aditya Birla Capital Ltd	0.70	CRISIL AAA
ITC Ltd.	2.68		Axis Finance Ltd	0.62	CARE AAA
Reliance Industries Ltd.	2.52		National Bank For Agriculture And Rural Development	0.40	CRISIL AAA
Vedanta Ltd	2.01		LIC Housing Finance Ltd.	0.39	CRISIL AAA
Interglobe Aviation Ltd	1.97		Union Bank Of India Basel3T2	0.39	IND AAA
Bharti Airtel Ltd.	1.71		Others	1.06	
Indus Towers Limited	1.69		<b>INVIT</b>		
Power Grid Corporation of India Ltd	1.68		Invit - Indus Infra Trust	0.76	
Wipro Ltd.	1.56		<b>Securitized Debt</b>		
Kotak Mahindra Bank Ltd.	1.55		India Universal Trust A11	0.35	IND AAA(SO)
Oil & Natural Gas Corporation Ltd.	1.53		<b>REITS</b>		
HCL Technologies Ltd.	1.49		REIT - Mindspace Business Parks	0.84	
Mahindra & Mahindra Ltd.	1.47		<b>Mutual Fund Units</b>		
Others	31.62		UTI Nifty 10 Yr Benchmark G-Sec ETF	0.04	
<b>Govt Securities</b>			UTI Nifty 5 Yr Benchmark G-Sec ETF	0.04	
Others	4.99		<b>Net Current assets</b>	<b>1.06</b>	
7.23% GSEC MAT- 15/04/2039	3.73	SOV	<b>Total</b>	<b>100.00</b>	
6.92% G SEC MAT- 18/11/39	3.48	SOV			
07.18% GSEC MAT -24/07/2037	2.30	SOV			
07.32% GSEC MAT -13/11/2030	1.95	SOV			
6.33% GSEC MAT - 05/05/2035	1.93	SOV			
<b>Long Term Debt</b>					
Power Finance Corporation Ltd.	1.59	CRISIL AAA			
Indian Railway Finance Corporation Limited	1.58	CRISIL AAA			

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	7.84	7.06	7.54	10,784	10,706	10,754
3 Y	20.54	16.60	18.72	17,523	15,859	16,741
5 Y	22.21	17.22	21.33	27,275	22,141	26,307
SI*	14.88	NA	NA	6,88,963	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 & 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 30<sup>th</sup> June, 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	1,25,829	1,26,541	1,27,838	9.22	10.36	12.45
3 Y	3,60,000	4,69,558	4,47,841	4,56,734	18.08	14.74	16.12
5 Y	6,00,000	9,41,185	8,54,799	8,96,353	18.07	14.15	16.08
7 Y	8,40,000	15,53,511	14,00,672	14,95,986	17.27	14.36	16.21
10 Y	12,00,000	25,80,220	24,19,493	26,45,897	14.65	13.44	15.11
15 Y	18,00,000	53,70,122	51,06,600	56,09,821	13.41	12.82	13.91
SI	24,80,000	1,07,14,268	1,03,12,489	1,18,06,529	12.62	12.31	13.39

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. \* Since inception for above mentioned schemes is taken for the period December 2004 to June 2025 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

UTI AGGRESSIVE HYBRID FUND (Erstwhile UTI Hybrid Equity Fund)

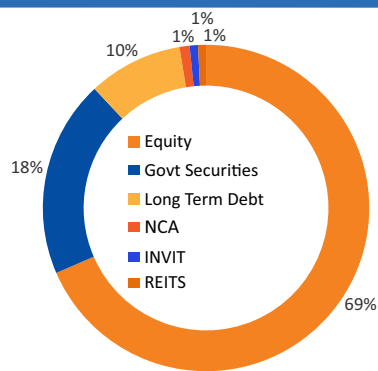
An open ended hybrid scheme investing predominantly in equity and equity related instruments.

Category

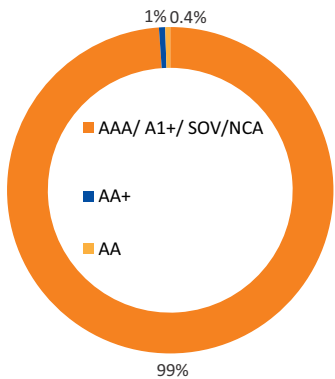
Aggressive

Hybrid Fund

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



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



Top 5 Sectors



Financial Services	33%
Information Technology	10%
Oil, Gas & Consumable Fuels	8%
Healthcare	7%
Telecommunication	6%

Quantitative Indicators Fund Benchmark



Beta	1.04	1
Standard Deviation (Annual)	9.45%	8.81%
Sharpe Ratio	1.59%	
Portfolio Turnover Ratio (Annual)	0.30	

Portfolio Parameters



Weighted Average Maturity	10.08 Yrs
Yield to Maturity*	6.80%
Modified Duration	6.56 Yrs
Macauley Duration	6.83 Yrs
Securitised Debt Average Maturity	
First Business Receivable Trust	1.38 Yrs

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

# UTI EQUITY SAVINGS FUND

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

Category  
Equity Savings

## Investment Objective

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

## Date of inception/allotment

30th August, 2018

## Benchmark Index

Crissil Equity Savings Index

## Fund Manager

Mr. V Srivatsa - B.Com., CA, ICWA, PGDM. Managing the scheme since Aug 2018

Mr. Sunil Madhukar Patil - 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

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 : ₹ 694.14 Crore  
Closing AUM : ₹ 706.73 Crore  
No. of Folios : 18,163

## High/Low NAV in the month

High Growth Option : ₹ 18.3552  
Low Growth Option : ₹ 18.0933

## Total Expense Ratio

Regular : 1.64  
Direct : 0.69

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 18.3442  
Regular IDCW Option ₹ 18.3442  
Direct Growth Option ₹ 19.5060  
Direct IDCW Option ₹ 19.5060

## Portfolio Details

% of Top 10 Stocks	15.19
Median Market Cap (₹ Cr)	4,17,935
Weighted Average Market Cap	6,33,633
Number of Securities	44

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	98	2	-

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

Portfolio	% to NAV	Rating/Futures	Portfolio	% to NAV	Rating/Futures
<b>Equity</b>					
HDFC Bank Ltd.	5.62	-2.72	Oil & Natural Gas Corporation Ltd.	1.03	-0.60
Grasim Industries Ltd.	4.03	-2.75	Bharat Petroleum Corporation Ltd.	0.97	
Infosys Ltd.	4.00	-2.34	Tata Consultancy Services Ltd.	0.97	-0.25
Kotak Mahindra Bank Ltd.	3.97	-3.54	Hindalco Industries Ltd.	0.97	-0.72
Mahindra & Mahindra Ltd.	3.77	-3.04	Bajaj Finance Ltd.	0.93	-0.44
Axis Bank Ltd.	3.63	-2.95	Cipla Ltd.	0.91	-0.34
Reliance Industries Ltd.	3.05	-1.14	Bajaj Finserv Ltd.	0.87	-0.88
ICICI Bank Ltd.	2.70	-0.99	NTPC Ltd.	0.73	
State Bank Of India	2.33	-1.90	Hero Motocorp Ltd.	0.70	
Maruti Suzuki India Ltd.	2.28	-1.53	Dr Reddy'S Laboratories Ltd.	0.68	
Bharti Airtel Ltd.	2.18	-1.39	LIC of India	0.66	
Power Grid Corporation of India Ltd.	1.67	-0.56	Eicher Motors Ltd.	0.66	-0.53
Interglobe Aviation Ltd.	1.54	-0.25	Aurobindo Pharma Ltd.	0.52	-0.14
SBI Life Insurance Company Ltd.	1.53	-1.30	Shriram Finance Ltd.	0.45	
JSW Steel Ltd.	1.42	-1.43	Bajaj Auto Ltd.	0.42	
Larsen And Toubro Limited	1.30	-0.48	Coal India Ltd.	0.29	
HDFC Life Insurance Company Limited	1.25	-0.83	Tata Communications Ltd.	0.22	-0.22
NMDC Ltd.	1.22	-1.22	Hindustan Unilever Ltd.	0.12	
HCL Technologies Ltd.	1.20		Dabur India Ltd.	0.08	-0.08
Indus Towers Limited	1.12	-0.47	<b>Govt Securities</b>		
Indus Ind Bank Ltd.	1.09	-0.87	07.32% GSEC MAT -13/11/2030	9.69	SOV
ITC Ltd.	1.07		7.04% GSEC MAT- 03/06/2029	6.84	SOV
Vedanta Ltd	1.06		7.23% GSEC MAT- 15/04/2039	3.71	SOV
Wipro Ltd.	1.04		7.06% GS MAT - 10/04/2028	2.91	SOV
			6.92% G SEC MAT- 18/11/39	2.17	SOV
			<b>Net Current Assets</b>	<b>8.43</b>	
			<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	6.91	8.12	11.03	10,691	10,812	11,103
3 Y	12.49	11.82	9.19	14,239	13,986	13,021
5 Y	12.76	11.96	5.48	18,235	17,597	13,059
SI*	9.28	9.89	7.45	18,347	19,058	16,346

**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 30<sup>th</sup> June, 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	1,24,975	1,26,390	1,26,866	7.85	10.11	10.88
3 Y	3,60,000	4,24,335	4,24,642	4,16,241	11.00	11.05	9.68
5 Y	6,00,000	7,91,036	7,81,459	7,22,907	11.01	10.52	7.40
SI	8,20,000	11,93,268	11,88,358	10,44,116	10.81	10.69	6.97

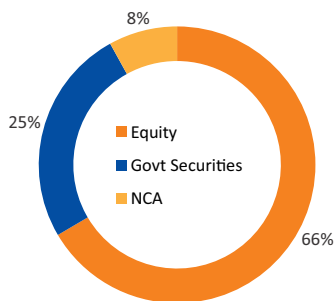
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**

# UTI EQUITY SAVINGS FUND

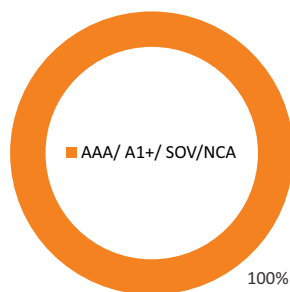
An open ended scheme investing in equity, arbitrage and debt.

Category  
Equity Savings

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



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



## Top 5 Sectors

Financial Services	28%
Information Technology	15%
Oil, Gas & Consumable Fuels	12%
Automobile and Auto Components	9%
Power	6%

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	2.9	NMDC Ltd.	0.0
Reliance Industries Ltd.	1.9	Bajaj Finserv Ltd.	0.0
ICICI Bank Ltd	1.7	JSW Steel Ltd.	0.0
Infosys Ltd.	1.7	Tata Communications Ltd.	0.0
Interglobe Aviation Ltd	1.3	Dabur India Ltd.	0.0

## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.78	1
Standard Deviation (Annual)	4.19%	4.95%
Sharpe Ratio	1.67%	
Portfolio Turnover Ratio (Annual)	4.92	
P/B	4.33	5.91
P/E	24.43	28.22
ROE	21.03	20.17

## Portfolio Parameters

Weighted Average Maturity	5.08 Yrs
Yield to Maturity*	5.96%
Modified Duration	3.73 Yrs
Macaulay Duration	3.85 Yrs

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



# UTI ARBITRAGE FUND

An open ended scheme investing in arbitrage opportunities.

Category  
Arbitrage

## Investment Objective

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

## Date of inception/allotment

22nd June, 2006

## Benchmark Index

Nifty 50 Arbitrage Index

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

## Load Structure

Entry Load: Nil

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

(B) Redemption / Switch out after 15 days from the date of allotment – NIL

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

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 7363.99 Crore

Closing AUM : ₹ 7863.14 Crore

No. of Folios : 15,557

## High/Low NAV in the month

High Growth Option : ₹ 35.0437

Low Growth Option : ₹ 34.8473

## Total Expense Ratio

Regular : 0.75

Direct : 0.27

## Minimum Investment Amount

Growth: ₹ 5000/-

IDCW: ₹ 5000/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 35.0437

Regular IDCW Option ₹ 19.7971

Direct Growth Option ₹ 37.2898

Direct IDCW Option ₹ 21.8129

## Portfolio Details

Median Market Cap (₹ Cr)	1,80,229
Weighted Average Market Cap	4,73,790
Number of Securities	182

All figures given are provisional and unaudited.

## Portfolio Parameters

Weighted Average Maturity	0.67 Yrs
Yield to Maturity*	6.21%
Modified Duration	0.64 Yrs
Macaulay Duration	0.65 Yrs

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

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

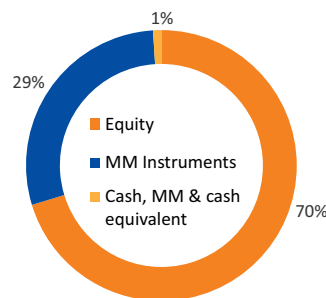
## Portfolio as on 30<sup>th</sup> June, 2025

Equity	% to NAV	Hedged
Equity	70.49%	
MM Instruments	28.75%	
STD	0.02%	
Cash, MM & cash equivalent	0.74%	
<b>Total</b>	<b>100.00%</b>	

All figures given are provisional and unaudited.

Average Equity holding in UTI Arbitrage Fund is 67.77% for the past 12 months against the requirement of minimum 65% for equity taxation eligibility. (Annual average of the monthly average opening and closing figures)

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



## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.52	1
Standard Deviation (Annual)	0.91%	1.21%
Sharpe Ratio	1.48%	
Portfolio Turnover Ratio (Annual)	11.45	

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	7.16	7.50	7.83	10,716	10,750	10,783
3 Y	6.86	7.21	7.13	12,205	12,325	12,297
5 Y	5.54	5.74	5.58	13,096	13,221	13,121
SI*	6.81	6.31	6.26	35,047	32,052	31,766

**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 30<sup>th</sup> June, 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	1,24,519	1,24,879	1,25,032	7.12	7.70	7.94
3 Y	3,60,000	4,01,942	4,03,912	4,03,233	7.30	7.63	7.52
5 Y	6,00,000	7,06,442	7,11,836	7,07,612	6.48	6.78	6.54
7 Y	8,40,000	10,40,272	10,44,554	10,48,232	6.02	6.14	6.23
10 Y	12,00,000	16,21,846	16,11,964	16,50,916	5.87	5.76	6.22
15 Y	18,00,000	29,22,456	28,81,328	29,94,218	6.17	5.99	6.46
SI	22,70,000	43,22,352	40,61,966	43,29,978	6.38	5.79	6.40

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

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

(Number of Segregated portfolio in the scheme 1)

An open ended hybrid scheme investing predominantly in debt instruments.

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

## Investment Objective

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

## Date of inception/allotment

16th December, 2003

## Benchmark Index

NIFTY 50 Hybrid Composite Debt 15:85 Index

## Fund Manager

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

## Plans/Option (Regular/Direct)

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

## Load Structure

Entry Load: Nil

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

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 1691.60 Crore  
Closing AUM : ₹ 1705.81 Crore  
No. of Folios : 40,980

## High/Low NAV in the month

High Growth Option : ₹ 69.6713  
Low Growth Option : ₹ 69.0578

## Total Expense Ratio

Regular : 1.81  
Direct : 1.18

## Minimum Investment Amount

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

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option : ₹ 69.6639  
Regular IDCW Option : ₹ 17.7111  
Direct Growth Option : ₹ 75.3901  
Direct IDCW Option : ₹ 19.9159

## Portfolio Details

Median Market Cap (₹ Cr)	2,56,589
Weighted Average Market Cap	4,93,973
Number of Securities	55

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	69	16	15

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

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			<b>Long Term Debt</b>		
HDFC Bank Ltd.	2.35		Power Finance Corporation Ltd.	6.08	CRISIL AAA
ICICI Bank Ltd	1.48		HDFC Bank Ltd.	4.59	CRISIL AAA
Infosys Ltd.	1.13		National Bank For Agriculture		
Bharti Airtel Ltd.	1.09		And Rural Development	4.49	CRISIL AAA
Axis Bank Ltd.	0.96		LIC Housing Finance Ltd.	2.99	CRISIL AAA
Kotak Mahindra Bank Ltd.	0.90		Small Industries Development		
Reliance Industries Ltd.	0.77		Bank Of India	2.98	CRISIL AAA
State Bank Of India	0.77		Bajaj Finance Ltd.	2.94	CRISIL AAA
Tech Mahindra Ltd	0.69		Indian Oil Corporation Ltd.	1.50	CRISIL AAA
Mahindra & Mahindra Ltd.	0.67		Export Import Bank Of India	1.50	CRISIL AAA
Others	13.51		Axis Finance Ltd	1.47	CRISIL AAA
<b>Govt Securities</b>			<b>Corporate Debt Market Development Fund</b>		
7.10% GSEC - MAT - 08/04/2034	15.32	SOV	Corporate Debt Market		
6.79% GOVT BONDS - 07/10/2034	11.87	SOV	Devt Fund - A2 Units	0.27	
07.18% GSEC MAT -14/08/2033	3.99	SOV	<b>Mutual Fund Units</b>		
7.34% GSEC MAT- 22/04/2064	3.92	SOV	UTI Nifty 10 Yr Benchmark		
7.29% WB SDL MAT - 12/03/2038	2.99	SOV	G-Sec ETF	0.11	
7.28% WB SGS MAT - 12/03/2039	2.99	SOV	UTI Nifty 5 Yr Benchmark		
07.18% GSEC MAT -24/07/2037	1.53	SOV	G-Sec ETF	0.11	
7.08% A P SGL MAT - 26/03/2037	1.48	SOV	<b>Net Current assets</b>	<b>2.20</b>	
7.05% ODISHA SGS MAT - 26/03/2035	0.19	SOV	<b>Total</b>	<b>100.00</b>	
7.04% GSEC MAT- 03/06/2029	0.12	SOV			
7.38% PN SGS MAT - 03/07/2034	0.04	SOV			

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	8.56	8.94	11.03	10,856	10,894	11,103
3 Y	11.49	9.94	9.19	13,862	13,292	13,021
5 Y	11.75	8.63	5.48	17,433	15,130	13,059
SI*	9.42	8.51	5.89	69,609	58,143	34,333

**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 30<sup>th</sup> June, 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	1,25,393	1,25,892	1,26,799	8.52	9.32	10.78
3 Y	3,60,000	4,24,387	4,16,254	4,16,214	11.01	9.68	9.67
5 Y	6,00,000	7,78,537	7,44,303	7,22,909	10.37	8.56	7.40
7 Y	8,40,000	11,93,026	11,50,343	10,76,878	9.86	8.84	6.99
10 Y	12,00,000	19,07,843	18,86,570	16,95,442	8.97	8.76	6.73
15 Y	18,00,000	37,23,499	36,64,142	30,98,382	9.10	8.91	6.88
SI	24,70,000	69,83,524	67,26,325	52,01,111	9.17	8.86	6.71

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

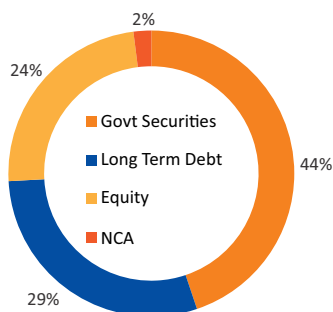
# UTI CONSERVATIVE HYBRID FUND (Erstwhile UTI Regular Savings Fund)

(Number of Segregated portfolio in the scheme 1)

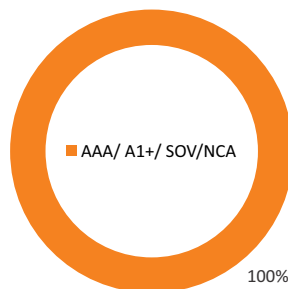
An open ended hybrid scheme investing predominantly in debt instruments.

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

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



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



## Top 5 Sectors

Financial Services	34%
Information Technology	11%
Automobile and Auto Components	8%
Healthcare	8%
Oil, Gas & Consumable Fuels	7%

## Quantitative Indicators Fund Benchmark

Beta	0.08	1
Standard Deviation (Annual)	3.54%	9.36%
Sharpe Ratio	1.69%	
Portfolio Turnover Ratio (Annual)	0.29	

## Portfolio Parameters

Weighted Average Maturity	9.60 Yrs
Yield to Maturity*	6.78%
Modified Duration	5.97 Yrs
Macaulay Duration	6.22 Yrs

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

## Segregated AUM & NAV

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

Segregated NAV per unit as on ₹ 0.0  
30<sup>th</sup> June, 2025 Growth :

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

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

## UTI Conservative Hybrid Fund (Segregated - 17022020) Segregated Portfolio as on 30th June, 2025

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

\* Percentage to NAV Less Than 0.01

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

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

Category  
Children's Fund

## Investment Objective

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

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

## Date of inception/allotment

30th January, 2008

## Benchmark Index

Nifty 500 TRI

## Fund Manager

Mr. Sachin Trivedi (Equity Portion) B.Com, MMS, CFA.  
Managing the scheme since Jun 2025

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option

## Load Structure

Entry Load: Nil  
Exit Load : Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 1146.02 Crore  
Closing AUM : ₹ 1169.01 Crore  
No. of Folios : 76,513

## High/Low NAV in the month

High Growth Option : ₹ 86.5199  
Low Growth Option : ₹ 82.8482

## Total Expense Ratio

Regular : 2.24  
Direct : 1.16

## 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 30<sup>th</sup> June, 2025

Regular Growth Option	₹ 86.2882
Regular IDCW Option	₹ 86.2934
Direct Growth Option	₹ 95.7997
Direct IDCW Option	₹ 95.9652

## Portfolio Details

Median Market Cap (₹ Cr)	2,48,631
Weighted Average Market Cap	5,33,720
Number of Securities	52

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	73	20	7
Benchmark	70	19	11

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

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			Godrej Consumer Products Ltd	2.08	
HDFC Bank Ltd.	9.61		Shree Cement Ltd.	1.95	
ICICI Bank Ltd	8.19		Tech Mahindra Ltd	1.88	
Infosys Ltd.	4.95		ICICI Lombard General Insurance Company Ltd	1.64	
Bharti Airtel Ltd.	4.82		Tube Investments Of India Ltd	1.61	
Reliance Industries Ltd.	3.98		Crompton Greaves Consumer Electricals Ltd.	1.52	
Bajaj Finance Ltd.	3.59		Ajanta Pharma Limited	1.50	
Axis Bank Ltd.	3.58		Timken India Ltd.	1.47	
Cholamandalam Investment And Finance Company Limited	2.66		Others	31.64	
Avenue Supermarts Ltd.	2.49		<b>Net Current assets</b>	<b>4.09</b>	
Maruti Suzuki India Ltd.	2.28		<b>Total</b>	<b>100.00</b>	
Tata Steel Ltd.	2.25				
Jubilant Food Works Ltd	2.23				

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.40	5.68	7.54	10,340	10,568	10,754
3 Y	18.10	21.97	18.72	16,480	18,155	16,741
5 Y	20.49	24.02	21.33	25,408	29,357	26,307
SI*	12.08	11.40	10.92	72,970	65,628	60,870

**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 30<sup>th</sup> June, 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	1,25,022	1,27,313	1,27,838	7.92	11.60	12.45
3 Y	3,60,000	4,52,174	4,75,293	4,56,734	15.41	18.94	16.12
5 Y	6,00,000	8,71,971	9,55,360	8,96,353	14.95	18.69	16.08
7 Y	8,40,000	14,50,894	16,20,320	14,95,986	15.35	18.45	16.21
10 Y	12,00,000	24,86,656	28,47,771	26,45,897	13.96	16.48	15.11
15 Y	18,00,000	53,84,699	62,41,912	56,09,821	13.44	15.14	13.91
SI	20,90,000	74,36,820	87,10,090	77,72,485	13.17	14.70	13.60

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.**

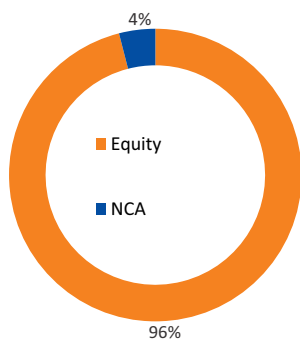
Please note that the subscription under the 'Scholarship Option' of UTI Children's Equity Fund had been discontinued w.e.f. August 11, 2023. Further, installments under the existing registered Systematic Investment Plans (SIPs)/ Systematic Transfer Investment Plans (STRIP - in) into the scheme are also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

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

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

Category  
Children's Fund

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



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



## Top 5 Sectors

Financial Services	33%
Information Technology	10%
Automobile and Auto Components	8%
Consumer Services	8%
Oil, Gas & Consumable Fuels	6%

## Quantitative Indicators Fund Benchmark

Beta	0.87	1
Standard Deviation (Annual)	12.18%	13.45%
Sharpe Ratio	1.03%	
Portfolio Turnover Ratio (Annual)	0.27	

## Portfolio Parameters

Weighted Average Maturity	0.003 Yrs
Yield to Maturity*	5.39%
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 - M.Com, MFM, CAIIB-I, Certificate Examination of IIB for the Employees of UTI. (Debt portion) Managing the scheme since Dec 2021

## Plans/Option (Regular/Direct)

Growth Option

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹4607.25 Crore  
Closing AUM : ₹4626.71 Crore  
No. of Folios : 22,80,182

## High/Low NAV in the month

High Growth Option : ₹40.7679  
Low Growth Option : ₹40.2060

## Total Expense Ratio

Regular : 1.73  
Direct : 1.52

## 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 30<sup>th</sup> June, 2025

Regular Growth Option ₹40.7447  
Direct Growth Option ₹41.6586

## Portfolio Details

Median Market Cap (₹ Cr)	2,45,578
Weighted Average Market Cap	5,30,006
Number of Securities	52

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	73	20	7

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

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			Indian Railway Finance Corporation Limited	2.77	CRISIL AAA
HDFC Bank Ltd.	3.90		REC Ltd	2.31	CRISIL AAA
ICICI Bank Ltd	3.38		HDFC Bank Ltd.	2.26	CRISIL AAA
Infosys Ltd.	2.05		Small Industries Development Bank Of India	1.65	CRISIL AAA
Bharti Airtel Ltd.	2.00		Bajaj Finance Ltd.	1.62	CRISIL AAA
Reliance Industries Ltd.	1.64		National Bank For Agriculture And Rural Development	0.55	CRISIL AAA
Bajaj Finance Ltd.	1.49		NTPC Ltd.	0.55	CRISIL AAA
Axis Bank Ltd.	1.49		LIC Housing Finance Ltd.	0.55	CRISIL AAA
Cholamandalam Investment And Finance Company Limited	1.11		Union Bank Of India Basel3T2 Others	0.54	IND AAA
Avenue Supermarts Ltd.	1.04			1.15	
Maruti Suzuki India Ltd.	0.95		<b>Securitized Debt</b>		
Tata Steel Ltd.	0.94		India Universal Trust All1	0.79	IND AAA(SO)
Jubilant Food Works Ltd	0.90		<b>Mutual Fund Units</b>		
Godrej Consumer Products Ltd	0.88		UTI Nifty 10 yr Benchmark	0.10	
Shree Cement Ltd.	0.81		G-Sec ETF	0.10	
Tech Mahindra Ltd	0.79		UTI Nifty 5 yr Benchmark	0.10	
Others	16.40		G-Sec ETF	0.10	
<b>Govt Securities</b>			<b>INVIT</b>		
Others	12.66		Invit - Roadstar Infra Investment Trust	0.06	
6.92% G SEC MAT- 18/11/39	5.97	SOV	<b>Net Current assets</b>	<b>2.37</b>	
07.18% GSEC MAT -24/07/2037	5.82	SOV	<b>Total</b>	<b>100.00</b>	
7.41% GS MAT - 19/12/2036	5.68	SOV			
7.23% GSEC MAT- 15/04/2039	5.10	SOV			
07.32% GSEC MAT -13/11/2030	3.76	SOV			
<b>Long Term Debt</b>					
Power Finance Corporation Ltd.	3.87	CRISIL AAA			

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	7.00	7.81	7.54	10,700	10,781	10,754
3 Y	11.99	13.10	18.72	14,050	14,472	16,741
5 Y	12.63	13.08	21.33	18,131	18,496	26,307
SI*	10.88	NA	NA	2,72,151	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. Load is not taken into consideration for computation of performance

## SIP Returns as on 30<sup>th</sup> June, 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	1,25,409	1,26,338	1,27,838	8.54	10.03	12.45
3 Y	3,60,000	4,25,649	4,31,682	4,56,734	11.21	12.18	16.12
5 Y	6,00,000	7,84,754	7,99,318	8,96,353	10.69	11.43	16.08
7 Y	8,40,000	12,17,189	12,70,341	14,95,986	10.43	11.62	16.21
10 Y	12,00,000	19,49,527	21,39,740	26,45,897	9.38	11.14	15.11
15 Y	18,00,000	35,96,323	43,41,275	56,09,821	8.68	10.92	13.91
SI	24,70,000	55,53,375	84,18,711	1,17,79,953	7.26	10.69	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.**

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 Investment Plans (STRIP - in) into the scheme are also discontinued w.e.f. January 1, 2024. The 'Scholarship Option' in this scheme shall be discontinued and no subscription would be received in scholarship option w.e.f. January 1, 2024.

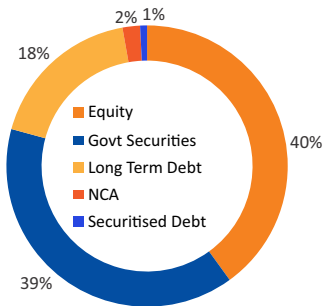
# UTI CHILDREN'S HYBRID FUND

(Erstwhile UTI CCF - Saving Plan)

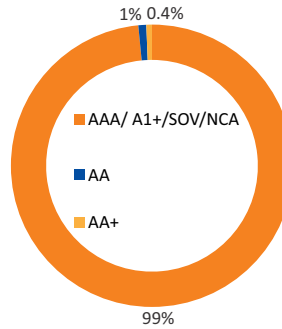
An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).

