

Snapshot

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Where experience and potential come together **UTI Large & Mid Cap Fund**



Invests in sound business with reasonable valuations



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

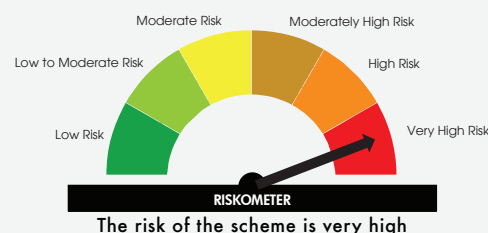
(Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks)

This product is suitable for investors who are seeking*:

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

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

Risk-o-meter for the fund is based on the portfolio ending September 30, 2025. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://www.utimf.com/downloads/addenda-financial-year>



FUNDS CATEGORY

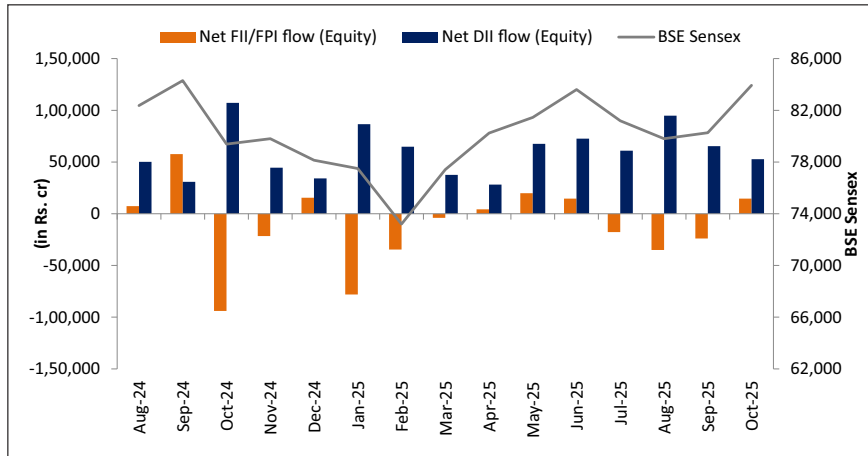
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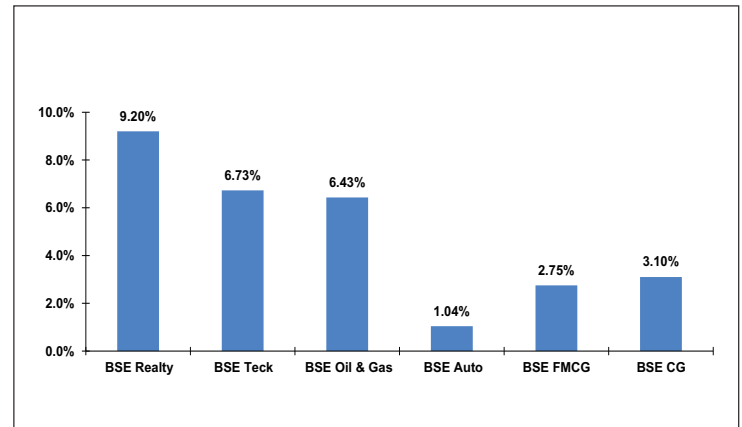
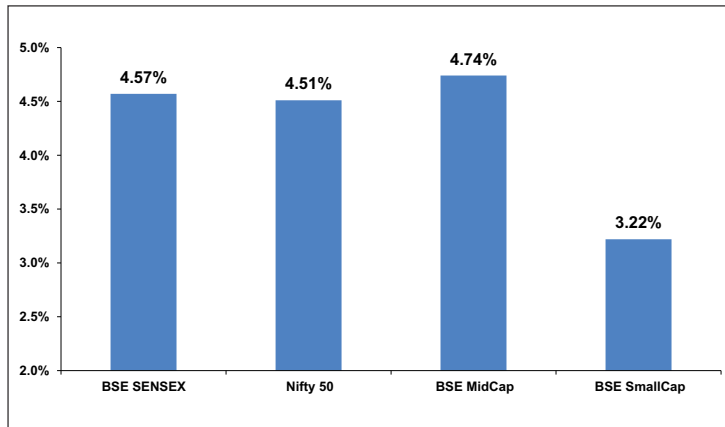
Attention : Unit Holders

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



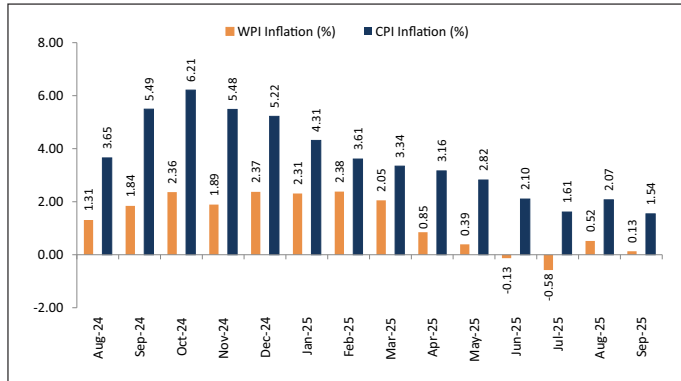
Equity Market

October 2025 saw markets rally driven by a mix of strong domestic and global factors. Domestically, upbeat sentiment from the festival season and positive GST impact supported growth. Globally, optimism over possible peace deals in Russia-Ukraine and Israel-Palestine, improving US-China relations, and expectations of an India-US trade pact prompted foreign investors to cover short positions and fuel the rally. Indices across the board posted gains with the BSE Sensex rising 4.57%, Nifty 50 climbing 4.51%, and BSE Midcap outperforming with a 4.74% increase. The BSE SmallCap also rose by 3.22% during the month.



Sector-wise, the BSE Realty (9.20%), BSE Teck (6.73%), BSE Oil & Gas (6.43%) were the leaders, while BSE Auto (1.04%), BSE FMCG (2.75%), BSE CG (3.10%) were the laggards.

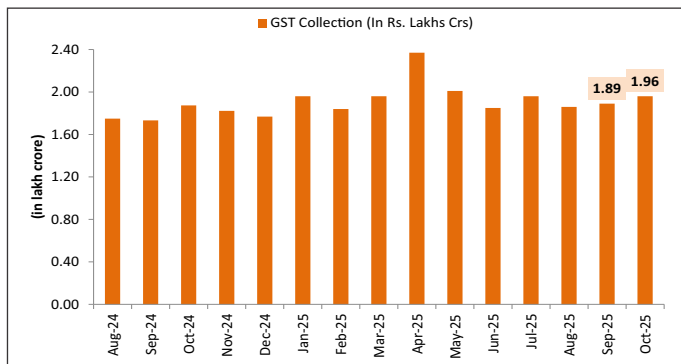
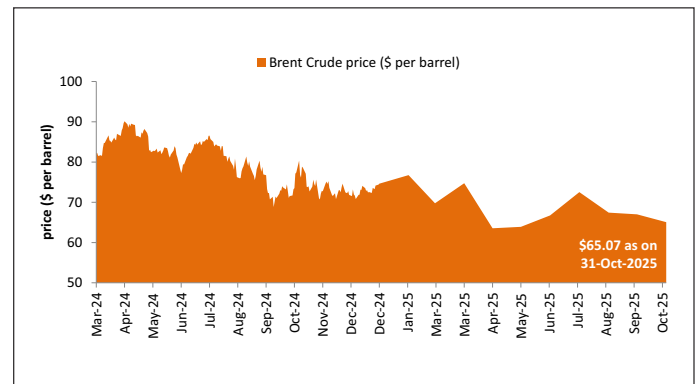
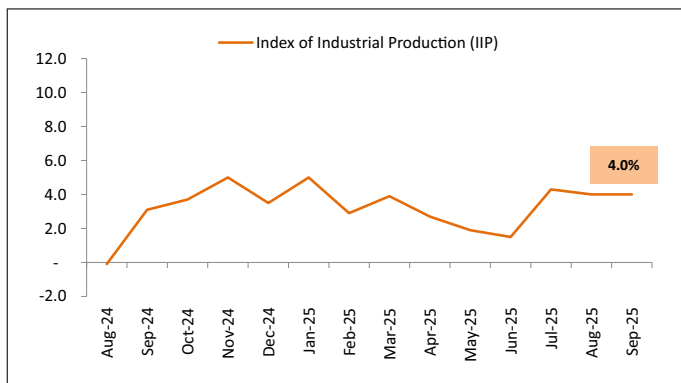
Sector Indices	Month End Value	% Change (MoM)	% Change (YoY)
BSE Auto	59,869.80	1.04%	11.82%
BSE Bankex	64,936.05	5.56%	10.69%
BSE CD	60,561.61	4.97%	-0.16%
BSE CG	70,404.39	3.10%	1.88%
BSE FMCG	20,660.05	2.75%	-4.63%
BSE HC	44,529.77	3.38%	1.40%
BSE IT	35,012.88	5.51%	-13.40%
BSE Metal	35,128.74	5.64%	12.30%
BSE Oil & Gas	28,640.52	6.43%	4.31%
BSE Power	6,925.65	3.14%	-11.54%
BSE PSU	20,588.62	4.22%	3.49%
BSE Realty	7,360.12	9.20%	-5.74%
BSE Teck	17,605.52	6.73%	-5.51%



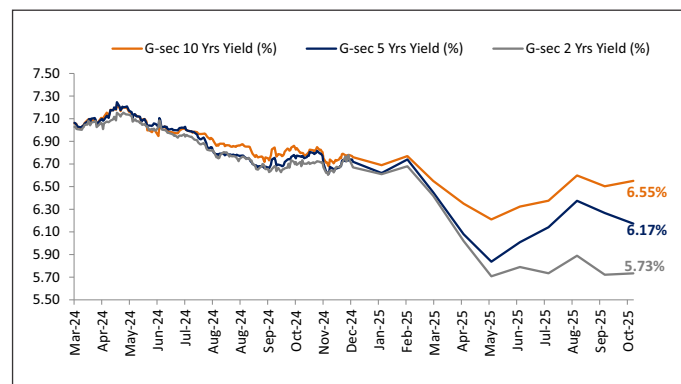
Debt Market

Retail inflation (CPI) cooled sharply to 1.54% in September 2025, the lowest in over eight years, down from 2.07% in August 2025, driven by deep deflation in food and beverages (-2.28%). Vegetables and pulses saw steep declines, while gold and silver prices pushed miscellaneous inflation higher. With CPI now well below the RBI's 4% target, analysts expect inflation to remain soft amid GST rate rationalisation and benign supply conditions. The RBI recently lowered its FY26 inflation forecast to 2.6%, with another 25 bps rate cut likely in December 2025 as focus shifts toward supporting growth.

Wholesale inflation (WPI) eased to 0.13% in September 2025, down from 0.52% in August 2025, as food and fuel prices saw a sharp correction. The food index slipped into deflation at -1.99%, led by a 24% drop in vegetable prices. Fuel and power inflation remained negative at -2.58%, while manufactured goods inflation stayed stable at 2.33%.



Industrial growth eased to a three-month low of 4% in September 2025 (about same as August 2025), on the back of mixed sectoral performance amid seasonal disruptions. While manufacturing output firmed up to 4.8% from 3.8% in August—helped by festive demand and pre-GST rate rationalisation stocking—both mining (-0.4%) and electricity (3.1%) posted slower growth due to heavy rains and supply bottlenecks. The slowdown ties up with the core sector's 3% expansion, down from 6.5% in August 2025, as weaker output in refinery products and natural gas offset gains in steel and cement. Infrastructure and consumer durables led the uptrend, posting double-digit growth, while non-durables stayed in contraction.



Core sector growth dropped sharply to 3% in September 2025 from 6.5% in August 2025, as weakness in refinery products, natural gas, and crude oil offset strong gains in steel and cement. Steel output surged 14.1%, while cement rose 5.3%, reflecting resilience in construction and housing demand. In contrast, refinery (-3.7%), natural gas (-3.8%), and crude oil (-1.3%) output dragged overall momentum. Coal output dipped 1.2% due to a high base and monsoon disruptions, while fertiliser (1.6%) and electricity (2.1%) posted modest growth. For H1 FY26, core sector growth averaged 2.9%, indicating a moderation in industrial activity amid global demand headwinds.

India's merchandise trade deficit widened to a 13-month high of USD32.15bn in September 2025, driven by a 16.7% surge in imports to USD68.5bn, outpacing the 6.75% rise in exports to USD36.4bn. The jump was led by higher gold, silver, fertiliser, and electronics imports, with gold

imports nearly doubling to USD9.6bn. Oil imports also rose to USD14bn. On the services front, exports fell 5.5% to USD30.8bn, while imports eased to USD15.3bn, resulting in an overall trade deficit of USD16.6bn, up sharply from \$8.6 billion a year earlier. Over April–September FY26, the merchandise deficit widened to USD155bn from USD145.2bn, reflecting persistent external pressures despite record non-petroleum exports of USD189.5bn.

GST collections in October 2025 touched a five-month high of Rs 1.96 lakh crore (Rs 1.89 lakh crore in September 2025), marking a 4.6% year-on-year rise—the slowest growth in over four years. Despite the moderation, this is the tenth consecutive month that revenues have stayed above Rs 1.8 lakh crore, underscoring resilient consumption trends. The deceleration reflects recent GST rate rationalisations, which shifted most goods into lower tax slabs. Net GST collections rose marginally to Rs 1.69 lakh crore, while refunds surged over 25% domestically. The steady inflows, alongside supportive tax reforms, are expected to bolster fiscal stability.

The debt outlook remains balanced, with near-term sentiment hinging on the India–US trade deal and domestic liquidity conditions. A favourable trade agreement could improve fiscal confidence, stabilize the rupee, and reduce pressure on yields, while a delay may keep volatility elevated. Liquidity developments are being closely tracked, with expectations that measures like a CRR cut, gsec maturities, or OMO by the RBI could maintain comfortable system liquidity. However, the outcome of the December MPC meeting will guide short-term yield movements. Medium term, the market appears to be at the end of the rate easing cycle. The shorter end of the yield curve is expected to outperform, with some scope for further yield compression if one or two more rate cuts occur.

The medium to long-term equity outlook remains cautiously optimistic. Markets are expected to improve gradually as domestic reforms like the GST reduction begin to support consumption, though gains will likely be stock-specific. Financials continue to look strong given healthy balance sheets and steady credit growth, while IT may stay under pressure amid trade uncertainties. Consumption and infrastructure should gain momentum through policy support and renewed public spending. With inflation contained and a possible RBI rate cut ahead, liquidity conditions remain supportive. GDP growth estimates have been bumped up to over 6.5% on the back of low double-digit earnings growth over FY27–FY28, indicating that the recovery phase is underway, on the back of fundamentals rather than a market rally.

Source for numbers: Leading business dailies (October 2025)

'Mid and small caps 30-50% pricier than historical averages'

Why UTI Mutual Fund's Sachin Trivedi believes that mid- and small-cap segments still look expensive, despite the recent market correction

Despite remaining volatile for most part of the year, domestic inflows into equities have stayed strong. Yet, this hasn't translated into market performance, as companies report muted revenue growth and profits. According to Sachin Trivedi, Senior Vice President, Head of Research and Fund Manager – Equity at UTI Mutual Fund, this trend may persist owing to market consolidation, as well as the fact that many investors may be booking profits due to elevated valuations, particularly in the mid- and small-cap space.

In this conversation, Trivedi, who manages five funds with an asset base of around Rs 14,800 crore at the fund house, explains why mid- and small-cap premiums need to cool off, why his portfolios maintain a quality tilt and the factors behind the strong performance of UTI Balanced Advantage and UTI Transportation and Logistics funds.

The markets have been volatile lately, especially in the mid- and small-cap space, where returns have turned negative over the past year. Despite strong domestic inflows, equities haven't really moved. What do you think is holding them back?

I'll provide some background on earnings, as they are the most important factor from a market perspective. Between FY20 and FY24, if we look solely at the Nifty, we had a compound annual growth rate of 19 per cent in earnings. Last year was a year of consolidation. And if you look at the Bloomberg consensus, this year is also expected to see around 9 per cent earnings growth.

Regarding your point about domestic flows, these flows continue to sustain themselves because, to some extent, investors still consider past returns before allocating their money. A good chunk of this money is also coming through systematic investment plans (SIPs) of mutual funds. Having said that, while there's a large chunk of inflows, there are also

pockets of investors — maybe foreign investors or even domestic promoters — who sense that valuations are expensive and are booking profits. So, while there is strong demand, there's a supply as well. Because earnings have consolidated and not performed as strongly as during FY20-24, we are seeing some market consolidation.

If you examine company fundamentals, topline growth has already slowed over the last one-and-a-half to two years. Profit



Sachin Trivedi

Head of Research & Fund Manager

margins had expanded earlier, but now both topline growth and profitability are converging. This is leading to subdued performance, and until we see an improvement on that front, I don't expect markets to deliver very strong returns. The mid- and small-cap segments are also facing similar headwinds.

But with the recent correction, have valuations become meaningfully better, or do you think they're still expensive in certain pockets?

Of course. When discussing valuations, it is essential to consider them from both the P/E and P/B perspectives. In large caps, valuations are still slightly expensive compared to long-term averages, but I wouldn't call them very expensive. The earnings growth momentum, based on Bloomberg consensus or any other parameter, still suggests high single-digit growth.

In mid-cap companies, earnings performance is slightly better, while in small-cap stocks, earnings have moderated quite significantly. But if you look at valuations from a price-to-book perspective, mid- and small-cap indices are currently about 30-50 per cent more expensive than their historical averages.

In the past, it made sense to assign a valuation premium to mid caps compared to large caps. However, now that earnings growth has moderated and, in some cases, even fallen below large-cap levels, I don't see a strong justification for that premium. Eventually, I think valuations will have to align with actual earnings performance.

Let's discuss your approach a bit. How would you describe your overall investing style, and what are the key factors that drive your stock selection across market cycles?

I would describe my investing style as a blend approach, where I look at sectors that have either an earnings tailwind or valuation support. There's definitely some weight given to sector selection. Within those sectors, I try to identify stocks that can deliver the best outcomes.

When you look at the final portfolio, there's a clear quality tilt. Whether it's return ratios or cash flows, you'll find this tilt tends to be positioned in the higher-quality bucket. That said, we're not restricted to only high-growth or premium-quality stocks. We also look for opportunities where there's a balance of value and growth, particularly in companies that can show substantial improvement over the next 24-36 months.

We are also open to turnaround stories and cyclical plays. For example, in certain cyclical sectors where profitability is currently depressed, making valuations appear optically expensive, we try to look beyond the near term and focus on what the business could deliver over the next two to three years. Similarly, we are open to investing in companies that are undergoing positive management changes or strategic realignments.

Overall, I would describe it as a blended approach, combining growth, value and quality, with a consistent tilt toward quality over the long term.

You manage two distinct strategies, the Infrastructure & Transport Fund and the Balanced Advantage Fund. How do you adapt your investing style to each, and what factors remain constant when selecting stocks across market cycles?

Upon examining the approach, whether it's the Balanced Advantage Fund or the Transportation and Logistics Fund, the philosophy remains broadly similar. You'll notice a slightly large-cap bias in both because, as I mentioned earlier, we prefer quality companies and generally look for market leaders within their sectors, along with a growth bias.

However, for the Transportation and Logistics Fund, the investible universe is limited to autos, auto ancillaries and logistics. Here, the focus is on identifying companies likely to gain market share over time. Since the Auto sector is cyclical, we have to be especially cautious about product launch cycles, identifying which companies have new or competitive products and are best positioned to capture market share. These companies typically also enjoy stronger pricing power within their segments.

In the Auto Ancillaries sector, we prefer diversified players, both in terms of product mix and geography, rather than monoline companies. We also look for opportunities that benefit from regulatory tailwinds, such as new safety or feature mandates. For instance, the increasing adoption of ADAS (Advanced Driver Assistance Systems) has opened up new growth opportunities for certain suppliers.

Across all segments, management quality and integrity are critical. We look for promoters and leadership teams that are growth-oriented and long-term focused. And importantly, we try to avoid value traps — companies that appear cheap on valuation or offer high dividend yields but lack visibility into their growth.

The UTI Balanced Advantage Fund has performed well, even in a largely flat market. What were the key calls or allocation shifts

that helped you deliver this stability? Additionally, how do you determine the fund's allocation between equity and debt? Is it primarily model-driven, or do you use discretion depending on market conditions?

Let me first explain how we manage the allocation. Since the launch of the fund, our core promise to investors has been to follow a disciplined, valuation-based approach. This means that whenever valuations appear expensive, we reduce our net equity exposure, and when valuations turn attractive, we increase it accordingly.

We follow a proprietary internal model to determine the allocation. This model evaluates four major parameters. Three of them are market-linked, such as the one-year forward price-to-earnings (P/E) ratio, price-to-book ratio and dividend yield. The fourth factor examines the relationship between equity yield and bond yield, helping us assess the relative attractiveness of equities versus fixed income.

All these parameters undergo detailed statistical analysis. In simple terms, when the market appears expensive, we reduce equity exposure, and when valuations become more affordable, we increase our equity allocation.

Over the past year, we made three key allocation changes. In September 2024, when valuations were quite expensive, our net equity allocation stood around 45 per cent. By November, as valuations became relatively reasonable, we increased this to about 55 per cent. Then, in February 2025, amid the global tariff-related noise and market volatility, we further raised our allocation to around 65 per cent, and it has broadly remained at that level since then.

While the model provides weekly signals, we don't act on every fluctuation. We make changes only when the deviation between the model's indication and our current allocation exceeds about 7 per cent. This helps us avoid reacting to short-term volatility and ensures that our decisions remain disciplined and data-driven.

From a performance perspective, both stock selection and sectoral allocation have contributed positively. Our overweight positions in the auto and services-related sectors worked well, and our underweight

stance in FMCG and oil & gas also aided performance. On the other hand, we faced some headwinds due to a slight overweight in IT and certain financial stocks, where our selections didn't play out as expected. Nevertheless, overall, the fund delivered satisfactory results, reflecting the effectiveness of our disciplined, valuation-led approach.

The UTI Transportation & Logistics Fund has delivered strong performance even amid sectoral volatility. What, in your view, has driven this resilience, and how do you go about identifying opportunities within such a diverse and cyclical space?

As discussed earlier, the Transportation and Logistics sector is inherently cyclical. However, over a long enough cycle, both in India and globally, the consistent winners tend to be companies that get their product strategy and execution right.

For original equipment manufacturers (OEMs), the product launch cycle is absolutely crucial. Typically, it takes around three to four years for an OEM to develop and launch a new product, from concept to market. So, we closely track which products are likely to be launched and assess their potential success. The success of each product directly impacts a company's pricing power and operating leverage. Essentially, the entire auto ecosystem, from OEMs to suppliers, thrives on the strength and differentiation of these product launches.

In the Indian context, one key trend we've observed is the gradual shift in consumer preference. Entry-level or small cars haven't performed well in recent years, while demand has moved toward SUVs and SUV-like vehicles. So, product portfolios aligned with these evolving trends have a much better chance of success. Alongside this, the capital-allocation discipline of management teams also plays a major role. We look for companies that deploy capital prudently, whether in R&D, capacity expansion or strategic alliances.

When it comes to auto ancillaries, the key is identifying which suppliers are aligned with the winning OEM models rather than simply picking companies in isolation. We also pay attention to their joint ventures and partnerships, especially since India is still in a

phase of indigenisation, reducing its dependency on imported components. OEMs are driving this shift, which creates a significant business opportunity for ancillary players that can execute effectively.

However, we are equally mindful of return ratios. Many ancillary companies fall into the trap of constant expansion, leading to equity dilution and depressed returns. We prefer those that manage growth efficiently while maintaining healthy capital efficiency.

In summary, the fund's resilience stems from its focus on management quality, prudent capital allocation, product-cycle positioning and alignment with winning trends. This disciplined framework helps us navigate the sector's cyclical nature and identify opportunities that can sustain performance over the long term.

Why the rupee is falling And what it means for you

The Indian Rupee (INR) has weakened significantly in 2025, not due to poor economic fundamentals (which remain strong), but primarily because of a sharp decline in capital inflows, including lacklustre FDI and \$16 billion in FPI outflows.

The Indian rupee has been on a slippery slope this year – losing around 3.1% against the US Dollar in 2025 up until October 28, 2025. This has occurred at a time when the US dollar itself has weakened against all major currencies. Thus, the INR has lost a lot more against most other currencies. For instance, the INR has lost around 15% against the Euro, 9% against the British Pound and around 6% against the Japanese Yen.

Why India's strong fundamentals aren't helping

A declining rupee can be seen as an indication of a weaker economy. However, India's macro fundamentals remain sound – GDP expanded 7.8% in the April–June quarter and is expected to hold around 6.5% for the full year, inflation is trending well below the RBI's 4% target and Current Account Deficit at about 1% of GDP.

Add to this an impressive \$700 billion in foreign exchange reserves – enough to cover 11 months of imports – and a modest external debt load of below 19% of GDP. Clearly, the rupee's fall isn't because of an economic weakness.

The real culprit: A capital outflow problem

The answer lies not in fundamentals, but in how global money is moving and how investors are feeling right now.

India attracts a significant amount of foreign investment thanks to its robust economic growth. Typically, the capital account surplus ranges from 2% to 2.5% of GDP each year. However, this figure saw a substantial decline in 2025. As per the figures available until June 30, 2025, the net capital inflow for the year amounts to only USD 2.25 billion, representing merely 0.1% of GDP.

The main factor behind this decline is a sharp drop in foreign equity capital inflows, which encompass both foreign direct investment (FDI) and foreign portfolio investment (FPI). The net FDI inflows have been lacklustre for the last three years – falling from the highs of USD 40-45 billion annual figures between FY20-22 to just USD 1 billion in FY25.

Foreign portfolio investors have also turned net sellers in the Indian stock markets, pulling out around USD 16 billion from the start of 2025 until October 27, 2025.

Due to their inherently volatile nature, capital flows often overshadow fundamentals in the short run, which has been a significant factor



Pankaj Pathak
Fund Manager

contributing to the depreciation of the INR in 2025.

Global tensions and trade headwinds

Geopolitical uncertainties and trade tensions have also influenced the investors' sentiment. Amidst President Trump's reset of trade relations, it was anticipated that India would be granted favourable treatment by the United States. Contrary to expectations, India is facing one of the highest tariffs at 50%. Additionally, modifications to H1B visa regulations and the proposed HIRE Act could have a significant impact on India's trade relationship with the US. Strained relations with the US have undermined market

confidence and may have played a role in the depreciation of the INR.

Why the RBI is staying on the sidelines

Amidst all this, the Reserve Bank of India (RBI) hasn't rushed to defend the rupee – allowing market forces to play out. Between April and August, the RBI's foreign exchange interventions (purchase and sale) averaged about USD 11 billion a month, far below the monthly average of USD 63 billion in FY25.

Having said that, the RBI has a sizeable USD 700 billion of foreign exchange reserves. This enables it to intervene to defend INR against any potential exogenous shock.

A necessary correction: The valuation catch-up

For years, the rupee held up better than most other emerging-market currencies. It didn't fall as much as others, partly because global investors trusted India's growth story. But that made it look a little too expensive compared to its peers.

Now, the currency seems to be correcting that. The 40-currency Real Effective Exchange Rate (REER) – a measure that compares the rupee with its major trading partners – shows the rupee is now actually undervalued by about 4%.

In simple terms, it means the rupee may have fallen a bit more than it needed to, but that also means it could stabilise or even recover once things calm down globally.

The bottom line

The rupee's slide this year is not a verdict on India's economy – it's a reflection of a challenging global environment. India's economic fundamentals remain solid, and the central bank has enough firepower to keep volatility in check. Overall, INR's movements should be more gradual going ahead provided the trade dispute with the US is settled.

RBI policy decision signals emerging space for easing while holding rates for now

Investors should view the current pause as an intermission rather than a finale; the script still allows for a dovish turn. How should fixed income investors tweak their portfolios?



A dovish pause The RBI faced a delicate choice today. It could have initiated a pre-emptive 25bps rate cut, given the weak inflation. However, that would have led to a tricky forward guidance. Since markets tend to be forward-looking, a cut today but indication of limited room ahead could have led to a negative reaction from the bond market. The other option, a pause but non-directional guidance could have been taken negatively by the bond market.

Today's RBI's monetary policy has arrived at a delicate juncture. Growth momentum has remained resilient, with Q1FY26 real GDP coming at 7.8%, well above the RBI's 6.5% expectations. An above normal monsoon, GST rationalization and easy financial conditions remain supportive of near-term growth. However, the ongoing tariff and trade policy related uncertainties with the US pose meaningful first and second order downside risks to the growth outlook.

Inflation at the same time has continued to undershoot expectations with FY26 average inflation now projected at 2.6%, well below the 4.2% forecast in Feb'25, the start of the easing cycle and 3.1% in the last MPC policy.

The RBI chose a **dovish pause** maintaining the policy rates at 5.50% but keeping the door open for further accommodation if disinflation continues or growth outlook

moderates. The Governor emphasized that "policy space for further supporting growth has opened up" with the current macro-economic conditions but highlighted the prudence of waiting, given the front loaded policy rate cuts and fiscal measures.

Regulatory measures to support growth: The banking backdrop While it's usually the monetary actions which attract most attention, today's policy also signalled a regulatory tilt towards easing financing



Anurag Mittal
Head of Fixed Income

conditions for borrowers. The RBI proposed measures to liberalise lending against securities, expand acquisition financing and provide greater operational freedom to provide credit to large borrowers. These structural reforms should enhance credit transmission and improve flexibility for the banking system.

Bond market and yield dynamics By acknowledging an easing inflation trajectory as well as headwinds to growth, RBI has given a conditional green light for further rate cuts. Importantly, RBI acknowledged the unfavourable base effects which will lead to higher headline inflation from Q4FY26. Hence, return of inflation towards 4% may not be a hindrance for RBI to ease rates in case growth outlook turns adverse.

From the bond market's perspective, we expect the curve to remain steep. Long term yields are not just a function of policy rates but outlook on fiscal as well as duration supply. The slowdown in nominal GDP has led to concerns on tax buoyancy while possible support to tariff affected sectors has reduced the probability of incremental fiscal consolidation. Moreover, the supply of longer dated securities is increasing structurally. Government has been prudently following an active debt management strategy to improve its debt maturity profile. The Weighted Average Maturity of primary issuances of dated securities in FY25 increased to more than 20 years from 16.1 years in FY 23. This trend is likely to continue and keep curve steeper.

Meanwhile, the bond market now has a stronger visibility of low rates for an extended period. Given the easy liquidity, moderate credit growth and the predictable forward guidance of lower for longer rates, short to medium end of the yield curve is likely to remain well anchored and may see mark to market gains in case of further cuts.

Outlook for investors Investors should view the current pause as an intermission rather than a finale; the script still allows for a dovish turn subject to evolving macro conditions. The growth inflation dynamics have turned meaningfully favourable for interest rates. Inflation continues to remain low while growth momentum is incrementally moderating due to tariff related uncertainties. The steep yield curve provides attractive accrual as well as roll down opportunities in the short to medium end. Potential rate cuts could provide incremental capital gains. In this context, investors with an appetite for intermittent volatility and investment horizon beyond two years can consider **Income plus arbitrage funds** for tax-efficient returns while investors with less than two years horizon can consider moderate duration funds such as corporate bond and short duration.