Category  
Children's Fund

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



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



## Top 5 Sectors

Financial Services	32%
Information Technology	10%
Automobile and Auto Components	8%
Consumer Services	8%
Oil, Gas & Consumable Fuels	6%

## Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	5.25%	5.44%
Sharpe Ratio	1.23%	
Portfolio Turnover Ratio (Annual)	0.34	

## Portfolio Parameters

Weighted Average Maturity	10.39 Yrs
Yield to Maturity*	6.79%
Modified Duration	6.62 Yrs
Macauley Duration	6.90 Yrs
Securitized Debt Average Maturity	
First Business Receivable Trust	1.96 Yrs

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

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

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

**Category**  
**Retirement Fund**

## Investment Objective

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

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

## Date of inception/allotment

26th December, 1994

## Benchmark Index

CRISIL Short Term Debt Hybrid 60+40 Index

## Fund Manager

Mr. V Srivatsa - B.Com., CA, ICWA, PGDM . (Equity Portion) Managing the scheme since 04-Nov-2009  
Mr. Sunil Madhukar Patil - M.Com, MFM, CAIIB-I, Certificate Examination of IIB for the Employees of UTI. (Debt portion) Managing the scheme since Dec 2021

## 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 : ₹ 4730.47 Crore

Closing AUM : ₹ 4765.94 Crore

No. of Folios : 20,73,491

## High/Low NAV in the month

High Growth Option : ₹ 50.1157

Low Growth Option : ₹ 49.4190

## Total Expense Ratio

Regular : 1.66

Direct : 1.02

## Minimum Investment Amount

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

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 50.1157

Direct Growth Option ₹ 54.0694

## Portfolio Details

Median Market Cap (₹ Cr)	2,71,513
Weighted Average Market Cap	4,87,289
Number of Securities	62

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	65	18	16

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

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			Corporation Limited	3.22	CRISIL AAA
HDFC Bank Ltd.	3.70		HDFC Bank Ltd.	2.75	CRISIL AAA
ICICI Bank Ltd	3.20		REC Ltd	1.61	CRISIL AAA
Infosys Ltd.	1.94		Small Industries Development Bank Of India	1.60	CRISIL AAA
ITC Ltd.	1.49		Bajaj Finance Ltd.	1.05	CRISIL AAA
Reliance Industries Ltd.	1.29		National Bank For Agriculture And Rural Development	0.54	CRISIL AAA
Vedanta Ltd	1.14		LIC Housing Finance Ltd.	0.53	CRISIL AAA
Indus Towers Limited	1.00		Union Bank Of India Basel3T2	0.53	IND AAA
Power Grid Corporation of India Ltd	0.92		Axis Finance Ltd	0.53	CRISIL AAA
HCL Technologies Ltd.	0.90		Others	0.66	
Oil & Natural Gas Corporation Ltd.	0.87		<b>Mutual Fund Units</b>		
Bharti Airtel Ltd.	0.86		UTI MF - Nifty 50 ETF	0.12	
Interglobe Aviation Ltd	0.83		UTI Nifty 5 yr Benchmark		
Kotak Mahindra Bank Ltd.	0.81		G-Sec ETF	0.11	
Mahindra & Mahindra Ltd.	0.80		UTI Nifty 10 yr Benchmark		
Maruti Suzuki India Ltd.	0.79		G-Sec ETF	0.10	
Others	17.88		<b>REITS</b>		
<b>Govt Securities</b>			REIT- Mindspace Business Parks	0.50	
Others	12.29		<b>Securitized Debt</b>		
07.18% GSEC MAT -24/07/2037	8.94	SOV	India Universal Trust Al1	0.96	IND AAA(SO)
7.23% GSEC MAT- 15/04/2039	6.16	SOV	<b>Net Current assets</b>	<b>3.98</b>	
6.92% G SEC MAT- 18/11/39	4.72	SOV	<b>Total</b>	<b>100.00</b>	
07.32% GSEC MAT -13/11/2030	3.65	SOV			
7.41% GS MAT - 19/12/2036	3.29	SOV			
<b>Long Term Debt</b>					
Power Finance Corporation Ltd.	3.77	CRISIL AAA			
Indian Railway Finance					

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	8.38	7.81	7.54	10,838	10,781	10,754
3 Y	14.54	13.10	18.72	15,032	14,472	16,741
5 Y	14.93	13.08	21.33	20,060	18,496	26,307
SI*	10.71	NA	NA	2,23,404	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 & Mr V. Srivatsa. Load is not taken into consideration for computation of performance.

## SIP Returns as on 30<sup>th</sup> June, 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	1,25,649	1,26,338	1,27,838	8.93	10.03	12.45
3 Y	3,60,000	4,39,639	4,31,682	4,56,734	13.45	12.18	16.12
5 Y	6,00,000	8,31,882	7,99,318	8,96,353	13.04	11.43	16.08
7 Y	8,40,000	13,06,827	12,70,341	14,95,986	12.42	11.62	16.21
10 Y	12,00,000	21,03,003	21,39,740	26,45,897	10.81	11.14	15.11
15 Y	18,00,000	37,57,030	43,41,275	56,09,821	9.21	10.92	13.91
SI	24,70,000	54,91,793	84,18,700	1,17,79,958	7.17	10.69	13.38

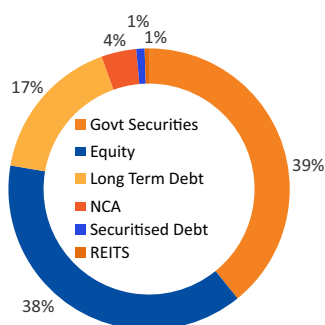
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**

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

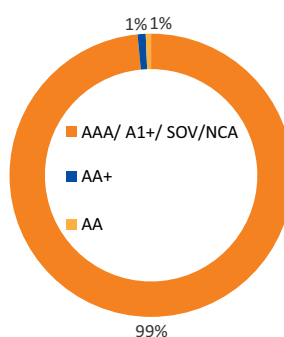
An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age(whichever is earlier).

**Category**  
**Retirement Fund**

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



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



## Top 5 Sectors

Financial Services	32%
Information Technology	10%
Oil, Gas & Consumable Fuels	8%
Healthcare	7%
Telecommunication	6%

## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	5.43%	5.44%
Sharpe Ratio	1.66%	
Portfolio Turnover Ratio (Annual)	0.36	

## Portfolio Parameters

Weighted Average Maturity	10.05 Yrs
Yield to Maturity*	6.74%
Modified Duration	6.44 Yrs
Macaulay Duration	6.70 Yrs
Securitized Debt Average Maturity	
First Business Receivable Trust	3.23 Yrs

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

# UTI UNIT LINKED INSURANCE PLAN\*

An open ended tax saving cum insurance scheme.

## Investment Objective

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

## Date of inception/allotment

1st October, 1971

## Benchmark Index

NIFTY 50 Hybrid Composite Debt 50:50 Index

## Fund Manager

Mr. Sunil Madhukar Patil - M.Com, MFM, CAIIB-I, Certificate Examination of IIB for the Employees of UTI. (Debt portion) Managing the scheme since Dec 2021. Mr. Ajay Tyagi - Masters in Finance, CFA Chartered holder. (Equity Portfolio) Managing the scheme since Dec 2014. Mr. Ravi Gupta - CFA Charter holder from CFA Institute-USA, PGDM (Finance) from IIM Lucknow, B.Com - Assistant Fund Manager (Equity Portion). Managing the scheme since Aug-2024. Mr. Kamal Gada - B.Com, CA, CS, CFA- Assistant Fund Manager (Equity portion). Managing the scheme since Apr 2025.

## Plans/Option (Regular/Direct)

10 year Plan / 15 year Plan

## Load Structure

Entry Load: Nil

Exit Load : 2% for premature withdrawal

Nil - On or after maturity.

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 5466.38 Crore

Closing AUM : ₹ 5489.23 Crore

No. of Folios : 1,87,663

## High/Low NAV in the month

High Growth Option : ₹ 42.3309

Low Growth Option : ₹ 41.7380

## Total Expense Ratio

Regular : 1.64

Direct : 0.96

## Minimum Investment Amount

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

Minimum Target amount ₹ 15,000/-

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 42.3309

Direct Growth Option ₹ 45.7759

## Portfolio Details

Median Market Cap (₹ Cr)	2,21,076
Weighted Average Market Cap	3,77,111
Number of Securities	48

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	65	25	10

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

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

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

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			Corporation Limited	3.75	CRISIL AAA
ICICI Bank Ltd	2.70		HDFC Bank Ltd.	2.29	CRISIL AAA
HDFC Bank Ltd.	2.63		Small Industries Development		
Bajaj Finance Ltd.	2.47		Bank Of India	1.56	CRISIL AAA
Eternal Limited	1.92		REC Ltd	1.45	CRISIL AAA
Kotak Mahindra Bank Ltd.	1.56		Bajaj Finance Ltd.	1.00	CRISIL AAA
Info-Edge (India) Ltd.	1.55		National Bank For Agriculture		
Avenue Supermarts Ltd.	1.55		And Rural Development	0.49	CRISIL AAA
LTIMindtree Limited	1.50		Export Import Bank Of India	0.46	ICRA AAA
Coforge Ltd	1.45		Axis Finance Ltd	0.46	CRISIL AAA
Trent Limited	1.35		Piramal Finance Limited	0.41	ICRA AA
Infosys Ltd.	1.27		Others	0.46	
Dixon Technologies (India) Ltd	1.21		<b>Mutual Fund Units</b>		
Titan Company Ltd.	1.15		UTI Nifty 10 yr Benchmark		
Persistent Systems Ltd.	1.15		G-Sec ETF	0.11	
Bharti Airtel Ltd.	1.11		UTI Nifty 5 yr Benchmark		
Others	14.87		G-Sec ETF	0.10	
<b>Govt Securities</b>			Uti Nifty Bank Exchange		
Others	12.79		Traded Fund ETF	0.05	
07.18% GSEC MAT -24/07/2037	10.33	SOV	<b>Securitized Debt</b>		
7.41% GS MAT - 19/12/2036	4.79	SOV	India Universal Trust A11	1.19	IND AAA(SO)
7.23% GSEC MAT- 15/04/2039	4.49	SOV	<b>INVIT</b>		
6.92% G SEC MAT- 18/11/39	3.91	SOV	Invit - Roadstar Infra		
07.32% GSEC MAT -13/11/2030	3.84	SOV	Investment Trust	0.05	
<b>Long Term Debt</b>			<b>Net Current assets</b>	<b>2.79</b>	
Power Finance Corporation Ltd.	3.80	CRISIL AAA	<b>Total</b>	<b>100.00</b>	
Indian Railway Finance					

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	10.17	8.48	7.54	11,017	10,848	10,754
3 Y	11.31	13.61	18.72	13,795	14,669	16,741
5 Y	11.76	13.87	21.33	17,441	19,151	26,307
SI*	10.45	NA	NA	20,97,045	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 30<sup>th</sup> June, 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	1,26,537	1,26,762	1,27,838	10.35	10.71	12.45
3 Y	3,60,000	4,26,467	4,33,014	4,56,734	11.34	12.39	16.12
5 Y	6,00,000	7,68,915	8,04,389	8,96,353	9.87	11.69	16.08
7 Y	8,40,000	11,78,260	12,89,685	14,95,986	9.51	12.05	16.21
10 Y	12,00,000	18,79,532	21,95,849	26,45,897	8.69	11.63	15.11
15 Y	18,00,000	33,26,510	44,57,892	56,09,821	7.74	11.23	13.91
SI	24,70,000	51,75,936	88,00,658	1,17,94,852	6.67	11.05	13.39

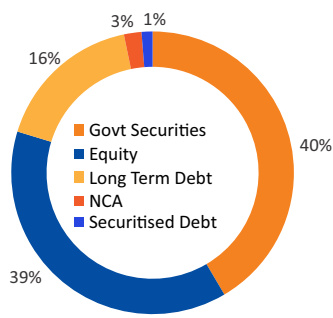
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**



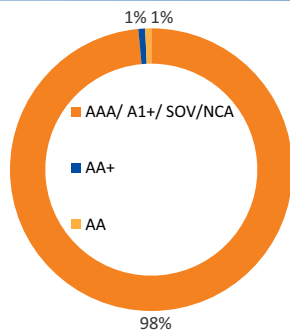
# UTI UNIT LINKED INSURANCE PLAN\*

An open ended tax saving cum insurance scheme.

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



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



## Top 5 Sectors

Financial Services	26%
Consumer Services	18%
Information Technology	14%
Healthcare	10%
Consumer Durables	10%

## Quantitative Indicators Fund Benchmark

Beta	0.13	1
Standard Deviation (Annual)	5.07%	14.24%
Sharpe Ratio	1.14%	
Portfolio Turnover Ratio (Annual)	0.09	

## Portfolio Parameters

Weighted Average Maturity	10.18 Yrs
Yield to Maturity*	6.77%
Modified Duration	6.52 Yrs
Macaulay Duration	6.79 Yrs
Securitized Debt Average Maturity	
First Business Receivable Trust	4.61 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 : ₹ 4969.28 Crore  
Closing AUM : ₹ 3571.80 Crore  
No. of Folios : 9,244

## High/Low NAV in the month

High Growth Option : ₹ 3506.5573  
Low Growth Option : ₹ 3492.0092

## 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 30<sup>th</sup> June 2025

Regular Growth Option ₹ 3506.5573  
Regular IDCW Option ₹ 1806.4564  
Direct Growth Option ₹ 3544.5876  
Direct IDCW Option ₹ 1860.2489

## Portfolio Parameters

Weighted Average Maturity 2 days  
Yield to Maturity\* 5.38%  
Modified Duration 2 days  
Macaulay Duration 2 days

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

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

Portfolio	% to NAV	Rating
<b>Govt Securities</b>		
91 DAYS T -BILL MD 03/07/25	2.10	SOV
91 D TBILL MAT - 17/07/2025	1.96	SOV
91 D TBILL MAT - 11/07/2025	1.40	SOV
182 DAYS T BILL - 10/07/2025	0.84	SOV
364 D TBILL MAT - 24/07/25	0.42	SOV
Net Current assets	93.29	
<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	5.25	5.34	2.58	10,010	10,010	10,005
15 Days	5.18	5.28	4.36	10,021	10,022	10,018
1 Month	5.26	5.33	5.62	10,043	10,044	10,046
1 Y	6.35	6.41	7.83	10,635	10,641	10,783
3 Y	6.38	6.48	7.13	12,041	12,075	12,297
5 Y	5.11	5.22	5.58	12,832	12,899	13,121
SI*	5.98	5.93	6.02	35,090	34,734	35,377

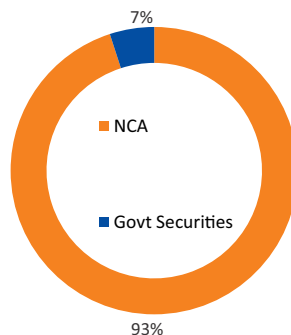
Past performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Jan 2025. \*Compounded annualized Growth Rate. Returns less than 1 year are Simple 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 30th June, 2025

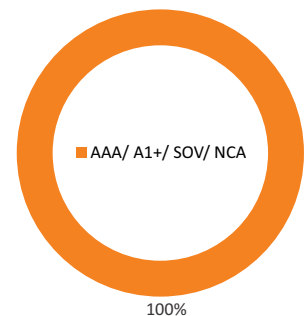
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Liquid Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Liquid Overnight Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,23,939	1,23,971	1,25,032	6.20	6.25	7.94
3 Y	3,60,000	3,96,993	3,97,431	4,03,233	6.47	6.54	7.52
5 Y	6,00,000	6,96,185	6,97,824	7,07,612	5.89	5.99	6.54
7 Y	8,40,000	10,19,559	10,23,100	10,48,232	5.46	5.55	6.23
10 Y	12,00,000	15,82,101	15,88,990	16,50,813	5.40	5.48	6.22
15 Y	18,00,000	28,69,751	28,60,286	29,94,063	5.94	5.90	6.46
SI	24,70,000	48,26,633	46,18,480	49,88,136	6.07	5.69	6.35

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

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



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



## POTENTIAL RISK CLASS MATRIX

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

Relatively Low interest rate risk and Relatively Low Credit Risk.

# UTI LIQUID FUND (Erstwhile UTI Liquid Cash Plan)

(Maturity of upto 91 days)

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

Category  
Liquid Fund

## Investment Objective

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

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

## Date of inception/allotment

10th December, 2003

## Benchmark Index

Nifty Liquid Index A-I

## Fund Manager

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

Managing the scheme since 07-Jul-2017

## Plans/Option (Regular/Direct)

Growth Option

IDCW Option

## Load Structure

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

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 27193.61 Crore

Closing AUM : ₹ 23272.69 Crore

No. of Folios : 32,051

## High/Low NAV in the month

High Growth Option : ₹ 4283.7659

Low Growth Option : ₹ 4262.8048

## Total Expense Ratio

Regular : 0.24

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 30<sup>th</sup> June 2025

Regular Growth Option ₹ 4283.7659

Regular IDCW Option ₹ 1074.4883

Direct Growth Option ₹ 4322.4607

Direct IDCW Option ₹ 1048.0265

## Portfolio Parameters

Weighted Average Maturity 58 days

Yield to Maturity\* 5.92%

Modified Duration 58 days

Macaulay Duration 58 days

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

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

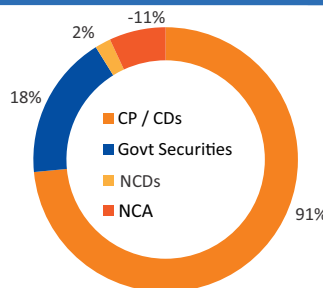
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDs</b>			HDFC Securities Ltd	0.85	ICRA A1+
National Bank For Agriculture And Rural Development	8.29	ICRA A1+	Poonawalla Fincorp Ltd.	0.85	CRISIL A1+
Canara Bank	7.75	CRISIL A1+	Bajaj Finance Ltd.	0.85	ICRA A1+
HDFC Bank Ltd.	7.04	CARE A1+	Bharti Telecom Ltd.	0.85	CRISIL A1+
Indian Bank	6.27	CRISIL A1+	GIC Housing Finance Ltd.	0.75	CRISIL A1+
Union Bank Of India	5.34	ICRA A1+	Aditya Birla Money Ltd	0.64	CRISIL A1+
Ultratech Cement Ltd.	2.77	CRISIL A1+	360 One Prime Ltd	0.64	CRISIL A1+
ICICI Securities Ltd.	2.55	CRISIL A1+	Muthoot Finance Ltd	0.64	CRISIL A1+
NTPC Ltd.	2.14	CRISIL A1+	Nuvama Wealth Management Ltd	0.53	CRISIL A1+
Hindustan Zinc Ltd.	2.13	CRISIL A1+	IGH Holdings Private Ltd	0.43	CRISIL A1+
Indian Oil Corporation Ltd.	2.13	ICRA A1+	Piramal Finance Ltd	0.43	CRISIL A1+
Export Import Bank Of India	2.03	CRISIL A1+	L&T Finance Ltd	0.43	ICRA A1+
Small Industries Development Bank Of India	1.92	CARE A1+	Hinduja Leyland Finance Ltd.	0.42	CRISIL A1+
Aditya Birla Capital Ltd	1.71	ICRA A1+	Angel One Ltd	0.21	ICRA A1+
Bank Of India	1.70	CRISIL A1+	Tata Teleservices Maharashtra Ltd	0.21	CRISIL A1+
Bharti Airtel Ltd.	1.70	CRISIL A1+	Nuvama Wealth Finance Ltd	0.21	CRISIL A1+
Tata Consumer Products Ltd	1.70	ICRA A1+	Nuvama Wealth And Investment Ltd	0.11	CARE A1+
Aditya Birla Housing Finance Ltd	1.70	CRISIL A1+			
Karur Vysya Bank Ltd.	1.70	ICRA A1+	<b>Govt Securities</b>		
Infina Finance Private Ltd	1.50	CRISIL A1+	182 DAYS T BILL - 24/07/2025	4.28	SOV
Kotak Securities Ltd.	1.49	CRISIL A1+	91 DAYS T -BILL MD 25/09/25	3.18	SOV
Axis Bank Ltd.	1.38	CRISIL A1+	91 DAYS T -BILL MD 11/09/25	2.34	SOV
Punjab And Sind Bank	1.28	ICRA A1+	91 D TBILL MAT - 04/09/2025	1.49	SOV
Axis Securities Ltd	1.28	CRISIL A1+	182D TBILL MAT - 18/09/2025	1.27	SOV
Sikka Ports And Terminals Ltd	1.27	CRISIL A1+	91 D TBILL MAT - 28/08/2025	1.17	SOV
Aseem Infrastructure Finance Ltd	1.27	CARE A1+	182 DAYS T BILL - 29/08/2025	1.06	SOV
Bajaj Financial Securities Ltd	1.27	CRISIL A1+	364 D TBILL MAT - 18/07/25	0.86	SOV
Larsen And Toubro Ltd	1.27	CRISIL A1+	364 D TBILL MAT - 21/08/2025	0.85	SOV
Indian Overseas Bank	1.27	CARE A1+	91 D TBILL MAT - 01/08/2025	0.79	SOV
ICICI Bank Ltd	1.07	ICRA A1+	182 DAYS T BILL - 07/08/2025	0.73	SOV
Network18 Media And Investments Ltd.	1.06	CARE A1+	<b>NCDs</b>		
Tata Steel Ltd.	0.86	ICRA A1+	Chennai Petroleum Corporation Ltd	1.52	CRISIL AAA
Sundaram Finance Ltd.	0.85	CRISIL A1+	SMFG India Credit Company Ltd	0.43	ICRA AAA
Motilal Oswal Financial Services Ltd.	0.85	ICRA A1+	<b>Corporate Debt Market Development Fund</b>		
Julius Baer Capital India Private Ltd	0.85	CRISIL A1+	Corporate Debt Market Devt Fund - A2 Units	0.28	
Kotak Mahindra Prime Ltd.	0.85	CRISIL A1+	<b>Net Current assets</b>	-11.24	
Piramal Enterprises Ltd.	0.85	CRISIL A1+	<b>Total</b>	100.00	
Reliance Retail Ventures Ltd	0.85	CRISIL A1+			

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

Period	NAV Growth (%)	Nifty Liquid Index A-I (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty Liquid Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)
7 Days	5.80	5.63	2.58	10,011	10,011	10,005
15 Days	5.75	5.59	4.36	10,024	10,023	10,018
1 Month	6.18	6.28	5.62	10,051	10,052	10,046
1 Y	7.17	7.17	7.83	10,717	10,717	10,783
3 Y	6.95	7.02	7.13	12,235	12,260	12,297
5 Y	5.51	5.58	5.58	13,078	13,121	13,121
SI*	6.98	7.01	6.02	42,860	43,120	35,287

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



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



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

Relatively Low interest rate risk and Moderate Credit Risk.

# UTI MONEY MARKET FUND

(Maturity upto 1 year)

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

Category  
Money Market Fund

## Investment Objective

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

## Date of inception/allotment

23rd April, 1997

## Benchmark Index

CRISIL Money Market A-I Index

## Fund Manager

Mr. Amit Sharma (B.Com, CA, FRM) Managing the scheme since Jul 2017 & Mr. Anurag Mittal Head- Fixed Income, & Fund Manager: B.Com, Master of Science, Chartered Accountant.

Managing the scheme since Dec 2021

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option

## Load Structure

Entry Load: Nil  
Exit Load : Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 16909.69 Crore  
Closing AUM : ₹ 18353.70 Crore  
No. of Folios : 19,231

## High/Low NAV in the month

High Growth Option : ₹ 3091.2943  
Low Growth Option : ₹ 3072.8343

## Total Expense Ratio

Regular : 0.23  
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 30<sup>th</sup> June, 2025

Regular Growth Option : ₹ 3091.2943  
Regular IDCW Option : ₹ 1140.0313  
Direct Growth Option : ₹ 3128.6305  
Direct IDCW Option : ₹ 1030.9355

## Portfolio Parameters

Weighted Average Maturity : 226 days  
Yield to Maturity\* : 6.30%  
Modified Duration : 226 days  
Macaulay Duration : 226 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)	High
Interest Rate Risk ↓				
Relatively Low (Class I)		B-I		
Moderate (Class II)				
Relatively High (Class III)				

Relatively Low interest rate risk and Moderate Credit Risk.

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

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDs</b>			Hero Housing Finance Ltd	0.53	ICRA A1+
Small Industries Development Bank Of India	9.68	CARE A1+	Nuvoco Vistas Corporation Ltd	0.53	CRISIL A1+
National Bank For Agriculture And Rural Development	9.19	CRISIL A1+	Cholamandalam Investment And Finance Company Ltd	0.53	CRISIL A1+
HDFC Bank Ltd.	8.85	CARE A1+	Poonawalla Fincorp Ltd.	0.52	CRISIL A1+
Indian Bank	5.89	CRISIL A1+	GIC Housing Finance Ltd.	0.52	CRISIL A1+
Union Bank Of India	4.71	ICRA A1+	Standard Chartered Capital Ltd.	0.40	CRISIL A1+
Kotak Mahindra Bank Ltd.	4.24	CRISIL A1+	Godrej Finance Ltd	0.39	CRISIL A1+
Axis Bank Ltd.	4.20	CRISIL A1+	Panatone Finvest Ltd.	0.26	CRISIL A1+
AU Small Finance Bank Ltd	2.86	CARE A1+	360 One Wam Ltd	0.26	ICRA A1+
Canara Bank	2.75	CRISIL A1+	Tata Teleservices Maharashtra Ltd	0.24	CRISIL A1+
Indus Ind Bank Ltd.	2.10	CRISIL A1+	<b>Govt Securities</b>		
Hero Fincorp Ltd.	2.10	CRISIL A1+	364 D TBILL MAT - 05/03/2026	2.63	SOV
ICIQI Securities Ltd.	2.10	CRISIL A1+	364 D TBILL MAT - 19/03/26	2.62	SOV
Birla Group Holdings Private Ltd	1.82	CRISIL A1+	182 DAYS T BILL - 25/12/2025	2.52	SOV
L&T Finance Ltd	1.79	CRISIL A1+	364 D TBILL MAT - 12/03/2026	1.31	SOV
IDFC First Bank Ltd	1.58	CRISIL A1+	364 D TBILL MAT - 12/02/2026	1.05	SOV
Bank Of India	1.58	CRISIL A1+	364 DAYS T -BILL MD 27/02/2026	1.05	SOV
Export Import Bank Of India	1.55	CRISIL A1+	7.00% RAJASTHAN SGS MAT- 25/09/2025	0.82	SOV
Bharti Telecom Ltd.	1.45	CRISIL A1+	8.28% KA SDL MAT - 06/03/2026	0.55	SOV
Infina Finance Private Ltd	1.44	CRISIL A1+	06.99% GSEC MAT - 17/04/2026	0.55	SOV
Punjab And Sind Bank	1.31	ICRA A1+	364 D TBILL MAT - 07/08/25	0.05	SOV
Equitas Small Finance Bank Ltd	1.18	CRISIL A1+	364D TBILL MAT - 04/09/2025	0.05	SOV
Toyota Financial Services India Ltd	1.18	ICRA A1+	<b>Corporate Debt Market Development Fund</b>		
Piramal Finance Ltd	1.06	CRISIL A1+	Corporate Debt Market Devt Fund - A2 Units	0.24	
Mahindra Rural Housing Finance Ltd	1.06	CRISIL A1+	<b>Net Current assets</b>	<b>1.57</b>	
IGH Holdings Private Ltd	1.05	CARE A1+	<b>Total</b>	<b>100.00</b>	
SMFG India Credit Company Ltd	1.03	ICRA A1+			
Tata Teleservices Ltd.	0.80	CRISIL A1+			
Credila Financial Services Ltd	0.80	CRISIL A1+			
360 One Prime Ltd	0.78	CRISIL A1+			
Barclays Investments And Loans India Private Ltd	0.67	CRISIL A1+			

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	6.01	5.68	2.58	10,012	10,011	10,005
15 Days	6.57	5.93	4.36	10,027	10,024	10,018
1 Month	7.51	6.62	5.62	10,062	10,054	10,046
1 Y	8.17	7.45	7.83	10,817	10,745	10,783
3 Y	7.51	7.23	7.13	12,429	12,332	12,297
5 Y	6.09	5.86	5.58	13,441	13,296	13,121
SI*	7.32	7.07	6.25	30,931	29,799	26,353

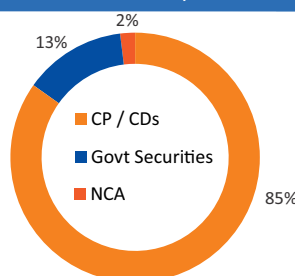
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since July 2017 & Co-Fund Manager managing w.e.f 7th December, 2021. \*Compounded annualized 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 30<sup>th</sup> June, 2025

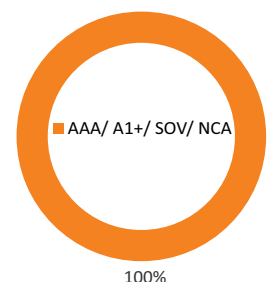
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Money Market A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Money Market A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,25,360	1,24,782	1,25,014	8.47	7.54	7.92
3 Y	3,60,000	4,05,463	4,02,733	4,03,199	7.89	7.44	7.52
5 Y	6,00,000	7,15,587	7,10,511	7,07,563	6.99	6.71	6.54
7 Y	8,40,000	10,64,299	10,52,847	10,48,174	6.66	6.36	6.23
10 Y	12,00,000	16,91,485	16,65,704	16,50,813	6.68	6.39	6.22
15 Y	18,00,000	31,51,540	30,92,003	29,94,160	7.09	6.86	6.46
SI	19,10,000	34,84,366	34,13,950	32,81,658	7.14	6.90	6.45

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

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



## Credit Profile as on 30<sup>th</sup> June, 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.22 of SID on which the concept of Macaulay duration has been explained)

**Category**  
**Ultra Short**  
**Duration Fund**

## Investment Objective

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

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

## Date of inception/allotment

29th August, 2003

## Benchmark Index

Nifty Ultra Short Duration Debt Index A-I

## Fund Manager

Mr. Anurag Mittal Head- Fixed Income, & Fund Manager:  
B.Com, Master of Science, Chartered Accountant.  
Managing the scheme since Jan 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 : ₹ 4435.83 Crore

Closing AUM : ₹ 4551.44 Crore

No. of Folios : 45,783

## High/Low NAV in the month

High Growth Option : ₹ 4242.2309

Low Growth Option : ₹ 4219.1322

## Total Expense Ratio

Regular : 0.94

Direct : 0.35

## Minimum Investment Amount

Minimum initial investment under Growth Option

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

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

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 4242.2309

Regular IDCW Option ₹ 1046.1477

Direct Growth Option ₹ 4551.0323

Direct IDCW Option ₹ 1514.0527

## Portfolio Parameters

**Weighted Average Maturity** 171 days

**Yield to Maturity\*** 6.46%

**Modified Duration** 164 days

**Macaulay Duration** 168 days

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

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

Moderate interest rate risk and Moderate Credit Risk.