Disclaimer

Anurag Mittal is Head Fixed Income at UTI AMC. The views expressed are author's own views and not necessarily those of UTI Asset Management Company Limited. The views are not an investment advice and investors should obtain their own independent advice before taking a decision to invest in any asset class or instruments.

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

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 : ₹ 13221.88 Crore
Closing AUM : ₹ 13241.33 Crore
No. of Folios : 6,95,725

High/Low NAV in the month

High Growth Option : ₹ 283.5257
Low Growth Option : ₹ 272.6472

Total Expense Ratio

Regular : 1.74
Direct : 0.93

Minimum Investment Amount

Growth: ₹ 100/-
IDCW: ₹ 5000/-

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 279.7293
Regular IDCW Option ₹ 55.1217
Direct Growth Option ₹ 307.3783
Direct IDCW Option ₹ 65.3310

Portfolio Details

% of Top 10 Stocks	48.07
Median Market Cap (₹ Cr)	4,18,298
Weighted Average Market Cap	6,21,275
Number of Securities	56

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	89	10	1
Benchmark	93	6	-

Portfolio as on 31st October, 2025

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.14	Sun Pharmaceuticals Industries Ltd.	1.59
ICICI Bank Ltd	7.00	Tata Consumer Products Ltd	1.58
Infosys Ltd.	5.61	Titan Company Ltd.	1.49
Bharti Airtel Ltd.	4.14	Godrej Consumer Products Ltd	1.48
Reliance Industries Ltd.	3.57	NTPC Ltd.	1.34
Kotak Mahindra Bank Ltd.	3.94	HDFC Life Insurance Company Limited	1.33
Larsen And Toubro Limited	3.82	Hindustan Aeronautics Ltd	1.31
Bajaj Finance Ltd.	3.74	Tata Steel Ltd.	1.22
Avenue Supermarts Ltd.	3.39	Bharat Petroleum Corporation Ltd.	1.11
Axis Bank Ltd.	3.14	Oil & Natural Gas Corporation Ltd.	1.08
ITC Ltd.	2.87	Jindal Stainless Ltd.	1.05
State Bank Of India	2.78	Astral Ltd.	0.98
ITI Mindtree Ltd.	1.90	Wipro Ltd.	0.97
Eternal Limited	1.87	Others	17.54
Polycab India Ltd	1.78	Net Current Assets	3.83
Tata Consultancy Services Ltd.	1.72	TOTAL	100.00
Maruti Suzuki India Ltd.	1.70		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Avenue Supermarts Ltd	3.0	Reliance Industries Ltd	-2.8
Infosys Ltd	2.0	Hindustan Unilever Ltd	-1.5
Bajaj Finance Ltd	1.9	Mahindra &	
Kotak Mahindra Bank Ltd	1.8	Mahindra Ltd	-1.5
Polycab India Ltd	1.8	HDFC Bank Ltd	-1.2
		Bharat Electronics Ltd	-1.1

Quantitative Indicators Fund Benchmark

	Fund	Benchmark
Beta	0.87	1
Standard Deviation (Annual)	11.06%	12.34%
Sharpe Ratio	0.59%	
Portfolio Turnover Ratio (Annual)	0.32	
P/B	6.46	6.47
P/E	35.74	32.39
ROE	19.12	19.74

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

Period	NAV Growth (%)	BSE 100 TRI (%)	BSE Sensex TRI (%)	NAV Growth (₹)	BSE 100 TRI (₹)	BSE Sensex TRI (₹)
1 Y	5.72	7.06	6.99	10,572	10,706	10,699
3 Y	12.22	15.08	12.77	14,137	15,246	14,346
5 Y	17.11	19.69	17.60	22,037	24,575	22,502
SI*	15.38	NA	NA	26,76,175	NA	NA

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

SIP Returns as on 31st October, 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	1,26,958	1,29,190	1,28,196	10.95	14.53	12.93
3 Y	3,60,000	4,31,433	4,46,817	4,32,560	12.11	14.54	12.29
5 Y	6,00,000	8,14,286	8,71,625	8,30,636	12.16	14.92	12.97
7 Y	8,40,000	13,84,649	15,03,741	14,18,089	14.02	16.34	14.69
10 Y	12,00,000	23,84,903	26,57,620	25,42,339	13.17	15.19	14.36
15 Y	18,00,000	51,32,782	57,57,989	54,41,772	12.88	14.21	13.55
SI	25,10,000	1,11,92,740	1,26,43,038	1,19,67,205	12.63	13.57	13.15

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

Top 5 Sectors

Financial Services	34%
Information Technology	11%
Consumer Services	7%
Fast Moving Consumer Goods	6%
Oil, Gas & Consumable Fuels	6%

UTI MID CAP FUND

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

Category
Mid Cap Fund

Investment Objective

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

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

Date of inception/allotment

7th April, 2004

Benchmark Index

Nifty MidCap 150 TRI

Fund Manager

Mr. Vishal Chopda, CFA, BE, PGDM
Managing the scheme since Jun 2025

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM/Folio

Fund Size Monthly Average : ₹ 11983.75 Crore
Closing AUM : ₹ 12101.13 Crore
No. of Folios : 5,60,497

High/Low NAV in the month

High Growth Option : ₹ 308.0945
Low Growth Option : ₹ 296.7095

Total Expense Ratio

Regular : 1.75
Direct : 0.91

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st October, 2025

Regular Growth Option	₹ 306.6175
Regular IDCW Option	₹ 145.0942
Direct Growth Option	₹ 342.4259
Direct IDCW Option	₹ 168.5088

Portfolio Details

% of Top 10 Stocks	20.69
Median Market Cap (₹ Cr)	58,423
Weighted Average Market Cap	62,758
Number of Securities	91

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	7	72	21
Benchmark	4	93	3

Portfolio as on 31st October, 2025

Equity	% to NAV	Equity	% to NAV
Polycab India Ltd	2.57	Hero Motocorp Ltd.	1.48
Phoenix Mills Ltd	2.36	Suzlon Energy Ltd.	1.47
Persistent Systems Ltd.	2.22	ICICI Lombard General Insurance Company Ltd	1.39
Indian Bank	2.13	Bharti Hexacom Ltd	1.38
Max Financial Services Ltd.	2.08	Mphasis Ltd	1.35
Coforge Ltd	2.02	Jubilant Food Works Ltd	1.33
Federal Bank Ltd.	1.96	AU Small Finance Bank Ltd	1.32
Tube Investments Of India Ltd	1.87	Endurance Technologies Ltd.	1.27
Schaeffler India Ltd	1.75	ITC Hotels Ltd.	1.25
J.K.Cement Ltd.	1.72	GE Vernova T & D India Ltd	1.24
Ajanta Pharma Limited	1.71	Shriram Finance Ltd	1.23
Dixon Technologies (India) Ltd	1.70	Astral Ltd.	1.22
APL Apollo Tubes Ltd	1.67	Dalmia Bharat Ltd	1.22
PB Fintech Ltd	1.61	Others	49.22
Blue Star Limited	1.60	Net Current Assets	1.55
Alkem Laboratories Ltd	1.55	TOTAL	100.00
P I Industries Ltd.	1.54		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Polycab India Ltd	1.5	BSE Ltd	-1.6
Phoenix Mills Ltd	1.5	Cummins India Ltd	-1.6
Ajanta Pharma Ltd	1.4	HDFC Asset Management Company Ltd	-1.4
ICICI Lombard General Insurance Company Ltd	1.4	Fortis Healthcare Ltd	-1.4
Indian Bank	1.3	Indus Towers Ltd	-1.3

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.85	1
Standard Deviation (Annual)	13.75%	15.69%
Sharpe Ratio	0.80%	
Portfolio Turnover Ratio (Annual)	0.39	
P/B	9.34	8.90
P/E	45.48	42.28
ROE	19.64	18.47

Fund Performance Vs Benchmark (CAGR) as on 31st October, 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	1.36	6.20	7.59	10,136	10,620	10,759
3 Y	16.68	23.61	13.90	15,892	18,898	14,782
5 Y	22.55	28.60	18.57	27,657	35,197	23,446
SI*	17.69	NA	14.44	3,36,214	NA	1,83,720

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index. Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Mid Cap Fund : April 07th, 2004. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Vishal Chopda since Jun 2025. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Please refer page no. 73 for FPI Performance. Load is not taken into consideration for computation of performance

SIP Returns as on 31st October, 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	1,27,343	1,30,050	1,29,199	11.56	15.92	14.55
3 Y	3,60,000	4,49,931	4,85,968	4,40,589	15.03	20.49	13.57
5 Y	6,00,000	9,00,591	10,33,485	8,49,863	16.25	21.90	13.89
7 Y	8,40,000	16,67,452	19,63,294	14,55,656	19.24	23.84	15.43
10 Y	12,00,000	28,45,310	35,20,023	25,78,091	16.46	20.40	14.62
15 Y	18,00,000	76,30,030	90,87,194	54,99,460	17.44	19.42	13.68
SI	25,10,000	1,86,69,829	2,12,28,035	1,19,85,529	16.56	17.53	13.16

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

Top 5 Sectors

Financial Services	22%
Capital Goods	13%
Healthcare	11%
Automobile and Auto Components	10%
Consumer Durables	8%

UTI SMALL CAP FUND

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

Category
Small Cap Fund

Investment Objective

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

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

Date of inception/allotment

22nd December, 2020

Benchmark Index

Nifty SmallCap 250 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout

Load Structure

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

Fund AUM/Folio

Fund Size Monthly Average : ₹4822.41 Crore
Closing AUM : ₹4917.65 Crore
No. of Folios : 3,49,016

High/Low NAV in the month

High Growth Option : ₹26.4487
Low Growth Option : ₹25.4427

Total Expense Ratio

Regular : 1.85
Direct : 0.63

Minimum Investment Amount

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

NAV per unit as on 31st October, 2025

Regular Growth Option	₹ 26.4342
Regular IDCW Option	₹ 26.4339
Direct Growth Option	₹ 28.5237
Direct IDCW Option	₹ 28.5237

Portfolio Details

% of Top 10 Stocks	21.11
Median Market Cap (₹ Cr)	16,021
Weighted Average Market Cap	21,274
Number of Securities	90

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	-	18	82
Benchmark	-	9	91

Portfolio as on 31st October, 2025

Equity	% to NAV	Equity	% to NAV
Multi Commodity Exchange Of India Ltd	2.98	Jubilant Ingrevia Ltd.	1.55
Karur Vysya Bank Ltd.	2.46	J.K.Cement Ltd.	1.53
Aster DM Healthcare Ltd	2.24	Inox India Ltd	1.52
City Union Bank Ltd	2.14	Caplin Point Laboratories Ltd	1.50
TD Power Systems Ltd.	2.05	Nesco Ltd	1.42
Affle 3I Limited	1.94	Brigade Enterprises Ltd.	1.40
Kei Industries Ltd.	1.86	Gravita India Ltd.	1.33
Acutaas Chemicals Limited	1.84	Ujjivan Small Finance Bank Ltd	1.33
Navin Fluorine International Tld.	1.82	Krishna Institute Of Medical Science Ltd	1.29
Subros Ltd.	1.78	Aditya Birla Capital Ltd	1.27
Eris Lifesciences Ltd	1.74	Zensar Technologies Ltd.	1.22
Techno Electric & Engineering Co Ltd.	1.67	Tube Investments Of India Ltd	1.21
Eclerx Services Ltd.	1.65	Indiamart InterMesh Ltd	1.17
Great Eastern Shipping Co. Ltd.	1.62	Others	44.60
Dixon Technologies (India) Ltd	1.60	Net Current Assets	5.13
India Shelter Finance Corporation Ltd	1.58	TOTAL	100.00
KPIT Technologies Ltd	1.57		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
TD Power Systems Ltd	2.1	Laurus Labs Ltd	-1.8
KEI Industries Ltd	1.9	Central Depository Services (India) Ltd	-1.4
Acutaas Chemicals Ltd	1.8	Delhivery Ltd	-1.2
Subros Ltd	1.8	Kaynes Technology India Ltd	-1.0
Dixon Technologies (India) Ltd	1.6	RBL Bank Ltd	-0.9

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.81	1
Standard Deviation (Annual)	15.00%	17.80%
Sharpe Ratio	0.87%	
Portfolio Turnover Ratio (Annual)	0.39	
P/B	8.03	7.40
P/E	45.83	40.25
ROE	21.33	16.04

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

Period	NAV Growth (%)	Nifty Small Cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Y	1.38	-1.90	7.59	10,138	9,810	10,759
3 Y	18.66	23.44	13.90	16,715	18,820	14,782
SI*	22.14	26.56	15.64	26,434	31,419	20,264

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index. **Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. The performance details provided herein are of existing plan and growth Option. CAGR - Compounded Annualized Growth Rate. The scheme is managed by the Fund Manager Mr. Nitin Jain. Inception of UTI Small Cap Fund : December 22, 2020. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. Please refer page no. 73 for FPI Performance. Load is not taken into consideration for computation of performance

SIP Returns as on 31st October, 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	1,27,174	1,26,915	1,29,199	11.29	10.88	14.55
3 Y	3,60,000	4,61,745	4,74,009	4,40,589	16.85	18.71	13.57
SI	5,80,000	8,93,252	9,40,568	8,05,651	17.94	20.14	13.58

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

Top 5 Sectors

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

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

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

Category
Large & Mid Fund

Investment Objective

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

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

Date of inception/allotment

20th May, 2009

Benchmark Index

Nifty Large 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 : ₹ 5180.90 Crore
Closing AUM : ₹ 5291.10 Crore
No. of Folios : 3,99,068

High/Low NAV in the month

High Growth Option : ₹ 184.4361
Low Growth Option : ₹ 176.6575

Total Expense Ratio

Regular : 1.90
Direct : 0.98

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st October, 2025

Regular Growth Option	₹ 182.8887
Regular IDCW Option	₹ 89.0954
Direct Growth Option	₹ 196.4275
Direct IDCW Option	₹ 96.5262

Portfolio Details

% of Top 10 Stocks	30.75
Median Market Cap (₹ Cr)	1,10,075
Weighted Average Market Cap	3,67,207
Number of Securities	71

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	49	38	13
Benchmark	51	47	2

Portfolio as on 31st October, 2025

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	5.69	Indian Bank	1.69
ICICI Bank Ltd	3.63	Mahindra & Mahindra Ltd.	1.61
Infosys Ltd.	3.42	Nippon Life India Asset Management Ltd	1.58
Reliance Industries Ltd.	3.14	Glenmark Pharmaceuticals Ltd	1.55
ITC Ltd.	2.83	State Bank Of India	1.52
Federal Bank Ltd.	2.61	Bharti Airtel Ltd.	1.49
Aditya Birla Capital Ltd	2.42	Sundaram Finance Ltd.	1.46
Vedanta Ltd	2.41	Grasim Industries Ltd.	1.40
Wipro Ltd.	2.40	Ajanta Pharma Limited	1.39
Larsen And Toubro Limited	2.21	Phoenix Mills Ltd	1.39
Indus Towers Limited	2.11	Oil India Ltd.	1.38
Power Grid Corporation Of India Ltd	2.08	Hindustan Petroleum Corporation Ltd.	1.33
Aurobindo Pharma Ltd.	2.06	Others	32.46
Maruti Suzuki India Ltd.	2.04	Net Current Assets	3.15
HCL Technologies Ltd.	2.01	TOTAL	100.00
Interglobe Aviation Ltd	1.94		
Max Financial Services Ltd.	1.84		
Hero Motocorp Ltd.	1.76		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Wipro Ltd	2.2	BSE Ltd	-1.3
Vedanta Ltd	2.1	Axis Bank Ltd	-1.2
Aditya Birla Capital Ltd	2.1	Tata Consultancy Services Ltd	-1.1
Federal Bank Ltd	1.8	Bajaj Finance Ltd	-1.0
Aurobindo Pharma Ltd	1.6	Suzlon Energy Ltd	-1.0

Quantitative Indicators Fund Benchmark

Beta	0.89	1
Standard Deviation (Annual)	12.44%	13.50%
Sharpe Ratio	1.25%	
Portfolio Turnover Ratio (Annual)	0.34	
P/B	4.90	7.63
P/E	26.69	36.79
ROE	19.58	19.05

Fund Performance Vs Benchmark (CAGR) as on 31st October, 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	3.47	6.47	7.59	10,347	10,647	10,759
3 Y	21.20	19.00	13.90	17,813	16,860	14,782
5 Y	25.92	23.78	18.57	31,677	29,074	23,446
SI*	13.86	15.97	12.89	84,701	1,14,591	73,574

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

SIP Returns as on 31st October, 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	1,27,763	1,29,555	1,29,199	12.24	15.12	14.55
3 Y	3,60,000	4,75,769	4,65,155	4,40,589	18.97	17.37	13.57
5 Y	6,00,000	9,79,678	9,42,756	8,49,863	19.69	18.12	13.89
7 Y	8,40,000	17,48,282	17,00,804	14,55,656	20.57	19.79	15.43
10 Y	12,00,000	29,46,531	30,31,098	25,78,091	17.11	17.63	14.62
15 Y	18,00,000	62,83,918	72,01,542	54,99,460	15.21	16.78	13.68
SI	19,70,000	74,54,177	86,80,932	65,54,700	14.65	16.22	13.32

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

Top 5 Sectors

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

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 : ₹ 10010.12 Crore
Closing AUM : ₹ 10057.81 Crore
No. of Folios : 4,46,267

High/Low NAV in the month

High Growth Option : ₹ 174.5060
Low Growth Option : ₹ 167.5403

Total Expense Ratio

Regular : 1.81
Direct : 1.18

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 172.1815
Regular IDCW Option ₹ 50.1783
Direct Growth Option ₹ 188.8221
Direct IDCW Option ₹ 61.5817

Portfolio Details

% of Top 10 Stocks	43.70
Median Market Cap (₹ Cr)	2,60,252
Weighted Average Market Cap	4,92,308
Number of Securities	58

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	66	18	16
Benchmark	70	19	10

Portfolio as on 31st October, 2025

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.60	Mahindra And Mahindra Financial Services Ltd.	1.63
ICICI Bank Ltd.	5.68	Fortis Healthcare Ltd.	1.58
Bharti Airtel Ltd.	4.49	HCL Technologies Ltd.	1.53
Infosys Ltd.	4.27	Phoenix Mills Ltd.	1.51
Axis Bank Ltd.	3.92	Glenmark Pharmaceuticals Ltd.	1.50
Kotak Mahindra Bank Ltd.	3.87	Indus Ind Bank Ltd.	1.47
State Bank Of India	3.54	Bajaj Auto Ltd.	1.47
Reliance Industries Ltd.	2.96	Coal India Ltd.	1.45
Mahindra & Mahindra Ltd.	2.93	Sun Pharmaceuticals Industries Ltd.	1.43
Tech Mahindra Ltd.	2.44	Crompton Greaves Consumer Electricals Ltd.	1.41
Hindalco Industries Ltd.	2.02	Great Eastern Shipping Co. Ltd.	1.38
Eicher Motors Ltd.	1.92	Info-Edge (India) Ltd.	1.37
Cipla Ltd.	1.79	Dabur India Ltd.	1.26
Maruti Suzuki India Ltd.	1.77	Others	23.69
Power Grid Corporation Of India Ltd.	1.66	Net Current Assets	1.18
Mphasis Ltd.	1.65	TOTAL	100.00
ICICI Lombard General Insurance Company Ltd.	1.64		

Active Stock positions

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

Quantitative Indicators

Fund	Benchmark
Beta	0.91
Standard Deviation (Annual)	12.09%
Sharpe Ratio	1.03%
Portfolio Turnover Ratio (Annual)	0.18
P/B	4.47
P/E	29.70
ROE	16.09
	6.94
	34.40
	19.06

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.50	5.56	7.59	10,350	10,556	10,759
3 Y	18.10	16.49	13.90	16,480	15,814	14,782
5 Y	21.98	21.09	18.57	27,019	26,047	23,446
SI*	15.05	14.33	14.17	1,72,087	1,51,500	1,47,255

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

SIP Returns as on 31st October, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,27,287	1,28,939	1,29,199	11.47	14.13	14.55
3 Y	3,60,000	4,64,737	4,52,964	4,40,589	17.30	15.50	13.57
5 Y	6,00,000	9,22,709	8,94,144	8,49,863	17.24	15.96	13.89
7 Y	8,40,000	16,25,257	15,66,297	14,55,656	18.52	17.48	15.43
10 Y	12,00,000	28,23,687	27,55,962	25,78,091	16.32	15.86	14.62
15 Y	18,00,000	59,66,018	60,90,215	54,99,460	14.62	14.85	13.68
SI	24,30,000	1,27,91,785	1,18,12,263	1,06,94,219	14.40	13.76	12.96

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

Top 5 Sectors

Financial Services	33%
Information Technology	10%
Automobile and Auto Components	9%
Healthcare	8%
Oil, Gas & Consumable Fuels	7%

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

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

Category
ELSS

Investment Objective

The primary objective of the scheme is to invest predominantly in equity and equity related securities of companies across the market capitalization spectrum. securities shall also include fully/partly convertible debentures/bonds.

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

Date of inception/allotment

15th December, 1999

Benchmark Index

Nifty 500 TRI

Fund Manager

Mr. Amit Premchandani, 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 : ₹ 3772.73 Crore
Closing AUM : ₹ 3778.10 Crore
No. of Folios : 2,46,767

High/Low NAV in the month

High Growth Option : ₹ 211.8561
Low Growth Option : ₹ 203.4410

Total Expense Ratio

Regular : 1.88
Direct : 0.91

Minimum Investment Amount

Growth: ₹ 500/-
IDCW: ₹ 500/-

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 208.8436
Regular IDCW Option ₹ 39.8977
Direct Growth Option ₹ 234.4110
Direct IDCW Option ₹ 55.2421

Portfolio Details

% of Top 10 Stocks	44.39
Median Market Cap (₹ Cr)	3,47,504
Weighted Average Market Cap	5,26,521
Number of Securities	59

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	75	15	10
Benchmark	70	19	10

Portfolio as on 31st October, 2025

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.54	Company Ltd	1.56
ICICI Bank Ltd	6.41	Info-Edge (India) Ltd.	1.55
Bharti Airtel Ltd.	4.76	Ajanta Pharma Limited	1.50
Infosys Ltd.	4.75	Crompton Greaves Consumer Electricals Ltd.	1.50
Axis Bank Ltd.	3.95	Cipla Ltd.	1.49
Kotak Mahindra Bank Ltd.	3.89	Aster DM Healthcare Ltd	1.48
Reliance Industries Ltd.	3.54	Godrej Consumer Products Ltd	1.48
Bajaj Finance Ltd.	2.97	Cholamandalam Investment And	
Tata Steel Ltd.	2.32	Finance Company Limited	1.46
Tech Mahindra Ltd	2.26	Bajaj Auto Ltd.	1.41
Maruti Suzuki India Ltd.	2.14	Eicher Motors Ltd	1.39
Mahindra & Mahindra Ltd.	2.08	Havells India Ltd.	1.38
State Bank Of India	1.98	Mahanagar Gas Ltd.	1.35
HCL Technologies Ltd.	1.84	Polycab India Ltd	1.33
Avenue Supermarts Ltd.	1.81	Others	23.24
Jubilant Food Works Ltd	1.74	Net Current Assets	0.28
Phoenix Mills Ltd	1.63	TOTAL	100.00
ICICI Lombard General Insurance			

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Kotak Mahindra		Larsen And Toubro Ltd	-2.4
Bank Ltd	2.3	ITC Ltd	-2.0
Axis Bank Ltd	2.2	Tata Consultancy	
Infosys Ltd	2.1	Services Ltd	-1.6
HDFC Bank Ltd	2.0	Reliance Industries Ltd	-1.5
Bharti Airtel Ltd	2.0	Eternal Ltd	-1.1

Quantitative Indicators Fund Benchmark

	Fund	Benchmark
Beta	0.86	1
Standard Deviation (Annual)	11.66%	12.95%
Sharpe Ratio	0.61%	
Portfolio Turnover Ratio (Annual)	0.43	
P/B	5.71	6.94
P/E	33.21	34.40
ROE	19.10	19.06

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	2.29	5.56	7.59	10,229	10,556	10,759
3 Y	12.74	16.49	13.90	14,334	15,814	14,782
5 Y	18.08	21.09	18.57	22,966	26,047	23,446
SI*	14.43	14.21	13.41	3,28,052	3,12,105	2,60,163

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index. **Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Elss Tax Saver Fund : December 15th, 1999. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Amit Premchandani since Jun-2025. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. Load is not taken into consideration for computation of performance

SIP Returns as on 31st October, 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	1,25,948	1,28,939	1,29,199	9.34	14.13	14.55
3 Y	3,60,000	4,32,157	4,52,964	4,40,589	12.23	15.50	13.57
5 Y	6,00,000	8,20,500	8,94,144	8,49,863	12.47	15.96	13.89
7 Y	8,40,000	14,17,986	15,66,297	14,55,656	14.69	17.48	15.43
10 Y	12,00,000	24,27,006	27,55,962	25,78,091	13.49	15.86	14.62
15 Y	18,00,000	52,47,308	60,90,215	54,99,460	13.13	14.85	13.68
SI	25,10,000	1,05,77,831	1,31,70,140	1,19,85,529	12.19	13.89	13.16

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

Top 5 Sectors

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

UTI FOCUSED FUND (Erstwhile UTI Focused Equity Fund)

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

Category
Focused Fund

Investment Objective

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

Date of inception/allotment

26th Aug, 2021

Benchmark Index

Nifty 500 TRI

Fund Manager

Mr. Vishal Chopda, CFA, BE, PGDM
Managing the scheme since May 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 : ₹ 2632.98 Crore
Closing AUM : ₹ 2637.93 Crore
No. of Folios : 1,31,333

High/Low NAV in the month

High Growth Option : ₹ 16.0067
Low Growth Option : ₹ 15.3763

Total Expense Ratio

Regular : 1.96
Direct : 0.62

Minimum Investment Amount

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

NAV per unit as on 31st October, 2025

Regular Growth Option	₹ 15.8180
Regular IDCW Option	₹ 15.8180
Direct Growth Option	₹ 16.8582
Direct IDCW Option	₹ 16.8578

Portfolio Details

% of Top 10 Stocks	54.79
Median Market Cap (₹ Cr)	3,12,809
Weighted Average Market Cap	5,60,268
Number of Securities	29

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	73	23	4
Benchmark	70	19	10

Portfolio as on 31st October, 2025

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.84	Tube Investments Of India Ltd	2.86
ICICI Bank Ltd	8.77	Tata Steel Ltd.	2.65
Infosys Ltd.	5.87	Phoenix Mills Ltd	2.55
Bajaj Finance Ltd.	5.34	Jubilant Food Works Ltd	2.27
Bharti Airtel Ltd.	5.02	Bharat Electronics Ltd.	2.26
Cholamandalam Investment And Finance Company Limited	4.50	Ajanta Pharma Limited	2.20
Larsen And Toubro Limited	4.28	Aster DM Healthcare Ltd	2.13
Reliance Industries Ltd.	4.14	Swiggy Ltd	2.10
Maruti Suzuki India Ltd.	3.68	Shree Cement Ltd.	1.96
Havells India Ltd.	3.34	Gujarat Gas Ltd	1.85
LTI Mindtree Ltd.	3.23	P I Industries Ltd.	1.67
Avenue Supermarts Ltd.	3.07	Astral Ltd.	1.65
ICICI Lombard General Insurance Company Ltd	2.99	Syngene International Ltd.	1.53
Godrej Consumer Products Ltd	2.97	LG Electronics India Limited	0.72
Hero Motocorp Ltd.	2.94	Net Current Assets	1.61
		TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cholamandalam Investment & Finance Company Ltd	4.1	ITC Ltd	-2.0
ICICI Bank Ltd	4.0	State Bank Of India	-1.9
Bajaj Finance Ltd	3.9	Axis Bank Ltd	-1.8
Infosys Ltd	3.2	Tata Consultancy Services Ltd	-1.6
Havells India Ltd	3.2	Kotak Mahindra Bank Ltd	-1.5

Quantitative Indicators

	Fund	Benchmark
Beta	0.85	1
Standard Deviation (Annual)	11.68%	12.95%
Sharpe Ratio	0.79%	
Portfolio Turnover Ratio (Annual)	0.28	
P/B	6.68	6.94
P/E	39.96	34.40
ROE	19.33	19.06

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.28	5.56	7.59	10,328	10,556	10,759
3 Y	14.89	16.49	13.90	15,171	15,814	14,782
SI*	11.58	14.39	12.30	15,820	17,556	16,252

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

SIP Returns as on 31st October, 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	1,26,885	1,28,939	1,29,199	10.83	14.13	14.55
3 Y	3,60,000	4,39,788	4,52,964	4,40,589	13.44	15.50	13.57
SI	5,00,000	6,62,227	6,87,067	6,59,995	13.52	15.34	13.36

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

Top 5 Sectors

Financial Services	31%
Automobile and Auto Components	9%
Information Technology	9%
Consumer Services	7%
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 : ₹ 25865.29 Crore
Closing AUM : ₹ 25757.27 Crore
No. of Folios : 15,27,953

High/Low NAV in the month

High Growth Option : ₹ 333.2943
Low Growth Option : ₹ 322.2848

Total Expense Ratio

Regular : 1.66
Direct : 1.01

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st October, 2025

Regular Growth Option : ₹ 328.8200
Regular IDCW Option : ₹ 217.3949
Direct Growth Option : ₹ 353.3174
Direct IDCW Option : ₹ 235.1271

Portfolio Details

% of Top 10 Stocks	44.14
Median Market Cap (₹ Cr)	1,77,001
Weighted Average Market Cap	3,68,042
Number of Securities	55

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	64	25	11
Benchmark	70	19	10

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

Portfolio as on 31st October, 2025

Equity	% to NAV	Equity	% to NAV
Bajaj Finance Ltd.	6.39	Astral Ltd.	1.82
HDFC Bank Ltd.	6.12	Global Health Ltd.	1.59
ICICI Bank Ltd	5.94	Polycab India Ltd	1.50
Eternal Limited	5.56	Dr. Lal Pathlabs Ltd.	1.46
Info-Edge (India) Ltd.	3.76	Ajanta Pharma Limited	1.35
Kotak Mahindra Bank Ltd.	3.60	Mahindra & Mahindra Ltd.	1.33
Avenue Supermarts Ltd.	3.34	Nestle India Ltd.	1.14
Persistent Systems Ltd.	3.28	P I Industries Ltd.	1.12
LTI Mindtree Ltd.	3.10	Asian Paints Ltd.	1.10
Coforge Ltd	3.05	Havells India Ltd.	1.10
Titan Company Ltd.	3.03	Poly Medicure Ltd.	1.07
Dixon Technologies (India) Ltd	2.97	Berger Paints India Ltd.	1.06
Bharti Airtel Ltd.	2.87	Divis Laboratories Ltd.	1.03
Trent Limited	2.41	Others	18.23
Infosys Ltd.	2.20	Net Current Assets	3.39
Maruti Suzuki India Ltd.	2.19	TOTAL	100.00
Eicher Motors Ltd	1.90		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Bajaj Finance Ltd	5.0	Reliance Industries Ltd	-5.0
Eternal Ltd	4.5	Larsen And Toubro Ltd	-2.4
Info-Edge (India) Ltd	3.5	ITC Ltd	-2.0
Avenue Supermarts Ltd	3.0	State Bank Of India	-1.9
Persistent Systems Ltd	3.0	Axis Bank Ltd	-1.8