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

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDs</b>			LIC Housing Finance Ltd.	2.76	CRISIL AAA
Canara Bank	7.98	CRISIL A1+	Bajaj Housing Finance Ltd	2.21	CRISIL AAA
Indian Bank	6.31	CRISIL A1+	Muthoot Finance Ltd	2.21	CRISIL AA+
Axis Bank Ltd.	5.30	CRISIL A1+	Shriram Finance Ltd	1.77	CRISIL AA+
HDFC Bank Ltd.	4.27	CARE A1+	Nirma Ltd.	1.11	CRISIL AA
Angel One Ltd	3.20	CARE A1+	NTPC Ltd.	1.11	CRISIL AAA
Kotak Mahindra Bank Ltd.	3.19	CRISIL A1+	National Bank For Agriculture		
Nuvama Wealth Finance Ltd	3.16	CRISIL A1+	And Rural Development	1.10	CRISIL AAA
IDFC First Bank Ltd	2.68	CRISIL A1+	Sikka Ports And Terminals Ltd	1.10	CRISIL AAA
Equitas Small Finance Bank Ltd	2.67	CRISIL A1+	360 One Prime Ltd	0.72	CRISIL AA
ONGC Petro-Additions Ltd.	2.15	CRISIL A1+	Godrej Industries Ltd.	0.56	CRISIL AA+
Small Industries Development			Aadhar Housing Finance Ltd	0.55	IND AA
Bank Of India	2.13	CARE A1+	Motilal Oswal Finvest Ltd	0.55	CRISIL AA
Bank Of India	1.60	CRISIL A1+	Indigrid Infrastructure Trust	0.55	ICRA AAA
Tata Teleservices Maharashtra Ltd	1.08	CRISIL A1+	Aditya Birla Real Estate Ltd	0.53	CRISIL AA
Bharti Telecom Ltd.	1.08	CRISIL A1+	Tata Projects Ltd	0.44	IND AA
Barclays Investments And Loans India			Aditya Birla Renewables Ltd	0.34	CRISIL AA
Private Ltd	1.08	CRISIL A1+	Vedanta Ltd	0.33	ICRA AA
Export Import Bank Of India	1.07	CRISIL A1+	Tata Motors Ltd.	0.07	CRISIL AA+
Nuvoco Vistas Corporation Ltd	1.07	CRISIL A1+	<b>Govt Securities</b>		
AU Small Finance Bank Ltd	1.07	IND A1+	182D TBILL MAT - 18/09/2025	3.26	SOV
Credila Financial Services Ltd	1.07	CRISIL A1+	182 D TBILL MAT - 14/08/25	2.18	SOV
National Bank For Agriculture And			91 DAYS T -BILL MD 25/09/25	2.17	SOV
Rural Development	1.05	IND A1+	182 DAYS T BILL - 29/08/2025	1.09	SOV
Astec Lifesciences Ltd	0.54	ICRA A1+	<b>Corporate Debt Market</b>		
360 One Wam Ltd	0.53	ICRA A1+	<b>Development Fund</b>		
Embassy Office Parks Reit	0.53	CRISIL A1+	Corporate Debt Market Devt		
<b>NCDs</b>			Fund - A2 Units	0.18	
Small Industries Development Bank			<b>Net Current assets</b>	5.93	
Of India	6.18	CARE AAA	<b>Total</b>	100.00	
Titan Company Ltd.	3.31	CRISIL AAA			
Bharti Telecom Ltd.	2.87	CRISIL AA+			

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

Period	NAV Growth (%)	Nifty Ultra Short Duration Debt Index A-I (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty Ultra Short Duration Debt Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	7.34	7.68	7.83	10,734	10,768	10,783
3 Y	6.79	7.34	7.13	12,181	12,370	12,297
5 Y	6.06	5.87	5.58	13,422	13,302	13,121
SI*	6.84	7.42	6.01	42,452	47,783	35,800

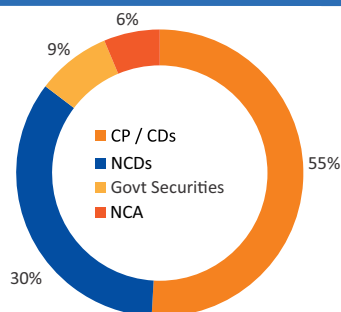
**Past Performance may or may not be sustained in future.** Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Jan 2025. \*Compounded annualized Growth Rate. For performance details of 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, wef January 21, 2025. Load is not taken into consideration for computation of performance.

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

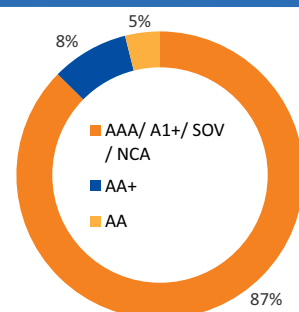
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Ultra Short Duration Debt Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty Ultra Short Duration Debt Index A-I	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,24,722	1,24,909	1,25,014	7.45	7.75	7.92
3 Y	3,60,000	4,00,927	4,03,728	4,03,199	7.13	7.60	7.52
5 Y	6,00,000	7,08,499	7,11,985	7,07,563	6.59	6.79	6.54
7 Y	8,40,000	10,46,743	10,56,204	10,48,174	6.20	6.45	6.23
10 Y	12,00,000	16,39,270	16,76,498	16,50,813	6.08	6.51	6.22
15 Y	18,00,000	30,26,356	31,41,423	29,94,063	6.59	7.05	6.46
SI	24,70,000	52,90,367	56,57,233	49,88,136	6.85	7.42	6.35

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

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



## Credit Profile as on 30<sup>th</sup> June, 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.21 of SID on which the concept of Macaulay duration has been explained)

**Category**  
**Low Duration Fund**

## Investment Objective

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

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

## Date of inception/allotment

12th July, 1999

## Benchmark Index

Nifty Low Duration Debt Index A-I

## Fund Manager

Mr. Anurag Mittal Head- Fixed Income, & Fund Manager: 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)

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 3128.31 Crore

Closing AUM : ₹ 3001.64 Crore

No. of Folios : 9,029

## High/Low NAV in the month

High Growth Option : ₹ 3555.2686

Low Growth Option : ₹ 3536.2250

## Total Expense Ratio

Regular : 0.44

Direct : 0.36

## 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 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 3555.2686

Regular IDCW Option ₹ 1370.2775

Direct Growth Option ₹ 3611.3394

Direct IDCW Option ₹ 1378.7928

## Portfolio Parameters

Weighted Average Maturity 1.02 Yrs

Yield to Maturity\* 6.59%

Modified Duration 0.91 Yrs

Macaulay Duration 0.96 Yrs

Securitized Debt Average Maturity 0.58 Yrs

First Business Receivable Trust

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

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

Moderate interest rate risk and Moderate Credit Risk.

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

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

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDs</b>			Muthoot Finance Ltd	2.85	CRISIL AA+
Embassy Office Parks Reit	3.99	CRISIL A1+	Sikka Ports And Terminals Ltd	2.68	CRISIL AAA
HDFC Bank Ltd.	3.23	CARE A1+	LIC Housing Finance Ltd.	2.52	CRISIL AAA
Kotak Mahindra Bank Ltd.	3.21	CRISIL A1+	Nirma Ltd.	2.52	CRISIL AA
Equitas Small Finance Bank Ltd	1.64	IND A1+	360 One Prime Ltd	2.18	CRISIL AA
Axis Bank Ltd.	1.61	CRISIL A1+	Aditya Birla Renewables Ltd	1.70	CRISIL AA
IGH Holdings Private Ltd	1.60	CRISIL A1+	Tata Capital Housing Finance Ltd	1.69	CRISIL AAA
AU Small Finance Bank Ltd	1.60	CARE A1+	Summit Digital Infrastructure Ltd	1.69	CRISIL AAA
Mankind Pharma Ltd	1.14	CRISIL A1+	Export Import Bank Of India	1.69	CRISIL AAA
Nuvama Wealth And Investment Ltd	0.82	CARE A1+	Hinduja Leyland Finance Ltd.	1.68	CRISIL AA+
Mahindra Rural Housing Finance Ltd	0.82	CRISIL A1+	Mankind Pharma Ltd	1.18	CRISIL AA+
Standard Chartered Capital Ltd.	0.81	CRISIL A1+	National Housing Bank	0.85	CRISIL AAA
Nuvama Wealth Finance Ltd	0.79	CRISIL A1+	Indian Railway Finance Corporation Ltd	0.85	CRISIL AAA
<b>Govt Securities</b>			Small Industries Development Bank Of India	0.85	CRISIL AAA
182 D TBILL MAT - 14/08/25	9.93	SOV	Tata Projects Ltd	0.84	IND AA
182 DAYS T BILL - 29/08/2025	1.65	SOV	HDB Financial Services Ltd.	0.84	CRISIL AAA
182D TBILL MAT - 18/09/2025	1.65	SOV	<b>Securitized Debt</b>		
<b>NCDs</b>			India Universal Trust A1	1.40	IND AAA(SO)
REC Ltd	10.16	CRISIL AAA	<b>Corporate Debt Market Development Fund</b>		
National Bank For Agriculture And Rural Development	10.13	CRISIL AAA	Corporate Debt Market Devt Fund - A2 Units	0.31	
Bajaj Housing Finance Ltd	5.04	CRISIL AAA	<b>Net Current assets</b>	<b>2.53</b>	
Power Finance Corporation Ltd.	4.97	CRISIL AAA	<b>Total</b>	<b>100.00</b>	
Shriram Finance Ltd	4.37	CRISIL AA+			

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

Period	NAV Growth (%)	Nifty Low Duration Debt Index A-I (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty Low Duration Debt Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	8.32	7.90	7.83	10,832	10,790	10,783
3 Y	7.34	7.30	7.13	12,370	12,356	12,297
5 Y	7.06	5.76	5.58	14,067	13,233	13,121
SI*	7.22	7.72	6.31	35,558	38,700	30,449

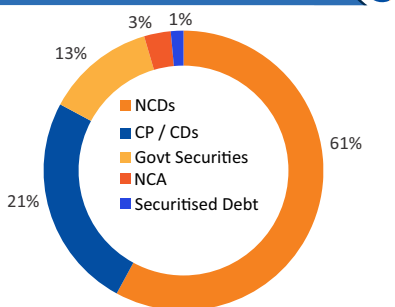
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective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

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

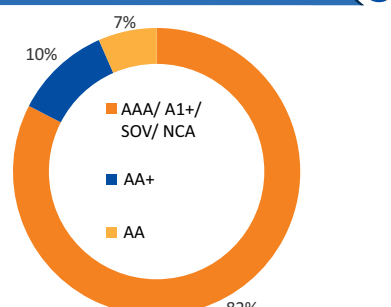
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Low Duration Debt Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty Low Duration Debt Index A-I	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,25,416	1,25,134	1,25,014	8.56	8.11	7.92
3 Y	3,60,000	4,05,007	4,04,141	4,03,199	7.82	7.67	7.52
5 Y	6,00,000	7,22,984	7,10,391	7,07,563	7.40	6.70	6.54
7 Y	8,40,000	10,69,416	10,55,534	10,48,174	6.80	6.43	6.23
10 Y	12,00,000	16,57,478	16,74,664	16,50,813	6.29	6.49	6.22
15 Y	18,00,000	30,49,864	31,28,541	29,94,063	6.69	7.00	6.46
SI	21,80,000	42,46,468	44,06,791	40,50,331	6.87	7.24	6.41

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

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



## Credit Profile as on 30<sup>th</sup> June, 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.15 of SID on which the concept of Macaulay duration has been explained). Relatively High interest rate risk and Moderate Credit Risk.

**Category**  
**Short Duration Fund**

## Investment Objective

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

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

## Date of inception/allotment

23rd June, 2003

## Benchmark Index

CRISIL Short Duration Debt A-II Index

## Fund Manager

Mr. Anurag Mittal Head- Fixed Income, & Fund Manager: B.Com, Master of Science, Chartered Accountant. Managing the scheme since Apr 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 : ₹ 3138.31 Crore  
Closing AUM : ₹ 3280.85 Crore  
No. of Folios : 11,866

## High/Low NAV in the month

High Growth Option : ₹ 31.8707  
Low Growth Option : ₹ 31.7530

## Total Expense Ratio

Regular : 0.82  
Direct : 0.37

## 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 30<sup>th</sup> June, 2025

Regular Growth Option : ₹ 31.8225  
Regular IDCW Option : ₹ 16.4672  
Direct Growth Option : ₹ 33.8593  
Direct IDCW Option : ₹ 12.1196

## Portfolio Parameters

**Weighted Average Maturity** 3.28 Yrs  
**Yield to Maturity\*** 6.76%  
**Modified Duration** 2.60 Yrs  
**Macaulay Duration** 2.74 Yrs  
**Securitized Debt Average Maturity** 4.61 Yrs  
First Business Receivable Trust

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

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

Relatively High interest rate risk and Moderate Credit Risk.

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

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			Bajaj Housing Finance Ltd	1.53	CRISIL AAA
6.79% GOVT BONDS - 07/10/2034	9.56	SOV	Muthoot Finance Ltd	1.38	CRISIL AA+
7.02% IGB GS MAT - 18/06/2031	1.58	SOV	Tata Projects Ltd	1.23	IND AA
8.19% RAJASTHAN SPL SDL - 23/06/2026	0.00	SOV	Summit Digital Infrastructure Ltd	0.77	CRISIL AAA
<b>NCDs</b>			Mahindra And Mahindra		
National Bank For Agriculture			Financial Services Ltd	0.77	CRISIL AAA
And Rural Development	7.45	CRISIL AAA	Power Grid Corporation		
LIC Housing Finance Ltd.	7.04	CRISIL AAA	Of India Ltd	0.76	CRISIL AAA
Power Finance Corporation Ltd.	7.00	CRISIL AAA	Embassy Office Parks Reit	0.46	CRISIL AAA
Small Industries Development			<b>Securitized Debt</b>		
Bank Of India	6.99	CRISIL AAA	India Universal Trust A11	1.80	IND AAA(SO)
Export Import Bank Of India	6.19	CRISIL AAA	<b>CP / CDs</b>		
REC Ltd	6.05	CRISIL AAA	Axis Bank Ltd.	4.31	CRISIL A1+
National Housing Bank	5.45	CRISIL AAA	Canara Bank	2.92	CRISIL A1+
Bajaj Finance Ltd.	4.64	CRISIL AAA	Export Import Bank Of India	2.90	CRISIL A1+
Mankind Pharma Ltd	3.10	CRISIL AA+	<b>Corporate Debt Market</b>		
Poonawalla Fincorp Ltd.	3.05	CRISIL AAA	Development Fund		
Kotak Mahindra Prime Ltd.	2.33	ICRA AAA	Corporate Debt Market		
Aditya Birla Capital Ltd	2.29	CRISIL AAA	Devt Fund - A2 Units	0.22	
Shriram Finance Ltd	1.84	CRISIL AA+	<b>Net Current assets</b>	<b>4.82</b>	
Aditya Birla Renewables Ltd	1.56	CRISIL AA	<b>Total</b>	<b>100.00</b>	

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

Period	NAV Growth (%)	CRISIL Short Duration Debt A-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Duration Debt A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	8.86	9.00	11.03	10,886	10,900	11,103
3 Y	7.57	7.72	9.19	12,450	12,502	13,021
5 Y	7.08	6.13	5.48	14,081	13,467	13,059
SI*	7.45	7.47	6.16	31,840	31,936	26,208

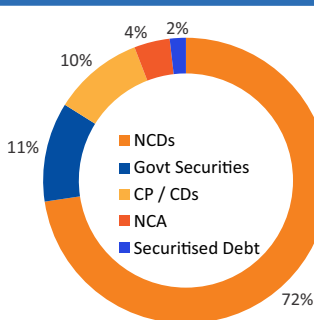
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective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

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

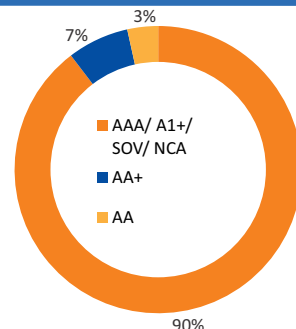
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Duration Debt A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Duration Debt A-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,25,738	1,25,896	1,26,799	9.07	9.33	10.78
3 Y	3,60,000	4,06,691	4,07,584	4,16,214	8.10	8.25	9.67
5 Y	6,00,000	7,23,706	7,16,056	7,22,909	7.44	7.02	7.40
7 Y	8,40,000	10,77,850	10,75,850	10,76,878	7.02	6.97	6.99
10 Y	12,00,000	16,72,289	17,24,475	16,95,442	6.46	7.05	6.73
15 Y	18,00,000	31,05,036	32,56,130	30,98,382	6.91	7.49	6.88
SI	19,90,000	36,95,471	38,60,607	36,02,899	7.03	7.51	6.76

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

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



## Credit Profile as on 30<sup>th</sup> June, 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. Sunil Patil, M.com, MFM, CAIIB-I  
Managing the scheme since Jan 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 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 : ₹ 40.41 Crore  
Closing AUM : ₹ 40.01 Crore  
No. of Folios : 994

## High/Low NAV in the month

High Growth Option : ₹ 18.3477  
Low Growth Option : ₹ 18.2744

## Total Expense Ratio

Regular : 1.49  
Direct : 0.83

## 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 30<sup>th</sup> June, 2025

Regular Growth Option : ₹ 18.3099  
Regular IDCW Option : ₹ 13.2047  
Direct Growth Option : ₹ 19.6351  
Direct IDCW Option : ₹ 10.7130

## Portfolio Parameters

Weighted Average Maturity : 4.84 Yrs  
Yield to Maturity\* : 6.86%  
Modified Duration : 3.64 Yrs  
Macaulay Duration : 3.79 Yrs

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

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

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			360 One Prime Ltd	3.76	CRISIL AA
07.18% GSEC MAT -14/08/2033	17.03	SOV	Aditya Birla Renewables Ltd	2.55	CRISIL AA
7.26% GSEC 22/08/2032	10.52	SOV	Aditya Birla Capital Ltd	2.52	ICRA AAA
7.79% UTTARPRADESH SDL 29/03/2033	8.09	SOV	Tata Projects Ltd	2.52	IND AA
6.54% GSEC MAT - 17/01/2032	7.60	SOV	Piramal Finance Ltd	2.35	ICRA AA
7.10% GSEC - MAT - 08/04/2034	6.53	SOV	Avanse Financial Services Ltd	1.25	CRISIL AA-
<b>Long Term Debt</b>			<b>Corporate Debt Market Development Fund</b>		
Bajaj Finance Ltd.	7.52	CRISIL AAA	Corporate Debt Market		
ERIS Lifesciences Ltd	5.09	IND AA	Devt Fund - A2 Units	0.40	
Aditya Birla Real Estate Ltd	5.03	CRISIL AA	<b>Net Current assets</b>	<b>12.24</b>	
Tata Motors Ltd.	5.01	CRISIL AA+	<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	8.63	9.73	11.03	10,863	10,973	11,103
3 Y	7.22	8.03	9.19	12,328	12,610	13,021
5 Y	5.45	6.23	5.48	13,041	13,530	13,059
SI*	6.07	7.55	6.78	18,303	21,098	19,599

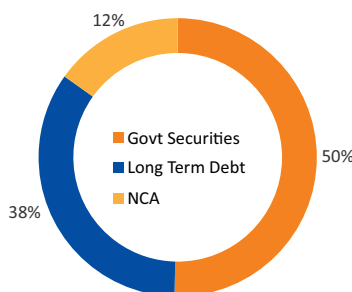
**Past Performance may or may not be sustained in future.** Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Jan 2025. \*Compounded annualized Growth Rate. For performance details of 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, wef January 21, 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 30<sup>th</sup> June, 2025

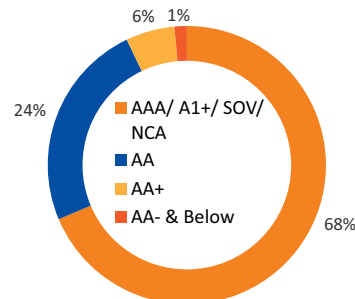
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Medium Duration Debt Index A-III (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) Nifty Medium Duration Debt Index A-III	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,25,357	1,26,218	1,26,799	8.46	9.84	10.78
3 Y	3,60,000	4,04,183	4,09,689	4,16,214	7.68	8.60	9.67
5 Y	6,00,000	7,10,583	7,16,467	7,22,909	6.71	7.04	7.40
7 Y	8,40,000	10,35,180	10,87,782	10,76,878	5.88	7.27	6.99
10 Y	12,00,000	16,06,036	17,47,339	16,95,442	5.69	7.30	6.73
SI	12,20,000	16,42,335	17,89,247	17,34,478	5.70	7.31	6.73

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

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



## Credit Profile as on 30<sup>th</sup> June, 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 30 <sup>th</sup> June, 2025 Growth :	₹ 0.0

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

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

\* Percentage to NAV Less Than 0.01

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

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

\* Percentage to NAV Less Than 0.01

## POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Relatively High Credit Risk.

# UTI MEDIUM TO LONG DURATION FUND (Erstwhile UTI Bond Fund)

(Number of Segregated portfolio in the scheme 1)

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years.

Relatively High interest rate risk and Moderate Credit Risk

**Category**  
**Medium to Long**  
**Duration Fund**

## Investment Objective

The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years.

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

## Date of inception/allotment

4th May, 1998

## Benchmark Index

CRISIL Medium to Long Duration Debt A-III Index

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

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

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 332.27 Crore  
Closing AUM : ₹ 330.24 Crore  
No. of Folios : 16,872

## High/Low NAV in the month

High Growth Option : ₹ 74.0922  
Low Growth Option : ₹ 73.3657

## 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 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 73.4655  
Regular IDCW Option ₹ 18.8686  
Direct Growth Option ₹ 80.0330  
Direct IDCW Option ₹ 25.2572

## Portfolio Parameters

Weighted Average Maturity 9.42 Yrs  
Yield to Maturity\* 6.99%  
Modified Duration 6.22 Yrs  
Macaulay Duration 6.48 Yrs  
Securitized Debt Average Maturity 2.65 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)	Low (Class B)	Moderate (Class C)	High (Class D)
Interest Rate Risk ↓				
Relatively Low (Class I)				
Moderate (Class II)			B-III	
Relatively High (Class III)				

Relatively High interest rate risk and Moderate Credit Risk.

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

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			And Finance Company Ltd	4.63	ICRA AA+
6.92% G SEC MAT- 18/11/39	36.85	SOV	Bajaj Finance Ltd.	2.12	CRISIL AAA
6.79% GOVT BONDS - 07/10/2034	7.78	SOV	Mankind Pharma Ltd	1.54	CRISIL AA+
7.08% A P SGL MAT - 26/03/2037	7.66	SOV	Aditya Birla Capital Ltd	0.31	ICRA AAA
07.78% RAJASTHAN SDL 29/03/2033	1.60	SOV	<b>Securitized Debt</b>		
7.74% MH SDL MAT - 01/03/2033	1.60	SOV	India Universal Trust A1	4.36	IND AAA(SO)
<b>Long Term Debt</b>			<b>Corporate Debt Market Development Fund</b>		
LIC Housing Finance Ltd.	7.71	CRISIL AAA	Corporate Debt Market		
Indian Railway Finance Corporation Ltd	7.66	CRISIL AAA	Devt Fund - A2 Units	0.27	
HDB Financial Services Ltd.	7.64	CRISIL AAA	<b>Net Current assets</b>	<b>3.60</b>	
Aditya Birla Renewables Ltd	4.64	CRISIL AA	<b>Total</b>	<b>100.00</b>	
Cholamandalam Investment					

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	8.72	9.92	11.03	10,872	10,992	11,103
3 Y	7.63	8.49	9.19	12,471	12,772	13,021
5 Y	8.20	6.19	5.48	14,833	13,505	13,059
SI*	7.61	9.36	NA	73,385	1,13,760	NA

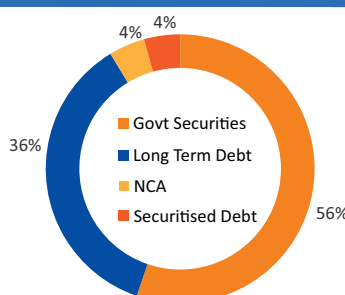
**Past Performance may or may not be sustained in future.** Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective 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 30<sup>th</sup> June, 2025

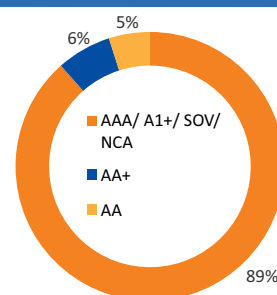
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium to Long Duration Debt A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium to Long Duration Debt A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,25,088	1,26,141	1,26,799	8.03	9.72	10.78
3 Y	3,60,000	4,05,469	4,11,221	4,16,214	7.90	8.85	9.67
5 Y	6,00,000	7,42,590	7,20,660	7,22,909	8.47	7.27	7.40
7 Y	8,40,000	10,90,591	10,94,471	10,76,878	7.35	7.45	6.99
10 Y	12,00,000	16,45,887	17,67,266	16,95,442	6.16	7.52	6.73
15 Y	18,00,000	29,80,205	33,82,085	30,98,382	6.41	7.94	6.88
SI	24,70,000	51,66,025	60,53,288	52,01,111	6.65	7.99	6.71

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

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



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



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

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

## UTI Bond Fund (Segregated - 17022020) Segregated Portfolio as on 30th June, 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 30<sup>th</sup> June, 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  
Managing the scheme since Mar-2023

## Plans/Option (Regular/Direct)

Growth Option

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

## Load Structure

Entry Load\*: Nil

(Not Applicable as per SEBI guidelines)

Exit Load@ : Nil

\*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009 (@ wef September 05, 2024)

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 152.03 Crore  
Closing AUM : ₹ 144.81 Crore  
No. of Folios : 2,004

## High/Low NAV in the month

High Growth Option : ₹ 12.1514  
Low Growth Option : ₹ 11.7984

## Total Expense Ratio

Regular : 1.48  
Direct : 0.56

## Minimum Investment Amount

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

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option : ₹ 11.8342  
Regular IDCW Option : ₹ 11.8342  
Direct Growth Option : ₹ 12.0924  
Direct IDCW Option : ₹ 12.0924

## Portfolio Parameters

Weighted Average Maturity : 36.19 Yrs  
Yield to Maturity\* : 7.17%  
Modified Duration : 12.37 Yrs  
Macaulay Duration : 12.81 Yrs

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

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

Portfolio	% to NAV	Rating
<b>Govt Securities</b>		
7.34% GSEC MAT- 22/04/2064	83.93	SOV
7.09% GS MAT - 05/08/2054	6.94	SOV
7.23% GSEC MAT- 15/04/2039	4.35	SOV
7.25% GS MAT - 12/06/2063	0.98	SOV
<b>Corporate Debt Market</b>		
<b>Development Fund</b>		
<b>Corporate Debt Market</b>		
Devt Fund - A2 Units	0.24	
<b>Net Current assets</b>	<b>3.57</b>	
<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark as on 30<sup>th</sup> June, 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	5.43	7.23	11.03	10,543	10,723	11,103
SI*	7.63	8.67	9.62	11,834	12,098	12,341

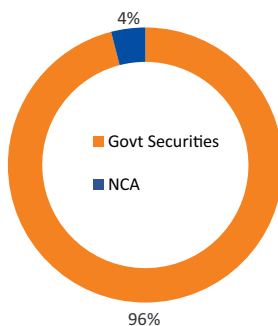
**Past Performance may or may not be sustained in future.** Different plans have a different expense structure. The performance details provided herein are of regular plan. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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. Load is not taken into consideration for computation of performance. \*Compounded annualized Growth Rate

## SIP Returns as on 30<sup>th</sup> June, 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	1,21,856	1,23,270	1,26,799	2.91	5.14	10.78
SI	2,70,000	2,90,417	2,94,757	3,02,368	6.41	7.74	10.06

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

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



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



## POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Relatively Low Credit Risk.

# UTI FLOATER FUND

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

Category  
Floater

## Investment Objective

The investment objective of the scheme is to generate reasonable returns and reduce interest rate risk by investing in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

## Date of inception/allotment

30th October, 2018

## Benchmark Index

CRISIL Short Duration Debt A-II Index

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

Quarterly 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 : ₹ 1010.33 Crore  
Closing AUM : ₹ 1410.06 Crore  
No. of Folios : 14,531

## High/Low NAV in the month

High Growth Option : ₹ 1501.4861  
Low Growth Option : ₹ 1495.6542

## Total Expense Ratio

Regular : 0.83  
Direct : 0.42

## 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 30<sup>th</sup> June, 2025

Regular Growth Option : ₹ 1498.9937  
Regular IDCW Option : ₹ 1238.5685  
Direct Growth Option : ₹ 1568.2032  
Direct IDCW Option : ₹ 1359.7329

## Portfolio Parameters

**Weighted Average Maturity** : 2.58 Yrs  
**Yield to Maturity\*** : 6.67%  
**Modified Duration** : 1.84 Yrs  
**Macaulay Duration** : 1.93 Yrs  
**Securitized Debt Average Maturity** : 1.77 Yrs  
First Business Receivable Trust

\*Annualized Portfolio YTM – Yields of all securities are annualized  
June 2025 | For Product Label, Refer Page no. 76-81.