Quantitative Indicators Fund Benchmark

	Fund	Benchmark
Beta	0.78	1
Standard Deviation (Annual)	11.29%	12.95%
Sharpe Ratio	0.46%	
Portfolio Turnover Ratio (Annual)	0.11	
P/B	10.82	6.94
P/E	48.52	34.40
ROE	20.30	19.06

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	4.46	5.56	7.59	10,446	10,556	10,759
3 Y	10.90	16.49	13.90	13,643	15,814	14,782
5 Y	15.12	21.09	18.57	20,226	26,047	23,446
SI*	12.41	NA	NA	5,02,090	NA	NA

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index. **Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Flexi Cap Fund: May 18, 1992. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Ajay Tyagi since Jan-2016, Mr. Ravi Gupta - Assistant Fund Manager Managing the scheme since Aug-2024 & Mr. Kamal Gada is Assistant Fund Manager managing the scheme since April 2025. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. *Assuming all IDCWs were reinvested at the immediate ex-IDCW Option NAV. NAVs of IDCW Option for the period where growth Option was not available and NAVs of growth Option thereafter is considered. Please refer page no. 73 for FPI Performance. Load is not taken into consideration for computation of performance

SIP Returns as on 31st October, 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	1,25,510	1,28,939	1,29,199	8.64	14.13	14.55
3 Y	3,60,000	4,29,525	4,52,964	4,40,589	11.81	15.50	13.57
5 Y	6,00,000	7,75,981	8,94,144	8,49,863	10.22	15.96	13.89
7 Y	8,40,000	13,40,855	15,66,297	14,55,656	13.12	17.48	15.43
10 Y	12,00,000	23,70,423	27,55,962	25,78,091	13.05	15.86	14.62
15 Y	18,00,000	53,95,887	60,90,215	54,99,460	13.46	14.85	13.68
SI	25,10,000	1,27,91,353	1,31,70,140	1,19,85,529	13.66	13.89	13.16

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

Top 5 Sectors

Financial Services	24%
Consumer Services	17%
Information Technology	12%
Healthcare	11%
Consumer Durables	10%

UTI MULTI CAP FUND

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

Category
Multi Cap Fund

Investment Objective

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

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

Date of inception/allotment

16th May, 2025

Benchmark Index

Nifty 500 Multicap 50:25:25 TRI

Fund Manager

Mr. Karthikraj Lakshmanan - B Com, CA, PGDBM, CFA (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 : ₹ 1660.03 Crore
Closing AUM : ₹ 1714.30 Crore
No. of Folios : 1,44,795

High/Low NAV in the month

High Growth Option : ₹ 10.6655
Low Growth Option : ₹ 10.2354

Total Expense Ratio

Regular : 2.03
Direct : 0.43

Minimum Investment Amount

Growth: ₹ 1000/-
IDCW: ₹ 1000/-

NAV per unit as on 31st October, 2025

Regular Growth Option : ₹ 10.5772
Direct Growth Option : ₹ 10.6586

Portfolio Details

% of Top 10 Stocks	27.00
Median Market Cap (₹ Cr)	68,756
Weighted Average Market Cap	2,81,378
Number of Securities	75

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	42	28	30
Benchmark	50	26	23

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

Portfolio as on 31st October, 2025

Equity	% to NAV	Equity	% to NAV
Axis Bank Ltd.	3.42	Shree Cement Ltd.	1.66
Kotak Mahindra Bank Ltd.	3.37	Astral Ltd.	1.51
ICICI Bank Ltd	3.22	Great Eastern Shipping Co. Ltd.	1.51
Bharti Airtel Ltd.	2.76	Berger Paints India Ltd.	1.49
Bajaj Finance Ltd.	2.60	Zensar Technologies Ltd.	1.48
Larsen And Toubro Limited	2.59	Apollo Tyres Ltd.	1.46
Infosys Ltd.	2.33	AU Small Finance Bank Ltd	1.43
State Bank Of India	2.32	Tube Investments Of India Ltd	1.41
HDFC Bank Ltd.	2.25	Dr. Lal Pathlabs Ltd.	1.36
Tata Consultancy Services Ltd.	2.14	Caplin Point Laboratories Ltd	1.32
ITC Ltd.	1.96	Titan Company Ltd.	1.31
Ajanta Pharma Limited	1.87	Jindal Stainless Ltd.	1.27
Tata Steel Ltd.	1.81	Marksans Pharma Ltd.	1.27
Acutaas Chemicals Limited	1.76	Others	39.45
Coforge Ltd	1.71	Net Current Assets	2.59
Aditya Birla Sun Life Amc Ltd	1.68	TOTAL	100.00
Swiggy Ltd	1.67		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Kotak Mahindra		Reliance Industries Ltd	-3.6
Bank Ltd	2.3	HDFC Bank Ltd	-3.1
Axis Bank Ltd	2.2	Mahindra &	
Ajanta Pharma Ltd	1.8	Mahindra Ltd	-1.1
Acutaas Chemicals Ltd	1.8	Eternal Ltd	-0.8
Bajaj Finance Ltd	1.6	Hindustan Unilever Ltd	-0.8

Top 5 Sectors

Financial Services	27%
Information Technology	10%
Healthcare	9%
Consumer Durables	7%
Fast Moving Consumer Goods	6%

Quantitative Indicators Fund Benchmark

P/B	8.03	7.25
P/E	40.64	36.19
ROE	20.22	18.49

Investment Objective

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

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

Date of inception/allotment

13th October, 2023

Benchmark Index

Nifty 500 TRI

Fund Manager

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

Managing the scheme since Jun 2025

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout

Load Structure

Entry Load: Nil

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

Fund AUM/Folio

Fund Size Monthly Average : ₹ 856.95 Crore
Closing AUM : ₹ 863.36 Crore
No. of Folios : 82,531

High/Low NAV in the month

High Growth Option : ₹ 12.0062
Low Growth Option : ₹ 11.5448

Total Expense Ratio

Regular : 2.29
Direct : 0.88

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 11.9197
Regular IDCW Option ₹ 11.9197
Direct Growth Option ₹ 12.2751
Direct IDCW Option ₹ 12.2751

Portfolio Details

% of Top 10 Stocks	55.06
Median Market Cap (₹ Cr)	31,631
Weighted Average Market Cap	62,860
Number of Securities	27

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	18	28	54
Benchmark	70	19	10

Portfolio as on 31st October, 2025

Equity	% to NAV	Equity	% to NAV
Eternal Limited	8.71	Clean Science & Technology Ltd	2.97
Info-Edge (India) Ltd.	8.54	Suzlon Energy Ltd.	2.87
PB Fintech Ltd	7.15	Newgen Software Technologies Ltd.	2.81
Affle 3I Limited	6.07	MTAR Technologies Ltd	2.74
FSN E-Commerce Ventures (Nykaa) Ltd	5.44	Latent View Analytics Ltd	2.57
One 97 Communications Ltd	4.04	Acutaas Chemicals Limited	2.43
Indiamart InterMesh Ltd	3.98	Swiggy Ltd	2.34
KPIT Technologies Ltd	3.94	Praj Industries Ltd.	2.25
Delhivery Ltd.	3.76	Borosil Renewables Ltd	2.14
Nazara Technologies Ltd	3.42	L&T Technology Services Ltd	1.37
Awfis Space Solutions Ltd	3.32	Happiest Minds Technologies Ltd.	1.37
C.E. Info Systems Ltd	3.17	Urban Company Limited	0.59
Gravita India Ltd.	3.13	Net Current Assets	2.78
Rategain Travel Technologies Ltd	3.12	TOTAL	100.00
Yatra Online Ltd.	2.98		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Info-Edge (India) Ltd	8.3	HDFC Bank Ltd	-7.6
Eternal Ltd	7.6	Reliance Industries Ltd	-5.0
PB Fintech Ltd	6.9	ICICI Bank Ltd	-4.8
Affle 3I Ltd	6.0	Bharti Airtel Ltd	-2.8
FSN E-Commerce Ventures (Nykaa) Ltd	5.3	Infosys Ltd	-2.7

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Portfolio Turnover	0.16	
P/B	10.21	6.94
P/E	53.27	34.40
ROE	9.32	19.06

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	-0.59	5.56	7.59	9,941	10,556	10,759
SI*	8.93	17.46	15.15	11,919	13,913	13,357

Past performance may or may not be sustained in future. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. Different plans have a different expense structure. The performance details provided herein are of regular plan. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The scheme is managed by the Fund Manager Mr. Nitin Jain since Jun 2025. The performance of the benchmark is calculated using total return index variant of the benchmark index. Load is not taken into consideration for computation of performance

SIP Returns as on 31st October, 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	1,26,430	1,28,939	1,29,199	10.10	14.13	14.55
SI	2,40,000	2,55,198	2,68,199	2,68,352	6.03	11.08	11.14

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	33%
Information Technology	24%
Financial Services	11%
Capital Goods	10%
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, B.com, PGDM (IIM Indore), CA, CFA

Managing the scheme since Nov 2022

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM/Folio

Fund Size Monthly Average : ₹ 3904.01 Crore

Closing AUM : ₹ 3904.04 Crore

No. of Folios : 1,87,859

High/Low NAV in the month

High Growth Option : ₹ 181.6673

Low Growth Option : ₹ 175.5841

Total Expense Ratio

Regular : 2.00

Direct : 1.47

Minimum Investment Amount

Growth: ₹ 5000/-

IDCW: ₹ 5000/-

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 179.7294

Regular IDCW Option ₹ 33.8276

Direct Growth Option ₹ 194.2879

Direct IDCW Option ₹ 40.7802

Portfolio Details

% of Top 10 Stocks	38.86
Median Market Cap (₹ Cr)	2,99,780
Weighted Average Market Cap	4,58,771
Number of Securities	50

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	70	10	19
Benchmark	70	19	10

Portfolio as on 31st October, 2025

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.17	ICICI Lombard General Insurance	
ICICI Bank Ltd	5.17	Company Ltd	1.89
Tech Mahindra Ltd	3.37	Computer Age Management Services Ltd	1.77
Kotak Mahindra Bank Ltd.	3.37	Oil & Natural Gas Corporation Ltd.	1.77
State Bank Of India	3.36	Torrent Pharmaceuticals Ltd.	1.73
Infosys Ltd.	3.27	Cipla Ltd.	1.73
Mahindra & Mahindra Ltd.	3.11	Mphasis Ltd	1.66
Bharti Airtel Ltd.	3.00	Bharat Petroleum Corporation Ltd.	1.60
ITC Ltd.	2.69	HCL Technologies Ltd.	1.58
Power Grid Corporation Of India Ltd	2.36	Tata Steel Ltd.	1.55
Tata Consultancy Services Ltd.	2.15	Mahindra And Mahindra Financial	
Coal India Ltd.	2.14	Services Ltd	1.54
Maruti Suzuki India Ltd.	2.07	Crompton Greaves Consumer Electricals Ltd.	1.54
Great Eastern Shipping Co. Ltd.	2.07	Dabur India Ltd.	1.50
NTPC Ltd.	2.03	Others	19.27
Bajaj Auto Ltd.	2.00	Net Current Assets	5.62
Eicher Motors Ltd	1.97	TOTAL	100.00
Bharat Electronics Ltd.	1.96		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tech Mahindra Ltd	2.9	Reliance Industries Ltd	-5.0
Great Eastern		Larsen And Toubro Ltd	-2.4
Shipping Co. Ltd	2.0	Bajaj Finance Ltd	-1.4
Kotak Mahindra Bank Ltd	1.8	Eternal Ltd	-1.1
Power Grid Corporation		Axis Bank Ltd	-1.0
Of India Ltd	1.7		
Coal India Ltd	1.7		

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	12.02%	12.95%
Sharpe Ratio	1.22%	
Portfolio Turnover Ratio (Annual)	0.19	
P/B	5.90	6.94
P/E	27.70	34.40
ROE	22.68	19.06

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty Dividend Opportunities 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	1.20	5.56	-1.95	7.59	10,120	10,556	9,805	10,759
3 Y	20.34	16.49	20.26	13.90	17,436	15,814	17,401	14,782
5 Y	21.93	21.09	23.44	18.57	26,964	26,047	28,677	23,446
SI*	15.13	15.09	17.22	14.68	1,79,867	1,78,590	2,60,134	1,64,857

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index. **Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Dividend Yield Fund: 23-May-2005. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Amit Premchandani since Nov - 2022. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. Load is not taken into consideration for computation of performance

SIP Returns as on 31st October, 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	1,26,072	1,28,939	1,24,857	9.53	14.13	7.61
3 Y	3,60,000	4,65,571	4,52,964	4,47,230	17.43	15.50	14.61
5 Y	6,00,000	9,26,874	8,94,144	9,34,542	17.42	15.96	17.76
7 Y	8,40,000	16,16,179	15,66,297	16,34,008	18.36	17.48	18.67
10 Y	12,00,000	28,10,303	27,55,962	28,61,696	16.23	15.86	16.56
15 Y	18,00,000	58,47,758	60,90,215	59,51,168	14.39	14.85	14.59
SI	24,50,000	1,26,28,343	1,21,34,831	1,23,29,549	14.11	13.79	13.92

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	28%
Information Technology	12%
Automobile and Auto Components	10%
Healthcare	9%
Oil, Gas & Consumable Fuels	8%

UTI MNC FUND

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

Category
Thematic

Investment Objective

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

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

Date of inception/allotment

29th May, 1998

Benchmark Index

Nifty MNC TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM/Folio

Fund Size Monthly Average : ₹ 2893.23 Crore
Closing AUM : ₹ 2904.35 Crore
No. of Folios : 1,26,207

High/Low NAV in the month

High Growth Option : ₹ 406.6259
Low Growth Option : ₹ 396.8136

Total Expense Ratio

Regular : 2.02
Direct : 1.25

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 405.9006
Regular IDCW Option ₹ 209.2762
Direct Growth Option ₹ 453.1763
Direct IDCW Option ₹ 235.0774

Portfolio Details

% of Top 10 Stocks	45.47
Median Market Cap (₹ Cr)	1,06,449
Weighted Average Market Cap	1,89,472
Number of Securities	54

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	48	23	29
Benchmark	64	31	6

Portfolio as on 31st October, 2025

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	9.47	Bosch Ltd.	1.92
Procter & Gamble Health Ltd	5.11	Hyundai Motor India Ltd	1.89
Nestle India Ltd.	4.90	Coforge Ltd	1.75
Britannia Industries Ltd.	4.52	LTI Mindtree Ltd.	1.71
Vedanta Ltd	4.39	Cummins India Ltd.	1.46
United Spirits Ltd.	4.36	Abbott India Ltd.	1.45
Hindustan Unilever Ltd.	4.23	Gulf Oil Lubricants India Ltd	1.37
Infosys Ltd.	2.91	Siemens India Ltd.	1.33
Gland Pharma Ltd	2.82	Nippon Life India Asset Management Ltd	1.31
3M India Ltd.	2.75	Divis Laboratories Ltd.	1.28
Mphasis Ltd	2.32	RHI Magnesita India Ltd	1.27
Tata Consultancy Services Ltd.	2.32	Crisil Ltd	1.23
Procter & Gamble Hygiene & Hel Care Ltd.	2.26	Navin Fluorine International Tld.	1.17
Whirlpool Of India Ltd.	2.07	Others	18.90
Timken India Ltd.	2.06	Net Current Assets	1.48
Schaeffler India Ltd	2.05	TOTAL	100.00
Sun Pharmaceuticals Industries Ltd.	1.95		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Procter & Gamble Health Ltd	5.1	Hindustan Unilever Ltd	-5.5
Infosys Ltd	2.9	Cummins India Ltd	-4.4
Mphasis Ltd	2.3	Nestle India Ltd	-4.2
Tata Consultancy Services Ltd	2.3	Ashok Leyland Ltd	-4.1
Whirlpool Of India Ltd	2.1	Vedanta Ltd	-4.0

Quantitative Indicators

Fund	Benchmark
Beta	0.81
Standard Deviation (Annual)	10.59%
Sharpe Ratio	12.13%
Portfolio Turnover Ratio (Annual)	0.77%
P/B	0.28
P/E	13.89
ROE	47.61
	28.58
	17.50
	48.01
	35.66

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

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Y	1.39	4.73	7.59	10,139	10,473	10,759
3 Y	13.87	16.11	13.90	14,770	15,660	14,782
5 Y	15.41	17.86	18.57	20,483	22,752	23,446
SI*	15.55	13.73	NA	5,28,015	3,41,526	NA

Past performance may or may not be sustained in future. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other The Schemes is Managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. N.A Not Available. The Schemes is Managed by Mr. Karthikraj Lakshmanan. The performance of the benchmark is calculated using total return index variant of the benchmark index. Load is not taken into consideration for computation of performance

SIP Returns as on 31st October, 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	1,28,630	1,30,658	1,29,199	13.63	16.91	14.55
3 Y	3,60,000	4,35,011	4,50,888	4,40,589	12.68	15.18	13.57
5 Y	6,00,000	8,24,158	8,84,377	8,49,863	12.65	15.51	13.89
7 Y	8,40,000	13,35,014	14,80,497	14,55,656	13.00	15.90	15.43
10 Y	12,00,000	22,04,335	25,61,780	25,78,091	11.69	14.50	14.62
15 Y	18,00,000	53,27,500	61,34,181	54,99,460	13.31	14.94	13.68
SI	25,10,000	1,41,24,201	1,52,44,396	1,19,85,529	14.43	15.01	13.16

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.*Since inception for above mentioned schemes is taken for the period December 2004 to October 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	19%
Healthcare	17%
Information Technology	13%
Capital Goods	9%

UTI INDIA CONSUMER FUND

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

Category
Thematic

Investment Objective

The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle.

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

Date of inception/allotment

16th August, 2007

Benchmark Index

Nifty India Consumption TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM/Folio

Fund Size Monthly Average : ₹ 734.09 Crore
Closing AUM : ₹ 734.67 Crore
No. of Folios : 52,951

High/Low NAV in the month

High Growth Option : ₹ 60.6093
Low Growth Option : ₹ 58.7620

Total Expense Ratio

Regular : 2.43
Direct : 1.57

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 59.8748
Regular IDCW Option ₹ 52.3388
Direct Growth Option ₹ 64.9603
Direct IDCW Option ₹ 57.0278

Portfolio Details

% of Top 10 Stocks	47.11
Median Market Cap (₹ Cr)	2,13,485
Weighted Average Market Cap	3,32,042
Number of Securities	46

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	71	21	8
Benchmark	96	4	-

Portfolio as on 31st October, 2025

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	8.18	Asian Paints Ltd.	1.95
Maruti Suzuki India Ltd.	7.05	TVS Motor Company Ltd	1.93
Mahindra & Mahindra Ltd.	5.41	Varun Beverages Ltd	1.85
Titan Company Ltd.	4.59	Polycab India Ltd	1.68
ITC Ltd.	4.58	Astral Ltd.	1.68
Avenue Supermarts Ltd.	3.96	Aster DM Healthcare Ltd	1.66
Eicher Motors Ltd	3.53	Info-Edge (India) Ltd.	1.64
Eternal Limited	3.52	HDFC Bank Ltd.	1.61
Godrej Consumer Products Ltd	3.20	Global Health Ltd.	1.61
Hero Motocorp Ltd.	3.09	Havells India Ltd.	1.55
Swiggy Ltd	2.79	Kajaria Ceramics Ltd.	1.37
Hindustan Unilever Ltd.	2.58	Metro Brands Ltd	1.31
Trent Limited	2.57	Berger Paints India Ltd.	1.27
Nestle India Ltd.	2.56	Others	12.51
Tata Consumer Products Ltd	2.54	Net Current Assets	2.05
Phoenix Mills Ltd	2.15	TOTAL	100.00
Jubilant Food Works Ltd	2.03		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Swiggy Ltd	2.8	ITC Ltd	-5.8
Avenue Supermarts Ltd	2.2	Hindustan Unilever Ltd	-3.6
Phoenix Mills Ltd	2.2	Interglobe Aviation Ltd	-3.5
Jubilant Food Works Ltd	2.0	Mahindra &	
Godrej Consumer Products Ltd	1.9	Mahindra Ltd	-3.3
		Bajaj Auto Ltd	-2.8

Quantitative Indicators

Fund	Benchmark
Beta	0.91
Standard Deviation (Annual)	11.64%
Sharpe Ratio	0.67%
Portfolio Turnover Ratio (Annual)	0.34
P/B	12.45
P/E	53.87
ROE	24.56
	12.52
	48.07
	26.74

Fund Performance Vs Benchmark (CAGR) as on 31st October, 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	3.27	9.24	7.59	10,327	10,924	10,759
3 Y	13.52	17.04	13.90	14,634	16,039	14,782
5 Y	17.84	21.18	18.57	22,733	26,144	23,446
SI*	10.29	13.93	11.41	59,851	1,08,316	71,984

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index. **Past performance may or may not be sustained in the future.** Different plans shall have different expense structures. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). *Inception Date of UTI India Consumer Fund: August 16, 2007. @Since Inception return for SIP – Aug 1, 2007. For SIP calculation monthly investment of ₹10000 is taken. The Scheme is currently managed by Mr. Vishal Chopda since Feb 2018 & Mr. Vicky Punjabi since Jun 2025. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. Load is not taken into consideration for computation of performance

SIP Returns as on 31st October, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,27,930	1,31,253	1,29,199	12.50	17.87	14.55
3 Y	3,60,000	4,46,634	4,73,416	4,40,589	14.51	18.62	13.57
5 Y	6,00,000	8,54,510	9,48,703	8,49,863	14.11	18.38	13.89
7 Y	8,40,000	14,25,329	16,14,525	14,55,656	14.84	18.33	15.43
10 Y	12,00,000	23,94,911	28,04,880	25,78,091	13.25	16.19	14.62
15 Y	18,00,000	49,42,223	66,31,245	54,99,460	12.43	15.83	13.68
SI	21,80,000	75,88,124	1,08,53,634	82,18,981	12.39	15.67	13.13

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

Top 5 Sectors

Automobile and Auto Components	21%
Fast Moving Consumer Goods	19%
Consumer Services	19%
Consumer Durables	15%
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 : ₹ 2184.01 Crore
Closing AUM : ₹ 2220.98 Crore
No. of Folios : 2,43,043

High/Low NAV in the month

High Growth Option : ₹ 146.0729
Low Growth Option : ₹ 139.2304

Total Expense Ratio

Regular : 2.19
Direct : 1.90

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 145.1874
Regular IDCW Option ₹ 75.8813
Direct Growth Option ₹ 152.6360
Direct IDCW Option ₹ 79.8749

Portfolio Details

% of Top 10 Stocks	58.18
Median Market Cap (₹ Cr)	3,25,083
Weighted Average Market Cap	5,17,084
Number of Securities	62

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	70	11	18
Benchmark	92	8	-

Portfolio as on 31st October, 2025

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	14.33	Hindustan Petroleum Corporation Ltd.	1.34
Larsen And Toubro Limited	10.33	Crompton Greaves Consumer Electricals Ltd.	1.33
Reliance Industries Ltd.	6.97	Mahindra Logistics Ltd	1.25
NTPC Ltd.	6.08	Blue Star Limited	1.16
Ultratech Cement Ltd.	4.73	SKF India (Industrial) Limited	1.12
Interglobe Aviation Ltd	4.24	3M India Ltd.	1.05
Oil & Natural Gas Corporation Ltd.	3.21	Torrent Power Ltd.	0.97
Adani Ports And Special Economic Zone Ltd	2.99	PNC Infratech Ltd	0.93
Axis Bank Ltd.	2.86	H G Infra Engineering Ltd.	0.89
Bharat Petroleum Corporation Ltd.	2.45	SKF India Ltd.	0.88
ICICI Bank Ltd	2.08	Bharat Forge Ltd.	0.85
Brigade Enterprises Ltd.	2.02	Hindustan Aeronautics Ltd	0.80
J. Kumar Infraprojects Ltd.	2.00	Oberoi Realty Limited	0.78
Shree Cement Ltd.	1.85	Others	12.48
Bharat Electronics Ltd.	1.71	Net Current Assets	3.32
Cummins India Ltd.	1.54	TOTAL	100.00
Gujarat State Petronet Ltd.	1.47		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Axis Bank Ltd	2.9	Reliance Industries Ltd	-13.6
ICICI Bank Ltd	2.1	Grasim Industries Ltd	-3.0
Brigade Enterprises Ltd	2.0	Power Grid Corporation	
J. Kumar Infraprojects Ltd	2.0	Of India Ltd	-2.7
NTPC Ltd	1.8	Larsen And Toubro Ltd	-2.3
		Max Healthcare	
		Institute Ltd	-2.3

Quantitative Indicators

	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	14.61	15.78%
Sharpe Ratio	0.97%	
Portfolio Turnover Ratio (Annual)	0.12	
P/B	5.55	5.78
P/E	32.17	32.35
ROE	18.29	17.30

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

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Y	2.21	9.35	7.59	10,221	10,935	10,759
3 Y	19.89	23.17	13.90	17,241	18,696	14,782
5 Y	26.37	26.43	18.57	32,247	32,324	23,446
SI*	13.68	11.57	14.44	1,59,113	1,06,197	1,83,720

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 31st October, 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	1,27,948	1,33,040	1,29,199	12.53	20.79	14.55
3 Y	3,60,000	4,60,740	4,89,560	4,40,589	16.69	21.01	13.57
5 Y	6,00,000	9,63,692	10,25,760	8,49,863	19.02	21.59	13.89
7 Y	8,40,000	16,84,764	18,34,720	14,55,656	19.53	21.93	15.43
10 Y	12,00,000	27,95,520	31,18,184	25,78,091	16.13	18.16	14.62
15 Y	18,00,000	56,24,242	56,44,935	54,99,460	13.94	13.98	13.68
SI	25,10,000	99,74,570	88,87,881	1,19,85,529	11.72	10.82	13.16

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. *Since inception for above mentioned schemes is taken for the period December 2004 to October 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	17%
Construction	15%
Telecommunication	14%
Capital Goods	12%
Services	10%

UTI BANKING & FINANCIAL SERVICES FUND

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

Category
Sectoral

Investment Objective

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

Date of inception/allotment

7th April, 2004

Benchmark Index

Nifty Financial Services TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM/Folio

Fund Size Monthly Average : ₹ 1338.12 Crore
Closing AUM : ₹ 1346.79 Crore
No. of Folios : 63,095

High/Low NAV in the month

High Growth Option : ₹ 197.6683
Low Growth Option : ₹ 188.8946

Total Expense Ratio

Regular : 2.14
Direct : 1.11

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 194.9460
Regular IDCW Option ₹ 75.8720
Direct Growth Option ₹ 222.8276
Direct IDCW Option ₹ 87.2109

Portfolio Details

% of Top 10 Stocks	75.34
Median Market Cap (₹ Cr)	5,73,233
Weighted Average Market Cap	6,15,416
Number of Securities	32

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	76	11	13
Benchmark	95	5	-

Portfolio as on 31st October, 2025

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	18.50	Bajaj Finserv Ltd.	1.30
HDFC Bank Ltd.	15.94	SBI Life Insurance Company Ltd.	1.16
Kotak Mahindra Bank Ltd.	8.58	Arman Financial Services Ltd	1.07
Axis Bank Ltd.	8.47	Cholamandalam Investment And	
Bajaj Finance Ltd.	6.35	Finance Company Limited	0.98
State Bank Of India	5.91	Seshaasai Technologies Limited	0.83
Karur Vysya Bank Ltd.	3.25	HDFC Asset Management Company Ltd	0.74
Shriram Finance Ltd	3.06	Indus Ind Bank Ltd.	0.70
Max Financial Services Ltd.	2.76	Creditaccess Grameen Ltd	0.52
Ujjivan Small Finance Bank Ltd	2.52	KFIN Technologies Ltd	0.48
HDFC Life Insurance Company Limited	2.45	AU Small Finance Bank Ltd	0.43
REC Ltd.	2.32	National Securities Depository Ltd.	0.36
Indian Bank	2.07	Tata Capital Ltd.	0.35
Multi Commodity Exchange Of India Ltd	2.06	Federal Bank Ltd.	0.34
Aavas Financiers Ltd	1.84	Others	0.43
India Shelter Finance Corporation Ltd	1.80	Net Current Assets	0.95
ICICI Lombard General Insurance Company Ltd	1.48	TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Karur Vysya Bank Ltd	3.2	HDFC Bank Ltd	-16.0
Max Financial Services Ltd	2.8	State Bank Of India	-2.3
Ujjivan Small Finance Bank Ltd	2.5	BSE Ltd	-2.1
Indian Bank	2.1	Jio Financial Services Ltd	-2.1
Multi Commodity Exchange Of India Ltd	2.1	ICICI Bank Ltd	-1.9

Quantitative Indicators Fund Benchmark

Beta	0.93	1
Standard Deviation (Annual)	14.29%	14.47%
Sharpe Ratio	0.72%	
Portfolio Turnover Ratio (Annual)	0.30	
P/B	3.90	3.60
P/E	24.47	23.81
ROE	15.55	15.60

Fund Performance Vs Benchmark (CAGR) as on 31st October, 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	11.15	14.75	7.59	11,115	11,475	10,759
3 Y	15.98	14.64	13.90	15,607	15,072	14,782
5 Y	21.20	19.47	18.57	26,166	24,350	23,446
SI*	14.75	17.44	14.44	1,94,765	3,21,134	1,83,720

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index. **Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Banking & Financial Services Fund: 07-Apr-04. Date of allotment in the scheme/plan has been considered for inception date. Since Inception returns for SIP is calculated from 01-Dec-04. Mr. Amit Premchandani is managing the scheme since Jun-2025. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. manages 1 open-ended schemes of UTI Mutual Fund. Load is not taken into consideration for computation of performance

SIP Returns as on 31st October, 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	1,31,463	1,31,448	1,29,199	18.22	18.19	14.55
3 Y	3,60,000	4,58,967	4,57,882	4,40,589	16.42	16.26	13.57
5 Y	6,00,000	8,91,357	8,68,241	8,49,863	15.83	14.76	13.89
7 Y	8,40,000	14,45,262	14,45,542	14,55,656	15.23	15.23	15.43
10 Y	12,00,000	23,33,958	26,56,162	25,78,091	12.76	15.18	14.62
15 Y	18,00,000	48,83,299	63,24,246	54,99,460	12.29	15.29	13.68
SI	25,10,000	1,18,08,465	1,70,38,580	1,19,85,529	13.04	15.86	13.16

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

Top Sectors

Financial Services	99%
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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 : ₹ 1124.96 Crore
Closing AUM : ₹ 1124.88 Crore
No. of Folios : 56,786

High/Low NAV in the month

High Growth Option : ₹ 294.0885
Low Growth Option : ₹ 287.1340

Total Expense Ratio

Regular : 2.25
Direct : 1.30

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 290.8484
Regular IDCW Option ₹ 224.7852
Direct Growth Option ₹ 328.8703
Direct IDCW Option ₹ 254.1927

Portfolio Details

% of Top 10 Stocks	47.49
Median Market Cap (₹ Cr)	36,916
Weighted Average Market Cap	87,284
Number of Securities	42

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	33	26	41
Benchmark	53	21	27