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

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			Export Import Bank Of India	5.40	ICRA AAA
7.02% IGB GS MAT - 18/06/2031	7.00	SOV	Bajaj Finance Ltd.	3.55	CRISIL AAA
6.75% GOVT BONDS MAT - 23/12/2029	3.65	SOV	Tata Capital Housing Finance Ltd	3.55	CRISIL AAA
364 D TBILL MAT - 18/07/25	2.12	SOV	NIIF Infrastructure Finance Ltd	3.55	ICRA AAA
07.37% GSEC MAT -23/10/2028	1.85	SOV	Sundaram Finance Ltd.	3.54	CRISIL AAA
7.04% GSEC MAT- 03/06/2029	1.84	SOV	Mahindra And Mahindra Financial Services Ltd	1.79	CRISIL AAA
<b>NCDs</b>			Kotak Mahindra Prime Ltd.	1.78	CRISIL AAA
REC Ltd	9.01	CRISIL AAA	<b>Securitized Debt</b>		
Small Industries Development Bank Of India	8.97	CRISIL AAA	India Universal Trust AI1	2.79	IND AAA(SO)
Power Finance Corporation Ltd.	7.26	CRISIL AAA	<b>Corporate Debt Market Development Fund</b>		
National Housing Bank	7.24	CRISIL AAA	Corporate Debt Market		
LIC Housing Finance Ltd.	7.22	CRISIL AAA	Devt Fund - A2 Units	0.34	
National Bank For Agriculture And Rural Development	7.21	CRISIL AAA	<b>Net Current assets</b>	<b>3.14</b>	
Indian Railway Finance Corporation Ltd	7.18	CRISIL AAA	<b>Total</b>	<b>100.00</b>	

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

Period	NAV Growth (%)	CRISIL Short Duration Debt A-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Duration Debt A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	7.75	9.00	11.03	10,775	10,900	11,103
3 Y	6.92	7.72	9.19	12,225	12,502	13,021
5 Y	5.49	6.13	5.48	13,065	13,467	13,059
SI*	6.26	7.26	7.34	14,994	15,961	16,040

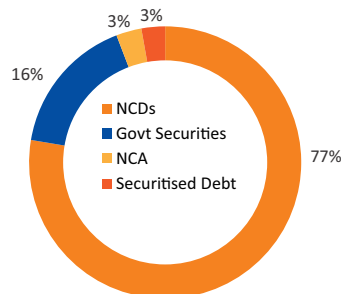
**Past Performance may or may not be sustained in future.** Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective 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 30<sup>th</sup> June, 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	1,25,094	1,25,896	1,26,799	8.04	9.33	10.78
3 Y	3,60,000	4,02,118	4,07,584	4,16,214	7.33	8.25	9.67
5 Y	6,00,000	7,04,227	7,16,056	7,22,909	6.35	7.02	7.40
SI	8,00,000	9,86,178	10,11,199	10,11,444	6.19	6.93	6.94

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

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



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



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

Relatively High interest rate risk and Moderate Credit Risk.

# UTI BANKING & PSU FUND® (Erstwhile UTI Banking & PSU Debt Fund)

An open ended debt scheme predominantly investing in debt instruments issued by Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Relatively High interest rate risk and Moderate Credit Risk.

**Category**  
**Banking and PSU Fund**

## Investment Objective

The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds.

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

## Date of inception/allotment

27th January, 2014

## Benchmark Index

Nifty Banking & PSU Debt Index A-II

## Fund Manager

Mr. Anurag Mittal Head- Fixed Income, & Fund Manager: B.Com, Master of Science , Chartered Accountant.  
Managing the scheme since Dec 2021

## Plans/Option (Regular/Direct)

Growth Option

Mthly/Qtly/Half Yearly/Annual/Flexi Payout & Reinvestment IDCW Option

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 801.09 Crore  
Closing AUM : ₹ 804.78 Crore  
No. of Folios : 5,469

## High/Low NAV in the month

High Growth Option : ₹ 22.0339  
Low Growth Option : ₹ 21.9367

## Total Expense Ratio

Regular : 0.54  
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 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 21.9973  
Regular IDCW Option ₹ 15.0956  
Direct Growth Option ₹ 22.3726  
Direct IDCW Option ₹ 16.6516

## Portfolio Parameters

**Weighted Average Maturity** 2.12 Yrs  
**Yield to Maturity\*** 6.53%  
**Modified Duration** 1.86 Yrs  
**Macaulay Duration** 1.97 Yrs

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

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

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

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			REC Ltd	6.37	CRISIL AAA
7.38% GSEC 20/06/2027	11.51	SOV	Small Industries Development Bank Of India	6.33	CRISIL AAA
7.06% GS MAT - 10/04/2028	1.28	SOV	ICICI Bank Ltd	4.95	ICRA AAA
GS - C STRIP MAT- 15/12/2027	0.75	SOV	HDFC Bank Ltd.	4.41	CARE AAA
07.37% GSEC MAT -23/10/2028	0.65	SOV	Aditya Birla Housing Finance Ltd	3.15	ICRA AAA
7.85% TN SDL MAT - 15/03/2027	0.64	SOV	NHPC Ltd.	3.14	ICRA AAA
<b>Long Term Debt</b>			Indian Oil Corporation Ltd.	3.09	CRISIL AAA
Power Finance Corporation Ltd.	9.54	CRISIL AAA	<b>Corporate Debt Market Development Fund</b>		
Export Import Bank Of India	9.50	CRISIL AAA	Corporate Debt Market		
National Bank For Agriculture And Rural Development	8.92	CRISIL AAA	Devt Fund - A2 Units	0.33	
National Housing Bank	7.62	CRISIL AAA	<b>Net Current Assets</b>		
Indian Railway Finance Corporation Ltd	6.98	CRISIL AAA	<b>Total</b>	<b>3.92</b>	<b>100.00</b>
Axis Bank Ltd.	6.91	CRISIL AAA			

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

Period	NAV Growth (%)	Nifty Banking & PSU Debt Index A-II (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	Nifty Banking & PSU Debt Index A-II (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	8.94	8.55	11.03	10,894	10,855	11,103
3 Y	7.55	7.40	9.19	12,443	12,391	13,021
5 Y	7.03	5.81	5.48	14,048	13,265	13,059
SI*	7.15	7.52	7.43	21,991	22,873	22,656

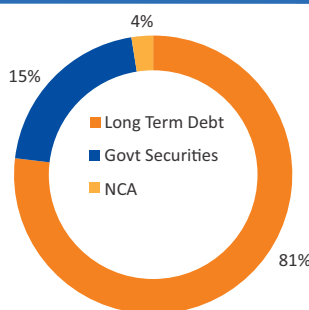
**Past Performance may or may not be sustained in future.** Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective 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 30<sup>th</sup> June, 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	1,25,843	1,25,576	1,26,799	9.24	8.81	10.78
3 Y	3,60,000	4,06,101	4,05,463	4,16,214	8.00	7.89	9.67
5 Y	6,00,000	7,29,948	7,09,439	7,22,909	7.78	6.65	7.40
7 Y	8,40,000	10,88,680	10,66,564	10,76,878	7.30	6.72	6.99
10 Y	12,00,000	17,04,491	17,05,530	16,95,442	6.83	6.84	6.73
SI	13,60,000	20,34,879	20,45,751	20,31,139	6.87	6.96	6.84

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

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



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

UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. Relatively High interest rate risk and Relatively Low Credit Risk.

Category  
Corporate Bond Fund

## Investment Objective

The investment objective of the scheme is to generate optimal returns by investing predominantly in AA+ and above rated corporate bonds.

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

## Date of inception/allotment

8th August, 2018

## Benchmark Index

Nifty Corporate Bond Index A-II

## Fund Manager

Mr. Anurag Mittal Head- Fixed Income, & Fund Manager: B.Com, Master of Science, Chartered Accountant.  
Managing the scheme since Dec 2021

## Plans/Option (Regular/Direct)

Growth Option

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

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 5443.22 Crore

Closing AUM : ₹ 5572.96 Crore

No. of Folios : 6,808

## High/Low NAV in the month

High Growth Option : ₹ 16.5089

Low Growth Option : ₹ 16.4266

## Total Expense Ratio

Regular : 0.58

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

Regular Growth Option ₹ 16.4611

Regular IDCW Option ₹ 14.3139

Direct Growth Option ₹ 16.8191

Direct IDCW Option ₹ 14.7100

## Portfolio Parameters

Weighted Average Maturity 4.47 Yrs

Yield to Maturity\* 6.67%

Modified Duration 3.39 Yrs

Macaulay Duration 3.57 Yrs

Securitized Debt Average Maturity 2.65 Yrs

First Business Receivable Trust

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

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

Relatively High interest rate risk and Relatively Low Credit Risk.

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

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

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			Summit Digital Infrastructure Ltd	1.36	CRISIL AAA
6.79% GOVT BONDS - 07/10/2034	13.01	SOV	HDB Financial Services Ltd.	1.34	CRISIL AAA
7.10% GSEC - MAT - 08/04/2034	6.85	SOV	Tata Capital Ltd.	0.91	CRISIL AAA
07.18% GSEC MAT -24/07/2037	1.13	SOV	Aditya Birla Housing Finance Ltd	0.91	CRISIL AAA
GOI FRB - MAT 22/09/2033	0.01	SOV	National Housing Bank	0.46	CRISIL AAA
<b>Long Term Debt</b>			Power Grid Corporation Of India Ltd	0.36	CRISIL AAA
Export Import Bank Of India	8.77	CRISIL AAA	<b>Securitized Debt</b>		
National Bank For Agriculture And Rural Development	7.76	CRISIL AAA	India Universal Trust A11	1.29	IND AAA(SO)
REC Ltd	7.31	CRISIL AAA	<b>Corporate Debt Market Development Fund</b>		
Small Industries Development Bank Of India	7.30	CRISIL AAA	Corporate Debt Market Devt Fund - A2 Units	0.23	
LIC Housing Finance Ltd.	7.28	CRISIL AAA	<b>Net Current assets</b>	<b>8.15</b>	
Power Finance Corporation Ltd.	6.14	CRISIL AAA	<b>Total</b>	<b>100.00</b>	
Bajaj Finance Ltd.	5.08	CRISIL AAA			
Indian Railway Finance Corporation Ltd	4.66	CRISIL AAA			
Kotak Mahindra Prime Ltd.	4.09	CRISIL AAA			
Indian Oil Corporation Ltd.	3.75	CRISIL AAA			
NTPC Ltd.	1.85	CRISIL AAA			

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	9.36	8.53	11.03	10,936	10,853	11,103
3 Y	7.62	7.42	9.19	12,467	12,398	13,021
5 Y	6.16	6.04	5.48	13,486	13,410	13,059
SI*	7.49	7.20	7.30	16,459	16,155	16,259

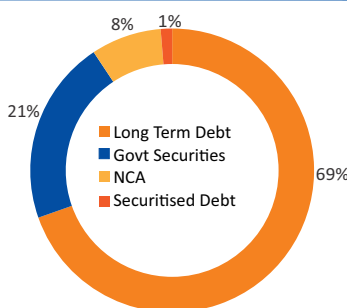
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Dec 2021. \*Compounded annualized Growth Rate. For performance details of other 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 30<sup>th</sup> June, 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	1,26,069	1,25,554	1,26,799	9.60	8.78	10.78
3 Y	3,60,000	4,07,974	4,05,500	4,16,214	8.31	7.90	9.67
5 Y	6,00,000	7,15,924	7,11,252	7,22,909	7.01	6.75	7.40
SI	8,10,000	10,32,383	10,22,453	10,27,741	7.09	6.81	6.96

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

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



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

Qtlly IDCW/Half Yearly IDCW/Annual IDCW/Flexi IDCW with Payout and Reinvestment facilities

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 477.57 Crore

Closing AUM : ₹ 472.77 Crore

No. of Folios : 11,739

## High/Low NAV in the month

High Growth Option : ₹ 31.2370

Low Growth Option : ₹ 30.9946

## Total Expense Ratio

Regular : 1.54

Direct : 0.69

## Minimum Investment Amount

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

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option ₹ 31.0322

Regular IDCW Option ₹ 16.8968

Direct Growth Option ₹ 33.7304

Direct IDCW Option ₹ 25.9569

## Portfolio Parameters

Weighted Average Maturity 15.85 Yrs

Yield to Maturity\* 6.92%

Modified Duration 7.20 Yrs

Macaulay Duration 7.51 Yrs

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

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

Relatively High interest rate risk and Moderate Credit Risk.

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

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			Power Finance Corporation Ltd.	5.49	CRISIL AAA
7.34% GSEC MAT- 22/04/2064	23.97	SOV	LIC Housing Finance Ltd.	5.38	CRISIL AAA
6.92% G SEC MAT- 18/11/39	6.49	SOV	Indian Railway Finance Corporation Ltd	5.35	CRISIL AAA
6.79% GOVT BONDS - 07/10/2034	5.44	SOV	Bajaj Finance Ltd.	5.30	CRISIL AAA
7.09% GS MAT - 05/08/2054	5.31	SOV	NTPC Ltd.	5.27	CRISIL AAA
7.32% CHHATTISGARH SDL 05/03/2037	4.37	SOV	Mankind Pharma Ltd	1.08	CRISIL AA+
7.34% SDL ASSAM - 05/03/2035	4.36	SOV	<b>Corporate Debt Market Development Fund</b>		
6.53% TN SDL MAT - 06/01/2031	1.05	SOV	Corporate Debt Market		
<b>NCDs</b>			Devt Fund - A2 Units	0.30	
National Bank For Agriculture And Rural Development	8.64	ICRA AAA	<b>Net Current Assets</b>	<b>3.59</b>	
Small Industries Development Bank Of India	8.63	CRISIL AAA	<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	8.84	9.36	11.03	10,884	10,936	11,103
3 Y	7.33	8.44	9.19	12,366	12,755	13,021
5 Y	8.45	6.12	5.48	15,005	13,460	13,059
SI*	7.82	8.01	6.62	31,053	31,887	26,239

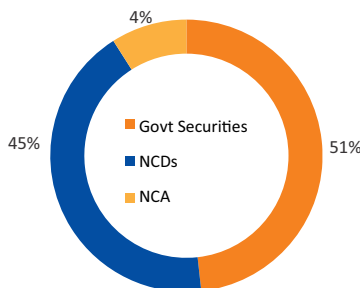
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The Schemes are Managed by Mr. 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 30<sup>th</sup> June, 2025

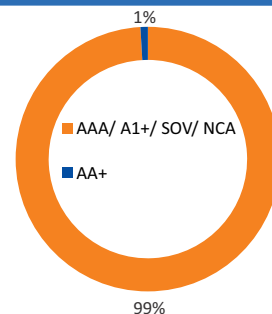
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Bond A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Bond A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,25,279	1,25,697	1,26,799	8.34	9.01	10.78
3 Y	3,60,000	4,05,912	4,10,007	4,16,214	7.97	8.65	9.67
5 Y	6,00,000	7,46,014	7,18,788	7,22,909	8.66	7.17	7.40
7 Y	8,40,000	11,16,899	10,91,124	10,76,878	8.02	7.36	6.99
10 Y	12,00,000	17,30,433	17,58,970	16,95,442	7.12	7.43	6.73
15 Y	18,00,000	32,45,439	33,73,786	30,98,382	7.45	7.91	6.88
SI	18,00,000	32,45,439	33,73,786	30,98,382	7.45	7.91	6.88

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

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



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



## Segregated AUM & NAV

Segregated Fund Size Monthly Average -

17022020 :

₹ 0.0 Crore

Closing AUM:

₹ 0.0 Crore

Segregated NAV per unit as on

₹ 0.0

30<sup>th</sup> June, 2025 Growth :

## 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 Dynamic Bond Fund (Segregated - 17022020) Segregated Portfolio as on 30<sup>th</sup> June, 2025

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

\* Percentage to NAV Less Than 0.01



# 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. Sunil Patil, M.com, MFM, CAIIB-I  
Managing the scheme since Jan 2025

## Plans/Option (Regular/Direct)

Growth Option

Monthly IDCW/Quarterly IDCW/Half Yearly

DCW/Annual IDCW & Flexi IDCW Option with Payout and Reinvestment facilities

## Load Structure

Entry Load: Nil

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

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 283.55 Crore  
Closing AUM : ₹ 282.43 Crore  
No. of Folios : 6,871

## High/Low NAV in the month

High Growth Option : ₹ 17.1099  
Low Growth Option : ₹ 17.0568

## Total Expense Ratio

Regular : 1.65  
Direct : 1.00

## Minimum Investment Amount

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

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option : ₹ 17.1099  
Regular IDCW Option : ₹ 12.1535  
Direct Growth Option : ₹ 19.3266  
Direct IDCW Option : ₹ 13.6378

## Portfolio Parameters

Weighted Average Maturity : 2.96 Yrs  
Yield to Maturity\* : 7.38%  
Modified Duration : 2.17 Yrs  
Macaulay Duration : 2.28 Yrs

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

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

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

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			Nirma Ltd.	3.57	CRISIL AA
7.10% GSEC - MAT - 08/04/2034	11.29	SOV	Small Industries Development Bank Of India	3.56	ICRA AAA
07.18% GSEC MAT -14/08/2033	5.01	SOV	360 One Prime Ltd	3.56	CRISIL AA
7.79% UTTARPRADESH SDL 29/03/2033	0.83	SOV	Aditya Birla Renewables Ltd	3.26	CRISIL AA
6.54% GSEC MAT - 17/01/2032	0.72	SOV	Motilal Oswal Finvest Ltd	3.02	CRISIL AA
7.26% GSEC 22/08/2032	0.37	SOV	<b>INVIT</b>		
7.38% GSEC 20/06/2027	0.00	SOV	INVIT - INDUS INFRA TRUST	1.58	
<b>Long Term Debt</b>			<b>Corporate Debt Market Development Fund</b>		
Piramal Finance Ltd	7.52	ICRA AA	Corporate Debt Market Devt Fund - A2 Units	0.45	
ERIS Lifesciences Ltd	7.21	IND AA	<b>Net Current assets</b>	<b>14.64</b>	
Aadhar Housing Finance Ltd	7.20	ICRA AA	<b>Total</b>	<b>100.00</b>	
Tata Projects Ltd	7.18	IND AA			
Vedanta Ltd	7.14	ICRA AA			
Aditya Birla Real Estate Ltd	6.77	CRISIL AA			
Avanse Financial Services Ltd	5.15	CRISIL AA-			

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	8.77	9.28	11.03	10,877	10,928	11,103
3 Y	7.37	8.46	9.19	12,380	12,762	13,021
5 Y	7.30	7.53	5.48	14,226	14,379	13,059
SI*	4.35	8.68	6.91	17,114	28,588	23,237

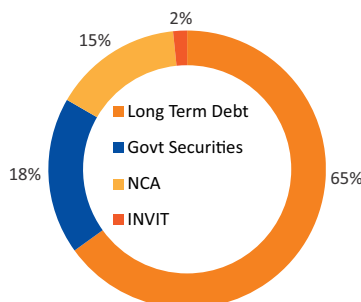
**Past Performance may or may not be sustained in future.** Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The Schemes are Managed by Mr. Sunil Patil, wef January 21, 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 30<sup>th</sup> June, 2025

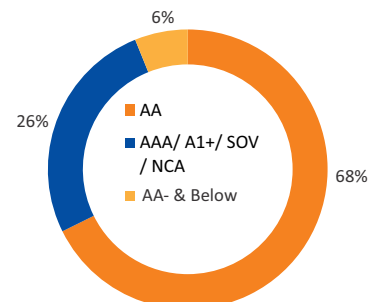
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Credit Risk Debt B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CCRISIL Credit Risk Debt B-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,25,472	1,26,016	1,26,799	8.65	9.52	10.78
3 Y	3,60,000	4,05,078	4,10,229	4,16,214	7.83	8.69	9.67
5 Y	6,00,000	7,42,959	7,30,953	7,22,909	8.49	7.84	7.40
7 Y	8,40,000	10,12,831	11,15,002	10,76,878	5.27	7.97	6.99
10 Y	12,00,000	14,42,149	18,12,945	16,95,442	3.61	8.00	6.73
SI	15,10,000	19,17,778	25,98,306	23,67,159	3.70	8.25	6.87

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

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



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



# UTI CREDIT RISK FUND

(Number of Segregated portfolio in the scheme 4)

UTI Credit Risk Fund is an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). Relatively High interest rate risk and Relatively High Credit Risk.

**Category**  
**Credit Risk Fund**

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

Date	Main Portfolio	Segregated Portfolio
12/09/2019	16.4233	NA
13/09/2019	15.4829	0.2478
Reduction in NAV(%)	-5.73%	

Impact on NAV is negative on account of segregation of portfolio. Partial amount (Rs. 12.20 lakhs) recovered and accordingly distributed to investors

Under Segregated portfolio (Subscription & redemption facility is not available however the unit of Segregated portfolio will be listed on the recognized stock exchange.

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

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

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

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

Date	Main Portfolio	Segregated Portfolio
06/07/2020	12.0646	NA
06/07/2020	10.9593	0.5579
Reduction in NAV(%)	-9.16%	

Impact on NAV is negative on account of segregation of portfolio. (Zee Learn Ltd.) Full amount (Rs. 40.8 Crores) recovered and accordingly distributed to investors

Due to segregation of portfolio, the scheme performance has been impacted as given below: Note: The Return disclosed is after taking impact of creation of (segregated -13092019)

## Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated NAV per unit as on 30 <sup>th</sup> June, 2025 Growth :	₹ 0.0

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

Date	Main Portfolio	Segregated Portfolio
05/03/2020	12.3694	NA
06/03/2020	11.7384	0
Reduction in NAV(%)	-5.10%	

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

## UTI Credit Risk Fund (Segregated - 17022020) Segregated Portfolio as on 30th June, 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 June, 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

UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities. Relatively High interest rate risk and Relatively Low Credit Risk.

Category  
Gilt Fund

## Investment Objective

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

## Date of inception/allotment

21st January, 2002

## Benchmark Index

CRISIL Dynamic Gilt Index

## Fund Manager

Mr. 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 : ₹ 655.10 Crore  
Closing AUM : ₹ 639.15 Crore  
No. of Folios : 5,621

## High/Low NAV in the month

High Growth Option : ₹ 63.7207  
Low Growth Option : ₹ 62.6547

## Total Expense Ratio

Regular : 0.92  
Direct : 0.66

## 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 30<sup>th</sup> June, 2025

Regular Growth Option : ₹ 62.7928  
Regular IDCW Option : ₹ 37.8884  
Direct Growth Option : ₹ 65.0097  
Direct IDCW Option : ₹ 30.3293

## Portfolio Parameters

**Weighted Average Maturity** : 23.79 Yrs  
**Yield to Maturity\*** : 6.88%  
**Modified Duration** : 9.80 Yrs  
**Macaulay Duration** : 10.14 Yrs

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

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

Portfolio	% to NAV	Rating
<b>Govt Securities</b>		
6.79% GOVT BONDS - 07/10/2034	37.00	SOV
7.34% GSEC MAT- 22/04/2064	34.65	SOV
07.30% GSEC MAT -19/06/2053	7.26	SOV
7.46% GS MAT - 06/11/2073	4.90	SOV
7.32% CHHATTISGARH SDL 05/03/2037	4.85	SOV
7.34% SDL ASSAM - 05/03/2035	4.84	SOV
7.09% GS MAT - 05/08/2054	3.93	SOV
6.92% G SEC MAT- 18/11/39	0.00	SOV
07.37% GSEC MAT -23/10/2028	0.00	SOV
<b>Net Current assets</b>	<b>2.58</b>	
<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	8.23	10.01	11.03	10,823	11,001	11,103
3 Y	7.72	9.14	9.19	12,502	13,003	13,021
5 Y	5.34	6.22	5.48	12,973	13,524	13,059
SI*	8.15	7.68	6.72	62,818	56,718	45,973

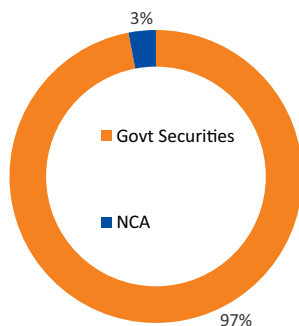
**Past Performance may or may not be sustained in future.** Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective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

## SIP Returns as on 30<sup>th</sup> June, 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	1,24,375	1,25,813	1,26,799	6.90	9.19	10.78
3 Y	3,60,000	4,05,241	4,13,857	4,16,214	7.86	9.29	9.67
5 Y	6,00,000	7,09,003	7,26,995	7,22,909	6.62	7.62	7.40
7 Y	8,40,000	10,65,833	10,98,397	10,76,878	6.70	7.55	6.99
10 Y	12,00,000	17,17,050	17,62,159	16,95,442	6.97	7.46	6.73
15 Y	18,00,000	33,31,785	33,46,849	30,98,315	7.76	7.82	6.88
SI	24,70,000	59,63,231	58,79,685	52,01,044	7.86	7.74	6.71

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

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



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



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

Relatively High interest rate risk and Relatively Low Credit Risk.

# UTI GILT FUND WITH 10 YEAR CONSTANT DURATION

(An open ended debt scheme investing in government securities having a constant maturity of 10 years. Relatively High Interest rate risk and Relatively Low Credit Risk)

Category  
Gilt Fund

## Investment Objective

The investment objective of the scheme is to generate optimal returns with high liquidity by investing in a portfolio of government securities such that weighted average portfolio maturity is around 10 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

## Date of inception/allotment

01st August, 2022

## Benchmark Index

CRISIL 10 Year Gilt Index

## Fund Manager

Mr. Jaydeep Bhowal - B.Com., CA. PGDFM  
Managing the scheme since Oct 2024

## Plans/Option (Regular/Direct)

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

## Load Structure

Entry Load\*: Nil  
(Not Applicable as per SEBI guidelines)  
Exit Load : Nil  
\*In terms of provision no. 10.4.1 a. of para 10.4  
under Chapter 10 of SEBI Master Circular for  
Mutual Funds No. SEBI/HO/IMD/IMD-PoD-  
1/P/CIR/2023/74 dated May 19, 2023 no entry load  
will be charged by the Scheme to the investor  
effective August 1, 2009

## Fund AUM/Folio

Fund Size Monthly Average : ₹ 174.26 Crore  
Closing AUM : ₹ 173.16 Crore  
No. of Folios : 2,252

## High/Low NAV in the month

High Growth Option : ₹ 12.7549  
Low Growth Option : ₹ 12.6408

## Total Expense Ratio

Regular : 0.70  
Direct : 0.23

## Minimum Investment Amount

Minimum amount of investment under all plans  
and Options Minimum initial investment is ₹  
5,000/- and in multiples of ₹ 1/- thereafter.  
Subsequent minimum investment under a folio is  
₹ 1,000/- and in multiples of ₹ 1/- thereafter with  
no upper limit.

## NAV per unit as on 30<sup>th</sup> June, 2025

Regular Growth Option : ₹ 12.6667  
Regular IDCW Option : ₹ 12.6667  
Direct Growth Option : ₹ 12.8468  
Direct IDCW Option : ₹ 12.8470

## Portfolio Parameters

Weighted Average Maturity : 9.39 Yrs  
Yield to Maturity\* : 6.52%  
Modified Duration : 6.72 Yrs  
Macaulay Duration : 6.94 Yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized  
June 2025 | For Product Label, Refer Page no. 76-81.

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

Portfolio	% to NAV	Rating
<b>Govt Securities</b>		
7.10% GSEC - MAT - 08/04/2034	48.30	SOV
6.79% GOVT BONDS - 07/10/2034	26.13	SOV
07.18% GSEC MAT -24/07/2037	13.43	SOV
6.33% GSEC MAT - 05/05/2035	6.94	SOV
07.18% GSEC MAT -14/08/2033	3.18	SOV
<b>Net Current assets</b>	<b>2.03</b>	
<b>Total</b>	<b>100.00</b>	

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

Period	NAV Growth (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	10.22	11.03	11,022	11,103
SI*	8.45	8.75	12,668	12,770

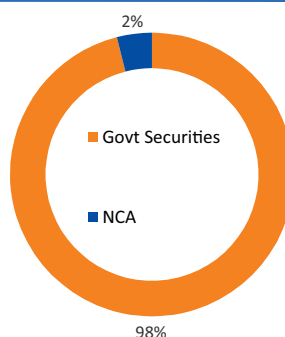
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective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

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

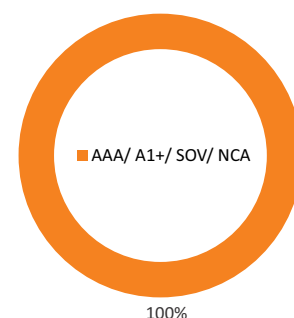
Period	Investment Amount (₹)	Fund Value (₹)	Value-Crisil 10 Yr Gilt Index (₹)	Yield (%) Fund	Yield (%) Crisil 10 Yr Gilt Index
1 Y	1,20,000	1,26,180	1,26,799	9.78	10.78
SI	3,40,000	3,86,695	3,90,444	9.07	9.77

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

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



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



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

Relatively High interest rate risk and Relatively Low Credit Risk.

# Scheme Performance - Direct Plans

## UTI LARGE CAP FUND

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

Period	NAV Growth (%)	BSE 100 TRI (%)	BSE Sensex TRI (%)	NAV Growth (₹)	BSE 100 TRI (₹)	BSE Sensex TRI (₹)
1 Y	6.17	6.69	7.04	10,617	10,669	10,704
3 Y	18.18	20.22	17.85	16,513	17,384	16,375
5 Y	20.85	22.41	20.58	25,790	27,499	25,503
SI*	14.20	14.20	13.79	52,590	52,590	50,278

**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 30<sup>th</sup> June, 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	10.49	4.62	7.54	11,049	10,462	10,754
3 Y	26.32	30.95	18.72	20,169	22,472	16,741
SI*	26.16	29.49	16.57	28,609	32,187	20,007

**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. Ankit Agarwal since December 2020 and Mr. Nitin Jain - Fund Manager 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 30<sup>th</sup> June, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	8.04	5.68	7.54	10,804	10,568	10,754
3 Y	24.84	21.97	18.72	19,468	18,155	16,741
5 Y	25.45	24.02	21.33	31,090	29,357	26,307
SI*	15.05	14.88	13.73	57,699	56,642	49,948

**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 30<sup>th</sup> June, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	4.40	5.68	7.54	10,440	10,568	10,754
3 Y	21.87	21.97	18.72	18,110	18,155	16,741
SI*	14.21	15.50	13.08	16,677	17,414	16,051

**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 30<sup>th</sup> June, 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	5.32	6.11	7.54	10,532	10,611	10,754
3 Y	24.37	30.64	18.72	19,249	22,312	16,741
5 Y	28.45	32.29	21.33	34,992	40,547	26,307
SI*	19.70	19.44	13.73	94,686	92,147	49,948

**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. Ankit Agarwal since Aug 2019 & 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 30<sup>th</sup> June, 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	9.65	6.03	7.54	10,965	10,603	10,754
3 Y	28.17	24.96	18.72	21,069	19,524	16,741
5 Y	29.41	26.88	21.33	36,320	32,904	26,307
SI*	15.76	16.86	13.73	62,312	70,132	49,948

**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 30<sup>th</sup> June, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	4.84	5.68	7.54	10,484	10,568	10,754
3 Y	19.87	21.97	18.72	17,232	18,155	16,741
5 Y	22.20	24.02	21.33	27,264	29,357	26,307
SI*	14.74	14.88	13.73	55,785	56,642	49,948

**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 30<sup>th</sup> June, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	10.02	5.68	7.54	11,002	10,568	10,754
3 Y	16.57	21.97	18.72	15,847	18,155	16,741
5 Y	20.19	24.02	21.33	25,093	29,357	26,307
SI*	14.80	14.88	13.73	56,151	56,642	49,948

**Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Flexi Cap Fund's direct plan is January 1, 2013. The Scheme is currently managed by Mr. Ajay Tyagi since Jan-2016, Mr. Ravi Gupta - Assistant Fund Manager Managing the scheme since Aug-2024 & Mr. Kamal Gada is Assistant Fund Manager (Equity portion) managing the scheme since April 2025. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.



# Scheme Performance - Direct Plans

## UTI INNOVATION FUND

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	2.03	5.68	7.54	10,203	10,568	10,754
SI*	10.43	20.67	17.52	11,855	13,802	13,190

**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. Ankit Agarwal since October 2023 and Mr. Nitin Jain - Fund Manager 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 30<sup>th</sup> June, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Y	-1.60	-3.46	7.54	9,840	9,654	10,754
3 Y	16.72	19.24	18.72	15,908	16,962	16,741
5 Y	16.48	18.41	21.33	21,450	23,288	26,307
SI*	15.14	15.16	13.73	58,266	58,392	49,948

**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 30<sup>th</sup> June, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Y	-0.73	3.88	7.54	9,927	10,388	10,754
3 Y	28.28	27.86	18.72	21,124	20,917	16,741
5 Y	27.42	26.88	21.33	33,610	32,904	26,307
SI*	13.77	12.32	13.73	50,168	42,735	49,948

**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 30<sup>th</sup> June, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	BSE Healthcare TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)
1 Y	22.78	19.98	7.54	12,278	11,998	10,754
3 Y	28.17	27.81	18.72	21,069	20,892	16,741
5 Y	23.54	22.91	21.33	28,793	28,066	26,307
SI*	16.52	15.19	13.73	67,624	58,583	49,948

**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 30<sup>th</sup> June, 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	6.58	5.68	0.33	7.54	10,658	10,568	10,033	10,754
3 Y	24.87	21.97	24.89	18.72	19,482	18,155	19,491	16,741
5 Y	25.03	24.02	25.08	21.33	30,573	29,357	30,634	26,307
SI*	14.66	14.88	13.40	13.73	55,301	56,642	48,166	49,948

**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 30<sup>th</sup> June, 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	3.24	7.38	7.54	10,324	10,738	10,754
3 Y	19.27	22.05	18.72	16,975	18,191	16,741
5 Y	19.12	21.15	21.33	23,995	26,112	26,307
SI*	12.66	15.02	13.73	44,381	57,511	49,948

**Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI India Consumer Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Vishal Chopda since February 2018 & Mr. Vicky Punjabi since Jun 2025. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

## UTI BANKING & FINANCIAL SERVICES FUND

Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	16.03	17.09	7.54	11,603	11,709	10,754
3 Y	25.63	21.74	18.72	19,840	18,052	16,741
5 Y	24.84	21.81	21.33	30,341	26,832	26,307
SI*	12.79	15.18	13.73	45,025	58,519	49,948

**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. The Scheme is managed by the fund manager Preethi R S Since May 2022 & 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 TRANSPORTATION & LOGISTICS FUND

Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	-1.42	-2.34	7.54	9,858	9,766	10,754
3 Y	25.78	29.59	18.72	19,911	21,778	16,741
5 Y	29.47	31.82	21.33	36,404	39,832	26,307
SI*	19.45	17.77	13.73	92,243	77,274	49,948

**Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Transportation & Logistics Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Sachin Trivedi since September 2016. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

# Scheme Performance - Direct Plans

## UTI BALANCED ADVANTAGE FUND

Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	10.62	8.48	7.54	11,062	10,848	10,754
SI*	15.37	12.61	16.49	13,103	12,517	13,345

**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 30<sup>th</sup> June, 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	8.53	7.06	7.54	10,853	10,706	10,754
3 Y	21.30	16.60	18.72	17,857	15,859	16,741
5 Y	23.01	17.22	21.33	28,180	22,141	26,307
SI*	13.74	12.71	13.73	50,003	44,628	49,948

**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 and Mr. Sunil Patil (Debt Portion) 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 ARBITRAGE FUND

Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	7.66	7.50	7.83	10,766	10,750	10,783
3 Y	7.43	7.21	7.13	12,401	12,325	12,297
5 Y	6.12	5.74	5.58	13,460	13,221	13,121
SI*	6.78	6.10	6.53	22,622	20,893	21,971

**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 30<sup>th</sup> June, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	NIFTY 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	4.51	5.68	7.54	10,451	10,568	10,754
3 Y	19.38	21.97	18.72	17,022	18,155	16,741
5 Y	21.76	24.02	21.33	26,777	29,357	26,307
SI*	14.32	14.88	13.73	53,286	56,642	49,948

**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 MULTI ASSET ALLOCATION FUND

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

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
1 Y	9.80	8.46	7.54	10,980	10,846	10,754
3 Y	23.62	17.19	18.72	18,902	16,101	16,741
5 Y	18.52	17.62	21.33	23,397	22,521	26,307
SI*	10.57	12.70	13.73	35,118	44,578	49,948

**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 30<sup>th</sup> June, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Equity Savings Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	7.98	8.12	11.03	10,798	10,812	11,103
3 Y	13.48	11.82	9.19	14,619	13,986	13,021
5 Y	13.74	11.96	5.48	19,042	17,597	13,059
SI*	10.26	9.89	7.45	19,502	19,058	16,346

**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 30<sup>th</sup> June, 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	9.25	8.94	11.03	10,925	10,894	11,103
3 Y	12.17	9.94	9.19	14,118	13,292	13,021
5 Y	12.43	8.63	5.48	17,970	15,130	13,059
SI*	9.91	8.93	6.79	32,585	29,134	22,734

**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 Conservative Hybrid Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Amit Premchandani (equity portion) since January 2022 and Mr. Jaydeep Bhowal since April 2023. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

# Scheme Performance - Direct Plans

## UTI CHILDREN'S HYBRID FUND

Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	7.22	7.81	7.54	10,722	10,781	10,754
3 Y	12.22	13.10	18.72	14,137	14,472	16,741
5 Y	12.87	13.08	21.33	18,325	18,496	26,307
SI*	10.31	10.93	13.73	34,099	36,574	49,948

**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 and Mr. Sachin Trivedi (Equity portion) 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 UNIT LINKED INSURANCE PLAN

Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	10.91	8.48	7.54	11,091	10,848	10,754
3 Y	12.09	13.61	18.72	14,088	14,669	16,741
5 Y	12.59	13.87	21.33	18,098	19,151	26,307
SI*	9.45	11.09	13.68	30,867	37,164	49,552

**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 and 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 LIQUID FUND

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

Period	NAV Growth (%)	Nifty Liquid Index A-I (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty Liquid Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)
7 Days	5.89	5.63	2.58	10,011	10,011	10,005
15 Days	5.84	5.59	4.36	10,024	10,023	10,018
1 Month	6.28	6.28	5.62	10,052	10,052	10,046
1 Y	7.26	7.17	7.83	10,726	10,717	10,783
3 Y	7.05	7.02	7.13	12,270	12,260	12,297
5 Y	5.61	5.58	5.58	13,140	13,121	13,121
SI*	6.87	6.79	6.56	22,952	22,738	22,133

**Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns less than 1 year are Simple Annualized Growth Rate and returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Liquid Fund's direct plan is December 31, 2013. The Scheme is managed by the fund manager Mr. Amit Sharma since July 2017. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

## UTI ULTRA SHORT DURATION FUND

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

Period	NAV Growth (%)	Nifty Ultra Short Duration Debt Index A-I (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty Ultra Short Duration Debt Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	7.98	7.68	7.83	10,798	10,768	10,783
3 Y	7.39	7.34	7.13	12,387	12,370	12,297
5 Y	6.65	5.87	5.58	13,800	13,302	13,121
SI*	7.48	7.27	6.56	24,640	24,045	22,129

**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. Anurag Mittal, 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 RETIREMENT FUND

Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	9.06	7.81	7.54	10,906	10,781	10,754
3 Y	15.29	13.10	18.72	15,330	14,472	16,741
5 Y	15.70	13.08	21.33	20,741	18,496	26,307
SI*	10.79	10.93	13.73	36,001	36,574	49,948

**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. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

## UTI OVERNIGHT FUND

Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	5.30	5.34	2.58	10,010	10,010	10,005
15 Days	5.23	5.28	4.36	10,021	10,022	10,018
1 Month	5.31	5.33	5.62	10,044	10,044	10,046
1 Y	6.40	6.41	7.83	10,640	10,641	10,783
3 Y	6.44	6.48	7.13	12,061	12,075	12,297
5 Y	5.17	5.22	5.58	12,868	12,899	13,121
SI*	6.30	6.12	6.54	21,428	20,979	22,039

**Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Overnight Fund's direct plan is January 11, 2013. The Schemes is Managed by the Fund Manager Mr. Jaydeep Bhowal, wef January 21, 2025. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

## UTI MONEY MARKET FUND

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

Period	NAV Growth (%)	CRISIL Money Market A-I (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
7 Days	6.09	5.68	2.58	10,012	10,011	10,005
15 Days	6.65	5.93	4.36	10,027	10,024	10,018
1 Month	7.59	6.62	5.62	10,062	10,054	10,046
1 Y	8.26	7.45	7.83	10,826	10,745	10,783
3 Y	7.59	7.23	7.13	12,457	12,332	12,297
5 Y	6.17	5.86	5.58	13,492	13,296	13,121
SI*	7.37	7.06	6.56	24,331	23,467	22,133

**Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Money Market Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Amit Sharma since July 2017 & Mr. Anurag Mittal since December 2021. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

## UTI LOW DURATION FUND

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

Period	NAV Growth (%)	Nifty Low Duration Debt Index A-I (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty Low Duration Debt Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	8.41	7.90	7.83	10,841	10,790	10,783
3 Y	7.44	7.30	7.13	12,405	12,356	12,297
5 Y	7.17	5.76	5.58	14,140	13,233	13,121
SI*	6.99	7.20	6.56	23,272	23,849	22,129

**Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Low Duration Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Anurag Mittal since December 2021. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.



# Scheme Performance - Direct Plans

## UTI SHORT DURATION FUND

Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	9.33	9.00	11.03	10,933	10,900	11,103
3 Y	8.16	7.72	9.19	12,656	12,502	13,021
5 Y	7.68	6.13	5.48	14,480	13,467	13,059
SI*	7.53	7.70	6.77	24,774	25,268	22,672

**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. Anurag Mittal 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 MEDIUM TO LONG DURATION FUND

Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	9.16	9.92	11.03	10,916	10,992	11,103
3 Y	8.03	8.49	9.19	12,610	12,772	13,021
5 Y	8.61	6.19	5.48	15,116	13,505	13,059
SI*	7.05	8.03	6.79	23,436	26,263	22,734

**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 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. 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 30<sup>th</sup> June, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Duration Debt A-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Duration Debt A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	8.17	9.00	11.03	10,817	10,900	11,103
3 Y	7.42	7.72	9.19	12,398	12,502	13,021
5 Y	6.09	6.13	5.48	13,441	13,467	13,059
SI*	6.98	7.26	7.34	15,685	15,961	16,040

**Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Floater Fund's direct plan is October 30, 2018. The Scheme is Managed by Mr. Pankaj Pathak since April 2025. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance. Date of allotment in the scheme/plan has been considered for inception date.

## UTI CORPORATE BOND FUND

Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	9.68	8.53	11.03	10,968	10,853	11,103
3 Y	7.94	7.42	9.19	12,579	12,398	13,021
5 Y	6.48	6.04	5.48	13,690	13,410	13,059
SI*	7.83	7.20	7.30	16,821	16,155	16,259

**Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Corporate Bond Fund's direct plan is August 8, 2018. The Scheme is managed by the fund manager Mr. Anurag Mittal since December 2021. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance. Date of allotment in the scheme/plan has been considered for inception date.

## UTI MEDIUM DURATION FUND

Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	9.37	9.73	11.03	10,937	10,973	11,103
3 Y	7.90	8.03	9.19	12,565	12,610	13,021
5 Y	6.12	6.23	5.48	13,460	13,530	13,059
SI*	6.80	7.55	6.78	19,637	21,098	19,599

**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. Sunil Patil, 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. Date of allotment in the scheme/plan has been considered for inception date.

## UTI LONG DURATION FUND

Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	6.42	7.23	11.03	10,642	10,723	11,103
SI*	8.65	8.67	9.62	12,093	12,098	12,341

**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. 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 30<sup>th</sup> June, 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	9.15	8.55	11.03	10,915	10,855	11,103
3 Y	7.85	7.40	9.19	12,547	12,391	13,021
5 Y	7.26	5.81	5.48	14,199	13,265	13,059
SI*	7.31	7.52	7.43	22,368	22,873	22,656

**Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Banking & PSU Fund's direct plan is February 3, 2014. The Scheme is managed by the fund manager Mr. Anurag Mittal since December 2021. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance. Date of allotment in the scheme/plan has been considered for inception date.

## UTI DYNAMIC BOND FUND

Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	9.77	9.36	11.03	10,977	10,936	11,103
3 Y	8.21	8.44	9.19	12,673	12,755	13,021
5 Y	9.23	6.12	5.48	15,553	13,460	13,059
SI*	8.24	8.00	6.79	26,909	26,172	22,734

**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 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.

# Scheme Performance - Direct Plans

## UTI CREDIT RISK FUND

Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	9.44	9.28	11.03	10,944	10,928	11,103
3 Y	8.14	8.46	9.19	12,649	12,762	13,021
5 Y	8.09	7.53	5.48	14,758	14,379	13,059
SI*	5.31	8.67	6.79	19,094	28,276	22,734

**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 1year 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. Sunil Patil, 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 GILT FUND

Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> June, 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	8.51	10.01	11.03	10,851	11,001	11,103
3 Y	8.01	9.14	9.19	12,603	13,003	13,021
5 Y	5.63	6.22	5.48	13,152	13,524	13,059
SI*	8.35	7.78	6.78	27,247	25,508	22,703

**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 1year 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 GILT FUND WITH 10 YEAR CONSTANT DURATION

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

Period	NAV Growth (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	10.75	11.03	11,075	11,103
SI*	8.97	8.75	12,846	12,770

**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 1year 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.



# DIVIDEND/BONUS HISTORY

## UTI Large Cap Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
1989	1:2@Rs.12		17.78	10	10-01-1989	10-01-1989
	18.00%	1.8	29.45	10	30-06-1989	30-06-1989
1990	18.00%	1.8	26.52	10	04-06-1990	04-06-1990
1991	18.00%	1.8	36	10	28-06-1991	28-06-1991
	1:2 bonus	42.09		10	30-07-1991	30-07-1991
1992	18.00%	1.8	50	10	24-06-1992	24-06-1992
1993	1:3 bonus	0.8	32.1	10	13-12-1993	13-12-1993
	1:1 right @15			10	20-12-1993	20-12-1993
	18.00%	1.8	57.6	10	24-11-1993	24-11-1993
1994	20.00%	2	37.97	10	27-07-1994	27-07-1994
1995	16.00%	1.6	29.78	10	14-06-1995	14-06-1995
	1:5 bonus		23.09	10	30-08-1995	30-08-1995
1996	16.00%	1.6	24.16	10	28-08-1996	28-08-1996
1997	16.00%	1.6	24.76	10	20-08-1997	20-08-1997
1998	16.00%	1.6	15.76	10	19-08-1998	19-08-1998
1999	16.00%	1.6	22.62	10	25-08-1999	25-08-1999
2000	16.00%	1.6	17.14	10	17-05-2000	17-05-2000
2001	10.00%	1	10.34	10	03-10-2001	03-10-2001
2002	10.00%	1	11.13	10	11-10-2002	11-10-2002
2003	14.00%	1.4	14.54	10	18-09-2003	18-09-2003
2004	20.00%	2	18.9	10	24-09-2004	24-09-2004
2005	25.00%	2.5	23.47	10	20-10-2005	20-10-2005
2006	30.00%	3	29.77	10	10-11-2006	10-11-2006
2007	35.00%	3.5	42.75	10	07-11-2007	07-11-2007
2008	22.00%	2.2	20.93	10	23-10-2008	23-10-2008
2009	27.00%	2.7	28.65	10	30-10-2009	30-10-2009
2010	30.00%	3	34.04	10	15-11-2010	15-11-2010
2011	22.00%	2.2	28.02	10	31-10-2011	31-10-2011
2012	22.00%	2.2	27.36	10	15-11-2012	15-11-2012
2013	22.50%	2.25	27.33	10	29-10-2013	29-10-2013
2014	27.50%	2.75	35.54	10	05-11-2014	05-11-2014
2015	28.00%	2.8	33.76	10	09-11-2015	16-10-2015
2016	30.00%	3	34.5821	10	01-11-2016	08-11-2016
2017	35.00%	3.5	34.7809	10	09-10-2017	16-10-2017
2018	27.00%	2.7	32.6933	10	05-11-2018	15-11-2018
2019	26.00%	2.6	31.5608	10	10-10-2019	17-10-2019
2020	16.00%	1.6	31.2494	10	29-10-2020	05-11-2020
2021	27.00%	2.7	46.7047	10	25-10-2021	01-11-2021
2022	12.00%	1.20	42.8204	10	27-10-2022	03-11-2022
2023	12.00%	1.20	49.4468	10	18-12-2023	22-12-2023
2024	15.00%	1.50	57.5173	10	16-10-2024	22-10-2024

Pursuant to payment of IDCW-bonus- right, the NAV of the IDCW Option (Existing Plan- Direct Plan) of the scheme would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. Face Value per unit is Rs.10.00. # IDCW declared every year since 1987 till 2022.

□ No Available

# NAV at the time of Div. Declaration

\$ IDCW % is in regular plan

Cumulative Gross Total  
IDCW of 724% Since  
1987 till 2022

## UTI Flexi Cap Fund - IDCW Declared

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

Not Available

## UTI Healthcare Fund (Erstwhile UTI Pharma & Healthcare Fund) IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	25%	2.50	21.34	10.00	10-01-2006	17-01-2006
2008	15%	1.50	20.91	10.00	26-08-2008	02-09-2008
2010	17%	1.70	32.65	10.00	28-10-2010	04-11-2010

## UTI Large & Mid Cap Fund (Erstwhile UTI Core Equity Fund) IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2013	15.00%	1.5	23.77	10	18-09-2013	25-09-2013
2015	30%	3	36.8854	10	19-03-2015	26-03-2015
2016	21.00%	2.1	29.773	10	09-03-2016	16-03-2016
2017	25.00%	2.5	33.8504	10	20-03-2017	27-03-2017
2018	27.00%	2.7	36.235	10	14-03-2018	21-03-2018
2021	35%	3.5	42.1175	10	01-03-2021	08-03-2021

## UTI MNC Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	50%	5.00	29.43	10.00	12-12-2005	19-12-2005
2007	30%	3.00	30.54	10.00	25-05-2007	01-06-2007
2008	25%	2.50	24.34	10.00	28-07-2008	04-08-2008
2010	15%	1.50	37.68	10.00	31-08-2010	07-09-2010
2012	22%	2.20	44.55	10.00	26-09-2012	03-10-2012
2014	25%	2.50	80.13	10.00	18-11-2014	25-11-2014
2015	35%	3.50	91.8144	10.00	19-10-2015	26-10-2015
2016	35%	3.50	91.4860	10.00	13-10-2016	20-10-2016
2017	36%	3.60	105.5565	10.00	29-11-2017	06-12-2017
2020	35%	3.50	106.5713	10.00	30-01-2020	06-02-2020

## UTI Infrastructure Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	30.00%	3	17.88	10	03-07-2006	10-07-2006
2007	35%	3.5	22.62	10	22-06-2007	29-06-2007
2009	15.00%	1.5	19.6	10	31-07-2009	06-08-2009
2016	9.00%	0.9	20.32	10	09-03-2016	16-03-2016
2017	10.00%	1	26.0469	10	20-03-2017	27-03-2017

## UTI Dividend Yield Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	5.00%	0.5	13.2	10	05-11-2009	12-11-2009
2010	5.00%	0.5	14.34	10	17-03-2010	24-03-2010
2010	5.00%	0.5	14.92	10	21-07-2010	27-07-2010
2010	7%	0.7	16.13	10	21-12-2010	28-12-2010
2011	5.00%	0.5	14.33	10	30-05-2011	06-06-2011
2011	4.00%	0.4	12.71	10	23-11-2011	29-11-2011
2012	4%	0.4	12.9	10	19-06-2012	26-06-2012
2012	5.00%	0.5	14.19	10	17-12-2012	24-12-2012
2013	5.00%	0.5	13.05	10	12-06-2013	19-06-2013
2014	4.50%	0.45	13.1011	10	07-01-2014	14-01-2014
2014	6%	0.6	15.6948	10	04-06-2014	11-06-2014
2014	8.00%	0.8	17.4039	10	22-12-2014	29-12-2014
2015	5.50%	0.55	15.9054	10	17-06-2015	24-06-2015
2015	5.50%	0.55	15.2092	10	21-12-2015	28-12-2015
2016	5.50%	0.55	15.3682	10	30-06-2016	01-07-2016
2016	5.50%	0.55	14.875	10	22-12-2016	29-12-2016
2017	7.50%	0.75	16.9767	10	13-06-2017	20-06-2017
2017	7.50%	0.75	17.8696	10	21-12-2017	28-12-2017
2018	7.50%	0.75	17.1894	10	14-03-2018	21-03-2018
2018	7.50%	0.75	16.2769	10	13-12-2018	20-12-2018
2019	6.00%	0.6	16.072	10	20-06-2019	27-06-2019
2019	7.00%	0.7	15.3871	10	16-12-2019	23-12-2019
2020	4.50%	0.45	15.3595	10	14-09-2020	21-09-2020
2021	5.00%	0.5	18.6293	10	15-03-2021	22-03-2021
2021	7.00%	0.70	23.9138	10	15-11-2021	22-11-2021
2022	6.00%	0.60	21.7131	10	16-08-2022	23-08-2022
2024	7.00%	0.70	28.1669	10	17-01-2024	23-01-2024
2024	8.00%	0.80	36.5182	10	04-10-2024	10-10-2024

The scheme IDCW details under regular plan.

**Disclaimer:** Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal Options of the schemes would fall to the extent of payout and statutory levy (if applicable)

# DIVIDEND/BONUS HISTORY

## UTI Value Fund ( Erstwhile UTI Value Opportunities Fund) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	17.00%	1.7	13.74	10	29-06-2007	06-07-2007
2008	18%	1.8	11.54	10	01-07-2008	08-07-2008
2009	10.00%	1	11.95	10	10-07-2009	17-07-2009
2010	15.00%	1.5	14.05	10	22-01-2010	29-01-2010
2011	8.00%	0.8	14.97	10	24-04-2011	01-05-2011
2012	9%	0.9	14.39	10	12-04-2012	19-04-2012
2013	10.00%	1	15.2	10	07-05-2013	14-05-2013
2014	12.50%	1.25	16.0517	10	15-04-2014	22-04-2014
2015	15%	1.5	20.5752	10	16-04-2015	17-04-2015
2016	10.00%	1	18.6083	10	28-04-2016	05-05-2016
2017	13.00%	1.3	18.6765	10	08-05-2017	15-05-2017
2018	12.00%	1.2	19.5009	10	02-07-2018	09-07-2018
2019	11%	1.1	18.8335	10	17-07-2019	24-07-2019

## UTI ELSS Tax Saver Fund (Erstwhile UTI Long Term Equity Fund (Tax Saving)) IDCW Declared

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

## UTI Arbitrage Fund (Erstwhile UTI Spread Fund) IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.80%	0.080	15.9591	10.00	29-06-2020	06-07-2020
2020	0.80%	0.080	15.8805	10.00	29-07-2020	05-08-2020
2020	0.70%	0.070	15.8518	10.00	31-08-2020	07-09-2020
2020	0.70%	0.070	15.8206	10.00	29-10-2020	05-11-2020
2020	0.70%	0.070	15.7670	10.00	27-11-2020	07-12-2020
2021	0.70%	0.070	15.7462	10.00	30-12-2020	06-01-2021
2021	0.60%	0.060	15.7017	10.00	01-02-2021	08-02-2021
2021	0.50%	0.050	15.6864	10.00	01-03-2021	08-03-2021
2021	0.50%	0.050	15.7097	10.00	31-03-2021	07-04-2021
2021	0.50%	0.050	15.7253	10.00	03-05-2021	10-05-2021
2021	0.50%	0.050	15.7461	10.00	31-05-2021	07-06-2021
2021	0.50%	0.050	15.7642	10.00	30-06-2021	07-07-2021
2021	0.50%	0.050	15.7656	10.00	02-08-2021	09-08-2021
2021	0.50%	0.050	15.7694	10.00	01-09-2021	08-09-2021

## UTI Medium to Long Duration Fund (Erstwhile UTI Bond Fund) - Last 10 Quarterly IDCW

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.25%	0.025	14.4843	10.00	18-09-2018	25-09-2018
2018	1.00%	0.100	14.8155	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	14.4932	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	13.5121	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	16.9457	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	13.6925	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	13.4995	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	13.5782	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	14.5804	10.00	16-12-2021	23-12-2021
2022	1.75%	0.175	14.3915	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	15.1073	10.00	15-06-2022	22-06-2022
2023	2.50%	0.250	11.9791	10.00	15-03-2023	21-03-2023
2024	5.00%	0.5000	12.6351	10.00	11-03-2024	15-03-2024
2025	5.00%	0.5000	13.0157	10.00	13-03-2025	20-03-2025

## UTI Banking and Financial Fund (Erstwhile UTI Banking Sector Fund) IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	25%	2.50	15.62	10.00	22-09-2005	29-09-2005
2007	35%	3.50	19.02	10.00	23-05-2007	30-05-2007
2009	22%	2.20	19.04	10.00	04-09-2009	11-09-2009
2010	10%	1.00	22.78	10.00	24-06-2010	01-07-2010
2011	25%	2.50	24.20	10.00	27-01-2011	03-02-2011
2011	25%	2.50	21.82	10.00	04-05-2011	09-05-2011
2015	25%	2.50	31.8833	10.00	16-07-2015	23-07-2015
2016	25%	2.50	30.6179	10.00	03-08-2016	10-08-2016

## UTI Conservative Hybrid Fund (Erstwhile UTI Regular Savings Fund) - IDCW - Regular Plan declared - Last 10 Months IDCW (Recent IDCWs)

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2022	0.80%	0.080	15.7325	10.00	25-04-22	02-05-22
2022	0.80%	0.080	15.3382	10.00	25-05-22	01-06-22
2022	0.80%	0.080	15.1732	10.00	23-06-22	01-07-22
2022	0.80%	0.080	15.5388	10.00	25-07-22	01-08-22
2022	0.80%	0.080	15.7457	10.00	25-08-22	01-09-22
2022	0.80%	0.080	15.5558	10.00	26-09-22	03-10-22
2022	0.80%	0.080	15.7971	10.00	24-11-22	01-12-22
2022	0.80%	0.080	15.6997	10.00	26-12-22	02-01-23
2023	0.80%	0.080	15.6514	10.00	25-01-23	01-02-23
2023	0.80%	0.080	15.5502	10.00	23-02-23	01-03-23
2023	0.80%	0.080	15.3814	10.00	27-03-23	03-04-23
2023	0.80%	0.080	15.5716	10.00	25-04-23	02-05-23
2023	0.80%	0.080	15.8078	10.00	26-05-23	01-06-23
2023	0.80%	0.080	15.5716	10.00	25-04-23	02-05-23
2023	0.80%	0.080	16.0742	10.00	26-09-23	03-10-23
2023	0.80%	0.080	15.8457	10.00	26-10-23	01-11-23
2023	0.80%	0.080	16.1000	10.00	24-11-23	01-12-23
2023	0.80%	0.080	16.1000	10.00	24-11-23	01-12-23
2023	12.00%	1.20	40.7526	10.00	06-12-23	12-12-23
2023	0.80%	0.080	16.4180	10.00	26-12-23	01-01-24
2024	0.80%	0.0800	16.4036	10.00	25-01-24	01-02-24
2024	0.80%	0.0800	16.6144	10.00	26-02-24	01-03-24
2024	0.80%	0.0800	16.5285	10.00	22-03-24	02-04-24
2024	0.80%	0.0800	16.6611	10.00	25-04-24	02-05-24
2024	0.80%	0.0800	16.8898	10.00	28-05-24	03-06-24
2024	0.80%	0.0800	17.2087	10.00	25-06-24	01-07-24
2024	0.80%	0.0800	17.4423	10.00	26-07-24	01-08-24
2024	0.80%	0.0800	17.5960	10.00	27-08-24	02-09-24
2024	0.80%	0.0800	17.8521	10.00	25-09-24	01-10-24
2024	0.80%	0.0800	17.5006	10.00	28-10-24	04-11-24
2024	0.80%	0.0800	17.4688	10.00	26-11-24	02-12-24
2024	0.80%	0.0800	17.3781	10.00	26-12-24	01-01-25
2025	0.80%	0.0800	17.1868	10.00	28-01-25	03-02-25
2025	0.80%	0.0800	17.0617	10.00	24-02-25	03-03-25
2025	0.80%	0.0800	17.2579	10.00	25-03-25	02-04-25
2025	0.80%	0.0800	17.5180	10.00	25-04-25	02-05-25
2025	0.80%	0.0800	17.7161	10.00	27-05-25	02-06-25
2025	0.80%	0.0800	17.6621	10.00	25-06-25	01-07-25

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

## UTI Short Duration Fund (Erstwhile UTI Short Term Income Fund) - IDCW Declared - Last 10 Quarterly IDCW

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	12.3826	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	12.3556	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	12.3207	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	12.4819	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	12.6444	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.7240	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.5178	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.6397	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.7588	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	12.6723	10.00	16-06-2021	23-06-2021
2021	1.25%	0.125	12.7771	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.3287	10.00	16-12-2021	23-12-2021
2022	1.00%	0.100	13.3034	10.00	15-03-2022	22-03-2022

The scheme IDCW details under regular plan.