Portfolio as on 31st October, 2025

Equity	% to NAV	Equity	% to NAV
Sun Pharmaceuticals Industries Ltd.	9.77	Caplin Point Laboratories Ltd	2.36
Ajanta Pharma Limited	6.25	Krishna Institute Of Medical Science Ltd	2.26
Lupin Ltd.	5.58	Sai Life Sciences Ltd	1.87
Glenmark Pharmaceuticals Ltd	4.12	Aster DM Healthcare Ltd	1.84
Cipla Ltd.	3.74	Pfizer Limited	1.79
Proctor & Gamble Health Ltd	3.67	IPCA Laboratories Ltd.	1.78
Gland Pharma Ltd	3.65	Global Health Ltd.	1.73
Apollo Hospitals Enterprise Ltd.	3.62	Metropolis Healthcare Ltd	1.69
Dr Reddy'S Laboratories Ltd.	3.57	Sequent Scientific Ltd	1.66
Alkem Laboratories Ltd	3.52	Anthem Biosciences Ltd	1.58
Jupiter Life Line Hospitals Ltd	3.20	Windlas Biotec Ltd	1.35
Divis Laboratories Ltd.	2.99	Marksans Pharma Ltd.	1.22
Fortis Healthcare Ltd.	2.55	Acutaas Chemicals Limited	1.08
Eris Lifesciences Ltd	2.54	Others	9.75
Aurobindo Pharma Ltd.	2.53	Net Current Assets	1.88
Max Healthcare Institute Ltd	2.45	TOTAL	100.00
Cohance Lifesciences Limited	2.41		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Ajanta Pharma Ltd	5.5	Max Healthcare Institute Ltd	-3.8
Proctor & Gamble Health Ltd	3.3	Sun Pharmaceuticals Industries Ltd	-3.3
Jupiter Life Line Hospitals Ltd	2.8	Divis Laboratories Ltd	-3.3
Gland Pharma Ltd	2.5	Laurus Labs Ltd	-2.7
Lupin Ltd	2.1	Cipla Ltd	-2.4

Quantitative Indicators

	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	12.49%	13.29%
Sharpe Ratio	1.45%	
Portfolio Turnover Ratio (Annual)	0.31	
P/B	7.58	7.92
P/E	45.96	46.26
ROE	18.93	18.13

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

Period	NAV Growth (%)	BSE Healthcare TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)
1 Y	2.00	1.97	7.59	10,200	10,197	10,759
3 Y	23.73	23.74	13.90	18,953	18,957	14,782
5 Y	17.95	18.98	18.57	22,839	23,855	23,446
SI*	14.85	15.12	NA	3,84,724	4,09,291	NA

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index. **Past performance may or may not be sustained in the future.** Different plans shall have different expense structures. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). * Inception Date of UTI Healthcare Fund: June 28, 1999. @ Since Inception return for SIP – Aug 1, 2007. For SIP calculation monthly investment of ₹10000 is taken. The Schemes is Managed by Mr. Kamal Gada since May-2022. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. Load is not taken into consideration for computation of performance

SIP Returns as on 31st October, 2025

Period	Investment Amount (₹)	Fund Value (₹)	BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) BSE Healthcare TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,25,320	1,25,145	1,29,199	8.34	8.06	14.55
3 Y	3,60,000	5,01,855	5,02,357	4,40,589	22.81	22.88	13.57
5 Y	6,00,000	9,63,500	9,72,691	8,49,863	19.01	19.40	13.89
7 Y	8,40,000	17,50,671	17,53,721	14,55,656	20.61	20.66	15.43
10 Y	12,00,000	29,38,401	28,86,653	25,78,091	17.06	16.73	14.62
15 Y	18,00,000	62,97,497	63,82,742	54,99,460	15.24	15.39	13.68
SI	25,10,000	1,58,26,048	1,66,25,750	1,19,85,529	15.30	15.68	13.16

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

Top Sectors

Healthcare	98%
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UTI TRANSPORTATION & LOGISTICS FUND

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

Category
Sectoral

Investment Objective

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

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

Date of inception/allotment

11th April, 2008

Benchmark Index

Nifty Transportation & Logistics TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM/Folio

Fund Size Monthly Average : ₹ 4027.73 Crore
Closing AUM : ₹ 4008.33 Crore
No. of Folios : 1,90,403

High/Low NAV in the month

High Growth Option : ₹ 297.3043
Low Growth Option : ₹ 291.8822

Total Expense Ratio

Regular : 1.91
Direct : 0.83

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 292.8010
Regular IDCW Option ₹ 135.0133
Direct Growth Option ₹ 336.6061
Direct IDCW Option ₹ 155.6797

Portfolio Details

% of Top 10 Stocks	67.01
Median Market Cap (₹ Cr)	2,11,977
Weighted Average Market Cap	2,37,041
Number of Securities	40

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	71	14	15
Benchmark	72	23	5

Portfolio as on 31st October, 2025

Equity	% to NAV	Equity	% to NAV
Mahindra & Mahindra Ltd.	13.96	Samvardhana Motherson International Ltd	1.31
Maruti Suzuki India Ltd.	10.56	TML Commercial Vehicles Ltd	1.23
Eicher Motors Ltd	9.69	Escorts Kubota Ltd	1.05
Eternal Limited	6.73	Sona Blw Precision Forging Ltd	0.92
Interglobe Aviation Ltd	5.02	Mahindra Logistics Ltd	0.86
Bajaj Auto Ltd.	4.71	Schaeffler India Ltd	0.84
Hero Motocorp Ltd.	4.53	Sundram Fasteners Ltd.	0.84
Hyundai Motor India Ltd	4.33	ZF Commercial Vehicle Control Systems India Ltd	0.82
Adani Ports And Special Economic Zone Ltd	3.90	Ashok Leyland Ltd.	0.81
TVS Motor Company Ltd	3.57	Sandhar Technologies Ltd	0.64
Apollo Tyres Ltd.	2.34	CIE Automotive India Ltd	0.61
Motherson Sumi Wiring India Ltd	2.21	Swiggy Ltd	0.53
Tata Motors Passenger Vehicles Limited	1.93	Container Corporation Of India Ltd	0.53
Subros Ltd.	1.77	Others	4.09
Bosch Ltd.	1.60	Net Current Assets	5.31
MRF Ltd.	1.40	TOTAL	100.00
Endurance Technologies Ltd.	1.35		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Eicher Motors Ltd	4.9	Eternal Ltd	-4.4
Hyundai Motor India Ltd	2.6	Tata Motors Passenger Vehicles Ltd	-2.4
Motherson Sumi Wiring India Ltd	2.2	Gmr Airports Ltd	-1.7
Subros Ltd	1.8	Tube Investments Of India Ltd	-1.6
Apollo Tyres Ltd	1.5	Mahindra & Mahindra Ltd-1.5	

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	14.91%	16.07%
Sharpe Ratio	1.18%	
Portfolio Turnover Ratio (Annual)	0.14	
P/B	7.25	6.28
P/E	36.92	36.26
ROE	18.32	15.63

Fund Performance Vs Benchmark (CAGR) as on 31st October, 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	15.06	13.50	7.59	11,506	11,350	10,759
3 Y	23.23	27.10	13.90	18,724	20,546	14,782
5 Y	27.26	30.95	18.57	33,400	38,534	23,446
SI*	18.68	18.65	11.39	2,02,581	2,01,683	66,520

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index; Nifty T&L TRI – Nifty Transportation & Logistics TRI. **Past performance may or may not be sustained in the future.** Different plans shall have different expense structures. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). *Inception Date of UTI Transportation & Logistics Fund: April 11, 2008. The date of allotment in the scheme/plan has been considered for the inception date. The Schemes is Managed by Mr. Sachin Trivedi since Sep- 2016. Please refer page no. 73 for FPI Performance. Load is not taken into consideration for computation of performance

SIP Returns as on 31st October, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Transportation & Logistics TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,39,000	1,37,901	1,29,199	30.68	28.84	14.55
3 Y	3,60,000	5,07,356	5,27,403	4,40,589	23.60	26.44	13.57
5 Y	6,00,000	10,74,642	11,53,712	8,49,863	23.52	26.48	13.89
7 Y	8,40,000	18,94,396	21,24,805	14,55,656	22.83	26.07	15.43
10 Y	12,00,000	29,21,717	33,83,069	25,78,091	16.95	19.67	14.62
15 Y	18,00,000	77,64,379	82,62,681	54,99,460	17.63	18.34	13.68
SI	21,00,000	1,33,44,689	1,42,29,016	77,33,086	18.61	19.21	13.43

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

Top Sectors

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

Investment Objective

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

Date of inception/allotment

21st January, 2025

Benchmark Index

BSE 200 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

Load Structure

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

Fund AUM/Folio

Fund Size Monthly Average : ₹ 1806.68 Crore
Closing AUM : ₹ 1834.04 Crore
No. of Folios : 98,393

High/Low NAV in the month

High Growth Option : ₹ 10.7470
Low Growth Option : ₹ 10.3257

Total Expense Ratio

Regular : 1.99
Direct : 0.31

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 31st October, 2025

Regular Growth Option : ₹ 10.6852
Direct Growth Option : ₹ 10.8279

Portfolio Details

% of Top 10 Stocks	44.16
Median Market Cap (₹ Cr)	2,23,062
Weighted Average Market Cap	3,36,828
Number of Securities	76

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	64	32	4
Benchmark	83	17	-

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

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

Portfolio as on 31st October, 2025

Equity	% to NAV	Equity	% to NAV
Bharat Electronics Ltd.	5.55	Solar Industries India Ltd.	1.80
ITC Ltd.	4.79	ABB India Ltd.	1.65
Infosys Ltd.	4.73	ICICI Bank Ltd	1.62
Tata Consultancy Services Ltd.	4.64	Page Industries Ltd	0.13
Nestle India Ltd.	4.49	Computer Age Management Services Ltd	1.31
HCL Technologies Ltd.	4.48	Bajaj Finance Ltd.	1.25
Britannia Industries Ltd.	4.08	Indian Railway Catering & Tourism Ltd	1.23
Coal India Ltd.	4.05	KPIT Technologies Ltd	1.02
Hindustan Aeronautics Ltd	4.04	Divis Laboratories Ltd.	1.17
Persistent Systems Ltd.	3.31	Central Depository Services (India) Ltd	1.09
HDFC Asset Management Company Ltd	2.81	BSE Ltd	1.08
Dixon Technologies (India) Ltd	2.86	Tata Elxsi Ltd.	0.11
Cummins India Ltd.	2.46	Interglobe Aviation Ltd	0.96
Colgate Palmolive India Ltd.	2.32	Others	18.81
Marico Ltd.	2.13	Net Current Assets	6.38
Bharti Airtel Ltd.	1.85	TOTAL	100.00
HDFC Bank Ltd.	1.81		

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

Period	NAV Growth (%)	BSE 200 TRI	Nifty 50 TRI (%)	NAV Growth (₹)	BSE 200 TRI (₹)	Nifty 50 TRI (₹)
6 MONTHS	6.77	7.46	6.69	10,677	10,746	10,669
SI*	6.85	12.17	12.94	10,685	11,217	11,294

Past performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular (Growth Option). Date of allotment in the scheme/plan has been considered for inception date. Returns less than 1 year are Simple Annualized Growth Rate. Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). The scheme is managed by the Fund Manager Mr. Sharwan Goyal, managing since Inception. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. Load is not taken into consideration for computation of performance.

Top 5 Sectors

Information Technology	17%
Fast Moving Consumer Goods	15%
Financial Services	14%
Capital Goods	12%
Oil, Gas & Consumable Fuels	10%

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Portfolio Turnover	0.60	
P/B	15.57	6.73
P/E	44.88	33.22
ROE	36.76	19.45

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Bharat Electronics Ltd	4.6	HDFC Bank Ltd	-7.0
Nestle India Ltd	4.0	Reliance Industries Ltd	-5.3
Britannia Industries Ltd	3.7	ICICI Bank Ltd	-4.1
Coal India Ltd	3.5	Larsen And Toubro Ltd	-2.8
Hindustan Aeronautics Ltd	3.5	State Bank Of India	-2.3

UTI INCOME PLUS ARBITRAGE ACTIVE FUND OF FUND

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

Category
Income Plus Arbitrage
Fund of Fund

Investment Objective



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

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

Date of inception/allotment



4th April, 2025

Benchmark Index



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

Fund Manager



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

Plans/Option (Regular/Direct)



Growth Option

Load Structure



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

Fund AUM/Folio



Fund Size Monthly Average : ₹ 298.10 Crore
Closing AUM : ₹ 297.45 Crore
No. of Folios : 2,993

High/Low NAV in the month



High Growth Option : ₹ 10.3770
Low Growth Option : ₹ 10.3193

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 31st October, 2025



Regular Growth Option ₹ 10.3770
Direct Growth Option ₹ 10.4040

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

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

Portfolio as on 31st October, 2025



Equity	% to NAV
UTI Corporate Bond Fund- Direct Growth	59.65
UTI Arbitrage Fund-Direct Growth	38.26
Treps Maturing On 03.11.2025	2.15
Net Current Assets	-0.05
TOTAL	100.00

UTI BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund

Category
Balanced Advantage

Investment Objective

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

Date of inception/allotment

10th August, 2023

Benchmark Index

Nifty 50 Hybrid Composite Debt 50:50 Index

Fund Manager

Mr. Sachin Trivedi (Equity Portion) B.Com, MMS, CFA. Managing this scheme since August 2023.

Mr. Anurag Mittal (Debt Portion) B.Com, Master of Science, Chartered Accountant.

Managing this scheme since August 2023.

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout Option

Load Structure

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

Exit Load: (A) Redemption / Switch out within 90 days from the date of allotment – 1.00%
(B) Redemption / Switch out after 90 days from the date of allotment – NIL

*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 : ₹ 3143.34 Crore
Closing AUM : ₹ 3160.92 Crore
No. of Folios : 88,924

High/Low NAV in the month

High Growth Option : ₹ 13.0095
Low Growth Option : ₹ 12.6327

Total Expense Ratio

Regular : 1.89
Direct : 0.51

Minimum Investment Amount

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

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 12.9163
Regular IDCW Option ₹ 12.9164
Direct Growth Option ₹ 13.3229
Direct IDCW Option ₹ 13.3229

Portfolio Details

Median Market Cap (₹ Cr)	5,44,801
Weighted Average Market Cap	6,91,743
Number of Securities	63

All figures given are provisional and unaudited.

Portfolio as on 31st October, 2025

Portfolio	% to NAV	Rating/Future	Portfolio	% to NAV	Rating/Future
Equity			HDB Financial Services Ltd.	0.23	
HDFC Bank Ltd.	8.37		Hindustan Unilever Ltd.	0.18	-0.18
ICICI Bank Ltd.	4.88	-0.13	Whirlpool Of India Ltd.	0.17	
Bharti Airtel Ltd.	4.43	-0.96	Metro Brands Ltd	0.17	
Reliance Industries Ltd.	3.58	-0.24	Havells India Ltd.	0.02	
Infosys Ltd.	3.21		Govt Securities		
Bajaj Finance Ltd.	2.99		7.06% GS MAT - 10/04/2028	4.72	SOV
Larsen And Toubro Ltd	2.86	-0.20	7.10% GSEC - MAT - 08/04/2034	2.45	SOV
Kotak Mahindra Bank Ltd.	2.59		07.18% GSEC MAT -24/07/2037	0.32	SOV
Axis Bank Ltd.	2.39	-0.64	NCDs		
Maruti Suzuki India Ltd.	2.22		7.46% URNCD IRFC (SR-178) - 18/06/2029	1.62	CRISIL AAA
Tata Consultancy Services Ltd.	2.01		07.40% UNSEC Exim Bank (Series - Z 02-2029) 14-Mar-2029	1.62	CRISIL AAA
State Bank Of India	1.79		07.67% SNCDLICHL (Tranche 434 Option II) 15-Apr-2033	1.62	CRISIL AAA
ITC Ltd.	1.45		7.56% UNSEC REC SERIES 236-B 31/08/2027	1.61	ICRA AAA
Eicher Motors Ltd	1.41		7.38% SRNCD BAJAJ FIN (SR 289 OPT-1)-28/06/2030	1.27	CRISIL AAA
Tata Steel Ltd.	1.31		7.83% URNCD SIDBI SERIES-V MAT-24/11/2028	0.81	CRISIL AAA
LTIMindtree Ltd	1.21		7.85% URNCD PFC (Sr177)-03/04/2028	0.81	CRISIL AAA
NTPC Ltd.	1.20		7.48% URNCD SIDBI 2030 (SR- VI) 24/05/2029	0.81	CRISIL AAA
Mahindra & Mahindra Ltd.	1.18		7.45% URNCD EXIM (SR Z-01-28) 12/04/28	0.81	CRISIL AAA
Titan Company Ltd.	1.14	-0.08	7.51% UNCD SIDBI 2029 - Series V 12/06/2028	0.81	CRISIL AAA
HDFC Life Insurance Company Ltd	1.11		7.14% URNCD EXIM BANK (Series - AA01 2029) 13/12/2029	0.80	ICRA AAA
Ultratech Cement Ltd.	1.08	-0.09	7.34% UNCD SIDBI 2029 - Series III 26/02/2029	0.80	CRISIL AAA
Bharat Electronics Ltd.	1.07	-0.89	7.64% UNSEC PFC 2026 BS 233B-25/08/26	0.80	CRISIL AAA
United Spirits Ltd.	0.95	-0.23	7.82% SRNCD LICHF (TRANCHE-429) - 14/01/2026	0.79	CRISIL AAA
Ajanta Pharma Ltd	0.83		06.35% HDB Financial Services (SERIES 2021-169 Option 3) 11/09/2026	0.31	CRISIL AAA
Hyundai Motor India Ltd	0.83		Mutual Fund Units		
Dr. Lal Pathlabs Ltd.	0.75		UTI - Floater Fund- Direct Growth	3.23	
Avenue Supermarts Ltd.	0.74		UTI Nifty 10 yr Benchmark		
ICICI Lombard General Insurance Company Ltd	0.72	-0.07	G-Sec ETF	0.04	
Wipro Ltd.	0.66		UTI Nifty 5 yr Benchmark		
Oil & Natural Gas Corporation Ltd.	0.59		G-Sec ETF	0.04	
Vedanta Ltd	0.58		Net Current assets	3.46	
Crompton Greaves Consumer Electricals Ltd.	0.57		Total	100.00	
Bharat Petroleum Corporation Ltd.	0.56	0.04			
Info-Edge (India) Ltd.	0.49				
Marico Ltd.	0.48				
NIIT Learning Systems Ltd	0.46				
Godrej Consumer Products Ltd	0.44				
Glenmark Pharmaceuticals Ltd	0.43				
Asian Paints Ltd.	0.41				
Interglobe Aviation Ltd	0.37				
Hindalco Industries Ltd.	0.33				
Syngene International Ltd.	0.32				
SBI Life Insurance Company Ltd.	0.31				
Aster Dm Healthcare Ltd	0.29				
UPL Ltd.	0.27				
P I Industries Ltd.	0.25				
Dabur India Ltd.	0.23	-0.23			

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

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 (%)	Nifty 50 TRI (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 (₹)	Nifty 50 TRI (₹)
1 Y	7.30	7.29	7.59	10,730	10,729	10,759
SI*	12.17	11.15	14.47	12,915	12,655	13,512

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

SIP Returns as on 31st October, 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	1,26,568	1,26,347	1,29,119	10.33	9.98	14.42
SI	2,60,000	2,90,509	2,88,588	2,95,361	10.21	9.58	11.79

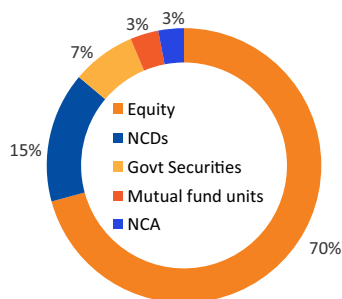
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund

Category
Balanced Advantage

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 2025



Quantitative Indicators Fund Benchmark



Quantitative Indicators	Fund	Benchmark
Portfolio Turnover	1.02	
P/B	5.89	5.69
P/E	31.72	28.77
ROE	20.03	19.78

Top 5 Sectors



Financial Services	38%
Information Technology	11%
Automobile and Auto Components	9%
Oil, Gas & Consumable Fuels	7%
Telecommunication	5%

Portfolio Parameters



Weighted Average Maturity	3.00 Yrs
Yield to Maturity*	6.36%
Modified Duration	2.40 Yrs
Macaulay Duration	2.53 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Market Capitalisation (%)



	Large	Mid	Small
Fund	88	6	6

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

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

Category
Multi Asset Allocation

Investment Objective

The objective of the Scheme is to achieve long term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related instruments. The fund also invests in debt and money market instruments with a view to generate regular income. The fund also invests in Gold ETFs. The portfolio allocation is managed dynamically. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.

Date of inception/allotment

19th November, 2008

Benchmark Index

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

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

Load Structure

Entry Load: Nil

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

Fund AUM/Folio

Fund Size Monthly Average : ₹ 6325.35 Crore
Closing AUM : ₹ 6375.80 Crore
No. of Folios : 1,87,691

High/Low NAV in the month

High Growth Option : ₹ 78.3320
Low Growth Option : ₹ 74.9498

Total Expense Ratio

Regular : 1.72
Direct : 0.58

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 77.3804
Regular IDCW Option ₹ 29.7007
Direct Growth Option ₹ 86.0668
Direct IDCW Option ₹ 34.5354

Portfolio Details

% of Top 10 Stocks	23.08
Median Market Cap (₹ Cr)	2,42,234
Weighted Average Market Cap	4,06,098
Number of Securities	94

All figures given are provisional and unaudited.

Portfolio as on 31st October, 2025

Portfolio	% to NAV	Rating/Futures	Portfolio	% to NAV	Rating/Futures
Equity			Aditya Birla Capital Ltd	0.30	
ITC Ltd.	2.75		Navin Fluorine International Ltd.	0.28	
Infosys Ltd.	2.36		Nippon Life India Asset Management Ltd	0.26	
Bharti Airtel Ltd.	2.22		Bosch Ltd.	0.26	-0.12
HDFC Bank Ltd.	2.12		Max Financial Services Ltd.	0.24	0.38
Nestle India Ltd.	2.09		SRF Ltd.	0.22	
Tata Consultancy Services Ltd.	2.07		Lloyds Metals & Energy Ltd.	0.20	
State Bank Of India	2.00		Shree Cement Ltd.	0.19	0.40
Asian Paints Ltd.	1.95		ICICI Lombard General Insurance Company Ltd	0.18	
Dixon Technologies (India) Ltd	1.85		Coforge Ltd	0.18	
HCL Technologies Ltd.	1.79		Dabur India Ltd.	0.17	-0.03
Maruti Suzuki India Ltd.	1.70		LIC Of India	0.15	
Coal India Ltd.	1.67	0.01	Dalmia Bharat Ltd	0.14	0.08
Britannia Industries Ltd.	1.64		UPL Ltd.	0.14	
Sun Pharmaceuticals Industries Ltd.	1.55	-0.71	MRF Ltd.	0.14	
Bajaj Finserv Ltd.	1.35		Motilal Oswal Financial Services Ltd.	0.14	
Persistent Systems Ltd.	1.19	-0.23	Procter & Gamble Hygiene & Hel Care Ltd.	0.13	
Reliance Industries Ltd.	1.18	-0.15	Narayana Hrudayalaya Ltd	0.07	
Bharat Electronics Ltd.	1.15		Indian Bank	0.06	0.29
Eicher Motors Ltd	1.10		Max Healthcare Institute Ltd	0.05	
Mahindra & Mahindra Ltd.	1.06		KPIT Technologies Ltd	0.04	0.16
ICICI Bank Ltd	1.06	-0.01	Tech Mahindra Ltd	0.04	
Bajaj Finance Ltd.	1.02	0.06	Relaxo Footwears Ltd	0.04	
Interlobe Aviation Ltd	1.02		Indian Energy Exchange Ltd	0.03	-0.03
Hindustan Unilever Ltd.	1.02		Torrent Power Ltd.	0.01	
HDFC Asset Management Company Ltd	1.01		Indraprastha Gas Ltd	0.01	-0.01
Pidilite Industries Ltd.	0.95		Page Industries Ltd	0.00	0.60
Vedanta Ltd	0.94	-0.95	Tata Elxsi Ltd.	0.00	0.27
Kotak Mahindra Bank Ltd.	0.93		SBI Cards And Payment Services Pvt Ltd.	0.00	0.08
Axis Bank Ltd.	0.92		Nifty Futures		3.67
Colgate Palmolive India Ltd.	0.88	0.03	Govt Securities		
Marico Ltd.	0.86		7.10% GSEC - MAT - 08/04/2034	1.46	SOV
Cummins India Ltd.	0.80	0.12	6.79% GOVT BONDS - 07/10/2034	1.19	SOV
Divis Laboratories Ltd.	0.80	-0.07	7.34% GSEC MAT- 22/04/2064	0.79	SOV
BSE Ltd	0.79		07.32% GSEC MAT -13/11/2030	0.49	SOV
Hyundai Motor India Ltd	0.71		07.23% RAJASTHAN SGS		
Indus Towers Ltd	0.70		MAT- 23/10/2035	0.39	SOV
Laurus Labs Ltd.	0.69		7.20% MAHARASHTRA SGS		
Hero Motocorp Ltd.	0.65		MAT -23/10/2036	0.39	SOV
Fortis Healthcare Ltd.	0.64	0.03	6.33% GSEC MAT - 05/05/2035	0.39	SOV
Indian Hotels Company Ltd.	0.61	-0.61	7.08% A P SGL MAT - 26/03/2037	0.39	SOV
Titan Company Ltd.	0.58		6.68% GSEC MAT- 07/07/2040	0.38	SOV
One 97 Communications Ltd	0.57		06.90% BIHAR SGL - 16/07/2035	0.38	SOV
Multi Commodity Exchange Of India Ltd	0.57		7.05% ODISHA SGS MAT - 26/03/2035	0.01	SOV
LTIMindtree Ltd	0.56	0.17	Long Term Debt		
Ultratech Cement Ltd.	0.54		HDFC Bank Ltd.	0.81	CRISIL AAA
Muthoot Finance Ltd	0.52		Export Import Bank Of India	0.80	CRISIL AAA
Bajaj Holdings & Investment Ltd.	0.48		Bajaj Finance Ltd.	0.79	CRISIL AAA
Central Depository Services (India) Ltd	0.45		Small Industries Development Bank Of India	0.40	CRISIL AAA
AU Small Finance Bank Ltd	0.41		Power Finance Corporation Ltd.	0.39	CRISIL AAA
Torrent Pharmaceuticals Ltd.	0.40	-0.22	INVIT		
HDFC Life Insurance Company Ltd	0.38		INVIT - IRB INVIT FUND	0.82	
Computer Age Management Services Ltd	0.37	0.06	REITS		
Delhivery Ltd.	0.37		REIT- Knowledge Realty Trust Reit	1.22	
Glenmark Pharmaceuticals Ltd	0.36	-0.05	REIT- Embassy Office Parks	1.00	
Hindustan Aeronautics Ltd	0.36	-0.36	REIT- Mindspace Business Parks	0.84	
Polycab India Ltd	0.35		Mutual Fund Units		
Coromandel International Ltd.	0.35		UTI MF- Gold Exchange Traded Fund ETF	12.10	
Abbott India Ltd.	0.34		UTI - Floater Fund- Direct Growth	0.81	
Oracle Financial Services Software Ltd.	0.34		UTI Nifty 5 yr Benchmark G-Sec ETF	0.02	
SBI Life Insurance Company Ltd.	0.33		UTI Nifty 10 yr Benchmark G-Sec ETF	0.02	
Eternal Ltd	0.33		Net Current assets	8.04	
Hindustan Zinc Ltd.	0.32		Total	100.00	
Indian Railway Catering & Tourism Ltd	0.31	0.05			
Solar Industries India Ltd.	0.31				
Dr Reddy's Laboratories Ltd.	0.30				

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

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)
1 Y	8.26	9.87	7.59	10,826	10,987	10,759
3 Y	19.69	15.03	13.90	17,155	15,226	14,782
5 Y	16.20	16.22	18.57	21,194	21,212	23,446
SI*	12.82	14.65	15.77	77,341	1,01,606	1,19,817

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 are managed by the Fund manager Mr. Sharwan Kumar Goyal & Mr. Jaydeep Bhowal. The performance of the benchmark is calculated using total return index variant of the benchmark index. Load is not taken into consideration for computation of performance.