**Disclaimer:** Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal Options of the schemes would fall to the extent of payout and statutory levy (if applicable)

# DIVIDEND/BONUS HISTORY

## UTI Gilt Fund (Erstwhile UTI Gilt Arbitrage Fund LTP) - IDCW Declared for Regular Plan

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2012	3.50%	0.350	12.7174	10.00	28-03-2012	04-04-2012
2012	0.30%	0.300	12.8605	10.00	20-09-2012	26-09-2012
2013	2.00%	0.200	15.1318	10.00	18-03-2013	25-03-2013
2014	1.00%	0.100	13.1639	10.00	19-03-2014	26-03-2014
2014	0.60%	0.600	14.1032	10.00	18-09-2014	25-09-2014
2015	0.60%	0.600	15.2249	10.00	19-03-2015	26-03-2015
2016	1.50%	0.150	17.9258	10.00	21-03-2016	28-03-2016
2016	1.25%	0.125	18.1950	10.00	20-06-2016	27-06-2016
2016	1.25%	0.125	29.2992	10.00	19-09-2016	26-09-2016
2016	1.25%	0.125	20.2216	10.00	19-12-2016	26-12-2016
2017	3.25%	0.325	20.2695	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	17.7435	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	20.9520	10.00	18-09-2017	25-09-2017
2017	1.00%	0.100	17.2889	10.00	19-12-2017	26-12-2017
2018	0.030%	0.030	20.5256	10.00	19-06-2018	26-06-2018
2018	0.30%	0.030	17.3736	10.00	18-09-2018	25-09-2018
2018	1.40%	0.140	18.1480	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	18.0782	10.00	18-03-2019	25-03-2019
2019	1.50%	0.150	19.0489	10.00	20-06-2019	27-06-2019
2019	2.00%	0.200	19.4702	10.00	18-09-2019	25-09-2019
2019	2.00%	0.200	19.2848	10.00	19-12-2019	26-12-2019
2020	2.00%	0.200	19.5270	10.00	19-03-2020	26-03-2020
2020	1.50%	0.150	20.4645	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	20.6317	10.00	14-12-2020	21-12-2020
2024	5.00%	0.5000	35.3647	10.00	11-03-2024	15-03-2024
2025	5.00%	0.5000	37.4384	10.00	13-03-2025	20-03-2025

## UTI Retirement Fund (Erstwhile UTI Retirement Benefit Pension Fund) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		19.3365	10.00	30-03-2007	05-04-2007
2009	1:10		21.1539	10.00	19-05-2009	26-05-2009
2010	1:05		22.1851	10.00	31-03-2010	07-04-2010
2011	1:10		19.8899	10.00	25-04-2011	02-05-2011
2012	1:10		18.0822	10.00	13-06-2012	20-06-2012
2013	1:10		18.4373	10.00	23-05-2013	30-05-2013
2014	1:10		19.9371	10.00	25-08-2014	01-09-2014

## UTI Banking and PSU Fund (Erstwhile UTI Banking & PSU Debt Fund) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	10.9302	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	10.9452	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	10.9373	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	10.9148	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	10.8702	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	11.0165	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	11.2040	10.00	19-12-2018	26-12-2018
2019	1.50%	0.150	11.0514	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	11.3820	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.4756	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.5779	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	11.4186	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	11.4837	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4779	10.00	16-12-2021	23-12-2021
2022	0.50%	0.050	12.0850	10.00	16-06-2022	22-06-2022
2024	4.75%	0.4750	12.6284	10.00	11-03-2024	15-03-2024
2025	5.00%	0.5000	13.0365	10.00	13-03-2025	20-03-2025

## UTI Corporate Bond Fund

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	1.00%	0.100	11.3735	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.5203	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.6996	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4847	10.00	16-06-2021	23-06-2021
2021	1.50%	0.150	11.5750	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4923	10.00	16-12-2021	23-12-2021
2022	2.50%	0.250	11.4110	10.00	15-03-2022	22-03-2022
2023	2.25%	0.225	12.0865	10.00	15-03-2023	21-03-2023
2024	5.00%	0.5000	12.7549	10.00	11-03-2024	15-03-2024
2025	5.00%	0.5000	13.1730	10.00	13-03-2025	20-03-2025

## UTI Unit Linked Insurance Plan - Bonus declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	2:15		17.1209	10.00	30-03-2006	06-04-2006
2007	1:10		15.4634	10.00	30-03-2007	06-04-2007
2008	1:10		15.3404	10.00	30-09-2008	07-10-2008
2010	1:10		18.2637	10.00	23-02-2010	02-03-2010
2011	1:10		18.8819	10.00	25-04-2011	02-05-2011
2012	1:10		17.6937	10.00	13-06-2012	20-06-2012
2013	1:10		18.1324	10.00	23-05-2013	30-05-2013
2014	1:10		19.2033	10.00	25-08-2014	01-09-2014

## UTI Overnight Fund - IDCW Declaration

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	2.50%	0.250	10.7471	10.00	3-30-2007	4-6-2007
2007	2.75%	0.275	10.8159	10.00	9-28-2007	10-5-2007
2008	2.25%	0.225	10.8738	10.00	9-30-2008	10-7-2008
2009	3.00%	0.300	11.2318	10.00	3-30-2009	4-6-2009
2009	0.05%	0.050	10.9160	10.00	9-30-2009	10-7-2009
2012	6.00%	0.600	11.9718	10.00	3-28-2012	4-4-2012
2013	3.00%	0.300	12.0232	10.00	3-18-2013	3-25-2013
2013	2.00%	0.200	12.2042	10.00	9-19-2013	9-26-2013
2014	2.00%	0.200	12.5067	10.00	3-19-2014	3-26-2014
2015	4.00%	0.400	13.0042	10.00	3-19-2015	3-26-2015
2016	6.00%	0.600	13.7856	10.00	21-03-2016	28-03-2016
2017	7.00%	0.700	13.9920	10.00	15-03-2017	22-03-2017
2018	4.00%	0.400	14.0709	10.00	19-03-2018	26-03-2018
2019	4.00%	40.000	1448.7274	1000.00	18-03-2019	25-03-2019
2020	4.00%	40.000	1483.9871	1000.00	19-03-2020	26-03-2020
2022	3.00%	30.000	1513.2932	1000.00	15-03-2022	22-03-2022

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

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.45%	0.045	12.1749	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	12.4714	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	12.1756	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.1334	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.1629	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.1621	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	12.0364	10.00	16-06-2021	23-06-2021
2021	0.50%	0.050	12.1056	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.2050	10.00	16-12-2021	23-12-2021
2022	3.00%	0.300	13.0243	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	13.6903	10.00	15-06-2022	22-06-2022
2024	5.00%	0.5000	13.2722	10.00	11-03-2024	15-03-2024
2025	5.00%	0.5000	13.6664	10.00	13-03-2025	20-03-2025

## UTI Low Duration Fund (Erstwhile UTI Treasury Advantage Fund) IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	1.00%	10.00	1135.9063	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1144.9093	1000.00	16-09-2020	23-09-2020
2020	1.00%	10.00	1149.8879	1000.00	14-12-2020	21-12-2020
2021	0.50%	5.00	1141.3700	1000.00	16-06-2021	23-06-2021
2021	1.00%	10.00	1151.2855	1000.00	15-09-2021	22-09-2021
2021	1.00%	10.00	1205.2561	1000.00	16-12-2021	23-12-2021
2022	0.50%	5.00	1205.8885	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1208.2190	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1223.3011	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1231.6722	1000.00	14-12-2022	21-12-2022
2023	0.75%	7.50	1243.6322	1000.00	15-03-2023	21-03-2023
2023	0.80%	8.00	1271.5293	1000.00	11-09-2023	15-09-2023
2023	0.80%	8.00	1283.5899	1000.00	11-12-2023	15-12-2023
2024	0.90%	9.0000	1299.8141	1000	11-03-2024	15-03-2024
2024	0.85%	8.5000	1313.8925	1000	10-06-2024	14-06-2024
2024	0.90%	9.0000	1332.0279	1000	13-09-2024	19-09-2024
2024	0.90%	9.0000	1347.1917	1000	13-12-2024	19-12-2024
2025	0.90%	9.0000	1360.2532	1000	13-03-2025	20-03-2025
2025	1.00%	10.0000	1388.3786	1000	06-06-2025	12-06-2025

## UTI Gilt Fund with 10 year Constant Duration

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2023	1.75%	0.175	10.3954	10.00	15-03-2023	21-03-2023
2024	5.50%	0.5500	11.1029	10.00	11-03-2024	15-03-2024
2025	5.00%	0.5000	11.3990	10.00	13-03-2025	20-03-2025

The scheme IDCW details under regular plan.

**Disclaimer:** Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal Options of the schemes would fall to the extent of payout and statutory levy (if applicable)

# DIVIDEND/BONUS HISTORY

## UTI Children's Hybrid Fund (Erstwhile UTI CCF - Saving Plan) - Bonus Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		14.4895	10.00	30-03-2007	06-04-2007
2009	1:10		13.0344	10.00	26-03-2009	02-04-2009
2010	1:10		15.7857	10.00	31-03-2010	07-04-2010
2011	1:10		15.7041	10.00	25-04-2011	02-05-2011
2012	1:10		14.6295	10.00	13-06-2012	20-06-2012
2013	1:10		15.0686	10.00	23-05-2013	30-05-2013
2014	1:10		16.9392	10.00	25-08-2014	01-09-2014

## UTI Mid Cap Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	16.24	10.00	15-06-2009	23-06-2009
2010	22%	2.20	26.03	10.00	14-09-2010	21-09-2010
2014	40%	4.00	49.7962	10.00	26-11-2014	03-12-2014
2015	45%	4.50	50.5602	10.00	02-12-2015	09-12-2015
2017	25%	2.50	52.0223	10.00	20-02-2017	27-02-2017
2018	50%	5.00	63.2793	10.00	18-01-2018	25-01-2018
2021	40%	4.00	74.1048	10.00	08-03-2021	15-03-2021

## UTI Transportation & Logistics Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	12.37	10.00	15-06-2009	22-06-2009
2009	15%	1.50	15.45	10.00	29-12-2009	05-01-2010
2010	20%	2.00	19.11	10.00	06-10-2010	13-10-2010
2011	12%	1.20	13.96	10.00	21-06-2011	27-06-2011
2016	30%	3.00	39.1639	10.00	08-02-2016	15-02-2016

## UTI Ultra Short Duration Fund (Erstwhile UTI Ultra Short Term Fund) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2019	1.00%	10.00	1078.2792	1000.00	19-12-2019	26-12-2019
2020	0.50%	5.00	1074.4063	1000.00	19-03-2020	26-03-2020
2020	0.75%	7.50	1093.4088	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1098.5559	1000.00	16-09-2020	23-09-2020
2020	0.75%	7.50	1101.2983	1000.00	14-12-2020	21-12-2020
2021	0.25%	2.50	1097.2161	1000.00	16-06-2021	23-06-2021
2021	0.75%	7.50	1104.1735	1000.00	15-09-2021	22-09-2021
2021	1.50%	15.00	1135.0707	1000.00	16-12-2021	23-12-2021
2022	1.50%	15.00	1129.0981	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1121.2537	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1132.6741	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1139.7173	1000.00	14-12-2022	21-12-2022
2023	0.75%	7.50	1149.6406	1000.00	15-03-2023	21-03-2023
2023	0.80%	8.00	1171.5127	1000.00	11-09-2023	15-09-2023
2023	0.80%	8.00	1181.8613	1000.00	11-12-2023	15-12-2023
2024	0.90%	9.00	1194.3465	1000.00	11-03-2024	15-03-2024
2024	0.85%	8.50	1206.3341	1000.00	10-06-2024	14-06-2024
2024	0.90%	9.00	1219.5546	1000.00	13-09-2024	19-09-2024
2024	0.90%	9.00	1231.3337	1000.00	13-12-2024	19-12-2024
2025	0.90%	9.00	1241.8000	1000.00	13-03-2025	20-03-2025
2025	1.00%	10.00	1258.5179	1000.00	06-06-2025	12-06-2025

## UTI India Consumer Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2015	12.00%	1.20	19.1601	10.00	16-09-2015	24-09-2015
2021	20.00%	2.00	29.4591	10.00	01-03-2021	08-03-2021

## UTI Credit Risk Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	1.50%	0.150	10.9267	10.00	22-12-2014	29-12-2014
2015	2.00%	0.200	11.0319	10.00	19-03-2015	26-03-2015
2015	1.25%	0.125	11.0580	10.00	18-06-2015	25-06-2015
2015	1.25%	0.125	11.1633	10.00	21-09-2015	28-09-2015
2015	1.25%	0.125	11.2764	10.00	21-12-2015	28-12-2015
2016	3.25%	0.325	11.3754	10.00	21-03-2016	28-03-2016
2016	1.50%	0.150	11.6493	10.00	20-06-2016	27-06-2016
2016	1.50%	0.150	11.5104	10.00	19-09-2016	26-09-2016
2016	1.50%	0.150	11.6442	10.00	19-12-2016	26-12-2016
2017	2.50%	0.250	11.6698	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	12.3492	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	11.7604	10.00	18-09-2017	25-09-2017
2019	2.00%	0.200	12.0368	10.00	18-03-2019	25-03-2019

## UTI Multi Asset Allocation Fund ( Erstwhile UTI Multi Asset Fund ) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.85%	0.85	17.6864	10.00	17-02-2020	24-02-2020
2020	0.85%	0.85	15.3095	10.00	16-03-2020	23-02-2020
2020	0.85%	0.085	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.085	16.8188	10.00	15-07-2020	22-07-2020
2020	0.80%	0.0850	17.7898	10.00	18-08-2020	25-08-2020
2020	0.85%	0.0850	17.7579	10.00	16-09-2020	23-09-2020
2020	0.85%	0.0850	17.7479	10.00	19-10-2020	26-10-2020
2020	0.85%	0.0850	18.3413	10.00	18-11-2020	25-11-2020
2020	0.85%	0.0850	18.6632	10.00	16-12-2020	23-12-2020
2021	0.85%	0.0850	18.9348	10.00	18-01-2021	25-01-2021
2021	0.85%	0.0850	19.2624	10.00	17-02-2021	24-02-2021
2021	0.85%	0.0850	19.0502	10.00	15-03-2021	22-03-2021
2021	0.85%	0.0850	18.7674	10.00	19-04-2021	26-04-2021
2021	0.85%	0.0850	19.5092	10.00	16-06-2021	23-06-2021
2021	0.85%	0.0850	19.6211	10.00	15-07-2021	22-07-2021
2021	0.85%	0.0850	19.8140	10.00	16-08-2021	23-08-2021
2021	0.85%	0.0850	20.3691	10.00	15-09-2021	22-09-2021
2022	2.55%	0.2550	20.5080	10.00	17-01-2022	24-01-2022
2022	2.55%	0.2550	19.5998	10.00	19-04-2022	26-04-2022
2022	2.55%	0.2550	18.7219	10.00	19-07-2022	26-07-2022
2022	2.55%	0.2550	19.4689	10.00	13-10-2022	20-10-2022
2023	2.55%	0.2550	19.8305	10.00	16-01-2023	20-01-2023
2023	2.55%	0.2550	20.0121	10.00	17-04-2023	21-04-2023
2023	2.55%	0.2550	22.1891	10.00	16-10-2023	20-10-2023
2024	2.55%	0.2550	24.7008	10.00	10-01-2024	16-01-2024
2024	2.55%	0.2550	26.7720	10.00	16-04-2024	23-04-2024
2024	2.55%	0.2550	28.4506	10.00	10-07-2024	16-07-2024
2024	2.55%	0.2550	29.3730	10.00	04-10-2024	10-10-2024
2025	2.55%	0.2550	28.2782	10.00	10-01-2025	16-01-2025
2025	2.55%	0.2550	27.9673	10.00	17-04-2025	24-04-2025

## 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

The scheme IDCW details under regular plan.

**Disclaimer:** Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal Options of the schemes would fall to the extent of payout and statutory levy (if applicable)



# DIVIDEND/BONUS HISTORY

## UTI Medium Duration Fund (Erstwhile UTI Medium Term Fund) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.45%	0.045	10.8140	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	10.9814	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	11.0308	10.00	18-03-2019	25-03-2019
2019	2.00%	0.200	11.2024	10.00	18-09-2019	25-09-2019
2019	1.50%	0.150	11.0929	10.00	19-12-2019	26-12-2019
2020	1.00%	0.100	10.8977	10.00	17-06-2020	24-06-2020
2020	0.50%	0.005	10.8456	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4600	10.00	16-06-2021	23-06-2021
2021	2.00%	0.200	11.2677	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	11.9368	10.00	16-12-2021	23-12-2021
2022	4.00%	0.400	11.5102	10.00	15-03-2022	22-03-2022
2024	4.50%	0.4500	12.5978	10.00	11-03-2024	15-03-2024

## UTI Long Term Advantage Fund Series - II

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	15.00%	1.500	19.9212	10.00	25-02-2016	3-03-2016

## UTI Long Duration Fund

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	4.50%	0.4500	11.0108	10.00	11-03-2024	15-03-2024
2025	4.50%	0.4500	11.2506	10.00	13-03-2025	20-03-2025

## UTI Aggressive Hybrid Fund (Erstwhile UTI Hybrid Equity Fund) - IDCW History (Recent IDCW)

Year	IDCW	NAV	Face Value	Record Date
2017	2.70%	30.99	10	16-10-2017
2017	2.70%	31.47	10	20-11-2017
2017	3%	31.55	10	18-12-2017
2018	2.70%	32.43	10	17-01-2018
2018	4.00%	30.46	10	26-02-2018
2018	2.70%	32.01	10	07-02-2018
2018	3%	29.98	10	21-03-2018
2018	2.70%	29.85	10	19-04-2018
2018	2.70%	29.64	10	21-05-2018
2018	2.70%	29.29	10	21-06-2018
2018	2.30%	29.13	10	23-08-2018
2018	2.30%	28.96	10	25-09-2018
2018	2.30%	27.20	10	23-10-2018
2018	2.30%	27.02	10	22-11-2018
2018	1.10%	27.25	10	26-12-2018
2019	1.10%	27.16	10	22-01-2019
2019	1.10%	25.87	10	21-02-2019
2019	1.10%	27.29	10	25-03-2019
2019	2.10%	27.65	10	22-04-2019
2019	2.10%	26.13	10	22-05-2019
2019	2.10%	26.46	10	24-06-2019
2019	2.10%	26.71	10	24-07-2019
2019	2.10%	25.01	10	27-08-2019
2019	2.10%	24.82	10	25-09-2019
2019	1.70%	24.66	10	22-10-2019
2019	1.70%	25.27	10	25-11-2019
2019	1.70%	25.28	10	23-12-2019
2020	1.70%	26.05	10	22-01-2020
2020	1.70%	25.13	10	24-02-2020
2020	3.90%	24.11	10	27-08-2020
2020	3.90%	24.63	10	11-11-2020
2021	4.70%	30.12	10	15-02-2021
2021	4.70%	30.65	10	17-05-2021
2021	6.00%	33.03	10	18-08-2021
2021	6.00%	35.68	10	22-11-2021
2022	6.00%	33.65	10	22-02-2022
2022	6.00%	31.04	10	23-05-2022
2022	6.00%	33.02	10	17-08-2022
2022	6.80%	33.44	10	17-11-2022
2023	6.80%	33.00	10	17-02-2023
2023	7.40%	37.78	10	23-11-2023
2024	8.20%	41.0394	10	23-02-2024
2024	8.40%	42.0589	10	24-05-2024
2024	9.00%	45.5209	10	22-08-2024
2024	9.00%	43.9435	10	26-11-2024
2025	9.00%	41.7242	10	20-02-2025
2025	8.50%	43.7054	10	22-05-2025

## PLANS/Options

### UTI Liquid Cash Plan

- Growth Option
  - Daily Reinvestment of IDCW Option
  - Weekly Payout of IDCW Option
  - Weekly Reinvestment of IDCW Option
  - Fortnightly Payout of IDCW Option
  - Fortnightly Reinvestment of IDCW Option
  - Monthly Payout of IDCW Option
  - Monthly Reinvestment of IDCW Option
  - Quarterly Payout of IDCW Option
  - Quarterly Reinvestment of IDCW Option
  - Half Yearly Payout of IDCW Option
  - Half Yearly Reinvestment of IDCW Option
  - Annual Payout of IDCW Option
  - Annual Reinvestment of IDCW Option
  - Flexi Payout of IDCW Option
  - Flexi Reinvestment of IDCW Option
- In case IDCW Option is selected and the periodicity for IDCW is not specified, the default IDCW Option will be the Monthly Payout of IDCW Option

### UTI Money Market Fund

- Growth Option
  - Daily Reinvestment of IDCW Option
  - Weekly Payout of IDCW Option
  - Weekly Reinvestment of IDCW Option
  - Fortnightly Payout of IDCW Option
  - Fortnightly Reinvestment of IDCW Option
  - Monthly Payout of IDCW Option
  - Monthly Reinvestment of IDCW Option
  - Quarterly Payout of IDCW Option
  - Quarterly Reinvestment of IDCW Option
  - Half Yearly Payout of IDCW Option
  - Half Yearly Reinvestment of IDCW Option
  - Annual Payout of IDCW Option
  - Annual Reinvestment of IDCW Option
  - Flexi Payout of IDCW Option
  - Flexi Reinvestment of IDCW Option
- Default Option - Growth Option  
In case IDCW Option is selected and the periodicity for IDCW is not specified, the default IDCW Option will be the Monthly Payout of IDCW Option  
IDCW Means Income Distribution cum capital withdrawal by the scheme of units.

The scheme IDCW details under regular plan.

**Disclaimer:** Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal Options of the schemes would fall to the extent of payout and statutory levy (if applicable)



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

Merged Schemes	Merged Into	Month & Year
MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97	UTI MEPUS	March 03
UTI Growing Corpus Growing Income Plan (GCGIP)	UTI Unit Scheme 95	May 04
UTI Grihalakshmi Unit Plan (GUP)	UTI Smart Woman Savings Plan (Name Change)	Nov 04
UTI Grandmaster Unit Scheme, UTI Primary Equity Fund, UTI Unit Scheme 92, UTI Master Equity Plan 98, UTI Master Equity Plan 99	UTI Value Opportunities Fund (New Scheme)	August 05
UTI PSU Fund, UTI Large Cap Fund	UTI Index Select Fund	April 07
UTI GSF- Brand Value Fund	UTI-MNC Fund	April 07
UTI Growth & Value Fund, UTI Dynamic Equity Fund, UTI India Advantage Fund	UTI Mid Cap Fund	April 07
UTI Petro Fund (Sector Fund)	UTI Energy Fund (Thematic Fund, Name Change)	Oct 07
UTI Auto Sector Fund (Sector Fund)	UTI Trans. & Logistics Fund (Thematic Fund, Name Change)	April 08
UTI Software Fund	UTI Service Industries Fund	Sept 08
UTI Index Select Fund, UTI Master Growth Fund	UTI Core Equity Fund	May 09
UTI Infrastructure Advantage Fund Series 1	UTI Infrastructure Fund	Feb 11
UTI Variable Income Scheme - Index Linked Plan	UTI Hybrid Equity Fund	Mar 11
UTI Wealth Builder Fund (Close Ended)	UTI Value Opportunities Fund	Oct 11
UTI Master Index Fund, Sunder	UTI Nifty 50 Index Fund	March 12
UTI G-Sec Fund - Investment Plan	UTI Gilt Advantage Fund-LTP	Aug 12
UTI Master Value Fund	UTI Mid Cap Fund	Mar 14
UTI Masterplus Unit Scheme	UTI Bluechip Flexicap Fund	August 14
UTI Contra Fund & UTI Services Industries Fund	UTI Multi Cap Fund (New scheme)	August 14
UTI Energy Fund	UTI Infrastructure Fund	March 16
UTI Monthly Income Scheme, UTI Smart Woman Savings Plan, UTI Unit Scheme for Charitable & Religious	UTI Regular Savings Fund	May 18
Trusts & Registered Societies		
UTI Multi Cap Fund	UTI Value Opportunities Fund	May 18
UTI Bluechip Flexicap Fund	UTI Flexi Cap Fund	May 18
UTI Long Term Advantage Fund - Series III, IV, V, VI and VII	UTI Long Term Equity Fund (Tax Saving)	Sep 21
UTI FIIF - Mthly Interval Plan - I & UTI FIIF Qtlly Interval Plan - III	UTI FIIF Series II - Qtlly Interval Plan - VI	Apr 22
UTI FIIF - Series II - Qtlly Interval Plan - IV & VII, UTI FIIF - Half Yrly Plan - I & II	UTI FIIF - Qtlly Interval Plan I	Apr 22
UTI FIIF - Mthly Plan II, UTI FIIF - Annual Interval Plan II & IV	UTI FIIF - Annual Interval Plan III	Apr 22
UTI FTIF - Series XXXI-IX (1168 Days), UTI FTIF - Series XXX-XI (1169 Days), UTI FTIF - Series XXX-XII (1148 Days), UTI FTIF - Series XXX-XIII (1127 Days), UTI FTIF - Series XXXI-XIV (1111 Days), UTI FTIF - Series XXXI-XV (1099 Days), UTI FTIF - Series XXXII-I (1126 Days), UTI FTIF - Series XXXII-II (1111 Days)	UTI Corporate Bond Fund	Apr 22
UTI Quarterly Interval Fund – I UTI Quarterly Interval Fund – II UTI Quarterly Interval Fund – III	UTI Liquid Fund	March 2025
UTI Annual Interval Fund - II	UTI Annual Interval Fund - I	March 2025

Sr. No.	Old Scheme Name	New Scheme Name	W. E. F
1	UTI Children's Career Fund-Saving Plan	UTI Children's Hybrid Fund	Apr-24
2	UTI Children's Career Fund-Investment Plan	UTI Children's Equity Fund	Apr-24
3	UTI Long Term Equity Fund ( Tax Saving )	UTI ELSS Tax Saver Fund	Oct-23
4	UTI Multi Asset Fund	UTI Multi Asset Allocation Fund	Oct-23
5	UTI Regular Savings Fund	UTI Conservative Hybrid Fund	Oct-23
6	UTI Core Equity Fund	UTI Large & Mid Cap Fund	Oct-23
7	UTI Ultra Short Term Fund	UTI Ultra Short Duration Fund	Oct-23
8	UTI Value Opportunities Fund	UTI Value Fund	Oct-23
9	UTI Hybrid Equity Fund	UTI Aggressive Hybrid Fund	Oct-23
10	UTI Mastershare Unit Scheme	UTI Large Cap Fund	Oct-23
11	UTI Focused Equity Fund	UTI Focused Fund	Oct-23
12	UTI Retirement Benefit Pension Fund	UTI Retirement Fund	Oct-23
13	UTI Liquid Cash Plan	UTI Liquid Fund	Oct-23
14	UTI Treasury Advantage Fund	UTI Low Duration Fund	Oct-23
15	UTI Short Term Income Fund	UTI Short Duration Fund	Oct-23
16	UTI Medium Term Fund	UTI Medium Duration Fund	Oct-23
17	UTI Bond Fund	UTI Medium to Long Duration Fund	Oct-23
18	UTI Banking & PSU Debt Fund	UTI Banking & PSU Fund	Oct-23
19	UTI Bank ETF	UTI Nifty Bank ETF	Jul-22
20	UTI Nifty ETF	UTI Nifty 50 ETF	Jul-22
21	UTI Sensex ETF	UTI BSE Sensex ETF	Jul-22
22	UTI Nifty Index Fund	UTI Nifty 50 Index Fund	Jul-22
23	UTI Sensex Index Fund	UTI BSE Sensex Index Fund	Jul-22
24	UTI Master Gain - 1992(UTI EQUITY FUND)	UTI Flexi Cap Fund	Feb-21
25	UTI India Lifestyle Fund	UTI India Consumer Fund	May-19
26	UTI Income Opportunities Fund	UTI Credit Risk Fund	May-18
27	UTI Pharma & Healthcare Fund	UTI Healthcare Fund	May-18
28	UTI Banking Sector Fund	UTI Banking and Financial Services Fund	May-18
29	UTI G-SEC STP	UTI Overnight Fund	May-18
30	UTI Spread Fund	UTI Arbitrage Fund	May-18
31	UTI Gilt Advantage Fund	UTI Gilt Fund	May-18
32	UTI Wealth Builder Fund	UTI Multi Asset Fund	May-18
33	UTI Mahila Unit Scheme	UTI Smart Woman Saving Plan	Mar-17
34	UTI Wealth Builder Fund Series- II	UTI Wealth Builder Fund	Jun-16
35	UTI Leadership Equity Fund	UTI Bluechip Flexicap Fund	Dec-15
36	UTI Credit Opportunities Fund	UTI Income Opportunities Fund	Sep-13

UTI Flexi Cap Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments	65	100
Debt and Money Market instruments including securitized debt#	0	35
Units issued by REITs & InvITs	0	10

UTI Large Cap Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity & equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of large cap companies)	80	100
Debt and Money Market instruments including securitized debt#	0	20
Units issued by REITs & InvITs	0	10

UTI Large & Mid Cap Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and Equity related instruments (Minimum 35% of the total assets would be in equity and equity related instruments of large cap companies and minimum 35% of the total assets would be in equity and equity related instruments of mid cap companies)	70	100
Debt and Money Market instruments including securitized debt#	0	30
Units issued by REITs & InvITs	0	10

UTI Mid Cap Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of mid cap companies).	65	100
Debt and Money Market instruments including securitized debt#	0	35
Units issued by REITs & InvITs	0	10

UTI Dividend Yield Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of Dividend Yielding companies).	65	100
Debt and Money Market instruments including securitized debt#	0	35
Units issued by REITs & InvITs	0	10

UTI Value Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments	65	100
Debt and Money Market instruments including securitized debt#	0	35
Units issued by REITs & InvITs	0	10

UTI India Consumer Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the theme of Indian Lifestyle & are part of benchmark sectors)	80	100
Debt and Money Market instruments including securitized debt#	0	20
Units issued by REITs & InvITs	0	10

UTI Infrastructure Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the Infrastructure theme).	80	100
Debt and Money Market instruments including securitized debt#	0	20
Units issued by REITs & InvITs	0	10

UTI MNC Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of multi-national corporations/ companies).	80	100
Debt and Money Market instruments including securitized debt#	0	20
Units issued by REITs & InvITs	0	10

UTI Healthcare Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the healthcare services sector).	80	100
Debt and Money Market instruments including securitized debt#	0	20
Units issued by REITs & InvITs	0	10

UTI Transportation & Logistics Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in the transportation and logistics sector).	80	100
Debt and Money Market instruments including securitised debt#	0	20
Units issued by REITs & InvITs	0	10

UTI Banking and Financial Services Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in banking and financial services activities).	80	100
Debt and Money Market instruments including securitised debt#	0	20
Units issued by REITs & InvITs	0	10

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

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

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

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

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

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

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

UTI Medium Duration Fund		
Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 3 year to 4 years		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt Instruments (including securitised debt)*	50	100
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50
Units issued by REITs & InvITs	0	10
Asset allocation in light of anticipated adverse situation : The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4 years		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt Instruments (including securitised debt)*	50	100
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50
Units issued by REITs & InvITs	0	10

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

UTI Dynamic Bond Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Money Market Instruments, Debentures and Securitised Debt	0	100
Debt Instruments including Securitised Debt*	0	100
Units issued by REITs & InvITs	0	10

UTI Banking & PSU Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	80	100
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo) issued by entities other than Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	0	20

UTI Gilt Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Securities issued by the Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government	80	100
Triparty Repo on Government Securities or treasury bill, Repo, Reverse Repo & instruments of such nature	0	20

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

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

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

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

UTI Arbitrage Fund <sup>#</sup>		
(1) Under normal market circumstances, the investment range would be as follows:		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments	65	100
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	65	100
Money Market, Debt instruments, Securitized debt <sup>#</sup> and call money.	0	35
(2) The asset allocation under defensive circumstances would be as follows:		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments	0	65
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	0	65
Money Market, Debt instruments, Securitized debt <sup>#</sup> and call money.	35	100

UTI Retirement Fund <sup>#</sup>		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt and Money Market instruments(including securitized debt)*	60	100
Equity & Equity related instruments	0	40
Units issued by REITs & InvITs	0	10

UTI Children's Hybrid Fund <sup>#</sup>		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Debt and Money Market instruments (including securitized debt)*	60	100
Equity & equity related instruments	0	40
Units issued by REITs & InvITs	0	10

UTI Children's Equity Fund <sup>#</sup>		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity & equity related instruments	70	100
Debt and Money Market instruments (including securitized debt)*	0	30
Units issued by REITs & InvITs	0	10

UTI Corporate Bond Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Corporate Debt rated AA+ and above (including securitized debt*)	80	100
Corporate debt (other than stated above) and Money Market Instruments	0	20
Units issued by REITs & InvITs	0	10

\*Investments in securitized debt, if undertaken, shall not exceed 50% of the net assets of the scheme.

UTI Small Cap Fund		
Instruments	Indicative Allocation (% of total assets)	
	Minimum Allocation (%)	Maximum Allocation (%)
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of small cap companies).	65	100
Debt and Money Market instruments including securitized debt	0	35
Units issued by REITs & InvITs	0	35

<sup>#</sup> The fund may invest up to 50% of its debt portfolio in securitized debt.



UTI ELSS Tax Saver Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity & Equity related instruments	80	100
Money Market instruments and other liquid instruments	0	20

UTI Equity Savings Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments 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 REITs & 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 securitised 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	80	100
Equity and equity related instruments other than based on quantitative investment theme	0	20
Debt and Money market instruments	0	20
Units issued by REITs and InvITs	0	10

UTI Multi Cap Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments #	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 REITs and InvITs	0	10

# In terms of clause 2.7.1 of the SEBI Master Circular large cap, mid cap and small cap have been defined as follows—

“Large Cap” shall consist of 1st to 100th company in terms of full market capitalization;

“Mid Cap” shall consist of 101st to 250th company in terms of full market capitalization;

“Small Cap” shall consist of 251st company onwards in terms of full market capitalization;

\*Money Market Instruments will include commercial papers, certificates of deposit, treasury bills and government securities having a residual maturity up to one year, Tri-Party Repos, Repo in government securities and treasury bills and any other like instruments as specified by the Reserve Bank of India from time to time.

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

\* Investments in securitised debt, if undertaken, shall not exceed 50% of the net assets of the Scheme.

UTI 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, Repo, Reverse Repo on Government Securities & Money Market instruments	0	20

UTI Long Duration Fund		
Securities/ 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		
Securities/ 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, Repo in government securities and treasury bills and any other like instruments as specified by the Reserve Bank of India from time to time.

\*PSU Bond includes CPSE - Central Public Sector Enterprises; CPSU – Central Public Sector Unit; CPFI – Central Public Financial Institution and bonds issued by other government owned entities.

^ G-sec/SDLs having a residual maturity upto one year.

## COMPARATIVE PERFORMANCE

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

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


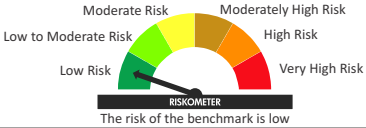
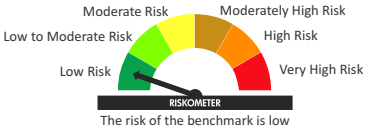
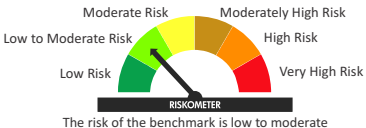




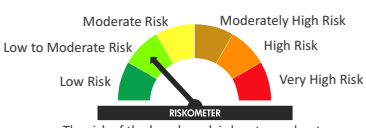

# FUND MANAGER SUMMARY

## 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
4	Mr. Ankit Agarwal	UTI Mid Cap Fund	02
		UTI Small Cap Fund	03
		UTI Innovation Fund	10
5	Mr. Anurag Mittal	UTI Banking & PSU Fund	50
		UTI Corporate Bond Fund	51
		UTI Money Market Fund (Along with Mr. Amit Sharma)	41
		UTI Low Duration Fund	43
		UTI Balanced Advantage Fund	20
		UTI Ultra Short Duration Fund	42
		UTI Short Duration Fund	44
		UTI Income Plus Arbitrage Active Fund Of Fund	19
6	Mr. Kamal Gada	UTI Healthcare Fund	16
7	Mr. Karthikraj Lakshmanan	UTI MNC Fund	12
		UTI Large Cap Fund	01
		UTI Master Equity Plan Unit Scheme (UTI MEPUS)	-
		UTI Multi Cap Fund	09
9	Mr. Sachin Trivedi	UTI Infrastructure Fund	14
		UTI Transportation & Logistics Fund	17
		UTI Balanced Advantage Fund	20
		UTI Children's Equity Fund	31
		UTI Children's Hybrid Fund (Equity Portion)	33
10	Mr. Sharwan Kumar Goyal	UTI Arbitrage Fund (along with Mr. Amit Sharma)	28
		UTI Multi Asset Allocation Fund (Equity/Gold Portion)	22
		UTI Nifty 50 ETF*	-
		UTI Nifty 50 Index Fund*	-
		UTI Nifty Bank ETF*	-
		UTI Nifty Midcap 150 Quality 50 Index Fund*	-
		UTI Nifty Next 50 ETF*	-
		UTI Nifty Next 50 Index Fund*	-
		UTI Nifty 200 Momentum 30 Index Fund*	-
		UTI BSE Low Volatility Index Fund*	-
		UTI BSE SENSEX ETF*	-
		UTI BSE Sensex Index Fund*	-
		UTI BSE Sensex Next 50 ETF*	-
		UTI Gold ETF Fund of Fund*	-
		UTI Nifty 500 Value 50 Index Fund*	-
		UTI Nifty 50 Equal Weight Index Fund*	-
		UTI BSE Housing Index Fund*	-
		UTI Silver ETF Fund Of Fund*	-
		UTI Nifty Midcap 150 ETF*	-
		UTI Nifty IT ETF*	-
		UTI Nifty200 Quality 30 Index Fund*	-
		UTI Nifty Private Bank Index Fund*	-
		UTI Nifty Alpha Low-Volatility 30 Index Fund*	-
		UTI Nifty Midcap 150 Index Fund*	-
		UTI Quant Fund	18
		UTI Nifty Midsmallcap 400 Momentum Quality 100 Index Fund*	-
		UTI Nifty India Manufacturing Index Fund*	-
		UTI Silver ETF*	-
		UTI Gold ETF*	-




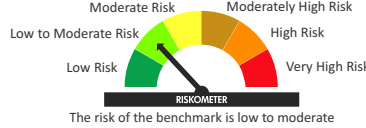














11	Mr. Pankaj Pathak	UTI Dynamic Bond Fund	52
		UTI Floater Fund	49
		UTI Gilt Fund	55
12	Mr. Sunil Madhukar Patil	UTI Children's Hybrid Fund (Debt Portion)	33
		UTI Equity Savings Fund (Debt Portion),	26
		UTI Aggressive Hybrid Fund (Debt Portion)	24
		UTI Retirement Fund (Debt Portion)	35
		UTI Unit Linked Insurance Plan (Debt Portion) <sup>® ^</sup>	37
		UTI CRISIL SDL Maturity April 2033 Index Fund	-
		UTI CRISIL SDL Maturity June 2027 Index Fund	-
		UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	-
		UTI NIFTY SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund	-
		UTI Medium to Long Duration Fund	47
		UTI Long Duration Fund	48
		UTI Credit Risk Fund	53
13	Mr. V Srivatsa	UTI Medium Duration Fund	45
		UTI Large & Mid Cap Fund	04
		UTI Equity Savings Fund (Equity Portion)	26
		UTI Aggressive Hybrid Fund (Along with Mr. Sunil Madhukar Patil)	24
14	Mr. Vishal Chopda	UTI Retirement Fund (Equity Portion)	35
		UTI Focused Fund	07
		UTI India Consumer Fund	13
15	Mr. Jaydeep Bhowal	UTI Mid Cap Fund	02
		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
16	Ms. Preethi R S	UTI Overnight Fund	39
17	Mr. Nitin Jain	UTI Banking & Financial Services Fund	15
		UTI Small Cap Fund	03
18	Mr. Vicky Punjabi	UTI Innovation fund	10
		UTI India Consumer Fund	13
19	Mr. Deepesh Agarwal	UTI Infrastructure Fund	14

\*Assistant Fund Manager is Mr. Ayush Jain, <sup>®</sup> Assistant Fund Manager is Mr. Ravi Gupta, <sup>^</sup> Assistant Fund Manager is Mr. Kamal Gada

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

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


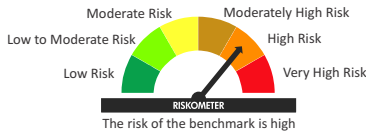

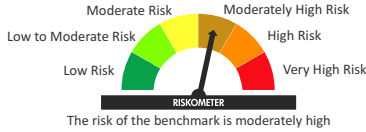

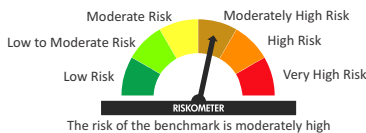
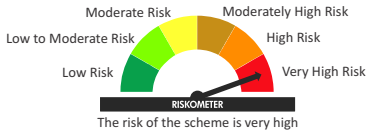
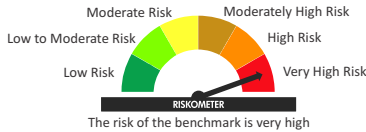
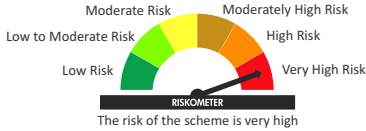
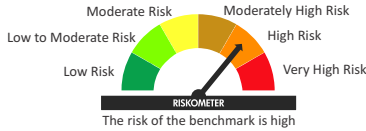
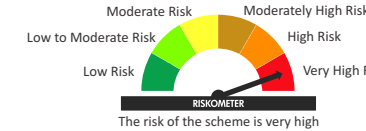
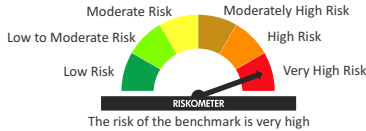
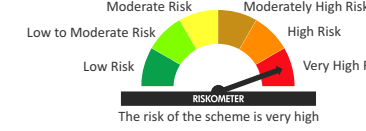
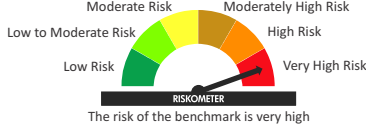


# ALL PRODUCT LABELLING DISCLOSURES

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

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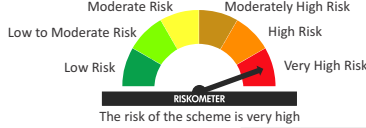
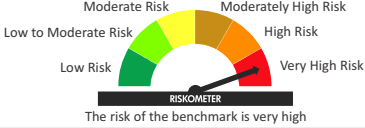
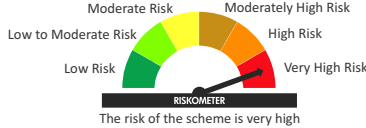
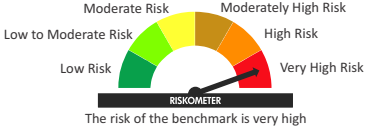



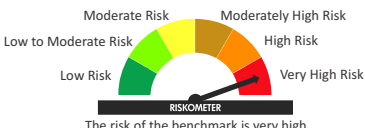
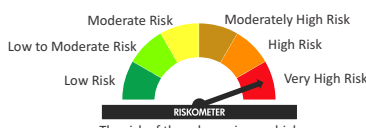

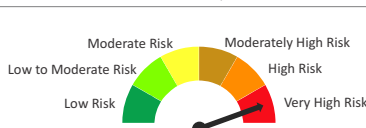
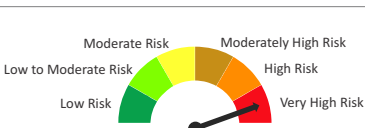

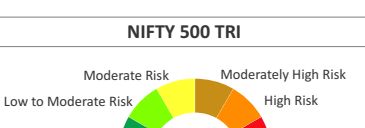
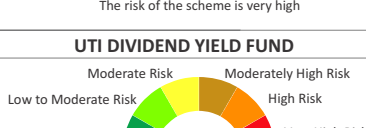
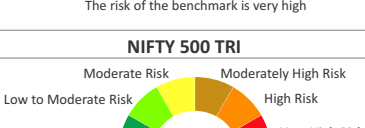
Risk-o-meter as on 31st May 2025



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







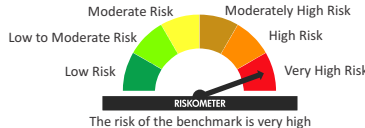










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^BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) & Price of Gold (10%)

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


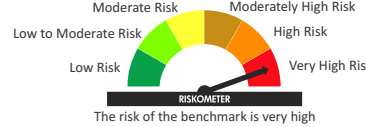
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Risk-o-meter as on 31st May 2025

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

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

Risk-o-meter as on 31st May 2025

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
<b>UTI MULTI CAP FUND</b> Refer Page no 09	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investments predominantly across large cap, mid cap and small cap stocks</li> </ul>	<b>UTI MULTI CAP FUND</b>  <p>The risk of the scheme is very high</p>	<b>Nifty 500 Multicap 50:25:25 TRI</b>  <p>The risk of the benchmark is very high</p>
<b>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</b>			

Risk-o-meter for the fund is based on the portfolio ending May 31, 2025. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://www.utimf.com/downloads/addenda-financial-year>

Ser. No.	SCHEMEDESC	PLANDESC	OPTIONDESC	ISIN
1	UTI Large Cap Fund (Formerly UTI Mastershare Unit Scheme)	Regular Plan	Payout of IDCW	INF189A01038
2	UTI Large Cap Fund (Formerly UTI Mastershare Unit Scheme)	Regular Plan	Reinvestment of IDCW	INF789F01950
3	UTI Large Cap Fund (Formerly UTI Mastershare Unit Scheme)	Regular Plan	Growth	INF789F01976
4	UTI Flexi Cap Fund (Formerly known as UTI Equity Fund)	Regular Plan	Payout of IDCW	INF189A01053
5	UTI Flexi Cap Fund (Formerly known as UTI Equity Fund)	Regular Plan	Reinvestment of IDCW	INF789F01505
6	UTI Flexi Cap Fund (Formerly known as UTI Equity Fund)	Regular Plan	Growth	INF789F01513
7	UTI Large & Mid Cap Fund (Formerly UTI Core Equity Fund)	Regular Plan	Payout of IDCW	INF189A01046
8	UTI Large & Mid Cap Fund (Formerly UTI Core Equity Fund)	Regular Plan	Reinvestment of IDCW	INF789F01851
9	UTI Large & Mid Cap Fund (Formerly UTI Core Equity Fund)	Regular Plan	Growth	INF789F01869
10	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Regular Plan	Payout of IDCW	INF789F01307
11	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Regular Plan	Reinvestment of IDCW	INF789F01315
12	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Regular Plan	Growth	INF789F01323
13	UTI Money Market Fund	Regular Plan	Annual Payout of IDCW	INF789FA1188
14	UTI Money Market Fund	Regular Plan	Annual Reinvestment of IDCW	INF789FA1196
15	UTI Money Market Fund	Regular Plan	Flexi Payout of IDCW	INF789FA1M04
16	UTI Money Market Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789FA1M12
17	UTI Money Market Fund	Regular Plan	Fortnightly Payout of IDCW	INF789FA1105
18	UTI Money Market Fund	Regular Plan	Fortnightly Reinvestment of IDCW	INF789FA1113
19	UTI Money Market Fund	Regular Plan	Half-yearly Payout of IDCW	INF789FA1162
20	UTI Money Market Fund	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1170
21	UTI Money Market Fund	Regular Plan	Daily Reinvestment of IDCW	INF789F01PW0
22	UTI Money Market Fund	Regular Plan	Growth	INF789F01PX8
23	UTI Money Market Fund	Regular Plan	Weekly Payout of IDCW	INF789F01PY6
24	UTI Money Market Fund	Regular Plan	Weekly Reinvestment of IDCW	INF789F01PZ3
25	UTI Money Market Fund	Regular Plan	Monthly Payout of IDCW	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	INF789F01PI9
60	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Monthly Reinvestment of IDCW	INF789F01P7
61	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Weekly Reinvestment of IDCW	INF789F01PK5
62	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Payout of IDCW	INF789F01BA6
63	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Reinvestment of IDCW	INF789F01BB4
64	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Quarterly Payout of IDCW	INF789FA1J25
65	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Quarterly Reinvestment of IDCW	INF789FA1J33
66	UTI Short Duration Fund Formerly UTI Short Term Income Fund	Regular Plan	Annual Payout of IDCW	INF789FA1Q91
67	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Annual Reinvestment of IDCW	INF789FA1R09
68	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Flexi Payout of IDCW	INF789F01T54
69	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789F01T47
70	UTI Short Duration Fund Formerly UTI Short Term Income Fund	Regular Plan	Half-yearly Payout of IDCW	INF789FA1Q75
71	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1Q83
72	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Growth	INF789F01Q44
73	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Quarterly Payout of IDCW	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	INF789F01Q82
76	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789F01QC0
77	UTI Overnight Fund	Regular Plan	Daily Reinvestment of IDCW	INF789F01T13
78	UTI Overnight Fund	Regular Plan	Periodic Payout of IDCW	INF789F01S88
79	UTI Overnight Fund	Regular Plan	Periodic Reinvestment of IDCW	INF789F01S96
80	UTI Overnight Fund	Regular Plan	Growth	INF789F01604
81	UTI Mid Cap Fund	Regular Plan	Payout of IDCW	INF789F01794
82	UTI Mid Cap Fund	Regular Plan	Reinvestment of IDCW	INF789F01802
83	UTI Mid Cap Fund	Regular Plan	Growth	INF789F01810
84	UTI Infrastructure Fund	Regular Plan	Payout of IDCW	INF789F01737
85	UTI Infrastructure Fund	Regular Plan	Reinvestment of IDCW	INF789F01745
86	UTI Infrastructure Fund	Regular Plan	Growth	INF789F01752
87	UTI Transportation & Logistics Fund	Regular Plan	Payout of IDCW	INF789F01273
88	UTI Transportation & Logistics Fund	Regular Plan	Reinvestment of IDCW	INF789F01281
89	UTI Transportation & Logistics Fund	Regular Plan	Growth	INF789F01299
90	UTI Banking & Financial Services Fund	Regular Plan	Payout of IDCW	INF789F01356
91	UTI Banking & Financial Services Fund	Regular Plan	Reinvestment of IDCW	INF789F01364
92	UTI Banking & Financial Services Fund	Regular Plan	Growth	INF789F01372
93	UTI Banking & Financial Services Fund	Regular Plan	Reinvestment of IDCW (Institutional)	INF789F01PE8
94	UTI Treasury Advantage Fund	Regular Plan	Bonus	INF789F01XH5
95	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Flexi Payout of IDCW	INF789FA1N86
96	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789FA1N94
97	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Fortnightly Payout of IDCW	INF789FA1N45
98	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Fortnightly Reinvestment of IDCW	INF789FA1N52
99	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Half-yearly Payout of IDCW	INF789FA1N60
100	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1N78
101	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Regular Plan	Growth	INF789F01AG5
102	UTI Focused Fund (Formerly UTI Focused Equity Fund)	Regular	Payout of IDCW	INF789F01AU22
103	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Daily Reinvestment of IDCW	INF789F01ON2
104	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Growth	INF789F01OT9



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105	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Monthly Payout of IDCW	INF789F010U7
106	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789F010V5
107	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Quarterly Payout of IDCW	INF789F010W3
108	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Quarterly Reinvestment of IDCW	INF789F010K1
109	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Weekly Payout of IDCW	INF789F01P84
110	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Weekly Reinvestment of IDCW	INF789F01PC2
111	UTI Gilt Fund	Regular Plan	Payout of IDCW	INF789F01646
112	UTI Gilt Fund	Regular Plan	Reinvestment of IDCW	INF789F01653
113	UTI Gilt Fund	Regular Plan	Growth	INF789F01661
114	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Annual Payout of IDCW	INF789FA1P43
115	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Annual Reinvestment of IDCW	INF789FA1P50
116	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Daily Reinvestment of IDCW	INF789F01554
117	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Weekly Reinvestment of IDCW	INF789F01562
118	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Fortnightly Payout of IDCW	INF789FA1069
119	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Fortnightly Reinvestment of IDCW	INF789FA1077
120	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Flexi Payout of IDCW	INF789F81KS6
121	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789F81KT4
122	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Growth	INF789F01570
123	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Half-yearly Payout of IDCW	INF789FA1P27
124	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1P35
125	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Monthly Payout of IDCW	INF789FA1085
126	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789FA1093
127	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Quarterly Payout of IDCW	INF789FA1P01
128	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Quarterly Reinvestment of IDCW	INF789FA1P19
129	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Regular Plan	Flexi Payout of IDCW	INF789F01877
130	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789F01885
131	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Regular Plan	Growth	INF789F01893
132	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Regular Plan	Monthly Payout of IDCW	INF789F01901
133	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789F01919
134	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Regular Plan	Monthly Payment Plan	INF789F01927
135	UTI Dividend Yield Fund	Regular Plan	Payout of IDCW	INF789F01448
136	UTI Dividend Yield Fund	Regular Plan	Reinvestment of IDCW	INF789F01455
137	UTI Dividend Yield Fund	Regular Plan	Growth	INF789F01463
138	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Regular Plan	Payout of IDCW	INF789F01AE0
139	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Regular Plan	Reinvestment of IDCW	INF789F01AF7
140	UTI Arbitrage Fund	Regular Plan	Payout of IDCW	INF789F81RH4
141	UTI Arbitrage Fund	Regular Plan	Reinvestment of IDCW	INF789F81R12
142	UTI Arbitrage Fund	Regular Plan	Growth	INF789F81R10
143	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Regular Plan	Payout of IDCW	INF789F01GC1
144	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Regular Plan	Reinvestment of IDCW	INF789F01GD9
145	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Regular Plan	Growth	INF789F01GE7
146	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Regular Plan	Payout of IDCW (Institutional)	INF789F01GF4
147	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Regular Plan	Reinvestment of IDCW (Institutional)	INF789F01GG2
148	UTI India Consumer Fund	Regular Plan	Payout of IDCW	INF789F01CF3
149	UTI India Consumer Fund	Regular Plan	Reinvestment of IDCW	INF789F01CG1
150	UTI India Consumer Fund	Regular Plan	Growth	INF789F01CE6
151	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Regular Plan	Payout of IDCW	INF789F01FE9
152	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Regular Plan	Reinvestment of IDCW	INF789F01FF6
153	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Regular Plan	Growth	INF789F01FG4
154	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Regular Plan	Payout of IDCW (Institutional)	INF789F01FH2
155	UTI Fixed Income Interval Fund - I- Annual Interval Plan- Retail Option	Regular Plan	Reinvestment of IDCW (Institutional)	INF789F01FI0
156	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Payout of IDCW	INF789F01IQ3
157	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Reinvestment of IDCW	INF789F01IRR1
158	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Growth	INF789F01IS9
159	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Payout of IDCW (Institutional)	INF789F01IT7
160	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Reinvestment of IDCW (Institutional)	INF789F01IU5
161	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Regular Plan	Payout of IDCW	INF789F01GU3
162	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Regular Plan	Reinvestment of IDCW	INF789F01GV1
163	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Regular Plan	Growth	INF789F01GW9
164	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Regular Plan	Payout of IDCW (Institutional)	INF789F01GX7
165	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Regular Plan	Reinvestment of IDCW (Institutional)	INF789F01GY5
166	UTI Quarterly Interval Fund - III Formerly UTI Fixed Income Interval Fund - Seri	Regular Plan	Payout of IDCW	INF789F01HA3
167	UTI-Fixed Income Interval Fund Series II: Quarterly Interval Plan VI	Regular Plan	Reinvestment of IDCW	INF789F01HB1
168	UTI Quarterly Interval Fund - III Formerly UTI Fixed Income Interval Fund - Seri	Regular Plan	Growth	INF789F01HC9
169	UTI Quarterly Interval Fund - III Formerly UTI Fixed Income Interval Fund - Seri	Regular Plan	Payout of IDCW (Institutional)	INF789F01HD7
170	UTI Quarterly Interval Fund - III Formerly UTI Fixed Income Interval Fund - Seri	Regular Plan	Reinvestment of IDCW (Institutional)	INF789F01HE5
171	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Regular Plan	Payout of IDCW	INF789F01IAN1
172	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Regular Plan	Reinvestment of IDCW	INF789F01A09
173	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Regular Plan	Growth	INF789F01AP6
174	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Regular Plan	Payout of IDCW (Institutional)	INF789F01AQ8
175	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Regular Plan	Reinvestment of IDCW (Institutional)	INF789F01Q66
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	INF789FA1J32
182	UTI Dynamic Bond Fund	Regular Plan	Growth	INF789F01JQ5
183	UTI Dynamic Bond Fund	Regular Plan	Half-yearly Payout of IDCW	INF789FA1R82
184	UTI Dynamic Bond Fund	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1R90
185	UTI Credit Risk Fund	Regular Plan	Annual Payout of IDCW	INF789FA1V60
186	UTI Credit Risk Fund	Regular Plan	Annual Reinvestment of IDCW	INF789FA1V78
187	UTI Credit Risk Fund	Regular Plan	Quarterly Payout of IDCW	INF789F01RA2
188	UTI Credit Risk Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789F01R80
189	UTI Credit Risk Fund	Regular Plan	Flexi Payout of IDCW	INF789FA1V86
190	UTI Credit Risk Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789FA1V94
191	UTI Credit Risk Fund	Regular Plan	Growth	INF789F01QZ1
192	UTI Credit Risk Fund	Regular Plan	Half-yearly Payout of IDCW	INF789FA1V45
193	UTI Credit Risk Fund	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1V52
194	UTI Credit Risk Fund	Regular Plan	Monthly Payout of IDCW	INF789F81T88
195	UTI Credit Risk Fund	Regular Plan	Monthly Reinvestment of IDCW	INF789F81T96
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	INF789F1ANAO
199	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Flexi Reinvestment of IDCW	INF789F1ANB8
200	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Growth	INF789F1AMV8
201	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Half-yearly Payout of IDCW	INF789F1AMY2
202	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789F1AMZ9
203	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Monthly Payout of IDCW	INF789F1ANC6
204	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Monthly Reinvestment of IDCW	INF789F1AND4
205	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Quarterly Payout of IDCW	INF789F1AMT2
206	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1AMU0
207	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Regular Plan	Annual Payout of IDCW	INF789FA1U46
208	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Regular Plan	Annual Reinvestment of IDCW	INF789FA1U53