SIP Returns as on 31st October, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,28,943	1,31,021	1,29,199	14.13	17.50	14.55
3 Y	3,60,000	4,66,891	4,53,569	4,40,589	17.63	15.59	13.57
5 Y	6,00,000	9,10,349	8,60,306	8,50,150	16.69	14.39	13.91
7 Y	8,40,000	14,63,606	14,36,043	14,55,943	15.58	15.05	15.43
10 Y	12,00,000	23,76,552	25,00,970	25,78,377	13.10	14.05	14.62
15 Y	18,00,000	44,23,751	52,48,898	54,99,747	11.14	13.13	13.68
SI	20,20,000	55,68,024	67,07,373	70,73,105	11.05	12.95	13.49

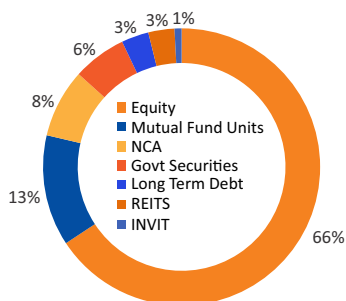
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future. @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

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

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

Category
Multi Asset Allocation

Asset Allocation as on 31st October, 2025



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
NCA	3.7	HDFC Bank Ltd	-6.7
Nestle India Ltd	1.6	Reliance Industries Ltd	-4.9
Dixon Technologies (India) Ltd	1.5	ICICI Bank Ltd	-4.6
Asian Paints Ltd	1.3	Larsen And Toubro Ltd	-2.8
Britannia Industries Ltd	1.2	Axis Bank Ltd	-1.2

Top 5 Sectors

Financial Services	26%
Fast Moving Consumer Goods	14%
Information Technology	13%
Automobile and Auto Components	8%
Consumer Durables	6%

Quantitative Indicators Fund Benchmark

Beta	0.85	1
Standard Deviation (Annual)	8.01%	8.55%
Sharpe Ratio	1.75%	
Portfolio Turnover Ratio (Annual)	2.15	
P/B	12.36	6.73
P/E	42.16	33.22
ROE	29.76	19.45

Portfolio Parameters

Weighted Average Maturity	4.41 Yrs
Yield to Maturity*	6.17%
Modified Duration	2.67 Yrs
Macaulay Duration	2.78 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Market Capitalisation (%)

	Large	Mid	Small
Fund	66	26	2
Benchmark	83	17	-

UTI AGGRESSIVE HYBRID FUND (Erstwhile UTI Hybrid Equity Fund)

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

Category
Aggressive
Hybrid Fund

Investment Objective

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

Date of inception/allotment

2nd January, 1995

Benchmark Index

CRISIL Hybrid 35+65 Aggressive Index

Fund Manager

Mr. V Srivatsa - 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 : ₹ 6527.56 Crore
Closing AUM : ₹ 6595.50 Crore
No. of Folios : 7,27,737

High/Low NAV in the month

High Growth Option : ₹ 413.2301
Low Growth Option : ₹ 400.2030

Total Expense Ratio

Regular : 1.86
Direct : 1.23

Minimum Investment Amount

Growth: ₹ 1000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 410.2353
Regular IDCW Option ₹ 42.8815
Direct Growth Option ₹ 442.0254
Direct IDCW Option ₹ 48.1256

Portfolio Details

Median Market Cap (₹ Cr)	2,63,719
Weighted Average Market Cap	5,07,761
Number of Securities	62

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	66	19	15

Portfolio as on 31st October, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Corporation Ltd	1.54	CRISIL AAA
HDFC Bank Ltd.	6.03		Small Industries Development		
ICICI Bank Ltd	4.61		Bank Of India	1.16	CRISIL AAA
Infosys Ltd.	3.82		HDFC Bank Ltd.	0.79	CRISIL AAA
Reliance Industries Ltd.	3.20		REC Ltd	0.78	CRISIL AAA
ITC Ltd.	3.13		Bajaj Finance Ltd.	0.76	CRISIL AAA
Larsen And Toubro Ltd	2.29		Aditya Birla Capital Ltd	0.68	CRISIL AAA
Vedanta Ltd	2.11		Axis Finance Ltd	0.61	CARE AAA
Wipro Ltd.	1.99		National Bank For Agriculture		
Maruti Suzuki India Ltd.	1.84		And Rural Development	0.39	CRISIL AAA
Bharti Airtel Ltd.	1.72		LIC Housing Finance Ltd.	0.39	CRISIL AAA
Interglobe Aviation Ltd	1.62		Others	1.65	
Indus Towers Ltd	1.60		INVIT		
Power Grid Corporation			Invit - Indus Infra Trust	0.82	
Of India Ltd	1.58		Invit - IRB Invit Fund	0.49	
Mahindra & Mahindra Ltd.	1.58		Securitized Debt		
HCL Technologies Ltd.	1.50		India Universal Trust All	0.32	IND AAA(SO)
Others	30.84		REITS		
Govt Securities			REIT- Knowledge Realty Trust Reit	0.77	
Others	6.74		REIT- Mindspace Business Parks	0.75	
6.92% G SEC MAT- 18/11/39	2.58	SOV	REIT- Nexus Select Trust	0.66	
07.32% GSEC MAT -13/11/2030	1.91	SOV	Mutual Fund Units		
7.24% GSEC MAT- 18/08/2055	1.52	SOV	UTI Nifty 10 Yr Benchmark		
07.18% GSEC MAT -24/07/2037	1.24	SOV	G-Sec ETF	0.04	
6.28% GSEC MAT- 14/07/2032	1.23	SOV	UTI Nifty 5 Yr Benchmark		
Long Term Debt			G-Sec ETF	0.04	
Power Finance Corporation Ltd.	1.55	CRISIL AAA	Net Current assets	1.15	
Indian Railway Finance			Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st October, 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	3.77	6.76	7.59	10,377	10,676	10,759
3 Y	16.22	13.08	13.90	15,704	14,464	14,782
5 Y	20.12	15.36	18.57	25,020	20,438	23,446
SI*	14.71	NA	NA	6,89,696	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 31st October, 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	1,25,623	1,27,292	1,29,199	8.82	11.48	14.55
3 Y	3,60,000	4,44,716	4,33,891	4,40,589	14.21	12.51	13.57
5 Y	6,00,000	8,79,868	8,21,264	8,49,863	15.30	12.51	13.89
7 Y	8,40,000	14,98,621	13,64,832	14,55,656	16.24	13.62	15.43
10 Y	12,00,000	24,94,280	23,61,085	25,78,091	14.01	12.98	14.62
15 Y	18,00,000	52,10,319	50,08,544	54,99,460	13.05	12.59	13.68
SI	25,20,000	1,07,65,755	1,04,82,095	1,19,97,268	12.31	12.11	13.16

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

UTI AGGRESSIVE HYBRID FUND (Erstwhile UTI Hybrid Equity Fund)

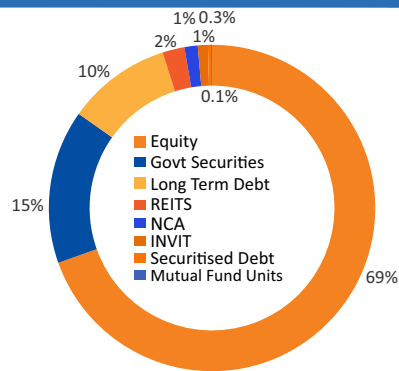
An open ended hybrid scheme investing predominantly in equity and equity related instruments.

Category

Aggressive

Hybrid Fund

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 2025



Top 5 Sectors

Financial Services	30%
Information Technology	11%
Oil, Gas & Consumable Fuels	9%
Automobile and Auto Components	7%
Fast Moving Consumer Goods	6%

Quantitative Indicators Fund Benchmark

Beta	1.04	1
Standard Deviation (Annual)	9.02%	8.40%
Sharpe Ratio	1.17%	
Portfolio Turnover Ratio (Annual)	0.32	

Portfolio Parameters

Weighted Average Maturity	9.71 Yrs
Yield to Maturity*	6.99%
Modified Duration	6.04 Yrs
Macauley Duration	6.30 Yrs
Securitized Debt Average Maturity	
First Business Receivable Trust	1.05 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI EQUITY SAVINGS FUND

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

Category
Equity Savings

Investment Objective

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

Date of inception/allotment

30th August, 2018

Benchmark Index

Crisil Equity Savings Index

Fund Manager

Mr. V Srivatsa - 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 : ₹ 739.37 Crore
Closing AUM : ₹ 746.37 Crore
No. of Folios : 18,523

High/Low NAV in the month

High Growth Option : ₹ 18.7448
Low Growth Option : ₹ 18.3342

Total Expense Ratio

Regular : 1.64
Direct : 0.64

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st October, 2025

Regular Growth Option : ₹ 18.6552
Regular IDCW Option : ₹ 18.6552
Direct Growth Option : ₹ 19.9019
Direct IDCW Option : ₹ 19.9019

Portfolio Details

% of Top 10 Stocks	17.84
Median Market Cap (₹ Cr)	4,83,400
Weighted Average Market Cap	6,51,845
Number of Securities	42

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	94	6	-

Portfolio as on 31st October, 2025

Portfolio	% to NAV	Rating/Futures	Portfolio	% to NAV	Rating/Futures
Equity			Bajaj Finserv Ltd.	0.84	-0.84
HDFC Bank Ltd.	4.77	-2.55	Bharat Petroleum Corporation Ltd.	0.83	
Axis Bank Ltd.	4.52	-3.51	REC Ltd	0.82	
Mahindra & Mahindra Ltd.	4.31	-3.70	HDFC Life Insurance Company Ltd	0.82	-0.71
Grasim Industries Ltd.	3.96	-2.65	LIC Of India	0.81	
Kotak Mahindra Bank Ltd.	3.45	-3.25	Coal India Ltd.	0.78	
Reliance Industries Ltd.	3.30		Aurobindo Pharma Ltd.	0.78	
State Bank Of India	3.06	-2.06	Eicher Motors Ltd	0.78	-0.30
Maruti Suzuki India Ltd.	2.56	-1.90	Shriram Finance Ltd	0.77	
ICICI Bank Ltd	2.29	-0.88	NTPC Ltd.	0.77	
Larsen And Toubro Ltd	2.26	-0.49	Bajaj Finance Ltd.	0.75	-0.46
Tata Consultancy Services Ltd.	1.97	-0.36	Tata Steel Ltd.	0.52	
ITC Ltd.	1.93		Dr Reddy's Laboratories Ltd.	0.26	
Power Grid Corporation Of India Ltd	1.73	-0.43	Dabur India Ltd.	0.07	-0.07
Bharti Airtel Ltd.	1.72	-0.83	Govt Securities		
Infosys Ltd.	1.61		07.32% GSEC MAT -13/11/2030	9.12	SOV
JSW Steel Ltd.	1.59	-1.60	7.04% GSEC MAT- 03/06/2029	6.45	SOV
SBI Life Insurance Company Ltd.	1.43	-1.30	6.01% GSEC MAT - 21/07/2030	5.32	SOV
HCL Technologies Ltd.	1.38		7.06% GS MAT - 10/04/2028	2.76	SOV
NMDC Ltd.	1.25	-1.25	INVIT		
Vedanta Ltd	1.18		INVIT - IRB INVIT FUND	1.40	
Hindalco Industries Ltd.	1.18	-0.83	REITS		
Interglobe Aviation Ltd	1.12	-0.23	REIT- Embassy Office Parks	1.43	
Wipro Ltd.	1.08		REIT- Nexus Select Trust	1.40	
Cipla Ltd.	1.07	-0.60	REIT- Knowledge Realty Trust Reit	0.84	
Indus Towers Ltd	1.04	-0.38	Net Current Assets	3.96	
Hero Motocorp Ltd.	1.03		Total	100.00	
Indus Ind Bank Ltd.	0.94	-0.75			

Fund Performance Vs Benchmark (CAGR) as on 31st October, 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	6.69	8.19	7.66	10,669	10,819	10,766
3 Y	10.67	10.13	8.58	13,558	13,361	12,804
5 Y	12.05	10.98	5.20	17,668	16,840	12,887
SI*	9.08	9.68	7.14	18,657	19,406	16,403

Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since August-2018. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The Schemes is Managed by Mr. V Srivatsa & Mr. Sunil Madhukar Patil. The performance of the benchmark is calculated using total return index variant of the benchmark index. Load is not taken into consideration for computation of performance

SIP Returns as on 31st October, 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	1,25,430	1,26,480	1,23,608	8.51	10.18	5.63
3 Y	3,60,000	4,16,264	4,18,209	4,06,213	9.66	9.98	8.00
5 Y	6,00,000	7,73,231	7,67,537	7,13,058	10.08	9.78	6.84
7 Y	8,40,000	12,16,903	12,12,153	10,54,550	10.41	10.30	6.40
SI	8,60,000	12,54,403	12,51,373	10,87,393	10.34	10.28	6.44

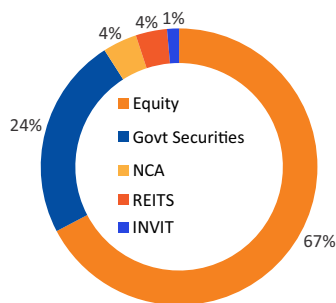
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**

UTI EQUITY SAVINGS FUND

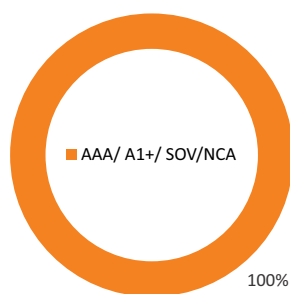
An open ended scheme investing in equity, arbitrage and debt.

Category
Equity Savings

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 2025



Top 5 Sectors

Financial Services	25%
Information Technology	16%
Oil, Gas & Consumable Fuels	14%
Automobile and Auto Components	8%
Power	6%

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Reliance Industries Ltd	3.3	JSW Steel Ltd	0.0
HDFC Bank Ltd	2.2	Bajaj Finserv Ltd	0.0
ITC Ltd	1.9	NMDC Ltd	0.0
Larsen And Toubro Ltd	1.8	Dabur India Ltd	0.0
Infosys Ltd	1.6	HDFC Life Insurance Company Ltd	0.1

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.75	1
Standard Deviation (Annual)	3.90%	4.75%
Sharpe Ratio	1.28%	
Portfolio Turnover Ratio (Annual)	4.60	
P/B	4.17	5.35
P/E	23.64	26.66
ROE	21.64	19.82

Portfolio Parameters

Weighted Average Maturity	3.75 Yrs
Yield to Maturity*	5.98%
Modified Duration	3.13 Yrs
Macauley Duration	3.22 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, B.com, CFA, MMS (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 : ₹ 9466.79 Crore

Closing AUM : ₹ 10105.83 Crore

No. of Folios : 17,350

High/Low NAV in the month

High Growth Option : ₹ 35.6797

Low Growth Option : ₹ 35.5120

Total Expense Ratio

Regular : 0.76

Direct : 0.30

Minimum Investment Amount

Growth: ₹ 5000/-

IDCW: ₹ 5000/-

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 35.6715

Regular IDCW Option ₹ 20.1518

Direct Growth Option ₹ 38.0235

Direct IDCW Option ₹ 22.2421

Portfolio Details

Median Market Cap (₹ Cr)	2,99,894
Weighted Average Market Cap	4,93,779
Number of Securities	155

All figures given are provisional and unaudited.

Portfolio Parameters

Weighted Average Maturity	0.49 Yrs
Yield to Maturity*	6.33%
Modified Duration	0.46 Yrs
Macaulay Duration	0.47 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

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

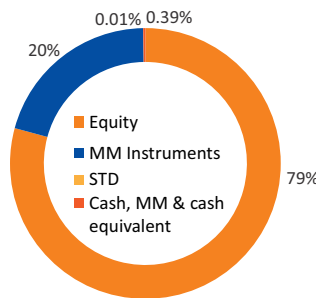
Portfolio as on 31st October, 2025

Equity	% to NAV	Hedged
Equity	79.15%	
MM Instruments	20.45%	
STD	0.01%	
Cash, MM & cash equivalent	0.39%	
Total	100.00%	

All figures given are provisional and unaudited.

Average Equity holding in UTI Arbitrage Fund is 68.29% for the past 12 months against the requirement of minimum 65% for equity taxation eligibility. (Annual average of the monthly average opening and closing figures)

Asset Allocation as on 31st October, 2025



Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.52	1
Standard Deviation (Annual)	0.89%	1.19%
Sharpe Ratio	1.60%	
Portfolio Turnover Ratio (Annual)	11.02	

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

Period	NAV Growth (%)	Nifty 50 Arbitrage Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty 50 Arbitrage Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.60	7.74	6.65	10,660	10,774	10,665
3 Y	7.10	7.56	7.07	12,287	12,446	12,277
5 Y	5.71	6.07	5.61	13,202	13,429	13,140
SI*	6.79	6.31	6.22	35,704	32,720	32,187

Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Dec 2020 & July 2018. *Compounded annualized Growth Rate. Benchmark for UTI Arbitrage Fund has been changed from CRISIL Arbitrage Index to Nifty 50 Arbitrage Index. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The Schemes is Managed by Mr. Sharwan Kumar Goyal & Mr. Amit Sharma. The performance of the benchmark is calculated using total return index variant of the benchmark index. Load is not taken into consideration for computation of performance

SIP Returns as on 31st October, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 Arbitrage Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,23,936	1,24,565	1,23,856	6.15	7.14	6.02
3 Y	3,60,000	4,00,019	4,03,112	3,99,756	6.97	7.48	6.92
5 Y	6,00,000	7,06,251	7,13,938	7,04,941	6.46	6.89	6.38
7 Y	8,40,000	10,39,717	10,48,463	10,41,910	6.00	6.23	6.06
10 Y	12,00,000	16,20,168	16,18,791	16,40,239	5.85	5.84	6.09
15 Y	18,00,000	29,10,067	28,83,455	29,72,001	6.11	6.00	6.37
SI	23,10,000	44,40,210	41,91,902	44,31,302	6.35	5.82	6.33

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

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

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

Plans/Option (Regular/Direct)

Growth Plan
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 : ₹ 1708.51 Crore
Closing AUM : ₹ 1709.80 Crore
No. of Folios : 41,014

High/Low NAV in the month

High Growth Option : ₹ 70.5362
Low Growth Option : ₹ 69.4860

Total Expense Ratio

Regular : 1.80
Direct : 1.24

Minimum Investment Amount

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

NAV per unit as on 31st October, 2025

Regular Growth Option : ₹ 70.2755
Regular IDCW Option : ₹ 17.5429
Direct Growth Option : ₹ 76.2010
Direct IDCW Option : ₹ 19.8061

Portfolio Details

Median Market Cap (₹ Cr) : 2,64,413
Weighted Average Market Cap : 4,96,307
Number of Securities : 58

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	66	18	16

Portfolio as on 31st October, 2025 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			06.80 TN SDL MAT 02/07/2035	1.43	SOV
HDFC Bank Ltd.	2.43		7.04% GSEC MAT- 03/06/2029	0.12	SOV
ICICI Bank Ltd	1.42		7.05% ODISHA SGS		
Bharti Airtel Ltd.	1.11		MAT - 26/03/2035	0.04	SOV
Infosys Ltd.	1.04		7.38% PN SGS MAT - 03/07/2034	0.04	SOV
Axis Bank Ltd.	1.01		Long Term Debt		
Kotak Mahindra Bank Ltd.	0.92		HDFC Bank Ltd.	6.07	CRISIL AAA
State Bank Of India	0.88		Power Finance Corporation Ltd.	6.03	CRISIL AAA
Mahindra & Mahindra Ltd.	0.73		Indian Oil Corporation Ltd.	4.48	CRISIL AAA
Reliance Industries Ltd.	0.72		National Bank For Agriculture		
Tech Mahindra Ltd	0.59		And Rural Development	4.47	CRISIL AAA
Others	13.53		LIC Housing Finance Ltd.	2.99	CRISIL AAA
Govt Securities			Small Industries Development		
6.79% GOVT BONDS - 07/10/2034	9.01	SOV	Bank Of India	2.98	CRISIL AAA
06.48% GSEC MAT- 06/10/2035	5.97	SOV	Bajaj Finance Ltd.	2.93	CRISIL AAA
07.27% ANDHRA PRADESH SGS			Export Import Bank Of India	1.48	CRISIL AAA
MAT- 08/10/2036	2.94	SOV	Axis Finance Ltd	1.47	CRISIL AAA
7.34% GSEC MAT- 22/04/2064	2.93	SOV	Corporate Debt Market		
6.68% GSEC MAT- 07/07/2040	2.87	SOV	Development Fund		
07.32% GSEC MAT -13/11/2030	1.53	SOV	Corporate Debt Market		
07.18% GSEC MAT -24/07/2037	1.50	SOV	Devt Fund - A2 Units	0.28	
07.23% RAJASTHAN SGS			Securitized Debt		
MAT- 23/10/2035	1.47	SOV	Shivshakti Securitisation Trust	1.48	CRISIL AAA(SO)
7.20% MAHARASHTRA SGS			Mutual Fund Units		
MAT -23/10/2036	1.46	SOV	UTI Nifty 10 Yr Benchmark		
7.29% WB SDL MAT - 12/03/2038	1.46	SOV	G-Sec ETF	0.11	
7.28% WB SGS MAT - 12/03/2039	1.46	SOV	UTI Nifty 5 Yr Benchmark		
6.33% GSEC MAT - 05/05/2035	1.44	SOV	G-Sec ETF	0.11	
7.08% A P SGL MAT - 26/03/2037	1.44	SOV	Net Current assets	2.20	
06.90% BIHAR SDL - 16/07/2035	1.43	SOV	Total	100.00	

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

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 15:85 Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 15:85 Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	5.81	6.94	7.66	10,581	10,694	10,766
3 Y	9.82	8.78	8.58	13,248	12,875	12,804
5 Y	10.48	7.86	5.20	16,464	14,601	12,887
SI*	9.32	8.42	5.81	70,332	58,689	34,427

Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. The current fund manager is managing the scheme since Jan 2022 & Co- Fund Manager managing Scheme since Apr 2023. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani & Mr. Jaydeep Bhowal. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020. Load is not taken into consideration for computation of performance

SIP Returns as on 31st October, 2025

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 15:85 Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 15:85 Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,24,315	1,24,363	1,23,541	6.75	6.83	5.53
3 Y	3,60,000	4,14,387	4,08,270	4,06,186	9.35	8.34	8.00
5 Y	6,00,000	7,57,597	7,32,032	7,13,060	9.26	7.89	6.84
7 Y	8,40,000	11,74,178	11,27,935	10,54,624	9.41	8.28	6.40
10 Y	12,00,000	18,75,453	18,52,818	16,63,464	8.64	8.41	6.36
15 Y	18,00,000	36,53,682	36,00,420	30,42,215	8.87	8.69	6.66
SI	25,10,000	70,85,352	68,31,611	52,56,810	9.00	8.71	6.55

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

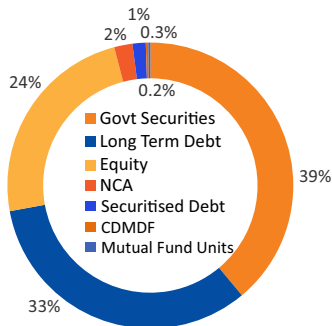
UTI CONSERVATIVE HYBRID FUND (Erstwhile UTI Regular Savings Fund)

(Number of Segregated portfolio in the scheme 1)

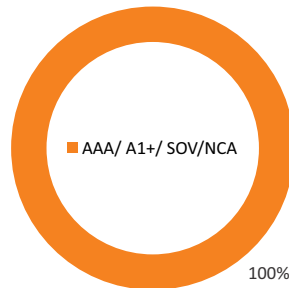
An open ended hybrid scheme investing predominantly in debt instruments.

Category
Conservative
Hybrid Fund

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 2025



Top 5 Sectors

Financial Services	34%
Information Technology	10%
Automobile and Auto Components	9%
Healthcare	8%
Oil, Gas & Consumable Fuels	7%

Quantitative Indicators Fund Benchmark

Beta	0.07	1
Standard Deviation (Annual)	3.36%	9.29%
Sharpe Ratio	1.23%	
Portfolio Turnover Ratio (Annual)	0.22	

Portfolio Parameters

Weighted Average Maturity	8.88 Yrs
Yield to Maturity*	6.97%
Modified Duration	5.79 Yrs
Macaulay Duration	6.05 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
31st October, 2025 Growth :

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

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

UTI Conservative Hybrid Fund (Segregated - 17022020) Segregated Portfolio as on 31st October, 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 : ₹ 1164.47 Crore
Closing AUM : ₹ 1170.56 Crore
No. of Folios : 77,215

High/Low NAV in the month

High Growth Option : ₹ 86.8986
Low Growth Option : ₹ 83.7774

Total Expense Ratio

Regular : 2.22
Direct : 1.20

Minimum Investment Amount

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

Lock In Period

An open ended fund for investment for children having a lock in for atleast 5 years from the date of allotment of units or till child attains age of majority (whichever is earlier).

NAV per unit as on 31st October, 2025

Regular Growth Option : ₹ 85.8161
Regular IDCW Option : ₹ 85.8214
Direct Growth Option : ₹ 95.6085
Direct IDCW Option : ₹ 95.7737

Portfolio Details

Median Market Cap (₹ Cr)	3,08,310
Weighted Average Market Cap	5,63,984
Number of Securities	57

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	74	18	8
Benchmark	70	19	10

Portfolio as on 31st October, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			ICICI Lombard General Insurance Company Ltd	1.60	
HDFC Bank Ltd.	9.46		Godrej Consumer Products Ltd	1.60	
ICICI Bank Ltd	7.61		Tech Mahindra Ltd	1.58	
Bharti Airtel Ltd.	4.65		Aster Dm Healthcare Ltd	1.56	
Infosys Ltd.	4.62		State Bank Of India	1.56	
Reliance Industries Ltd.	4.21		Phoenix Mills Ltd	1.55	
Bajaj Finance Ltd.	4.00		LTIMindtree Ltd	1.47	
Maruti Suzuki India Ltd.	3.14		Others	33.23	
Axis Bank Ltd.	3.04		Net Current assets	4.31	
Tata Steel Ltd.	2.78		Total	100.00	
Avenue Supermarts Ltd.	2.36				
Larsen And Toubro Ltd	2.01				
Jubilant Food Works Ltd	1.90				
Shree Cement Ltd.	1.77				

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	2.20	5.56	7.59	10,220	10,556	10,759
3 Y	12.38	16.49	13.90	14,197	15,814	14,782
5 Y	17.67	21.09	18.57	22,569	26,047	23,446
SI*	11.81	11.22	10.78	72,649	66,132	61,635

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

SIP Returns as on 31st October, 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	1,25,856	1,28,939	1,29,199	9.19	14.13	14.55
3 Y	3,60,000	4,30,376	4,52,964	4,40,589	11.94	15.50	13.57
5 Y	6,00,000	8,13,060	8,94,144	8,49,863	12.10	15.96	13.89
7 Y	8,40,000	13,93,497	15,66,297	14,55,656	14.20	17.48	15.43
10 Y	12,00,000	23,84,759	27,55,962	25,78,091	13.17	15.86	14.62
15 Y	18,00,000	51,85,956	60,90,215	54,99,460	13.00	14.85	13.68
SI	21,30,000	74,36,899	88,21,104	79,12,212	12.72	14.34	13.31

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

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

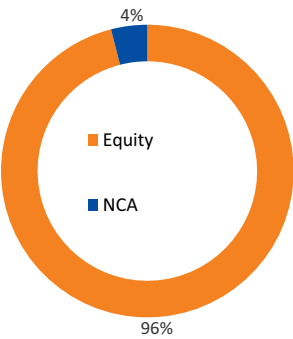
UTI CHILDREN'S EQUITY FUND (Erstwhile UTI CCF - Investment Plan)

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

Category

Children's Fund

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 2025



Top 5 Sectors

Financial Services	32%
Information Technology	10%
Automobile and Auto Components	9%
Consumer Services	7%
Oil, Gas & Consumable Fuels	6%

Quantitative Indicators Fund Benchmark

Beta	0.86	1
Standard Deviation (Annual)	11.60%	12.95%
Sharpe Ratio	0.58%	
Portfolio Turnover Ratio (Annual)	0.28	

Portfolio Parameters

Weighted Average Maturity	0.004 Yrs
Yield to Maturity*	5.56%
Modified Duration	0.004 Yrs
Macaulay Duration	0.004 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 : ₹4557.48 Crore
Closing AUM : ₹4555.19 Crore
No. of Folios : 22,74,180

High/Low NAV in the month

High Growth Option : ₹41.0337
Low Growth Option : ₹40.2984

Total Expense Ratio

Regular : 1.73
Direct : 1.58

Minimum Investment Amount

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

Lock In Period

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

NAV per unit as on 31st October, 2025

Regular Growth Option ₹40.7958
Direct Growth Option ₹41.7352

Portfolio Details

Median Market Cap (₹ Cr)	2,90,249
Weighted Average Market Cap	5,50,290
Number of Securities	57

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	73	19	8

Portfolio as on 31st October, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Corporation Ltd	2.79	CRISIL AAA
HDFC Bank Ltd.	3.80		REC Ltd	2.34	CRISIL AAA
ICICI Bank Ltd	3.10		HDFC Bank Ltd.	2.29	CRISIL AAA
Infosys Ltd.	1.99		Bajaj Finance Ltd.	2.20	CRISIL AAA
Bharti Airtel Ltd.	1.88		Small Industries Development Bank Of India	1.68	CRISIL AAA
Reliance Industries Ltd.	1.65		National Bank For Agriculture And Rural Development	0.56	CRISIL AAA
Bajaj Finance Ltd.	1.63		NTPC Ltd.	0.56	CRISIL AAA
Axis Bank Ltd.	1.36		LIC Housing Finance Ltd.	0.56	CRISIL AAA
Maruti Suzuki India Ltd.	1.22		Aditya Birla Capital Ltd	0.56	CRISIL AAA
Tata Steel Ltd.	1.09		Others	2.04	
Avenue Supermarts Ltd.	0.91		Securitized Debt		
Jubilant Food Works Ltd	0.78		Shivshakti Securitisation Trust	0.73	CRISIL AAA(SO)
Shree Cement Ltd.	0.75		India Universal Trust A11	0.66	IND AAA(SO)
Phoenix Mills Ltd	0.68		Mutual Fund Units		
Tech Mahindra Ltd	0.68		UTI Nifty 10 yr Benchmark		
Aster Dm Healthcare Ltd	0.68		G-Sec ETF	0.10	
Others	16.86		UTI Nifty 5 yr Benchmark	0.10	
Govt Securities			G-Sec ETF	0.10	
Others	19.11		INVIT		
6.33% GSEC MAT - 05/05/2035	4.98	SOV	Invit - Roadstar Infra Investment Trust	0.05	
6.68% GSEC MAT- 07/07/2040	4.30	SOV	Net Current assets	1.87	
6.92% G SEC MAT- 18/11/39	4.29	SOV	Total	100.00	
07.32% GSEC MAT -13/11/2030	3.79	SOV			
07.18% GSEC MAT -24/07/2037	2.59	SOV			
Long Term Debt					
Power Finance Corporation Ltd.	2.80	CRISIL AAA			
Indian Railway Finance					

Fund Performance Vs Benchmark (CAGR) as on 31st October, 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	4.95	7.50	7.59	10,495	10,750	10,759
3 Y	9.50	11.07	13.90	13,133	13,706	14,782
5 Y	11.24	11.96	18.57	17,038	17,597	23,446
SI*	10.76	NA	NA	2,72,097	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 31st October, 2025

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Index	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,24,333	1,26,604	1,29,199	6.78	10.38	14.55
3 Y	3,60,000	4,12,696	4,23,314	4,40,589	9.07	10.81	13.57
5 Y	6,00,000	7,55,831	7,81,178	8,49,863	9.17	10.49	13.89
7 Y	8,40,000	11,88,395	12,49,593	14,55,656	9.75	11.15	15.43
10 Y	12,00,000	19,00,455	21,06,846	25,78,091	8.89	10.84	14.62
15 Y	18,00,000	35,32,734	42,84,237	54,99,460	8.47	10.76	13.68
SI	25,10,000	56,00,804	86,03,057	1,19,70,357	7.08	10.56	13.15

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

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

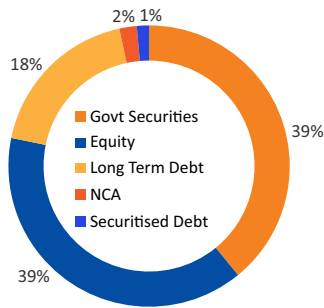
UTI CHILDREN'S HYBRID FUND

(Erstwhile UTI CCF - Saving Plan)

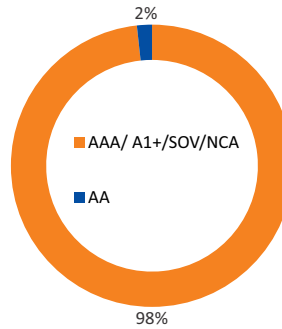
An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).