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209	UTI Banking & PSU Fund (formerly UTI Banking & PSU Debt Fund)	Regular Plan	Quarterly Payout of IDCW	INF789F01223
210	UTI Banking & PSU Fund (formerly UTI Banking & PSU Debt Fund)	Regular Plan	Quarterly Reinvestment of IDCW	INF789F01321
211	UTI Banking & PSU Fund (formerly UTI Banking & PSU Debt Fund)	Regular Plan	Flexi Payout of IDCW	INF789F1A161
212	UTI Banking & PSU Fund (formerly UTI Banking & PSU Debt Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789F1A179
213	UTI Banking & PSU Fund (formerly UTI Banking & PSU Debt Fund)	Regular Plan	Growth	INF789F01429
214	UTI Banking & PSU Fund (formerly UTI Banking & PSU Debt Fund)	Regular Plan	Half-yearly Payout of IDCW	INF789F1A120
215	UTI Banking & PSU Fund (formerly UTI Banking & PSU Debt Fund)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789F1A138
216	UTI Banking & PSU Fund (formerly UTI Banking & PSU Debt Fund)	Regular Plan	Monthly Payout of IDCW	INF789F01HE1
217	UTI Banking & PSU Fund (formerly UTI Banking & PSU Debt Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789F01HF8
218	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Annual Payout of IDCW	INF789F1A1A4
219	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Annual Reinvestment of IDCW	INF789F1A1B2
220	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Flexi Payout of IDCW	INF789F1A1K0
221	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789F1A1D8
222	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Growth	INF789F1A1J4
223	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Half-yearly Payout of IDCW	INF789F1A1Y6
224	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789F1A1J23
225	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Monthly Payout of IDCW	INF789F1A1V2
226	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789F1A1KP2
227	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Quarterly Payout of IDCW	INF789F1A1W0
228	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1A1X8
229	UTI Nifty Next 50 Index Fund	Regular Plan	Growth	INF789F01T13
230	UTI Corporate Bond Fund	Regular Plan	Annual Payout of IDCW	INF789F1A496
231	UTI Corporate Bond Fund	Regular Plan	Annual Reinvestment of IDCW	INF789F1A504
232	UTI Corporate Bond Fund	Regular Plan	Flexi Payout of IDCW	INF789F1A512
233	UTI Corporate Bond Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789F1A520
234	UTI Corporate Bond Fund	Regular Plan	Growth	INF789F1A447
235	UTI Corporate Bond Fund	Regular Plan	Half-yearly Payout of IDCW	INF789F1A470
236	UTI Corporate Bond Fund	Regular Plan	Half-yearly Reinvestment of IDCW	INF789F1A488
237	UTI Corporate Bond Fund	Regular Plan	Quarterly Payout of IDCW	INF789F1A454
238	UTI Corporate Bond Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1A462
239	UTI Equity Savings Fund	Regular Plan	Payout of IDCW	INF789F1A736
240	UTI Equity Savings Fund	Regular Plan	Reinvestment of IDCW	INF789F1A728
241	UTI Equity Savings Fund	Regular Plan	Growth	INF789F1A744
242	UTI Equity Savings Fund	Regular Plan	Monthly Payout of IDCW	INF789F1A793
243	UTI Equity Savings Fund	Regular Plan	Monthly Reinvestment of IDCW	INF789F1A785
244	UTI Equity Savings Fund	Regular Plan	Quarterly Payout of IDCW	INF789F1A835
245	UTI Equity Savings Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1A827
246	UTI Floater Fund	Regular Plan	Annual Payout of IDCW	INF789F1ACR7
247	UTI Floater Fund	Regular Plan	Annual Reinvestment of IDCW	INF789F1AC55
248	UTI Floater Fund	Regular Plan	Flexi Payout of IDCW	INF789F1ACV9
249	UTI Floater Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789F1ACW7
250	UTI Floater Fund	Regular Plan	Growth	INF789F1AC04
251	UTI Floater Fund	Regular Plan	Half-yearly Payout of IDCW	INF789F1ACT3
252	UTI Floater Fund	Regular Plan	Half-yearly Reinvestment of IDCW	INF789F1ACU1
253	UTI Floater Fund	Regular Plan	Quarterly Payout of IDCW	INF789F1ACP1
254	UTI Floater Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1ACQ9
255	UTI Small Cap Fund	Regular Plan	Payout of IDCW	INF789F1AUP3
256	UTI Small Cap Fund	Regular Plan	Growth	INF789F1AUO6
257	UTI Nifty200 Momentum 30 Index Fund	Regular Plan	Growth	INF789F1AU57
258	UTI Focused Fund (Formerly UTI Focused Equity Fund)	Regular Plan	Growth	INF789F1AUJ5
259	UTI BSE Sensex Index Fund	Regular Plan	Growth	INF789F1AUC9
260	UTI BSE Low Volatility Index Fund	Regular Plan	Growth	INF789F1AVE5
261	UTI Nifty Midcap 150 Quality 50 Index Fund	Regular Plan	Growth	INF789F1AVG0
262	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Annual Payout of IDCW	INF789F1A1N6
263	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Annual Reinvestment of IDCW	INF789F1A1V04
264	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Flexi Payout of IDCW	INF789F1A1VP1
265	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Flexi Reinvestment of IDCW	INF789F1A1V9
266	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Growth	INF789F1A1V6
267	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Half yearly Payout of IDCW	INF789F1A1V0
268	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Half yearly Reinvestment of IDCW	INF789F1A1VM8
269	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Quarterly Payout of IDCW	INF789F1A1J4
270	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1A1K2
271	UTI Gold ETF Fund of Fund	Regular Plan	Growth	INF789F1A1A1
272	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Annual Payout of IDCW	INF789F1A1WD5
273	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Flexi Payout of IDCW	INF789F1A1WG8
274	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Growth	INF789F1A1WF0
275	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Maturity Payout of IDCW	INF789F1A1WE3
276	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Quarterly Payout of IDCW	INF789F1A1WC7
277	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Annual Payout of IDCW	INF789F1A1WN4
278	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Flexi Payout of IDCW	INF789F1A1W07
279	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Growth	INF789F1A1WP9
280	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Maturity Payout of IDCW	INF789F1A1W02
281	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Quarterly Payout of IDCW	INF789F1A1WM6
282	UTI CRISIL SDL Maturity April 2033 Index Fund	Regular Plan	Growth	INF789F1A1WW5
283	UTI CRISIL SDL Maturity June 2027 Index Fund	Regular Plan	Growth	INF789F1A1WY1
284	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Annual Payout of IDCW	INF789F1A1XJ0
285	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Flexi Payout of IDCW	INF789F1A1XD3
286	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Growth	INF789F1A1XC5
287	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Maturity Payout of IDCW	INF789F1A1XB7
288	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Quarterly Payout of IDCW	INF789F1A1XA9
289	UTI Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	Regular Plan	Growth	INF789F1A1XK8
290	UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	Regular Plan	Payout of IDCW	INF789F1A1XM4
291	UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	Regular Plan	Growth	INF789F1A1XN2
292	UTI Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund	Regular Plan	Growth	INF789F1A1XQ5
293	UTI Long Duration Fund	Regular Plan	Annual Payout of IDCW	INF789F1A1XX1
294	UTI Long Duration Fund	Regular Plan	Annual Reinvestment of IDCW	INF789F1A1XY9
295	UTI Long Duration Fund	Regular Plan	Flexi Payout of IDCW	INF789F1A1XZ6
296	UTI Long Duration Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789F1A1YA7
297	UTI Long Duration Fund	Regular Plan	Growth	INF789F1A1XS1
298	UTI Long Duration Fund	Regular Plan	Half yearly Payout of IDCW	INF789F1A1XV5
299	UTI Long Duration Fund	Regular Plan	Half yearly Reinvestment of IDCW	INF789F1A1XW3
300	UTI Long Duration Fund	Regular Plan	Quarterly Payout of IDCW	INF789F1A1XT9
301	UTI Long Duration Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1A1XU7
302	UTI Silver ETF Fund of Fund	Regular Plan	Growth	INF789F1A1XM2
303	UTI Nifty 500 Value 50 Index Fund	Regular Plan	Growth	INF789F1A1X08
304	UTI NIFTY50 Equal Weight Index Fund	Regular Plan	Growth	INF789F1A1XQ3
305	UTI BSE Housing Index Fund	Regular Plan	Growth	INF789F1A1YS9
306	UTI Balanced Advantage Fund	Regular Plan	payout of IDCW	INF789F1A1WU5
307	UTI Balanced Advantage Fund	Regular Plan	Growth	INF789F1A1YT7
308	UTI Nifty Midcap 150 Exchange Traded Fund (ETF)	Regular Plan	Growth	INF789F1A1X99
309	UTI Innovation Fund	Regular Plan	Payout of IDCW Option	INF789F1A1YZ4
310	UTI Innovation Fund	Regular Plan	Growth	INF789F1A1YY7

Ser. No.	SCHEMEDESC	PLANDESC	OPTIONDESC	ISIN
1	UTI Large Cap Fund (Formerly UTI Mastershare Unit Scheme)	Direct Plan	Payout of IDCW	INF789F01UQ2
2	UTI Large Cap Fund (Formerly UTI Mastershare Unit Scheme)	Direct Plan	Reinvestment of IDCW	INF789F01UR0
3	UTI Large Cap Fund (Formerly UTI Mastershare Unit Scheme)	Direct Plan	Growth	INF789F01US8
4	UTI Flexi Cap Fund (Formerly known as UTI Equity Fund)	Direct Plan	Payout of IDCW	INF789F01TA8
5	UTI Flexi Cap Fund (Formerly known as UTI Equity Fund)	Direct Plan	Reinvestment of IDCW	INF789F01TB6
6	UTI Flexi Cap Fund (Formerly known as UTI Equity Fund)	Direct Plan	Growth	INF789F01TC4
7	UTI Large & Mid Cap Fund (Formerly UTI Core Equity Fund)	Direct Plan	Payout of IDCW	INF789F01UE8
8	UTI Large & Mid Cap Fund (Formerly UTI Core Equity Fund)	Direct Plan	Reinvestment of IDCW	INF789F01UF5
9	UTI Large & Mid Cap Fund (Formerly UTI Core Equity Fund)	Direct Plan	Growth	INF789F01UG3
10	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Direct Plan	Payout of IDCW	INF789F01SI3
11	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Direct Plan	Reinvestment of IDCW	INF789F01S1
12	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Direct Plan	Growth	INF789F01SK9
13	UTI Money Market Fund	Direct Plan	Daily Reinvestment of IDCW	INF789F01XU8
14	UTI Money Market Fund	Direct Plan	Growth	INF789F01XV6
15	UTI Money Market Fund	Direct Plan	Weekly Payout of IDCW	INF789F01XW4
16	UTI Money Market Fund	Direct Plan	Weekly Reinvestment of IDCW	INF789F01XX2
17	UTI Money Market Fund	Direct Plan	Monthly Payout of IDCW	INF789FA1M46
18	UTI Money Market Fund	Direct Plan	Monthly Reinvestment of IDCW	INF789FA1M53
19	UTI Money Market Fund	Direct Plan	Fortnightly Payout of IDCW	INF789FA1M20
20	UTI Money Market Fund	Direct Plan	Fortnightly Reinvestment of IDCW	INF789FA1M38
21	UTI Money Market Fund	Direct Plan	Quarterly Payout of IDCW	INF789FA1M61
22	UTI Money Market Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789FA1M79
23	UTI Money Market Fund	Direct Plan	Half-yearly Payout of IDCW	INF789FA1M87
24	UTI Money Market Fund	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1M95
25	UTI Money Market Fund	Direct Plan	Annual Payout of IDCW	INF789FA1N03
26	UTI Money Market Fund	Direct Plan	Annual Reinvestment of IDCW	INF789FA1N11
27	UTI Money Market Fund	Direct Plan	Flexi Payout of IDCW	INF789FA1N29
28	UTI Money Market Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1N37
29	UTI MNC Fund	Direct Plan	Payout of IDCW	INF789F01UB4
30	UTI MNC Fund	Direct Plan	Reinvestment of IDCW	INF789F01UC2
31	UTI MNC Fund	Direct Plan	Growth	INF789F01UD0
32	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Quarterly Payout of IDCW	INF789F01SO1
33	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01SP8
34	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Growth	INF789F01SQ6
35	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Annual Payout of IDCW	INF789FA1T80
36	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789FA1T98
37	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Half-yearly Payout of IDCW	INF789FA1T64
38	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1T72
39	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Flexi Payout of IDCW	INF789FA1U04
40	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1U12
41	UTI Healthcare Fund	Direct Plan	Payout of IDCW	INF789F01TM3
42	UTI Healthcare Fund	Direct Plan	Reinvestment of IDCW	INF789F01TN1
43	UTI Healthcare Fund	Direct Plan	Growth	INF789F01TO9
44	UTI ELSS Tax Saver Fund (Formerly UTI Long Term Equity Fund (Tax Saver))	Direct Plan	Payout of IDCW	INF789F01TD2
45	UTI ELSS Tax Saver Fund (Formerly UTI Long Term Equity Fund (Tax Saver))	Direct Plan	Growth	INF789F01TF7
46	UTI Nifty 50 Index Fund	Direct Plan	Payout of IDCW	INF789F01WY2
47	UTI Nifty 50 Index Fund	Direct Plan	Reinvestment of IDCW	INF789F01W29
48	UTI Nifty 50 Index Fund	Direct Plan	Growth	INF789F01XA0
49	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Daily Reinvestment of IDCW	INF789F01XP8
50	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Growth	INF789F01XQ6
51	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Monthly Payout of IDCW	INF789F01XR4
52	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Monthly Reinvestment of IDCW	INF789F01XS2
53	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Weekly Reinvestment of IDCW	INF789F01XT0
54	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Fortnightly Payout of IDCW	INF789FA1K06
55	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Fortnightly Reinvestment of IDCW	INF789FA1K14
56	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Quarterly Payout of IDCW	INF789FA1K22
57	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Quarterly Reinvestment of IDCW	INF789FA1K30
58	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Half-yearly Payout of IDCW	INF789FA1K48
59	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1K55
60	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Annual Payout of IDCW	INF789FA1K63
61	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Annual Reinvestment of IDCW	INF789FA1K71
62	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Flexi Payout of IDCW	INF789FA1K89
63	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1K97
64	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Growth	INF789F01XY0
65	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Quarterly Payout of IDCW	INF789FA1R66
66	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789FA1R74
67	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Monthly Payout of IDCW	INF789F01XZ7
68	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789F01YA8
69	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Half-yearly Payout of IDCW	INF789FA1R17
70	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1R25
71	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Annual Payout of IDCW	INF789FA1R33
72	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789FA1R41
73	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Flexi Payout of IDCW	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
102	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Fortnightly Reinvestment of IDCW	INF789FA1O10
103	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Flexi Payout of IDCW	INF789FA1O44
104	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1O51

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

[https://docs.utimf.com/v1/AUTH\\_5b9dd00b-8132-4a21-a800-](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)[711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

Ser. No.	SCHEMEDESC	PLANDESC	OPTIONDESC	ISIN
105	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Half-yearly Payout of IDCW	INF789FA1028
106	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1036
107	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Growth Plan	Growth	INF789F01T11
108	UTI Gilt Fund	Direct Plan	Payout of IDCW	INF789F01T9
109	UTI Gilt Fund	Direct Plan	Reinvestment of IDCW	INF789F01TK7
110	UTI Gilt Fund	Direct Plan	Growth	INF789F01TL5
111	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Daily Reinvestment of IDCW	INF789F01TG5
112	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Weekly Reinvestment of IDCW	INF789F01TH3
113	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Flexi Payout of IDCW	INF789F01TQ0
114	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789F01KR8
115	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Monthly Payout of IDCW	INF789F01P84
116	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789F01P92
117	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Fortnightly Payout of IDCW	INF789F01P68
118	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Fortnightly Reinvestment of IDCW	INF789F01P76
119	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Quarterly Payout of IDCW	INF789F01Q00
120	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01Q18
121	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Annual Payout of IDCW	INF789F01Q42
122	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789F01Q59
123	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Half-yearly Payout of IDCW	INF789F01Q26
124	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789F01Q34
125	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Direct Plan	Flexi Payout of IDCW	INF789F01UH1
126	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789F01UI9
127	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Direct Plan	Growth	INF789F01UJ7
128	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Direct Plan	Monthly Payout of IDCW	INF789F01UK5
129	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789F01UL3
130	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Direct Plan	Monthly Payout of IDCW	INF789F01UM1
131	UTI Dividend Yield Fund	Direct Plan	Payout of IDCW	INF789F01SU8
132	UTI Dividend Yield Fund	Direct Plan	Reinvestment of IDCW	INF789F01SV6
133	UTI Dividend Yield Fund	Direct Plan	Growth	INF789F01SW4
134	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Direct Plan	Payout of IDCW	INF789F01U23
135	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Direct Plan	Reinvestment of IDCW	INF789F01VA4
136	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Direct Plan	Growth	INF789F01VB2
137	UTI Arbitrage Fund	Direct Plan	Payout of IDCW	INF789F01RE1
138	UTI Arbitrage Fund	Direct Plan	Reinvestment of IDCW	INF789F01RF8
139	UTI Arbitrage Fund	Direct Plan	Growth	INF789F01RG6
140	UTI Quarterly Interval Fund - I Formerly UTI Fixed Income Interval Fund - Quarte	Direct Plan	Payout of IDCW	INF789F01WG9
141	UTI Quarterly Interval Fund - I Formerly UTI Fixed Income Interval Fund - Quart	Direct Plan	Reinvestment of IDCW	INF789F01WH7
142	UTI Quarterly Interval Fund - I Formerly UTI Fixed Income Interval Fund - Quart	Direct Plan	Growth	INF789F01WI5
143	UTI India Consumer Fund	Direct Plan	Payout of IDCW	INF789F01VG1
144	UTI India Consumer Fund	Direct Plan	Reinvestment of IDCW	INF789F01VH9
145	UTI India Consumer Fund	Direct Plan	Growth	INF789F01VF3
146	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Direct Plan	Payout of IDCW	INF789F01VU2
147	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Direct Plan	Reinvestment of IDCW	INF789F01VV0
148	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Direct Plan	Growth	INF789F01VW8
149	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Direct Plan	Payout of IDCW	INF789F01WA2
150	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Direct Plan	Reinvestment of IDCW	INF789F01WB0
151	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Direct Plan	Growth	INF789F01WC8
152	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Direct Plan	Payout of IDCW	INF789F01WP0
153	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Direct Plan	Reinvestment of IDCW	INF789F01WQ8
154	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Direct Plan	Growth	INF789F01WR6
155	UTI Quarterly Interval Fund - III Formerly UTI Fixed Income Interval Fund - Seri	Direct Plan	Payout of IDCW	INF789F01WT2
156	UTI Quarterly Interval Fund - III Formerly UTI Fixed Income Interval Fund - Seri	Direct Plan	Reinvestment of IDCW	INF789F01WS4
157	UTI Quarterly Interval Fund - III Formerly UTI Fixed Income Interval Fund - Seri	Direct Plan	Growth	INF789F01WU0
158	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Direct Plan	Payout of IDCW	INF789F01VC0
159	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Direct Plan	Reinvestment of IDCW	INF789F01VD8
160	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Direct Plan	Growth	INF789F01VE6
161	UTI Dynamic Bond Fund	Direct Plan	Quarterly Payout of IDCW	INF789F01XB8
162	UTI Dynamic Bond Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01XC6
163	UTI Dynamic Bond Fund	Direct Plan	Growth	INF789F01XD4
164	UTI Dynamic Bond Fund	Direct Plan	Annual Payout of IDCW	INF789FA1S65
165	UTI Dynamic Bond Fund	Direct Plan	Annual Reinvestment of IDCW	INF789FA1S73
166	UTI Dynamic Bond Fund	Direct Plan	Half-yearly Payout of IDCW	INF789FA1S40
167	UTI Dynamic Bond Fund	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1S57
168	UTI Dynamic Bond Fund	Direct Plan	Flexi Payout of IDCW	INF789FA1S81
169	UTI Dynamic Bond Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1S99
170	UTI Credit Risk Fund	Direct Plan	Quarterly Payout of IDCW	INF789F01YC4
171	UTI Credit Risk Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01YD2
172	UTI Credit Risk Fund	Direct Plan	Growth	INF789F01YB6
173	UTI Credit Risk Fund	Direct Plan	Annual Payout of IDCW	INF789F01U28
174	UTI Credit Risk Fund	Direct Plan	Annual Reinvestment of IDCW	INF789F01U36
175	UTI Credit Risk Fund	Direct Plan	Half-yearly Payout of IDCW	INF789FA1W02
176	UTI Credit Risk Fund	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1W10
177	UTI Credit Risk Fund	Direct Plan	Flexi Payout of IDCW	INF789F01U44
178	UTI Credit Risk Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789F01U51
179	UTI Credit Risk Fund	Direct Plan	Monthly Payout of IDCW	INF789F01U02
180	UTI Credit Risk Fund	Direct Plan	Monthly Reinvestment of IDCW	INF789F01U10
181	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Quarterly Payout of IDCW	INF789F01AM5
182	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01AMJ3
183	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Growth	INF789F01AMK1
184	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Annual Payout of IDCW	INF789F01AML9
185	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Annual Reinvestment of IDCW	INF789F01AMM7
186	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Half-yearly Payout of IDCW	INF789F01AMN5
187	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789F01AMO3
188	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Flexi Payout of IDCW	INF789F01AMP0
189	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Flexi Reinvestment of IDCW	INF789F01AMQ8
190	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Monthly Payout of IDCW	INF789F01AMR6
191	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Monthly Reinvestment of IDCW	INF789F01AMS4
192	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Quarterly Payout of IDCW	INF789F01G24
193	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01H22
194	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Monthly Payout of IDCW	INF789F01J75
195	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789F01H03
196	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Annual Payout of IDCW	INF789FA1V03
197	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789FA1V11
198	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Half-yearly Payout of IDCW	INF789FA1U87
199	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1U95
200	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Flexi Payout of IDCW	INF789FA1V29
201	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1V37
202	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Growth	INF789F01S26
203	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Annual Payout of IDCW	INF789F01KL1
204	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789F01KM9
205	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Growth	INF789F01KE6
206	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Flexi Payout of IDCW	INF789F01IK5
207	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789F01KN7
208	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Half-yearly Payout of IDCW	INF789F01KJ5

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

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Ser. No.	SCHEMEDESC	PLANDESC	OPTIONDESC	ISIN
209	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789F81KK3
210	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Monthly Payout of IDCW	INF789F81KF3
211	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789F81KG1
212	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Quarterly Payout of IDCW	INF789F81KH9
213	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789F81KI7
214	UTI Nifty Next 50 Index Fund	Direct Plan	Growth	INF789F1J2T1
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	INF789F1AD89
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	INF789F1AWA3
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	INF789F1AVW7
248	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Annual Reinvestment of IDCW	INF789F1AX5
249	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Flexi Payout of IDCW	INF789F1AY3
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	INF789F1AXD
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	INF789F1AWG4
279	UTI Long Duration Fund	Direct Plan	Annual Reinvestment of IDCW	INF789F1AH2
280	UTI Long Duration Fund	Direct Plan	Flexi Payout of IDCW	INF789F1W10
281	UTI Long Duration Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789F1WJ8
282	UTI Long Duration Fund	Direct Plan	Growth	INF789F1W85
283	UTI Long Duration Fund	Direct Plan	Half yearly Payout of IDCW	INF789F1WE9
284	UTI Long Duration Fund	Direct Plan	Half yearly Reinvestment of IDCW	INF789F1WF6
285	UTI Long Duration Fund	Direct Plan	Quarterly Payout of IDCW	INF789F1WC3
286	UTI Long Duration Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1WD1
287	UTI Silver ETF Fund of Fund	Direct Plan	Growth	INF789F1WL4
288	UTI Nifty 500 Value 50 Index Fund	Direct Plan	Growth	INF789F1AWN0
289	UTI NIFTY50 Equal Weight Index Fund	Direct Plan	Growth	INF789F1WP5
290	UTI BSE Housing Index Fund	Direct Plan	Growth	INF789F1WR1
291	UTI Focused Fund (Formerly UTI Focused Equity Fund)	Direct	Payout of IDCW	INF789F1WB1
292	UTI Balanced Advantage Fund	Direct Plan	payout of IDCW	INF789F1WW1
293	UTI Balanced Advantage Fund	Direct Plan	Growth	INF789F1WV3
294	UTI Innovation Fund	Direct Plan	Payout of IDCW Option	INF789F1AZB2
295	UTI Innovation Fund	Direct Plan	Growth	INF789F1AZA4

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

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Ser. No.	SCHEMEDESC	PLANDESC	OPTIONDESC	ISIN
1	UTI Banking & Financial Services Fund	Institutional Plan	Growth	INF789F01PF5
2	UTI Nifty Bank ETF	Growth	Growth	INF789F1AJV1
3	UTI Silver Exchange Traded Fund	Growth	Growth	INF789F1AK6
4	UTI Gold Exchange Traded Fund	Growth Plan	Growth	INF789F1AJX7
5	UTI Nifty 50 ETF	Growth Plan	Growth	INF789F01X41
6	UTI BSE Sensex ETF	Growth Plan	Growth	INF789F01X58
7	UTI Nifty Next 50 Exchange Traded Fund	Growth Plan	Growth	INF789F1AUW9
8	UTI BSE Sensex Next 50 Exchange Traded Fund	Growth Plan	Growth	INF789F1AUU3
9	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Institutional Plan	Growth	INF789F01GH0
10	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Institutional Plan	Growth	INF789F01B8
11	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Institutional Plan	Growth	INF789F01FV3
12	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Institutional Plan	Growth	INF789F01GZ2
13	UTI Quarterly Interval Fund - III Formerly UTI Fixed Income Interval Fund - Seri	Institutional Plan	Growth	INF789F01HF2
14	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Institutional Plan	Growth	INF789F01QF3

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## ATTENTION

### UTI SCUP Outstanding Unit holding Accounts

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Standard Deviation** : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

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

**Beta** : Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

**AUM** : AUM or Assets Under Management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

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

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

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

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

ISIN	Bank	Security	Type
INE062A08249	STATE BANK OF INDIA	7.74% UNCD SBI-TR-I-SR-I PERP	Basel III Additional Tier I Bond
INE528G08394	YES BANK LTD.	9% UNCD YES BANK(PERP)-18/10/2099	Basel III Additional Tier I Bond
INE528G08352	YES BANK LTD.	9.5% UNCD YES BANK(PERP)23/12/99R03	Basel III Additional Tier I Bond
INE528G08352	YES BANK LTD.	9.5% UNCD YES BANK(PERP)23/12/99R03	Basel III Additional Tier I Bond
INE528G08352	YES BANK LTD.	9.5% UNCD YES BANK(PERP)23/12/99R03	Basel III Additional Tier I Bond
INE528G08352	YES BANK LTD.	9.5% UNCD YES BANK(PERP)23/12/99R03	Basel III Additional Tier I Bond
INE528G08394	YES BANK LTD.	9% UNCD YES BANK(PERP)-18/10/2099	Basel III Additional Tier I Bond
INE528G08352	YES BANK LTD.	9.5% UNCD YES BANK(PERP)23/12/99R03	Basel III Additional Tier I Bond

# Corporate Information & Contact Details



Haq, ek behtar zindagi ka.

## UTI TRUSTEE CO. (P) LTD.

### Directors

1. Mr. Suhail Nathani
2. Mr. Shiva Kumar
3. Ms. Mukeeta Pramit Jhaveri
4. Mr. Venkatraman Srinivasan

## UTI ASSET MANAGEMENT CO. LTD.

### Directors

1. Mr. Dinesh Kumar Mehrotra
2. Mr. Flemming Madsen
3. Mr. Deepak Kumar Chatterjee
4. Mr. N Seshadri
5. Mr. Srivatsa Desikamani
6. Mr. Imtaiyazur Rahman
7. Mrs. Jayashree Vaidhyathanan
8. Mr. Santosh Kumar

## REGISTERED OFFICE

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## UTI FINANCIAL CENTRES

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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, an investor may opt for a SIP that invests Rs. 500 every 15th of the month in an equity fund for a period of three years.

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

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

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

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

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

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

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

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

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

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

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

**Holdings:** The holdings or the portfolio is a mutual fund's latest reported statement or investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

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

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

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

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

**Market Capitalization:** As per the provision no 2.7.1 to 2.7.3 of para 2.7 under Chapter 2 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/POD-1/P/CR/2023/74 dated May 19, 2023

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

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

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

**Median Market Cap vs Weighted Average Market Cap**

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

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

## Equity & Debt Commentary data source credits:

### Equity write-up

Source for numbers: BSE and NSE and leading business dailies

### Debt write-up

Source for numbers: Leading business dailies

## REGISTRAR & TRANSFER AGENCY

### Kfin Technologies Limited

UTIMF Unit | Kfin Technologies Limited, 7th Floor, Karvy Selenium Tower | Plot Nos. 31 & 32 | Survey No. 116/22, 115/24 & 115/25

Financial District, Nanakramguda, Selingampally Mandal, Hyderabad - 500032

Tel: +91 40 6716 1801, Email: uti@kfinance.com

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

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

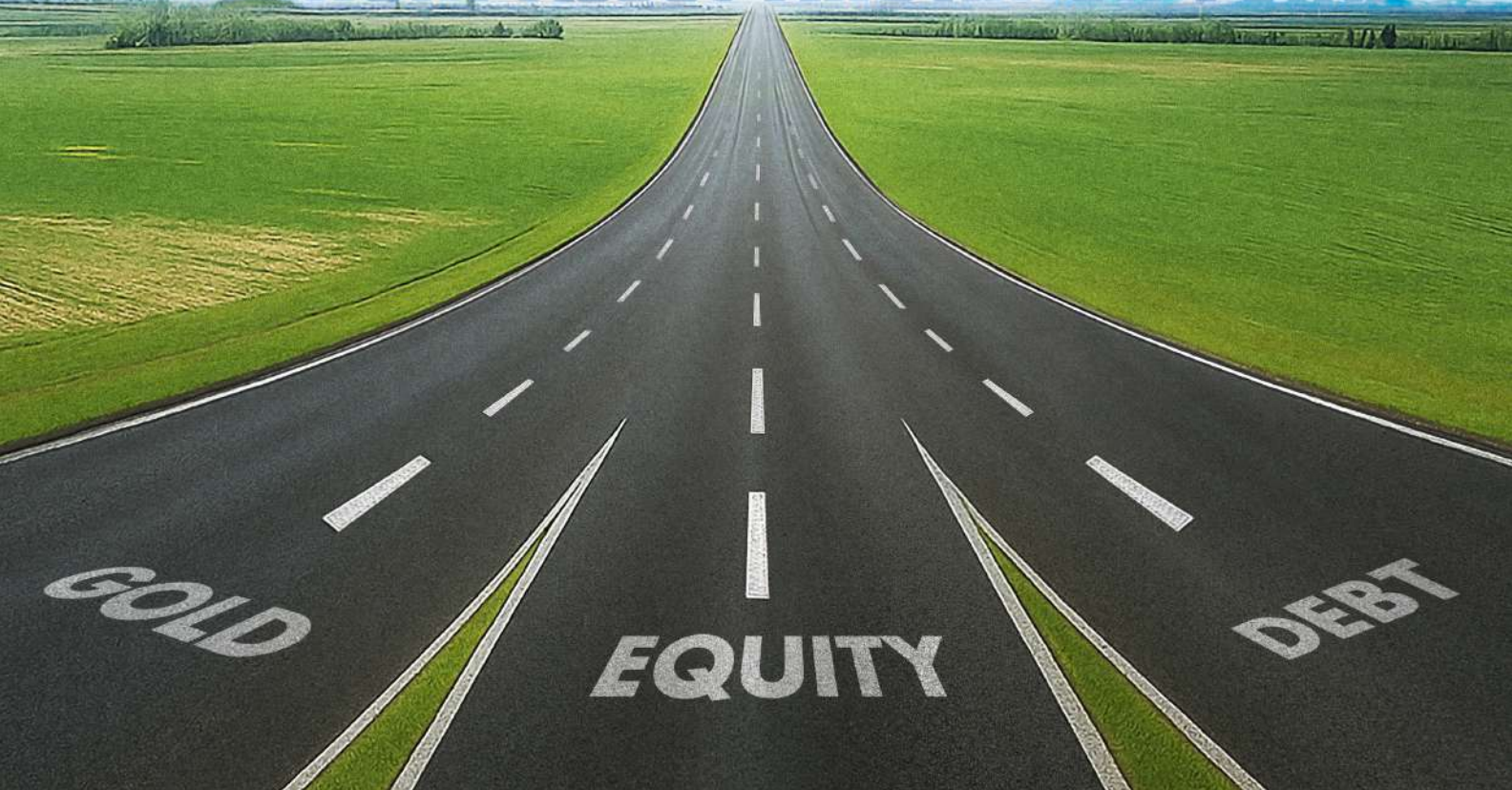
A monthly reference guide for AMFI/NISM certified Mutual Fund Distributors and Planners.

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



Three asset classes, one destination

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

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

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

Risk-o-meter for the fund is based on the portfolio ending May 31, 2025. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://www.utimf.com/downloads/addenda-financial-year>