Category
Children's Fund

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 2025



Top 5 Sectors

Financial Services	32%
Information Technology	10%
Automobile and Auto Components	9%
Consumer Services	7%
Oil, Gas & Consumable Fuels	6%

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	4.98%	5.17%
Sharpe Ratio	0.77%	
Portfolio Turnover Ratio (Annual)	0.30	

Portfolio Parameters

Weighted Average Maturity	10.17 Yrs
Yield to Maturity*	7.01%
Modified Duration	6.39 Yrs
Macaulay Duration	6.66 Yrs
Securitized Debt Average Maturity	
First Business Receivable Trust	5.06 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 : ₹ 4724.64 Crore

Closing AUM : ₹ 4745.25 Crore

No. of Folios : 20,71,052

High/Low NAV in the month

High Growth Option : ₹ 50.4995

Low Growth Option : ₹ 49.4964

Total Expense Ratio

Regular : 1.65

Direct : 1.10

Minimum Investment Amount

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

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 50.2706

Direct Growth Option ₹ 54.3426

Portfolio Details

Median Market Cap (₹ Cr)	2,59,296
Weighted Average Market Cap	5,00,313
Number of Securities	63

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	66	19	16

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

Portfolio as on 31st October, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			HDFC Bank Ltd.	2.75	CRISIL AAA
HDFC Bank Ltd.	3.30		REC Ltd	1.93	CRISIL AAA
ICICI Bank Ltd	2.58		Small Industries		
Infosys Ltd.	2.09		Development Bank Of India	1.61	CRISIL AAA
Reliance Industries Ltd.	1.72		Bajaj Finance Ltd.	1.58	CRISIL AAA
ITC Ltd.	1.65		Export Import Bank Of India	1.07	CRISIL AAA
Vedanta Ltd	1.22		Aditya Birla Capital Ltd	1.07	CRISIL AAA
Larsen And Toubro Ltd	1.17		National Bank For Agriculture		
Indus Towers Ltd	0.96		And Rural Development	0.54	CRISIL AAA
Maruti Suzuki India Ltd.	0.95		LIC Housing Finance Ltd.	0.54	CRISIL AAA
HCL Technologies Ltd.	0.92		Others	2.45	
Wipro Ltd.	0.90		Securitisised Debt		
Power Grid Corporation			India Universal Trust AI1	0.81	IND AAA(SO)
Of India Ltd	0.89		Shivshakti Securitisation Trust	0.53	CRISIL AAA(SO)
Mahindra & Mahindra Ltd.	0.86		INVIT		
Bharti Airtel Ltd.	0.74		INVIT - IRB INVIT FUND	0.22	
Interglobe Aviation Ltd	0.73		Mutual Fund Units		
Others	16.88		UTI MF - Nifty 50 ETF	0.12	
Govt Securities			UTI Nifty 5 yr Benchmark		
Others	15.94		G-Sec ETF	0.11	
07.18% GSEC MAT -24/07/2037	6.81	SOV	UTI Nifty 10 yr Benchmark		
6.33% GSEC MAT - 05/05/2035	4.78	SOV	G-Sec ETF	0.10	
07.32% GSEC MAT -13/11/2030	3.64	SOV	REITS		
6.92% G SEC MAT- 18/11/39	3.59	SOV	REIT- Mindspace Business Parks	0.45	
7.10% GSEC - MAT - 08/04/2034	2.28	SOV	REIT- Knowledge Realty Trust Reit	0.43	
Long Term Debt			REIT- Nexus Select Trust	0.23	
Power Finance Corporation Ltd.	3.76	CRISIL AAA	Net Current assets	1.86	
Indian Railway Finance			Total	100.00	
Corporation Ltd	3.22	CRISIL AAA			

Fund Performance Vs Benchmark (CAGR) as on 31st October, 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	4.85	7.50	7.59	10,485	10,750	10,759
3 Y	12.15	11.07	13.90	14,110	13,706	14,782
5 Y	13.67	11.96	18.57	18,984	17,597	23,446
SI*	10.59	NA	NA	2,23,585	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 31st October, 2025

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Index	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,24,527	1,26,604	1,29,199	7.08	10.38	14.55
3 Y	3,60,000	4,23,394	4,23,314	4,40,589	10.82	10.81	13.57
5 Y	6,00,000	7,97,338	7,81,178	8,49,863	11.32	10.49	13.89
7 Y	8,40,000	12,74,125	12,49,593	14,55,656	11.70	11.15	15.43
10 Y	12,00,000	20,49,641	21,06,846	25,78,091	10.32	10.84	14.62
15 Y	18,00,000	37,05,684	42,84,237	54,99,460	9.04	10.76	13.68
SI	25,10,000	55,49,357	86,03,046	1,19,70,361	7.00	10.56	13.15

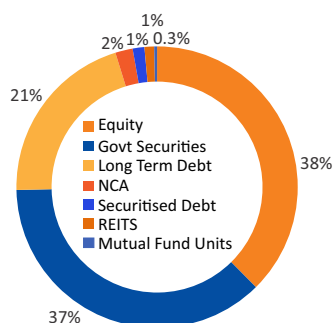
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI RETIREMENT FUND (Erstwhile UTI Retirement Benefit Pension Fund)

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

Category
Retirement Fund

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 2025



Top 5 Sectors

Financial Services	31%
Information Technology	11%
Oil, Gas & Consumable Fuels	9%
Automobile and Auto Components	7%
Fast Moving Consumer Goods	6%

Quantitative Indicators Fund Benchmark

Beta	0.97	1
Standard Deviation (Annual)	5.18%	5.17%
Sharpe Ratio	1.25%	
Portfolio Turnover Ratio (Annual)	0.39	

Portfolio Parameters

Weighted Average Maturity	9.57 Yrs
Yield to Maturity*	6.99%
Modified Duration	6.16 Yrs
Macaulay Duration	6.42 Yrs
Securitized Debt Average Maturity	
First Business Receivable Trust	6.35 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 : ₹ 5351.44 Crore

Closing AUM : ₹ 5323.30 Crore

No. of Folios : 1,82,022

High/Low NAV in the month

High Growth Option : ₹ 42.7184

Low Growth Option : ₹ 41.9631

Total Expense Ratio

Regular : 1.64

Direct : 1.03

Minimum Investment Amount

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

Minimum Target amount ₹ 15,000/-

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 42.4681

Direct Growth Option ₹ 46.0227

Portfolio Details

Median Market Cap (₹ Cr)	1,93,532
Weighted Average Market Cap	3,80,415
Number of Securities	50

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	66	24	11

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

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

Portfolio as on 31st October, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Power Finance Corporation Ltd.	2.94	CRISIL AAA
Bajaj Finance Ltd.	2.67		HDFC Bank Ltd.	2.35	CRISIL AAA
HDFC Bank Ltd.	2.55		Small Industries Development Bank Of India	1.57	CRISIL AAA
ICICI Bank Ltd	2.49		Bajaj Finance Ltd.	1.51	CRISIL AAA
Eternal Ltd	2.28		REC Ltd	1.44	CRISIL AAA
Info-Edge (India) Ltd.	1.57		National Bank For Agriculture And Rural Development	0.60	CRISIL AAA
Kotak Mahindra Bank Ltd.	1.53		Export Import Bank Of India	0.49	CRISIL AAA
Avenue Supermarts Ltd.	1.39		Aditya Birla Capital Ltd	0.48	CRISIL AAA
Persistent Systems Ltd.	1.38		Godrej Seeds And Genetics Ltd	0.47	CRISIL AA
LTIMindtree Ltd	1.31		Others	1.35	
Coforge Ltd	1.27		Mutual Fund Units		
Titan Company Ltd.	1.23		UTI Nifty 10 yr Benchmark	0.11	
Dixon Technologies (India) Ltd	1.23		G-Sec ETF		
Bharti Airtel Ltd.	1.22		UTI Nifty 5 yr Benchmark	0.11	
Trent Ltd	1.02		G-Sec ETF	0.11	
Maruti Suzuki India Ltd.	0.93		UTI Nifty Bank Exchange Traded Fund ETF	0.05	
Others	14.95		Securitized Debt		
Govt Securities			India Universal Trust A11	1.14	IND AAA(SO)
Others	18.25		INVIT		
07.18% GSEC MAT -24/07/2037	7.71	SOV	Invit - Roadstar Infra		
6.33% GSEC MAT - 05/05/2035	4.26	SOV	Investment Trust	0.04	
07.32% GSEC MAT -13/11/2030	3.93	SOV	Net Current assets	1.64	
6.68% GSEC MAT- 07/07/2040	3.68	SOV	Total	100.00	
6.92% G SEC MAT- 18/11/39	3.01	SOV			
Long Term Debt					
Indian Railway Finance Corporation Ltd	3.85	CRISIL AAA			

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

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index(₹)	Nifty 50 TRI (₹)
1 Y	6.36	7.29	7.59	10,636	10,729	10,759
3 Y	9.24	10.98	13.90	13,039	13,673	14,782
5 Y	9.94	12.32	18.57	16,065	17,882	23,446
SI*	10.39	NA	NA	21,05,613	NA	NA

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

SIP Returns as on 31st October, 2025

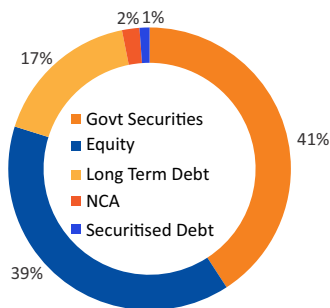
Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,24,413	1,26,347	1,29,119	6.91	9.98	14.42
3 Y	3,60,000	4,15,152	4,21,761	4,40,514	9.48	10.56	13.56
5 Y	6,00,000	7,44,414	7,79,817	8,49,752	8.56	10.42	13.89
7 Y	8,40,000	11,56,033	12,59,207	14,56,155	8.97	11.37	15.44
10 Y	12,00,000	18,38,611	21,47,650	25,78,262	8.27	11.20	14.62
15 Y	18,00,000	32,83,922	43,71,998	54,97,136	7.59	11.00	13.67
SI	25,10,000	52,33,119	89,39,766	1,19,85,444	6.52	10.86	13.16

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

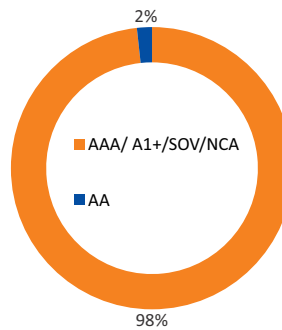
UTI UNIT LINKED INSURANCE PLAN*

An open ended tax saving cum insurance scheme.

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 2025



Top 5 Sectors

Financial Services	26%
Consumer Services	18%
Information Technology	13%
Consumer Durables	10%
Healthcare	10%

Quantitative Indicators Fund Benchmark

Beta	0.12	1
Standard Deviation (Annual)	4.81%	14.05%
Sharpe Ratio	0.74%	
Portfolio Turnover Ratio (Annual)	0.11	

Portfolio Parameters

Weighted Average Maturity	10.07 Yrs
Yield to Maturity*	7.01%
Modified Duration	6.43 Yrs
Macaulay Duration	6.70 Yrs
Securitized Debt Average Maturity	
First Business Receivable Trust	3.77 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 : ₹ 5923.10 Crore
Closing AUM : ₹ 5069.38 Crore
No. of Folios : 9,054

High/Low NAV in the month

High Growth Option : ₹ 3569.7353
Low Growth Option : ₹ 3554.0981

Total Expense Ratio

Regular : 0.11
Direct : 0.06

Minimum Investment Amount

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

NAV per unit as on 31st October, 2025

Regular Growth Option : ₹ 3569.7353
Regular IDCW Option : ₹ 1839.0034
Direct Growth Option : ₹ 3609.0588
Direct IDCW Option : ₹ 1894.0842

Portfolio Parameters

Weighted Average Maturity : 4 days
Yield to Maturity* : 5.58%
Modified Duration : 4 days
Macaulay Duration : 4 days

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st October, 2025

Portfolio	% to NAV	Rating
Govt Securities		
91 DAYS T -BILL MD 06/11/25	1.68	SOV
91 DAYS T -BILL MD 13/11/25	1.48	SOV
91 DAYS T -BILL MD 28/11/25	0.98	SOV
91 DAYS T -BILL MD 20/11/25	0.49	SOV
Net Current assets	95.37	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st October, 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	5.41	5.50	1.95	10,010	10,011	10,004
15 Days	5.42	5.48	3.34	10,022	10,023	10,014
1 Month	5.37	5.42	4.39	10,046	10,046	10,037
1 Y	5.98	6.04	6.65	10,598	10,604	10,665
3 Y	6.39	6.48	7.07	12,044	12,075	12,277
5 Y	5.28	5.38	5.61	12,936	12,997	13,140
SI*	5.97	5.93	5.99	35,709	35,415	35,858

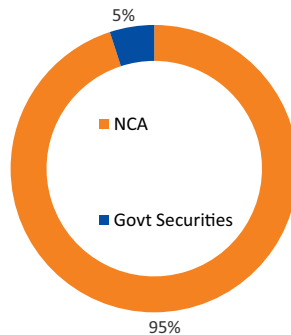
Past performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Jan 2025. *Compounded annualized Growth Rate. Returns less than 1 year are Simple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

SIP Returns as on 31st October, 2025

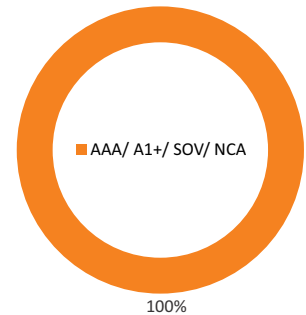
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Liquid Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Liquid Overnight Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,23,664	1,23,700	1,23,838	5.72	5.78	6.00
3 Y	3,60,000	3,95,865	3,95,275	3,99,721	6.27	6.33	6.92
5 Y	6,00,000	6,97,104	6,98,655	7,04,890	5.94	6.03	6.38
7 Y	8,40,000	10,20,819	10,24,276	10,41,852	5.49	5.58	6.06
10 Y	12,00,000	15,81,088	15,88,842	16,40,140	5.38	5.48	6.09
15 Y	18,00,000	28,59,335	28,51,077	29,71,852	5.90	5.86	6.37
SI	25,10,000	49,54,039	47,43,162	50,98,728	6.06	5.69	6.30

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

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 2025



POTENTIAL RISK CLASS MATRIX

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

Relatively Low interest rate risk and Relatively Low Credit Risk.

UTI LIQUID FUND (Erstwhile UTI Liquid Cash Plan)

(Maturity of upto 91 days)

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

Category
Liquid Fund

Investment Objective

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

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

Date of inception/allotment

23rd June, 2003

Benchmark Index

Nifty Liquid Index A-I

Fund Manager

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

Managing the scheme since 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 : ₹ 29542.46 Crore

Closing AUM : ₹ 28884.74 Crore

No. of Folios : 31,844

High/Low NAV in the month

High Growth Option : ₹ 4366.0492

Low Growth Option : ₹ 4346.2252

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 31st October, 2025

Regular Growth Option ₹ 4366.0492

Regular IDCW Option ₹ 1149.2906

Direct Growth Option ₹ 4406.8237

Direct IDCW Option ₹ 1063.6361

Portfolio Parameters

Weighted Average Maturity 43 days

Yield to Maturity* 6.01%

Modified Duration 43 days

Macaulay Duration 43 days

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st October, 2025

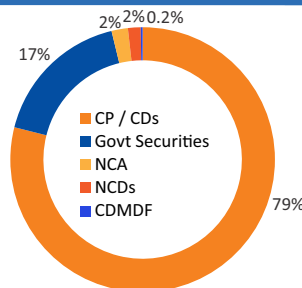
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Shree Cement Ltd.	0.60	CRISIL A1+
HDFC Bank Ltd.	6.51	CARE A1+	360 One Prime Ltd	0.52	CRISIL A1+
Small Industries Development Bank Of India			Fedbank Financial Services Ltd.	0.52	CRISIL A1+
Canara Bank	5.82	CARE A1+	HSBC Investdirect Financial Services (I) Ltd.	0.47	CRISIL A1+
Axis Bank Ltd.	4.90	CRISIL A1+	ICICI Bank Ltd	0.43	CRISIL A1+
Axis Bank Ltd.	4.81	CRISIL A1+	Angel One Ltd	0.43	ICRA A1+
Union Bank Of India	4.52	CARE A1+	Deutsche Investments India Pvt Ltd	0.35	CRISIL A1+
Indian Bank	4.49	CRISIL A1+	Aditya Birla Money Ltd	0.35	CRISIL A1+
Kotak Mahindra Bank Ltd.	4.12	CRISIL A1+	Godrej Finance Ltd	0.34	CRISIL A1+
Indian Oil Corporation Ltd.	3.78	ICRA A1+	Ceat Ltd.	0.34	IND A1+
ICICI Securities Ltd.	3.60	CRISIL A1+	Motilal Oswal Financial Services Ltd.	0.34	ICRA A1+
Kotak Securities Ltd.	2.15	CRISIL A1+	Pilani Investments And Industries Corporation Ltd	0.34	CRISIL A1+
Indus Ind Bank Ltd.	2.07	CRISIL A1+	Nuvoco Vistas Corporation Ltd	0.26	CRISIL A1+
Export Import Bank Of India	1.80	CRISIL A1+	Godrej Industries Ltd.	0.26	CRISIL A1+
Indian Overseas Bank	1.72	CARE A1+	Standard Chartered Capital Ltd.	0.17	CRISIL A1+
Power Finance Corporation Ltd.	1.55	CRISIL A1+	Govt Securities		
Piramal Finance Ltd	1.38	CRISIL A1+	91 DAYS T -BILL MD 25/12/25	3.91	SOV
National Bank For Agriculture And Rural Development	1.37	ICRA A1+	91 DAYS T -BILL MD 18/12/25	3.05	SOV
Tata Projects Ltd	1.29	CRISIL A1+	91 DAYS T -BILL MD 08/01/26	2.57	SOV
Reliance Retail Ventures Ltd	1.21	CRISIL A1+	91 DAYS T -BILL MD 02/01/26	1.72	SOV
IGH Holdings Private Ltd	1.03	CRISIL A1+	91 DAYS T -BILL MD 04/12/25	1.52	SOV
Axis Securities Ltd	1.03	CRISIL A1+	91D TBILL 11.12.2025	1.49	SOV
Julius Baer Capital (India) Private Ltd	1.03	CRISIL A1+	91 DAYS T -BILL MD 06/11/25	0.86	SOV
L And T Metro Rail (Hyderabad) Ltd	0.86	CRISIL A1+	364 DAYS T -BILL MD 06/11/25	0.69	SOV
DCB Bank Ltd	0.86	CRISIL A1+	08.22% TAMIL NADU SDL - 09/12/2025	0.50	SOV
Hindustan Zinc Ltd.	0.86	CRISIL A1+	8.20% GJ SDL MAT - 09/12/2025	0.49	SOV
NTPC Ltd.	0.86	CRISIL A1+	GS-C - STRIP MAT-16/12/2025	0.37	SOV
Karur Vysya Bank Ltd.	0.86	ICRA A1+	8.24% AP SDL MAT-09/12/2025	0.14	SOV
Godrej Consumer Products Ltd	0.86	CRISIL A1+	8.16% KARNATAKA SDL 26/11/2025	0.02	SOV
Bank Of India	0.86	CRISIL A1+	NCDS		
Hindalco Industries Ltd.	0.85	CRISIL A1+	Bharti Telecom Ltd.	1.56	CRISIL AAA
Tata Teleservices Maharashtra Ltd	0.83	CRISIL A1+	Corporate Debt Market Development Fund		
Poonawalla Fincorp Ltd.	0.78	CRISIL A1+	Corporate Debt Market Devt Fund - A2 Units	0.23	
Canfin Homes Ltd.	0.69	ICRA A1+	Net Current assets	1.78	
Hero Fincorp Ltd.	0.69	CRISIL A1+	Total	100.00	
HDFC Securities Ltd	0.69	ICRA A1+			
Bajaj Financial Securities Ltd	0.69	CRISIL A1+			
Network18 Media And Investments Ltd.	0.68	CARE A1+			
Infina Finance Private Ltd	0.68	CRISIL A1+			
Redington Ltd	0.60	CRISIL A1+			

Fund Performance Vs Benchmark (CAGR) as on 31st October, 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	5.56	5.41	1.95	10,011	10,010	10,004
15 Days	5.55	5.51	3.34	10,023	10,023	10,014
1 Month	5.63	5.63	4.39	10,048	10,048	10,037
1 Y	6.70	6.69	6.65	10,670	10,669	10,665
3 Y	7.00	7.07	7.07	12,253	12,277	12,277
5 Y	5.69	5.76	5.61	13,190	13,233	13,140
SI*	6.96	6.99	5.99	43,666	43,935	35,766

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 growth plan. The fund manager is managing the scheme since July 2017. \$Compounded annualized Growth Rate. Returns less than 1 year are Simple Annualized Growth Rate. Returns greater than 1 year period are Compounded Annual Growth Rate (CAGR). Date of allotment in the scheme/plan has been considered for inception date. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period id a non-business day, the NAV of the previous date is considered for computation of returns. The Schemes is managed by Mr. Amit Sharma. Load is not taken into consideration for computation of performance.

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 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 : ₹ 18696.70 Crore

Closing AUM : ₹ 20351.52 Crore

No. of Folios : 19,430

High/Low NAV in the month

High Growth Option : ₹ 3154.5192

Low Growth Option : ₹ 3139.5983

Total Expense Ratio

Regular : 0.23

Direct : 0.14

Minimum Investment Amount

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

NAV per unit as on 31st October, 2025

Regular Growth Option : ₹ 3154.5192

Regular IDCW Option : ₹ 1140.4671

Direct Growth Option : ₹ 3193.5026

Direct IDCW Option : ₹ 1030.9335

Portfolio Parameters

Weighted Average Maturity 146 days
Yield to Maturity* 6.26%
Modified Duration 146 days
Macaulay Duration 146 days

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Relatively Low interest rate risk and Moderate Credit Risk.

Portfolio as on 31st October, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Equitas Small Finance Bank Ltd	0.72	CRISIL A1+
HDFC Bank Ltd.	9.21	CARE A1+	Piramal Enterprises Ltd.	0.72	CRISIL A1+
Small Industries Development Bank Of India	8.79	CARE A1+	Motilal Oswal Financial Services Ltd.	0.71	IND A1+
Axis Bank Ltd.	8.26	CRISIL A1+	Muthoot Fincorp Ltd	0.60	CRISIL A1+
Indian Bank	6.69	CRISIL A1+	Credila Financial Services Ltd	0.49	CRISIL A1+
National Bank For Agriculture And Rural Development	5.28	CRISIL A1+	Gic Housing Finance Ltd.	0.48	CRISIL A1+
Kotak Mahindra Bank Ltd.	3.56	CRISIL A1+	ICICI Securities Ltd.	0.48	CRISIL A1+
Union Bank Of India	3.35	ICRA A1+	Mahindra Rural Housing Finance Ltd	0.48	CRISIL A1+
Canara Bank	3.24	CRISIL A1+	Bajaj Finance Ltd.	0.47	CRISIL A1+
AU Small Finance Bank Ltd	2.87	CARE A1+	Julius Baer Capital (India) Private Ltd	0.47	CRISIL A1+
Export Import Bank Of India	2.62	CRISIL A1+	Tata Capital Ltd.	0.47	CRISIL A1+
IDFC First Bank Ltd	2.51	CRISIL A1+	Godrej Finance Ltd	0.36	CRISIL A1+
Indus Ind Bank Ltd.	1.94	CRISIL A1+	Panatone Finvest Ltd.	0.24	CRISIL A1+
Ongc Petro-Additions Ltd.	1.80	CRISIL A1+	360 One Wam Ltd	0.24	ICRA A1+
Birla Group Holdings Private Ltd	1.68	CRISIL A1+	Govt Securities		
L And T Finance Ltd	1.65	CRISIL A1+	364 D TBILL MAT - 05/03/2026	2.41	SOV
Bank Of India	1.45	CRISIL A1+	364 D TBILL MAT - 19/03/26	2.41	SOV
Hero Fincorp Ltd.	1.45	CRISIL A1+	364 D TBILL MAT - 12/03/2026	1.20	SOV
Infina Finance Private Ltd	1.33	CRISIL A1+	182 DAYS T BILL - 19/03/2026	1.20	SOV
Punjab And Sind Bank	1.21	ICRA A1+	364 D TBILL MAT - 12/02/2026	0.97	SOV
Toyota Financial Services India Ltd	1.09	ICRA A1+	364 DAYS T -BILL MD 27/02/2026	0.97	SOV
IGH Holdings Private Ltd	0.97	CARE A1+	182 DAYS T BILL - 25/12/2025	0.85	SOV
Bajaj Housing Finance Ltd	0.96	ICRA A1+	182 DAYS T BILL - 22/01/2026	0.59	SOV
Kotak Mahindra Prime Ltd.	0.95	CRISIL A1+	8.28% KA SDL MAT - 06/03/2026	0.50	SOV
Cholamandalam Investment And Finance Company Ltd	0.95	CRISIL A1+	06.99% GSEC MAT - 17/04/2026	0.49	SOV
SMFG India Credit Company Ltd	0.95	ICRA A1+	364 DAYS T -BILL MD 17/09/26	0.47	SOV
Motilal Oswal Finvest Ltd	0.94	CRISIL A1+	Corporate Debt Market Development Fund		
Bharti Telecom Ltd.	0.72	CRISIL A1+	Corporate Debt Market Devt Fund - A2 Units	0.26	
360 One Prime Ltd	0.72	CRISIL A1+	Net Current assets	3.62	
			Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st October, 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	6.09	5.93	1.95	10,012	10,011	10,004
15 Days	5.71	5.66	3.34	10,023	10,023	10,014
1 Month	6.01	5.61	4.39	10,051	10,048	10,037
1 Y	7.67	6.94	6.65	10,767	10,694	10,665
3 Y	7.61	7.26	7.07	12,464	12,342	12,277
5 Y	6.16	5.97	5.61	13,486	13,365	13,140
SI*	7.29	7.05	6.21	31,531	30,400	26,732

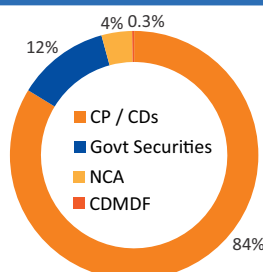
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since July 2017 & Co- Fund Manager managing w.e.f 7th December, 2021. *Compounded annualized Growth Rate. Returns less than 1 year are Simple Annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. No of The Schemes is Managed by Mr. Anurag Mittal & Mr. Amit Sharma. **The Institution plan (Growth Option) launch on 10th August 2009. Load is not taken into consideration for computation of performance

SIP Returns as on 31st October, 2025

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Money Market A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Money Market A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,24,683	1,24,258	1,23,838	7.33	6.66	6.00
3 Y	3,60,000	4,03,868	4,01,087	3,99,721	7.61	7.15	6.92
5 Y	6,00,000	7,16,241	7,10,834	7,04,890	7.02	6.71	6.38
7 Y	8,40,000	10,63,287	10,51,906	10,41,852	6.63	6.33	6.06
10 Y	12,00,000	16,88,380	16,62,129	16,40,140	6.64	6.34	6.09
15 Y	18,00,000	31,36,240	30,75,822	29,71,852	7.03	6.79	6.37
SI	19,50,000	35,96,119	35,20,570	33,68,220	7.10	6.87	6.37

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

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 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 : ₹ 4007.01 Crore

Closing AUM : ₹ 4096.81 Crore

No. of Folios : 45,380

High/Low NAV in the month

High Growth Option : ₹ 4323.2240

Low Growth Option : ₹ 4303.8192

Total Expense Ratio

Regular : 0.99

Direct : 0.34

Minimum Investment Amount

Minimum initial investment under Growth Option

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

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

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 4323.2240

Regular IDCW Option ₹ 1048.5861

Direct Growth Option ₹ 4647.7321

Direct IDCW Option ₹ 1546.2229

Portfolio Parameters

Weighted Average Maturity 196 days

Yield to Maturity* 6.63%

Modified Duration 167 days

Macaulay Duration 173 days

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Moderate interest rate risk and Moderate Credit Risk.

Portfolio as on 31st October, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			PNB Housing Finance Ltd.	1.23	CRISIL AA+
Canara Bank	6.59	CRISIL A1+	Godrej Industries Ltd.	1.23	CRISIL AA+
Axis Bank Ltd.	5.89	CRISIL A1+	Nirma Ltd.	1.23	CRISIL AA
Indian Bank	5.36	CRISIL A1+	Gic Housing Finance Ltd.	1.23	CRISIL AA+
HDFC Bank Ltd.	4.77	CARE A1+	NTPC Ltd.	1.22	CRISIL AAA
Angel One Ltd	4.18	CARE A1+	Small Industries Development		
Nuvama Wealth Finance Ltd	3.61	CRISIL A1+	Bank Of India	1.22	CRISIL AAA
Equitas Small Finance Bank Ltd	3.53	CRISIL A1+	360 One Prime Ltd	0.80	CRISIL AA
IDFC First Bank Ltd	2.95	CRISIL A1+	Eris Lifesciences Ltd	0.62	IND AA
JSW Energy Ltd.	2.38	ICRA A1+	Mankind Pharma Ltd	0.61	CRISIL AA+
Credila Financial Services Ltd	1.22	CRISIL A1+	ICICI Home Finance Company Ltd	0.61	CRISIL AAA
Small Industries Development			Aadhar Housing Finance Ltd	0.61	IND AA
Bank Of India	1.20	CARE A1+	Embassy Office Parks Reit	0.61	CRISIL AAA
National Bank For Agriculture			Aditya Birla Real Estate Ltd	0.59	CRISIL AA
And Rural Development	1.19	IND A1+	Vedanta Ltd	0.37	ICRA AA
Kotak Mahindra Bank Ltd.	1.19	CRISIL A1+	Tata Motors Passenger Vehicles Ltd	0.07	CRISIL AA+
360 One Wam Ltd	0.60	ICRA A1+			
Embassy Office Parks Reit	0.60	CRISIL A1+	Govt Securities		
NCDs			182 DAYS T BILL - 09/04/2026	4.77	SOV
National Bank For Agriculture And			364 D TBILL MAT - 04/12/2025	1.21	SOV
Rural Development	6.76	CRISIL AAA	182 D TBILL MAT - 18/12/2025	1.09	SOV
Lic Housing Finance Ltd.	3.69	CRISIL AAA	7.59% GJ SDL 15/02/2027	0.62	SOV
Bajaj Housing Finance Ltd	3.07	CRISIL AAA	07.15% KARNATAKA SDL		
Tata Communications Ltd.	2.46	CARE AAA	MAT - 11/01/2027	0.62	SOV
Shriram Finance Ltd	2.46	CRISIL AA+	Corporate Debt Market		
Sikka Ports And Terminals Ltd	1.84	CRISIL AAA	Development Fund		
Muthoot Finance Ltd	1.83	CRISIL AA+	Corporate Debt Market Devt		
Piramal Finance Ltd	1.83	ICRA AA	Fund - A2 Units	0.31	
Jamnagar Utilities And Power			Net Current assets	6.48	
Private Ltd	1.83	CRISIL AAA	Total	100.00	
Aditya Birla Renewables Ltd	1.61	CRISIL AA			

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

Period	NAV Growth (%)	Nifty Ultra Short Duration Debt Index A-I (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty Ultra Short Duration Debt Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.84	7.15	6.65	10,684	10,715	10,665
3 Y	6.92	7.42	7.07	12,225	12,398	12,277
5 Y	6.13	6.01	5.61	13,467	13,391	13,140
SI*	6.82	7.40	5.98	43,229	48,748	36,282

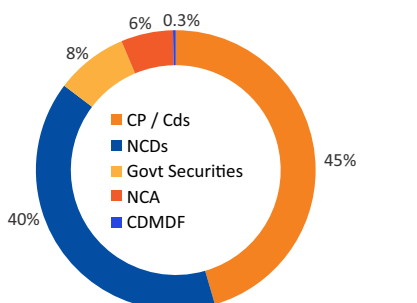
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Jan 2025. *Compounded annualized Growth Rate. For performance details of other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

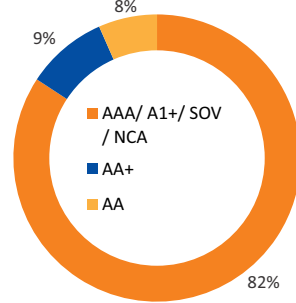
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Ultra Short Duration Debt Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty Ultra Short Duration Debt Index A-I	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,24,200	1,24,380	1,23,838	6.57	6.85	6.00
3 Y	3,60,000	3,99,701	4,02,206	3,99,721	6.91	7.33	6.92
5 Y	6,00,000	7,08,092	7,12,759	7,04,890	6.56	6.82	6.38
7 Y	8,40,000	10,47,436	10,55,506	10,41,852	6.21	6.42	6.06
10 Y	12,00,000	16,36,702	16,72,975	16,40,140	6.05	6.47	6.09
15 Y	18,00,000	30,11,482	31,23,569	29,71,852	6.53	6.98	6.37
SI	25,10,000	54,31,830	58,11,331	50,98,728	6.83	7.39	6.30

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

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 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 : ₹ 2795.57 Crore

Closing AUM : ₹ 2813.98 Crore

No. of Folios : 9,287

High/Low NAV in the month

High Growth Option : ₹ 3630.7430

Low Growth Option : ₹ 3610.4202

Total Expense Ratio

Regular : 0.46

Direct : 0.34

Minimum Investment Amount

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

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 3630.7430

Regular IDCW Option ₹ 1427.3836

Direct Growth Option ₹ 3689.2856

Direct IDCW Option ₹ 1440.4022

Portfolio Parameters

Weighted Average Maturity 1.18 Yrs

Yield to Maturity* 6.80%

Modified Duration 0.92 Yrs

Macaulay Duration 0.97 Yrs

Securitized Debt Average Maturity 3.13 Yrs

First Business Receivable Trust

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Moderate interest rate risk and Moderate Credit Risk.

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

Portfolio as on 31st October, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Shriram Finance Ltd	1.79	CRISIL AA+
JM Financial Services Ltd.	2.55	CRISIL A1+	Hinduja Leyland Finance Ltd.	1.79	CRISIL AA+
IGH Holdings Private Ltd	1.75	CRISIL A1+	Bajaj Housing Finance Ltd	1.78	CRISIL AAA
AU Small Finance Bank Ltd	1.74	CARE A1+	National Housing Bank	0.90	CRISIL AAA
Union Bank Of India	1.71	ICRA A1+	Indian Railway Finance Corporation Ltd	0.90	CRISIL AAA
Nuvama Wealth Finance Ltd	0.86	CRISIL A1+	Small Industries Development Bank Of India	0.90	CRISIL AAA
Govt Securities			Mankind Pharma Ltd	0.90	CRISIL AA+
182 DAYS T BILL - 15/01/2026	4.39	SOV	Tata Projects Ltd	0.89	IND AA
182 DAYS T BILL - 30/04/2026	4.32	SOV	Power Finance Corporation Ltd.	0.89	CRISIL AAA
182 DAYS T BILL - 29/01/2026	3.33	SOV	Securitized Debt		
07.20% KARNATAKA SDL MAT - 25/01/2027	0.90	SOV	Radhakrishna Securitisation Trust	1.97	CRISIL AAA(SO)
NCDs			India Universal Trust A1	0.94	IND AAA(SO)
REC Ltd	9.90	CRISIL AAA	Corporate Debt Market Development Fund		
National Bank For Agriculture And Rural Development	9.01	CRISIL AAA	Corporate Debt Market		
Embassy Office Parks Reit	6.58	CRISIL AAA	Devt Fund - A2 Units	0.33	
Summit Digital Infrastructure Ltd	5.35	CRISIL AAA	Net Current assets	2.86	
Sikka Ports And Terminals Ltd	4.81	CRISIL AAA	Total	100.00	
Poonawalla Fincorp Ltd.	4.43	CRISIL AAA			
Lic Housing Finance Ltd.	3.59	CRISIL AAA			
Jamnagar Utilities And Power Private Ltd	3.54	CRISIL AAA			
Tata Capital Housing Finance Ltd	2.71	CRISIL AAA			
Muthoot Finance Ltd	2.69	CRISIL AA+			
Nirma Ltd.	2.67	CRISIL AA			
360 One Prime Ltd	2.33	CRISIL AA			
Godrej Seeds And Genetics Ltd	2.15	CRISIL AA			
Aditya Birla Renewables Ltd	1.80	CRISIL AA			

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

Period	NAV Growth (%)	Nifty Low Duration Debt Index A-I (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty Low Duration Debt Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	7.73	7.35	6.65	10,773	10,735	10,665
3 Y	7.50	7.44	7.07	12,425	12,405	12,277
5 Y	7.09	5.83	5.61	14,087	13,277	13,140
SI*	7.20	7.69	6.27	36,277	39,477	30,867

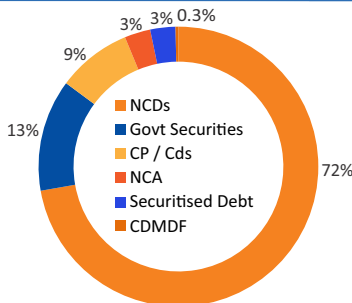
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective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

SIP Returns as on 31st October, 2025

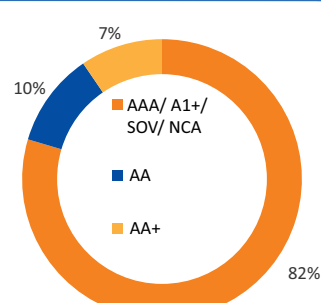
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Low Duration Debt Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty Low Duration Debt Index A-I	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,24,802	1,24,497	1,23,838	7.52	7.04	6.00
3 Y	3,60,000	4,03,954	4,02,592	3,99,721	7.63	7.40	6.92
5 Y	6,00,000	7,21,861	7,11,322	7,04,890	7.33	6.74	6.38
7 Y	8,40,000	10,73,457	10,54,372	10,41,852	6.90	6.39	6.06
10 Y	12,00,000	16,59,113	16,70,905	16,40,140	6.31	6.44	6.09
15 Y	18,00,000	30,40,018	31,11,825	29,71,852	6.65	6.93	6.37
SI	22,20,000	43,77,142	45,34,760	41,47,718	6.86	7.20	6.34

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

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 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 : ₹ 3377.29 Crore
Closing AUM : ₹ 3381.01 Crore
No. of Folios : 11,915

High/Low NAV in the month

High Growth Option : ₹ 32.4089
Low Growth Option : ₹ 32.2240

Total Expense Ratio

Regular : 0.83
Direct : 0.38

Minimum Investment Amount

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

NAV per unit as on 31st October, 2025

Regular Growth Option : ₹ 32.4089
Regular IDCW Option : ₹ 12.1003
Direct Growth Option : ₹ 34.5362
Direct IDCW Option : ₹ 10.7894

Portfolio Parameters

Weighted Average Maturity : 3.15 Yrs
Yield to Maturity* : 6.77%
Modified Duration : 2.49 Yrs
Macaulay Duration : 2.63 Yrs
Securitized Debt Average Maturity : 3.77 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 31st October, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Muthoot Finance Ltd	1.33	CRISIL AA+
6.79% GOVT BONDS - 07/10/2034	9.14	SOV	Tata Projects Ltd	1.19	IND AA
6.01% GSEC MAT - 21/07/2030	1.47	SOV	Summit Digital Infrastructure Ltd	0.75	CRISIL AAA
6.28% GSEC MAT- 14/07/2032	1.47	SOV	Mahindra And Mahindra Financial Services Ltd	0.74	CRISIL AAA
7.02% IGB GS MAT - 18/06/2031	0.76	SOV	Indian Railway Finance Corporation Ltd	0.74	CRISIL AAA
NCDs			Power Grid Corporation Of India Ltd	0.74	CRISIL AAA
Small Industries Development Bank Of India	8.27	CRISIL AAA	Embassy Office Parks Reit	0.45	CRISIL AAA
National Bank For Agriculture And Rural Development	7.22	CRISIL AAA	Securitized Debt		
Lic Housing Finance Ltd.	6.84	CRISIL AAA	INDIA UNIVERSAL TRUST AL1	1.52	IND AAA(SO)
Power Finance Corporation Ltd.	6.76	CRISIL AAA	CP / CDs		
Export Import Bank Of India	6.01	CRISIL AAA	Canara Bank	2.89	CRISIL A1+
REC Ltd	5.85	CRISIL AAA	Export Import Bank Of India	2.87	CRISIL A1+
National Housing Bank	5.26	CRISIL AAA	Axis Bank Ltd.	2.85	CRISIL A1+
Bajaj Finance Ltd.	4.50	CRISIL AAA	Corporate Debt Market Development Fund		
Kotak Mahindra Prime Ltd.	2.99	CRISIL AAA	Corporate Debt Market Devt Fund - A2 Units	0.26	
Poonawalla Fincorp Ltd.	2.95	CRISIL AAA	Net Current assets	5.20	
Godrej Industries Ltd.	2.26	CRISIL AA+	Total	100.00	
Aditya Birla Capital Ltd	2.22	CRISIL AAA			
Aditya Birla Renewables Ltd	1.50	CRISIL AA			
Godrej Seeds And Genetics Ltd	1.49	CRISIL AA			
Bajaj Housing Finance Ltd	1.48	CRISIL AAA			

Fund Performance Vs Benchmark (CAGR) as on 31st October, 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	7.79	8.21	7.66	10,779	10,821	10,766
3 Y	7.55	7.82	8.58	12,443	12,537	12,804
5 Y	6.93	6.08	5.20	13,982	13,435	12,887
SI*	7.41	7.45	6.05	32,422	32,621	26,289

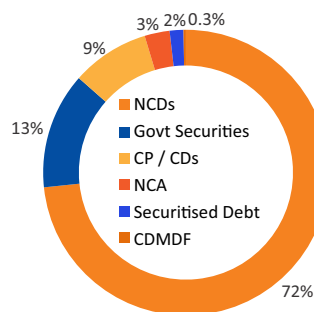
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective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

SIP Returns as on 31st October, 2025

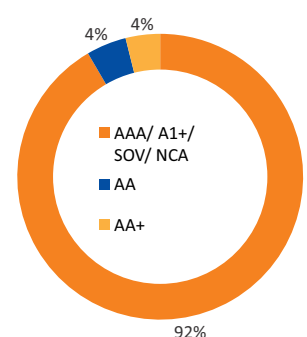
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Duration Debt A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Duration Debt A-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,24,680	1,25,042	1,23,541	7.33	7.90	5.53
3 Y	3,60,000	4,04,393	4,06,004	4,06,186	7.70	7.97	8.00
5 Y	6,00,000	7,20,727	7,16,909	7,13,060	7.27	7.05	6.84
7 Y	8,40,000	10,77,857	10,72,730	10,54,624	7.01	6.88	6.40
10 Y	12,00,000	16,68,552	17,18,941	16,63,464	6.42	6.98	6.36
15 Y	18,00,000	30,82,609	32,40,624	30,42,215	6.82	7.42	6.66
SI	20,30,000	38,04,047	39,81,317	36,53,822	6.99	7.47	6.56

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

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 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 : ₹ 40.59 Crore
Closing AUM : ₹ 40.68 Crore
No. of Folios : 1,017

High/Low NAV in the month

High Growth Option : ₹ 18.5502
Low Growth Option : ₹ 18.4605

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 31st October, 2025

Regular Growth Option : ₹ 18.5458
Regular IDCW Option : ₹ 13.3748
Direct Growth Option : ₹ 19.9323
Direct IDCW Option : ₹ 10.6327

Portfolio Parameters

Weighted Average Maturity : 4.57 Yrs
Yield to Maturity* : 6.99%
Modified Duration : 3.49 Yrs
Macaulay Duration : 3.63 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st October, 2025 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Aditya Birla Renewables Ltd	2.50	CRISIL AA
07.18% GSEC MAT -14/08/2033	16.57	SOV	Aditya Birla Capital Ltd	2.48	ICRA AAA
7.26% GSEC 22/08/2032	10.22	SOV	Tata Projects Ltd	2.47	IND AA
7.79% UTTAR PRADESH			Piramal Finance Ltd	2.27	ICRA AA
SDL 29/03/2033	7.76	SOV	Avanse Financial Services Ltd	1.24	CRISIL AA-
6.54% GSEC MAT - 17/01/2032	7.41	SOV	Securitized Debt		
7.10% GSEC - MAT - 08/04/2034	6.34	SOV	Shivshakti Securitisation Trust	4.98	CRISIL AAA(SO)
Long Term Debt			Corporate Debt Market Development Fund		
Bajaj Finance Ltd.	7.40	CRISIL AAA	Corporate Debt Market		
Eris Lifesciences Ltd	4.98	IND AA	Devt Fund - A2 Units	0.40	
Aditya Birla Real Estate Ltd	4.93	CRISIL AA	Net Current assets	9.42	
Tata Motors Passenger Vehicles Ltd	4.92	CRISIL AA+	Total	100.00	
360 One Prime Ltd	3.73	CRISIL AA			

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

Period	NAV Growth (%)	Nifty Medium Duration Debt Index A-III (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	Nifty Medium Duration Debt Index A-III (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.95	8.28	7.66	10,695	10,828	10,766
3 Y	7.08	7.86	8.58	12,280	12,551	12,804
5 Y	5.89	5.89	5.20	13,315	13,315	12,887
SI*	6.00	7.47	6.59	18,540	21,452	19,663

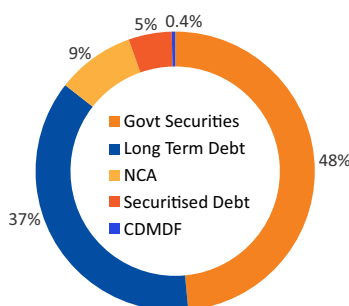
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Jan 2025. *Compounded annualized Growth Rate. For performance details of other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

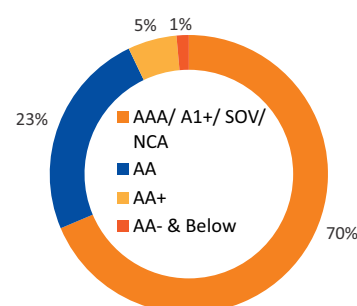
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Medium Duration Debt Index A-III (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) Nifty Medium Duration Debt Index A-III	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,23,879	1,24,772	1,23,541	6.06	7.47	5.53
3 Y	3,60,000	4,00,298	4,06,319	4,06,186	7.01	8.02	8.00
5 Y	6,00,000	7,06,411	7,14,427	7,13,060	6.47	6.92	6.84
7 Y	8,40,000	10,31,575	10,78,054	10,54,624	5.78	7.02	6.40
10 Y	12,00,000	15,95,019	17,33,087	16,63,464	5.55	7.14	6.36
SI	12,60,000	17,03,872	18,59,299	17,79,818	5.60	7.18	6.39

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

Asset Allocation as on 31st October, 2025



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

UTI Medium Term Fund (Segregated - 06032020) Segregated Portfolio as on 31st October, 2025

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

* Percentage to NAV Less Than 0.01

UTI Medium Term Fund (Segregated - 17022020) Segregated Portfolio as on 31st October, 2025

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

* 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 : ₹ 318.89 Crore

Closing AUM : ₹ 315.50 Crore

No. of Folios : 16,481

High/Low NAV in the month

High Growth Option : ₹ 74.2421

Low Growth Option : ₹ 73.7290

Total Expense Ratio

Regular : 1.62

Direct : 1.22

Minimum Investment Amount

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

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 74.0530

Regular IDCW Option ₹ 19.0195

Direct Growth Option ₹ 80.7824

Direct IDCW Option ₹ 25.4937

Portfolio Parameters

Weighted Average Maturity 9.04 Yrs

Yield to Maturity* 7.22%

Modified Duration 5.90 Yrs

Macaulay Duration 6.15 Yrs

Securitized Debt Average Maturity

First Business Receivable Trust 6.84 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Relatively High interest rate risk and Moderate Credit Risk.

Portfolio as on 31st October, 2025 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Bajaj Finance Ltd.	2.23	CRISIL AAA
6.92% G SEC MAT- 18/11/39	37.79	SOV	Mankind Pharma Ltd	1.61	CRISIL AA+
7.08% A P SGL MAT - 26/03/2037	7.81	SOV	Aditya Birla Capital Ltd	0.32	ICRA AAA
7.74% MH SDL MAT - 01/03/2033	1.64	SOV	Securitized Debt		
07.78% RAJASTHAN SDL 29/03/2033	1.64	SOV	Siddhivinayak Securitisation Trust	6.43	CRISIL AAA(SO)
Long Term Debt			India Universal Trust AI1	4.45	IND AAA(SO)
Lic Housing Finance Ltd.	8.09	CRISIL AAA	Corporate Debt Market Development Fund		
Hdb Financial Services Ltd.	7.98	CRISIL AAA	Corporate Debt Market		
Indian Railway Finance Corporation Ltd	7.95	CRISIL AAA	Devt Fund - A2 Units	0.30	
Cholamandalam Investment And Finance Company Ltd	4.84	ICRA AA+	Net Current assets	2.09	
Aditya Birla Renewables Ltd	4.83	CRISIL AA	Total	100.00	

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

Period	NAV Growth (%)	CRISIL Medium to Long Duration Debt A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium to Long Duration Debt A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.31	7.89	7.66	10,631	10,789	10,766
3 Y	7.21	8.22	8.58	12,325	12,677	12,804
5 Y	7.99	5.89	5.20	14,690	13,315	12,887
SI*	7.55	9.29	NA	74,076	1,15,196	NA

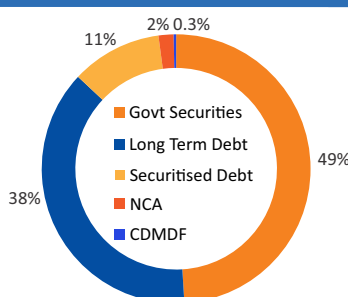
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective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

SIP Returns as on 31st October, 2025

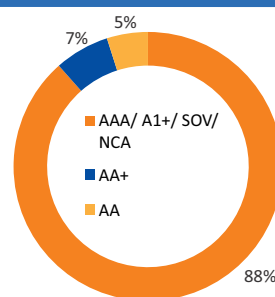
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium to Long Duration Debt A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium to Long Duration Debt A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,23,172	1,24,448	1,23,541	4.95	6.96	5.53
3 Y	3,60,000	3,99,302	4,06,393	4,06,186	6.85	8.03	8.00
5 Y	6,00,000	7,29,430	7,17,034	7,13,060	7.75	7.06	6.84
7 Y	8,40,000	10,82,736	10,80,821	10,54,624	7.14	7.09	6.40
10 Y	12,00,000	16,29,676	17,47,023	16,63,464	5.96	7.29	6.36
15 Y	18,00,000	29,35,418	33,42,541	30,42,215	6.22	7.80	6.66
SI	25,10,000	52,47,638	61,79,281	52,56,810	6.54	7.89	6.55

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

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 2025



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

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

UTI Bond Fund (Segregated - 17022020) Segregated Portfolio as on 31st October, 2025

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

* Percentage to NAV Less Than 0.01

Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated NAV per unit as on 31st October, 2025 Growth : ₹ 0.0

UTI LONG DURATION FUND

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

Category
Long Duration
Debt Fund

Investment Objective

The scheme aims to generate optimal returns with adequate liquidity by investing in a portfolio of debt and money market instruments.

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

Date of inception/allotment

17th March, 2023

Benchmark Index

Nifty Long Duration Debt Index A-III

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CAIIB-I & II. Examination of IIB for the employees of UTI. 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 : ₹ 99.07 Crore
Closing AUM : ₹ 97.90 Crore
No. of Folios : 1,852

High/Low NAV in the month

High Growth Option : ₹ 11.9610
Low Growth Option : ₹ 11.7585

Total Expense Ratio

Regular : 1.52
Direct : 0.63

Minimum Investment Amount

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

NAV per unit as on 31st October, 2025

Regular Growth Option : ₹ 11.7734
Regular IDCW Option : ₹ 11.7734
Direct Growth Option : ₹ 12.0660
Direct IDCW Option : ₹ 12.0660

Portfolio Parameters

Weighted Average Maturity : 33.64 Yrs
Yield to Maturity* : 7.26%
Modified Duration : 11.45 Yrs
Macaulay Duration : 11.87 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st October, 2025

Portfolio	% to NAV	Rating
Govt Securities		
7.34% GSEC MAT- 22/04/2064	78.88	SOV
7.09% GS MAT - 05/08/2054	10.03	SOV
7.23% GSEC MAT- 15/04/2039	1.05	SOV
Corporate Debt Market Development Fund		
Corporate Debt Market		
Devt Fund - A2 Units	0.40	
Net Current assets	9.63	
Total	100.00	

Fund Performance Vs Benchmark as on 31st October, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Long Duration Debt Index A-III (%)	CRISIL 10yr Gilt Index (%)	NAV Growth (₹)	Nifty Long Duration Debt Index A-III (₹)	CRISIL 10yr Gilt Index (₹)
1 Y	1.91	3.48	7.66	10,191	10,348	10,766
SI*	6.41	7.45	8.46	11,773	12,078	12,378

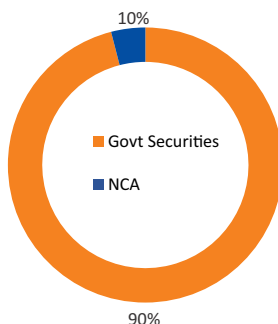
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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 31st October, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Long Duration Debt Index A-III (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) Nifty Long Duration Debt Index A-III	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,19,850	1,20,967	1,23,541	-0.23	1.50	5.53
SI	3,10,000	3,28,873	3,34,359	3,43,429	4.50	5.78	7.87

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 31st October, 2025



Credit Profile as on 31st October, 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 : ₹ 1033.34 Crore
Closing AUM : ₹ 1504.39 Crore
No. of Folios : 13,530

High/Low NAV in the month

High Growth Option : ₹ 1527.3597
Low Growth Option : ₹ 1518.6846

Total Expense Ratio

Regular : 0.85
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 31st October, 2025

Regular Growth Option : ₹ 1527.3597
Regular IDCW Option : ₹ 1254.4413
Direct Growth Option : ₹ 1600.3520
Direct IDCW Option : ₹ 1380.0391

Portfolio Parameters

Weighted Average Maturity : 2.03 Yrs
Yield to Maturity* : 6.79%
Modified Duration : 1.34 Yrs
Macaulay Duration : 1.40 Yrs
Securitized Debt Average Maturity : 2.10 Yrs
First Business Receivable Trust

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

Portfolio as on 31st October, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Jamnagar Utilities And Power Private Ltd	1.70	CRISIL AAA
07.37% GSEC MAT -23/10/2028	1.73	SOV	Mahindra And Mahindra Financial Services Ltd	1.68	CRISIL AAA
07.72% MAHARASTRA GOVT. 01/03/2031	1.72	SOV	Sikka Ports And Terminals Ltd	1.68	CRISIL AAA
6.01% GSEC MAT - 21/07/2030	1.65	SOV	Indian Railway Finance Corporation Ltd	1.68	CRISIL AAA
6.10% GSEC MAT-12/07/2031.	0.98	SOV	Embassy Office Parks Reit	1.67	CRISIL AAA
NCDs			Housing And Urban Development Corporation Ltd	1.67	ICRA AAA
National Bank For Agriculture And Rural Development	8.44	CRISIL AAA	Poonawalla Fincorp Ltd.	1.16	CRISIL AAA
REC Ltd	6.73	CRISIL AAA	CP / CDs		
Small Industries Development Bank Of India	6.71	CRISIL AAA	Kotak Mahindra Bank Ltd.	4.72	CRISIL A1+
Export Import Bank Of India	5.07	ICRA AAA	Axis Bank Ltd.	3.22	CRISIL A1+
Tata Capital Housing Finance Ltd	5.03	CRISIL AAA	Securitized Debt		
Bajaj Finance Ltd.	5.01	CRISIL AAA	India Universal Trust A1	2.28	IND AAA(SO)
Lic Housing Finance Ltd.	4.40	CRISIL AAA	Radhakrishna Securitisation Trust	1.68	CRISIL AAA(SO)
Summit Digital Infrastructure Ltd	3.42	CRISIL AAA	Corporate Debt Market Development Fund		
Power Finance Corporation Ltd.	3.40	CRISIL AAA	Corporate Debt Market Devt Fund - A2 Units	0.33	
National Housing Bank	3.38	CRISIL AAA	Net Current assets		
Niif Infrastructure Finance Ltd	3.32	ICRA AAA	Total	100.00	
Sundaram Finance Ltd.	3.32	CRISIL AAA			
Mindspace Business Parks Reit	2.37	CRISIL AAA			

Fund Performance Vs Benchmark (CAGR) as on 31st October, 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	7.23	8.21	7.66	10,723	10,821	10,766
3 Y	7.02	7.82	8.58	12,260	12,537	12,804
5 Y	5.51	6.08	5.20	13,078	13,435	12,887
SI*	6.23	7.21	7.02	15,274	16,289	16,088

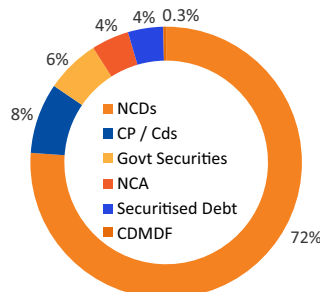
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective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

SIP Returns as on 31st October, 2025

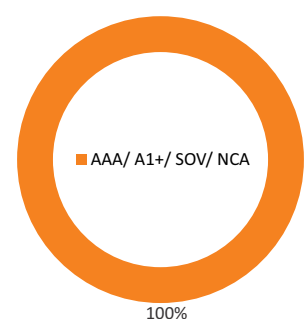
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Duration Debt A-II Index(₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Duration Debt A-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,24,435	1,25,042	1,23,541	6.94	7.90	5.53
3 Y	3,60,000	4,00,729	4,06,004	4,06,186	7.09	7.97	8.00
5 Y	6,00,000	7,05,170	7,16,909	7,13,060	6.40	7.05	6.84
7 Y	8,40,000	10,45,331	10,72,730	10,54,624	6.15	6.88	6.40
SI	8,40,000	10,45,331	10,72,730	10,54,624	6.15	6.88	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.

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 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 : ₹ 816.31 Crore
Closing AUM : ₹ 804.35 Crore
No. of Folios : 5,559

High/Low NAV in the month

High Growth Option : ₹ 22.4418
Low Growth Option : ₹ 22.3163

Total Expense Ratio

Regular : 0.54
Direct : 0.28

Minimum Investment Amount

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

NAV per unit as on 31st October, 2025

Regular Growth Option : ₹ 22.4418
Regular IDCW Option : ₹ 15.4007
Direct Growth Option : ₹ 22.8436
Direct IDCW Option : ₹ 17.0022

Portfolio Parameters

Weighted Average Maturity : 1.76 Yrs
Yield to Maturity* : 6.50%
Modified Duration : 1.54 Yrs
Macaulay Duration : 1.63 Yrs

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

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st October, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Rec Ltd	6.35	CRISIL AAA
7.38% GSEC 20/06/2027	11.48	SOV	Small Industries Development		
7.06% GS MAT - 10/04/2028	1.28	SOV	Bank Of India	6.32	CRISIL AAA
GS - C STRIP MAT- 15/12/2027	0.77	SOV	HDFC Bank Ltd.	4.40	CARE AAA
07.37% GSEC MAT -23/10/2028	0.65	SOV	NHPC Ltd.	3.15	ICRA AAA
7.85% TN SDL MAT - 15/03/2027	0.64	SOV	Aditya Birla Housing Finance Ltd	3.15	ICRA AAA
Long Term Debt			Indian Oil Corporation Ltd.	3.10	CRISIL AAA
Power Finance Corporation Ltd.	9.52	CRISIL AAA	Lic Housing Finance Ltd.	3.10	CRISIL AAA
Export Import Bank Of India	9.48	CRISIL AAA	ICICI BANK LTD	1.88	ICRA AAA
National Bank For Agriculture			Corporate Debt Market		
And Rural Development	8.91	CRISIL AAA	Development Fund		
National Housing Bank	7.58	CRISIL AAA	Corporate Debt Market		
Indian Railway Finance			Devt Fund - A2 Units	0.33	
Corporation Ltd	6.97	CRISIL AAA	Net Current Assets	4.05	
Axis Bank Ltd.	6.90	CRISIL AAA	Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st October, 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	8.09	7.69	7.66	10,809	10,769	10,766
3 Y	7.59	7.44	8.58	12,457	12,405	12,804
5 Y	7.00	5.73	5.20	14,028	13,215	12,887
SI*	7.12	7.46	7.24	22,435	23,285	22,732

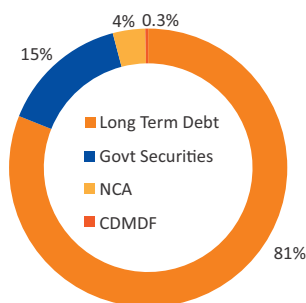
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective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

SIP Returns as on 31st October, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Banking & PSU Debt Index A-II (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) Nifty Banking & PSU Debt Index A-II	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,24,964	1,24,628	1,23,541	7.78	7.25	5.53
3 Y	3,60,000	4,04,689	4,03,467	4,06,186	7.75	7.54	8.00
5 Y	6,00,000	7,28,345	7,09,469	7,13,060	7.69	6.64	6.84
7 Y	8,40,000	10,89,206	10,61,170	10,54,624	7.30	6.57	6.40
10 Y	12,00,000	17,00,909	16,97,340	16,63,464	6.78	6.74	6.36
SI	14,00,000	21,16,506	21,24,156	20,77,366	6.84	6.89	6.53

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

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 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 : ₹ 5543.44 Crore
Closing AUM : ₹ 5707.97 Crore
No. of Folios : 7,058

High/Low NAV in the month

High Growth Option : ₹ 16.7766
Low Growth Option : ₹ 16.6676

Total Expense Ratio

Regular : 0.58
Direct : 0.26

Minimum Investment Amount

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

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 16.7766
Regular IDCW Option ₹ 14.5882
Direct Growth Option ₹ 17.1591
Direct IDCW Option ₹ 15.0074

Portfolio Parameters

Weighted Average Maturity 3.24 Yrs
Yield to Maturity* 6.67%
Modified Duration 2.55 Yrs
Macaulay Duration 2.69 Yrs
Securitized Debt Average Maturity 3.64 Yrs
First Business Receivable Trust

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Relatively High interest rate risk and Relatively Low Credit Risk.

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

Portfolio as on 31st October, 2025

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			NTPC Ltd.	1.77	CRISIL AAA
6.79% GOVT BONDS - 07/10/2034	3.82	SOV	Summit Digital Infrastructure Ltd	1.33	CRISIL AAA
7.10% GSEC - MAT - 08/04/2034	3.07	SOV	HDB Financial Services Ltd.	1.31	CRISIL AAA
6.01% GSEC MAT - 21/07/2030	1.22	SOV	Tata Capital Ltd.	0.89	CRISIL AAA
07.74% TAMIL NADU			Aditya Birla Housing Finance Ltd	0.89	CRISIL AAA
SDL 01/03/2027	0.90	SOV	Tata Capital Housing Finance Ltd	0.89	CRISIL AAA
6.28% GSEC MAT- 14/07/2032	0.87	SOV	Bajaj Housing Finance Ltd	0.88	CRISIL AAA
6.33% GSEC MAT - 05/05/2035	0.69	SOV	National Housing Bank	0.44	CRISIL AAA
7.02% IGB GS MAT - 18/06/2031	0.45	SOV	Tata Communications Ltd.	0.26	CRISIL AAA
GOI FRB - MAT 22/09/2033	0.01	SOV	CP / CDs		
Long Term Debt			Union Bank Of India	3.00	ICRA A1+
Export Import Bank Of India	8.74	CRISIL AAA	Axis Bank Ltd.	1.65	CRISIL A1+
Rec Ltd	7.96	CRISIL AAA	Securitized Debt		
Power Finance Corporation Ltd.	7.77	CRISIL AAA	Siddhivinayak Securitisation Trust	1.86	CRISIL
National Bank For Agriculture And Rural Development			AAA(SO)		
LIC Housing Finance Ltd.	7.57	CRISIL AAA	India Universal Trust A11	1.23	IND AAA(SO)
Small Industries Development Bank Of India	6.68	CRISIL AAA	Shivshakti Securitisation Trust	0.44	CRISIL
Indian Railway Finance Corporation Ltd	6.23	CRISIL AAA	AAA(SO)		
Kotak Mahindra Prime Ltd.	5.43	CRISIL AAA	Corporate Debt Market Development Fund		
Indian Oil Corporation Ltd.	4.87	CRISIL AAA	Corporate Debt Market		
Bajaj Finance Ltd.	3.66	CRISIL AAA	Devt Fund - A2 Units	0.27	
	3.53	CRISIL AAA	Net Current assets	9.41	
			Total	100.00	

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

Period	NAV Growth (%)	Nifty Corporate Bond Index A-II (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	Nifty Corporate Bond Index A-II (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	8.32	7.65	7.66	10,832	10,765	10,766
3 Y	7.71	7.48	8.58	12,498	12,418	12,804
5 Y	5.96	5.86	5.20	13,359	13,296	12,887
SI*	7.41	7.13	7.00	16,774	16,460	16,316

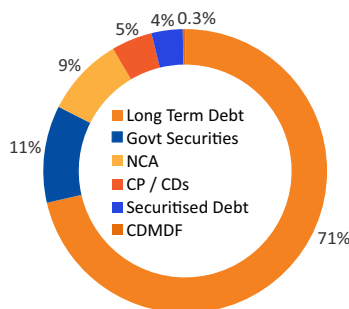
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Dec 2021. *Compounded annualized Growth Rate. For performance details of other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

SIP Returns as on 31st October, 2025

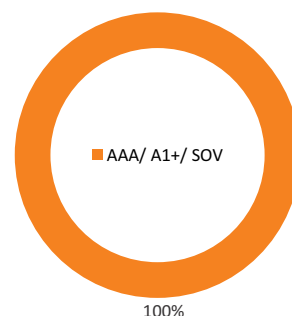
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Corporate Bond Index A-II (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) Nifty Corporate Bond Index A-II	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,24,960	1,24,636	1,23,541	7.77	7.26	5.53
3 Y	3,60,000	4,05,921	4,03,511	4,06,186	7.95	7.55	8.00
5 Y	6,00,000	7,15,776	7,10,957	7,13,060	6.99	6.72	6.84
7 Y	8,40,000	10,75,898	10,65,637	10,54,624	6.96	6.69	6.40
SI	8,60,000	11,09,421	10,98,435	10,87,427	6.99	6.72	6.44

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

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 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
Qtly 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 : ₹ 455.91 Crore
Closing AUM : ₹ 455.69 Crore
No. of Folios : 11,226

High/Low NAV in the month

High Growth Option : ₹ 31.3485
Low Growth Option : ₹ 31.1358

Total Expense Ratio

Regular : 1.55
Direct : 0.73

Minimum Investment Amount

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

NAV per unit as on 31st October, 2025

Regular Growth Option : ₹ 31.3174
Regular IDCW Option : ₹ 17.0520
Direct Growth Option : ₹ 34.1356
Direct IDCW Option : ₹ 26.2687

Portfolio Parameters

Weighted Average Maturity : 6.53 Yrs
Yield to Maturity* : 6.81%
Modified Duration : 4.66 Yrs
Macaulay Duration : 4.88 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Relatively High interest rate risk and Moderate Credit Risk.

Portfolio as on 31st October, 2025 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Bharti Telecom Ltd.	5.62	CRISIL AAA
6.33% GSEC MAT - 05/05/2035	7.57	SOV	Small Industries Development		
6.68% GSEC MAT- 07/07/2040	7.53	SOV	Bank Of India	5.61	CRISIL AAA
7.02% IGB GS MAT - 18/06/2031	5.65	SOV	Indian Railway Finance Corporation Ltd	5.50	CRISIL AAA
06.48% GSEC MAT- 06/10/2035	4.55	SOV	Bajaj Finance Ltd.	5.50	CRISIL AAA
7.34% SDL ASSAM - 05/03/2035	4.42	SOV	NTPC Ltd.	5.44	CRISIL AAA
7.32% CHHATTISGARH SDL 05/03/2037	4.40	SOV	Mankind Pharma Ltd	3.32	CRISIL AA+
6.79% GOVT BONDS - 07/10/2034	3.34	SOV	Muthoot Finance Ltd	2.20	CRISIL AA+
07.30% UTTARAKHAND SGS			Corporate Debt Market		
MAT- 01/10/2032	1.90	SOV	Development Fund		
6.53% TN SDL MAT - 06/01/2031	1.08	SOV	Corporate Debt Market		
NCDs			Devt Fund - A2 Units	0.32	
Power Finance Corporation Ltd.	5.65	CRISIL AAA	Net Current Assets	14.74	
National Bank For Agriculture And Rural Development	5.65	CRISIL AAA	Total	100.00	

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

Period	NAV Growth (%)	CRISIL Dynamic Bond A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Bond A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.49	7.18	7.66	10,649	10,718	10,766
3 Y	7.09	8.03	8.58	12,284	12,610	12,804
5 Y	8.32	5.80	5.20	14,915	13,259	12,887
SI*	7.70	7.91	6.49	31,310	32,262	26,314

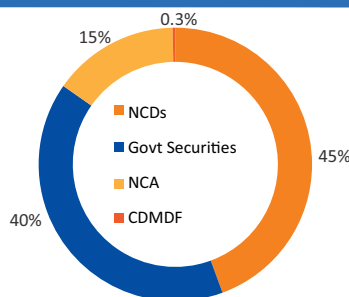
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. The Schemes is Managed by Mr. Pankaj Pathak since April 2025. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt Instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020. Load is not taken into consideration for computation of performance.

SIP Returns as on 31st October, 2025

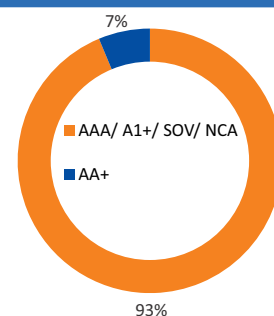
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Bond A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Bond A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,23,452	1,23,924	1,23,541	5.39	6.13	5.53
3 Y	3,60,000	4,00,450	4,04,310	4,06,186	7.04	7.68	8.00
5 Y	6,00,000	7,33,009	7,13,558	7,13,060	7.94	6.87	6.84
7 Y	8,40,000	11,05,482	10,75,296	10,54,624	7.72	6.94	6.40
10 Y	12,00,000	17,08,789	17,35,212	16,63,464	6.87	7.16	6.36
15 Y	18,00,000	31,91,200	33,25,101	30,42,215	7.24	7.74	6.66
SI	18,40,000	33,15,602	34,53,507	31,47,798	7.27	7.75	6.65

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

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 2025



UTI Dynamic Bond Fund (Segregated - 17022020)

Segregated Portfolio as on 31 st October, 2025		
Portfolio	% of NAV	Rating
Vodafone Idea Ltd	0*	CARE-B-
Net Current Assets	0*	

* Percentage to NAV Less Than 0.01

NAV Per Unit (Regular Plan - Growth Option)

Segregated - 17022020

Date	Main Portfolio	Segregated Portfolio
14/02/2020	19.9279	NA
17/02/2020	19.5948	0.3570
Reduction in NAV(%)	-1.67%	

Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated NAV per unit as on 31st October, 2025 Growth : ₹ 0.0

UTI CREDIT RISK FUND

(Number of Segregated portfolio in the scheme 4)

An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). Relatively High interest rate risk and Relatively High Credit Risk.

Category
Credit Risk Fund

Investment Objective

The investment objective of the scheme is to generate reasonable income and capital appreciation by investing minimum of 65% of total assets in AA and below rated corporate bonds (excluding AA+ rated corporate bonds).

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

Date of inception/allotment

19th November, 2012

Benchmark Index

CRISIL Credit Risk Debt B-II Index

Fund Manager

Mr. 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 : ₹ 262.07 Crore

Closing AUM : ₹ 257.92 Crore

No. of Folios : 6,627

High/Low NAV in the month

High Growth Option : ₹ 17.4631

Low Growth Option : ₹ 17.3541

Total Expense Ratio

Regular : 1.64

Direct : 0.87

Minimum Investment Amount

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

NAV per unit as on 31st October, 2025

Regular Growth Option ₹ 17.4631

Regular IDCW Option ₹ 12.4043

Direct Growth Option ₹ 19.7740

Direct IDCW Option ₹ 13.9536

Portfolio Parameters

Weighted Average Maturity 2.94 Yrs

Yield to Maturity* 7.64%

Modified Duration 2.21 Yrs

Macaulay Duration 2.32 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Portfolio as on 31st October, 2025 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Small Industries Development		
7.10% GSEC - MAT - 08/04/2034	10.21	SOV	Bank Of India	3.89	ICRA AAA
07.18% GSEC MAT -14/08/2033	4.02	SOV	360 One Prime Ltd	3.89	CRISIL AA
7.79% UTTARPRADESH			Aditya Birla Renewables Ltd	3.54	CRISIL AA
SDL 29/03/2033	0.88	SOV	Securitized Debt		
6.54% GSEC MAT - 17/01/2032	0.78	SOV	SHIVSHAKTI SECURITISATION		
Long Term Debt			TRUST	5.89	CRISIL AAA(SO)
Aadhar Housing Finance Ltd	7.88	ICRA AA	INVIT		
Eris Lifesciences Ltd	7.86	IND AA	Invit - Indus Infra Trust	1.91	
Tata Projects Ltd	7.84	IND AA	Corporate Debt Market		
Vedanta Ltd	7.82	ICRA AA	Development Fund		
Aditya Birla Real Estate Ltd	7.39	CRISIL AA	Corporate Debt Market		
Piramal Finance Ltd	7.06	ICRA AA	Devt Fund - A2 Units	0.50	
Godrej Seeds And Genetics Ltd	5.86	CRISIL AA	Net Current assets	3.25	
Avanse Financial Services Ltd	5.65	CRISIL AA-	Total	100.00	
Nirma Ltd.	3.89	CRISIL AA			

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

Period	NAV Growth (%)	CRISIL Credit Risk Debt B-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Credit Risk Debt B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	7.63	9.04	7.66	10,763	10,904	10,766
3 Y	7.47	8.66	8.58	12,415	12,832	12,804
5 Y	9.36	7.37	5.20	15,646	14,272	12,887
SI*	4.40	8.67	6.75	17,470	29,366	23,310

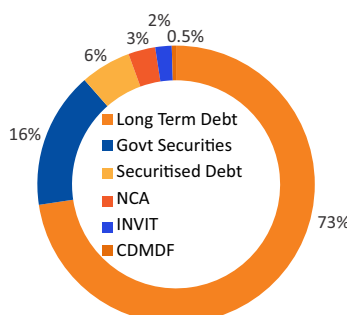
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective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

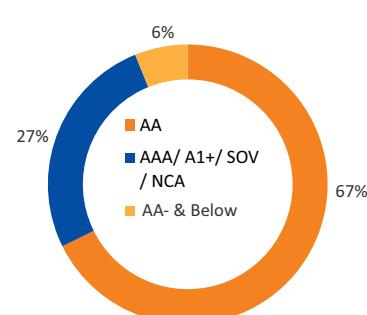
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Credit Risk Debt B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CCRISIL Credit Risk Debt B-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,24,706	1,25,875	1,23,541	7.37	9.22	5.53
3 Y	3,60,000	4,03,851	4,10,555	4,06,186	7.61	8.72	8.00
5 Y	6,00,000	7,36,740	7,33,817	7,13,060	8.14	7.99	6.84
7 Y	8,40,000	10,30,758	11,16,054	10,54,624	5.76	7.99	6.40
10 Y	12,00,000	14,58,006	18,14,947	16,63,464	3.82	8.02	6.36
SI	15,50,000	19,97,907	27,11,761	24,14,390	3.83	8.26	6.59

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

Asset Allocation as on 31st October, 2025



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

Yes Bank Segregated (06032020) NAV per unit (Regular Plan - Growth Option)

Date	Main Portfolio	Segregated Portfolio
05/03/2020	12.3694	NA
06/03/2020	11.7384	0
Reduction in NAV(%)	-5.10%	

Impact on NAV is negative on account of segregation of portfolio. (Yes Bank Ltd)

UTI Credit Risk Fund (Segregated - 17022020) Segregated Portfolio as on 31st October, 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 31st October, 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 : ₹ 564.26 Crore
Closing AUM : ₹ 564.69 Crore
No. of Folios : 5,476

High/Low NAV in the month

High Growth Option : ₹ 63.1794
Low Growth Option : ₹ 62.8459

Total Expense Ratio

Regular : 0.93
Direct : 0.64

Minimum Investment Amount

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

NAV per unit as on 31st October, 2025

Regular Growth Option : ₹ 63.0999
Regular IDCW Option : ₹ 38.0737
Direct Growth Option : ₹ 65.3864
Direct IDCW Option : ₹ 30.5050

Portfolio Parameters

Weighted Average Maturity : 8.19 Yrs
Yield to Maturity* : 6.57%
Modified Duration : 5.66 Yrs
Macaulay Duration : 5.85 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st October, 2025

Portfolio	% to NAV	Rating
Govt Securities		
6.33% GSEC MAT - 05/05/2035	34.91	SOV
6.10% GSEC MAT-12/07/2031.	13.11	SOV
7.10% GSEC - MAT - 08/04/2034	11.88	SOV
7.34% SDL ASSAM - 05/03/2035	5.35	SOV
7.32% CHHATTISGARH		
SDL 05/03/2037	5.33	SOV
6.79% GOVT BONDS - 07/10/2034	4.49	SOV
07.30% GSEC MAT -19/06/2053	3.58	SOV
06.48% GSEC MAT- 06/10/2035	3.54	SOV
07.30% UTTARAKHAND SGS		
MAT- 01/10/2032	1.53	SOV
Net Current assets	16.25	
Total	100.00	

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

Period	NAV Growth (%)	CRISIL Dynamic Gilt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	5.46	7.07	7.66	10,546	10,707	10,766
3 Y	7.12	8.48	8.58	12,294	12,769	12,804
5 Y	5.16	5.90	5.20	12,862	13,321	12,887
SI*	8.05	7.60	6.63	63,095	57,131	46,058

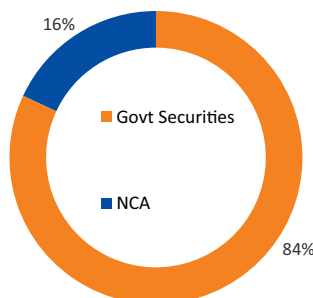
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective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

SIP Returns as on 31st October, 2025

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Gilt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,22,452	1,23,362	1,23,541	3.82	5.25	5.53
3 Y	3,60,000	3,97,761	4,05,455	4,06,186	6.59	7.88	8.00
5 Y	6,00,000	7,00,784	7,18,146	7,13,060	6.15	7.12	6.84
7 Y	8,40,000	10,45,713	10,77,376	10,54,624	6.16	7.00	6.40
10 Y	12,00,000	16,83,545	17,31,100	16,63,464	6.59	7.12	6.36
15 Y	18,00,000	32,58,353	32,85,472	30,42,148	7.49	7.59	6.66
SI	25,10,000	60,32,660	59,60,461	52,56,743	7.69	7.59	6.55

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

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 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 : ₹ 141.85 Crore
Closing AUM : ₹ 140.29 Crore
No. of Folios : 2,201

High/Low NAV in the month

High Growth Option : ₹ 12.7657
Low Growth Option : ₹ 12.7041

Total Expense Ratio

Regular : 0.70
Direct : 0.22

Minimum Investment Amount

Minimum amount of investment under all plans and Options Minimum initial investment is ₹ 5,000/- and in multiples of ₹ 1/- thereafter. Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.

NAV per unit as on 31st October, 2025

Regular Growth Option : ₹ 12.7340
Regular IDCW Option : ₹ 12.7341
Direct Growth Option : ₹ 12.9359
Direct IDCW Option : ₹ 12.9361

Portfolio Parameters

Weighted Average Maturity : 9.65 Yrs
Yield to Maturity* : 6.75%
Modified Duration : 6.85 Yrs
Macaulay Duration : 7.08 Yrs

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

Portfolio as on 31st October, 2025

Portfolio	% to NAV	Rating
Govt Securities		
7.10% GSEC - MAT - 08/04/2034	36.79	SOV
6.79% GOVT BONDS - 07/10/2034	32.51	SOV
07.18% GSEC MAT - 24/07/2037	13.90	SOV
6.68% GSEC MAT - 07/07/2040	6.99	SOV
7.54% G-sec 23/05/2036	3.77	SOV
6.33% GSEC MAT - 05/05/2035	3.51	SOV
06.48% GSEC MAT - 06/10/2035	1.61	SOV
Net Current assets	0.92	
Total	100.00	

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

Period	NAV Growth (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	7.28	7.66	10,728	10,766
3 Y	8.07	8.58	12,624	12,804
SI*	7.71	7.91	12,732	12,809

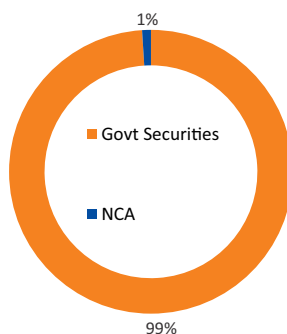
Past Performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective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

SIP Returns as on 31st October, 2025

Period	Investment Amount (₹)	Fund Value (₹)	Value-Crisil 10 Yr Gilt Index (₹)	Yield (%) Fund	Yield (%) Crisil 10 Yr Gilt Index
1 Y	1,20,000	1,23,489	1,23,541	5.45	5.53
3 Y	3,60,000	4,03,739	4,06,186	7.59	8.00
SI	3,80,000	4,28,987	4,31,768	7.61	8.02

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

Asset Allocation as on 31st October, 2025



Credit Profile as on 31st October, 2025



POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Relatively Low Credit Risk.

Scheme Performance - Direct Plans

UTI LARGE CAP FUND

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

Period	NAV Growth (%)	BSE 100 TRI (%)	BSE Sensex TRI (%)	NAV Growth (₹)	BSE 100 TRI (₹)	BSE Sensex TRI (₹)
1 Y	6.59	7.06	6.99	10,659	10,706	10,699
3 Y	13.19	15.08	12.77	14,507	15,246	14,346
5 Y	18.14	19.69	17.60	23,024	24,575	22,502
SI*	13.88	13.92	13.48	53,051	53,291	50,708

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Large Cap Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Karthikraj Lakshmanan since September 2022. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

UTI SMALL CAP FUND

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

Period	NAV Growth (%)	Nifty Small Cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Y	2.59	-1.90	7.59	10,259	9,810	10,759
3 Y	20.27	23.44	13.90	17,406	18,820	14,782
SI*	24.07	26.56	15.64	28,527	31,419	20,264

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Small Cap Fund's direct plan is December 22, 2020. The Scheme is managed by the fund manager Mr. Nitin Jain since Jun 2025. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance. Date of allotment in the scheme/plan has been considered for inception date.

UTI VALUE FUND

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	4.21	5.56	7.59	10,421	10,556	10,759
3 Y	18.93	16.49	13.90	16,830	15,814	14,782
5 Y	22.85	21.09	18.57	27,997	26,047	23,446
SI*	14.73	14.54	13.46	58,366	57,137	50,593

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Value Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Amit Premchandani since February 2018. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

UTI FOCUSED FUND

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	4.63	5.56	7.59	10,463	10,556	10,759
3 Y	16.53	16.49	13.90	15,830	15,814	14,782
SI*	13.29	14.39	12.30	16,860	17,556	16,252

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Focused Fund's direct plan is August 25, 2021. The Scheme is managed by the fund manager Mr. Vishal Chopda since May, 2022. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance. Date of allotment in the scheme/plan has been considered for inception date.

UTI MID CAP FUND

Fund Performance Vs Benchmark (CAGR) as on 31st October, 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	2.23	6.20	7.59	10,223	10,620	10,759
3 Y	17.74	23.61	13.90	16,329	18,898	14,782
5 Y	23.70	28.60	18.57	28,980	35,197	23,446
SI*	19.09	18.93	13.46	94,214	92,602	50,593

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Mid Cap Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Vishal Chopda since Jun 2025. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

UTI LARGE & MID CAP FUND

Fund Performance Vs Benchmark (CAGR) as on 31st October, 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	4.42	6.47	7.59	10,442	10,647	10,759
3 Y	22.19	19.00	13.90	18,253	16,860	14,782
5 Y	26.84	23.78	18.57	32,852	29,074	23,446
SI*	15.34	16.46	13.46	62,477	70,730	50,593

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Large & Mid Cap Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. V. Srivatsa since May 2017. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

UTI ELSS TAX SAVER FUND

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.30	5.56	7.59	10,330	10,556	10,759
3 Y	13.89	16.49	13.90	14,778	15,814	14,782
5 Y	19.25	21.09	18.57	24,127	26,047	23,446
SI*	14.29	14.54	13.46	55,556	57,137	50,593

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI ELSS Tax Saver Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Amit Premchandani since Jun 2025. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

UTI FLEXI CAP FUND

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	5.13	5.56	7.59	10,513	10,556	10,759
3 Y	11.69	16.49	13.90	13,937	15,814	14,782
5 Y	15.98	21.09	18.57	20,994	26,047	23,446
SI*	14.37	14.54	13.46	56,058	57,137	50,593

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 31st October, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	0.82	5.56	7.59	10,082	10,556	10,759
SI*	10.51	17.46	15.15	12,276	13,913	13,357

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Innovation Fund's direct plan is October 13, 2023. The Scheme is managed by the fund manager Mr. Nitin Jain since Jun 2025. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

UTI MNC FUND

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

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Y	2.23	4.73	7.59	10,223	10,473	10,759
3 Y	14.84	16.11	13.90	15,151	15,660	14,782
5 Y	16.43	17.86	18.57	21,404	22,752	23,446
SI*	15.09	15.16	13.46	60,761	61,237	50,593

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI MNC Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Karthikraj Lakshmanan since November 2022. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

UTI INFRASTRUCTURE FUND

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

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Y	2.56	9.35	7.59	10,256	10,935	10,759
3 Y	20.30	23.17	13.90	17,419	18,696	14,782
5 Y	26.79	26.43	18.57	32,787	32,324	23,446
SI*	13.40	12.16	13.46	50,251	43,636	50,593

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Infrastructure Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Sachin Trivedi since Sep 2021 & Mr. Deepesh Agarwal since Jun 2025. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

UTI HEALTHCARE FUND

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

Period	NAV Growth (%)	BSE Healthcare TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.03	1.97	7.59	10,303	10,197	10,759
3 Y	24.96	23.74	13.90	19,524	18,957	14,782
5 Y	19.18	18.98	18.57	24,056	23,855	23,446
SI*	16.23	14.84	13.46	68,958	59,088	50,593

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Healthcare Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Kamal Gada since May 2022. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

UTI DIVIDEND YIELD FUND

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty Dividend Opportunities 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	1.81	5.56	-1.95	7.59	10,181	10,556	9,805	10,759
3 Y	21.06	16.49	20.26	13.90	17,751	15,814	17,401	14,782
5 Y	22.66	21.09	23.44	18.57	27,781	26,047	28,677	23,446
SI*	14.33	14.54	13.13	13.46	55,806	57,137	48,736	50,593

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Dividend Yield Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Amit Premchandani since November 2022. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

UTI INDIA CONSUMER FUND

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

Period	NAV Growth (%)	Nifty India Consumption TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)
1 Y	4.22	9.24	7.59	10,422	10,924	10,759
3 Y	14.53	17.04	13.90	15,029	16,039	14,782
5 Y	18.73	21.18	18.57	23,605	26,144	23,446
SI*	12.64	15.06	13.46	46,095	60,558	50,593

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 31st October, 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	12.30	14.75	7.59	11,230	11,475	10,759
3 Y	17.20	14.64	13.90	16,105	15,072	14,782
5 Y	22.51	19.47	18.57	27,612	24,350	23,446
SI*	12.44	14.78	13.46	45,055	58,693	50,593

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Banking and Financial Services Fund's direct plan is January 1, 2013. Mr. Amit Premchandani is managing the scheme since Jun-2025. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

UTI TRANSPORTATION & LOGISTICS FUND

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

Period	NAV Growth (%)	Nifty Transportation & Logistics TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)
1 Y	16.32	13.50	7.59	11,632	11,350	10,759
3 Y	24.62	27.10	13.90	19,365	20,546	14,782
5 Y	28.74	30.95	18.57	35,389	38,534	23,446
SI*	19.89	18.18	13.46	1,02,671	85,379	50,593

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Transportation & Logistics Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Sachin Trivedi since September 2016. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

Scheme Performance - Direct Plans

UTI QUANT FUND

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

Period	NAV Growth (%)	BSE 200 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	BSE 200 TRI (₹)	Nifty 50 TRI (₹)
6 Months	7.69	7.46	6.69	10,769	10,746	10,669
SI*	8.28	12.17	12.94	10,828	11,217	11,294

Past performance may or may not be sustained in future. Different plans have a different expense structure. The performance details provided herein are of Direct (Growth Option). Date of allotment in the scheme/plan has been considered for inception date. Returns less than 1 year are Simple Annualized Growth Rate. Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). The scheme is managed by the Fund Manager Mr. Sharwan Goyal, managing since Inception. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 74-75 in 'Fund Manager Summary'. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. Load is not taken into consideration for computation of performance.

UTI MULTI ASSET ALLOCATION FUND

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

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
1 Y	9.58	9.87	7.59	10,958	10,987	10,759
3 Y	20.86	15.03	13.90	17,663	15,226	14,782
5 Y	17.28	16.22	18.57	22,198	21,212	23,446
SI*	10.60	12.64	13.46	36,454	46,095	50,593

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Multi Asset Allocation Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Sharwan Kumar Goyal (Equity/ Gold Portion) since November 2021 and Mr Jaydeep Bhowal (Debt Portion) October 2024. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

UTI EQUITY SAVINGS FUND

Fund Performance Vs Benchmark (CAGR) as on 31st October, 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	7.79	8.19	7.66	10,779	10,819	10,766
3 Y	11.67	10.13	8.58	13,930	13,361	12,804
5 Y	13.03	10.98	5.20	18,455	16,840	12,887
SI*	10.07	9.68	7.14	19,906	19,406	16,403

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Equity Savings Fund's direct plan is August 30, 2018. The Scheme is managed by the fund manager Mr. V Srivatsa (Equity Portion) since August 2018 and Mr. Sunil Patil (Debt Portion) since August 2018. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance. Date of allotment in the scheme/plan has been considered for inception date.

UTI CONSERVATIVE HYBRID FUND

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

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 15:85 Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 15:85 Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.47	6.94	7.66	10,647	10,694	10,766
3 Y	10.50	8.78	8.58	13,496	12,875	12,804
5 Y	11.15	7.86	5.20	16,970	14,601	12,887
SI*	9.73	8.76	6.63	32,939	29,390	22,800

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Conservative Hybrid Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Amit Premchandani (equity portion) since January 2022 and Mr. Jaydeep Bhowal since April 2023. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

UTI BALANCED ADVANTAGE FUND

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

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 (%)	Nifty 50 TRI (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 (₹)	Nifty 50 TRI (₹)
1 Y	8.73	7.29	7.59	10,873	10,729	10,759
SI*	13.75	11.15	14.47	13,324	12,655	13,512

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Balanced Advantage Fund's direct plan is August 10, 2023. The Scheme is managed by the fund manager Mr. Sachin Trivedi (Equity Portion) since August 2023 and Mr. Anurag Mittal (Debt Portion) since August 2023. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance. Date of allotment in the scheme/plan has been considered for inception date.

UTI AGGRESSIVE HYBRID FUND

Fund Performance Vs Benchmark (CAGR) as on 31st October, 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	4.44	6.76	7.59	10,444	10,676	10,759
3 Y	16.96	13.08	13.90	16,006	14,464	14,782
5 Y	20.88	15.36	18.57	25,822	20,438	23,446
SI*	13.38	12.46	13.46	50,137	45,158	50,593

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 31st October, 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	7.12	7.74	6.65	10,712	10,774	10,665
3 Y	7.67	7.56	7.07	12,484	12,446	12,277
5 Y	6.29	6.07	5.61	13,569	13,429	13,140
SI*	6.76	6.12	6.47	23,072	21,365	22,284

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Arbitrage Fund's direct plan is June 22, 2013. The Scheme is managed by the fund manager Mr. Sharwan Kumar Goyal (equity portion) since December 2020 and Mr. Amit Sharma (debt portion) since July 2018. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

UTI CHILDREN'S EQUITY FUND

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

Period	NAV Growth (%)	NIFTY 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	NIFTY 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.29	5.56	7.59	10,329	10,556	10,759
3 Y	13.60	16.49	13.90	14,665	15,814	14,782
5 Y	18.92	21.09	18.57	23,795	26,047	23,446
SI*	13.90	14.54	13.46	53,171	57,137	50,593

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan (Growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Children's Equity Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. Sachin Trivedi since Jun 2025. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Load is not taken into consideration for computation of performance.

Scheme Performance - Direct Plans

UTI CHILDREN'S HYBRID FUND

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

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)
1 Y	5.15	7.50	7.59	10,515	10,750	10,759
3 Y	9.73	11.07	13.90	13,216	13,706	14,782
5 Y	11.47	11.96	18.57	17,215	17,597	23,446
SI*	10.04	10.77	13.46	34,154	37,180	50,593

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 31st October, 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	7.06	7.29	7.59	10,706	10,729	10,759
3 Y	10.00	10.98	13.90	13,313	13,673	14,782
5 Y	10.74	12.32	18.57	16,659	17,882	23,446
SI*	9.24	10.88	13.40	31,047	37,582	50,130

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 31st October, 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	5.65	5.41	1.95	10,011	10,010	10,004
15 Days	5.64	5.51	3.34	10,023	10,023	10,014
1 Month	5.72	5.63	4.39	10,049	10,048	10,037
1 Y	6.79	6.69	6.65	10,679	10,669	10,665
3 Y	7.09	7.07	7.07	12,284	12,277	12,277
5 Y	5.78	5.76	5.61	13,246	13,233	13,140
SI*	6.84	6.77	6.50	23,387	23,191	22,449

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 31st October, 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	7.48	7.15	6.65	10,748	10,715	10,665
3 Y	7.52	7.42	7.07	12,432	12,398	12,277
5 Y	6.72	6.01	5.61	13,845	13,391	13,140
SI*	7.45	7.24	6.50	25,156	24,532	22,445

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 31st October, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)
1 Y	5.49	7.50	7.59	10,549	10,750	10,759
3 Y	12.86	11.07	13.90	14,380	13,706	14,782
5 Y	14.42	11.96	18.57	19,619	17,597	23,446
SI*	10.54	10.77	13.46	36,201	37,180	50,593

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 31st October, 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	5.46	5.50	1.95	10,010	10,011	10,004
15 Days	5.47	5.48	3.34	10,022	10,023	10,014
1 Month	5.42	5.42	4.39	10,046	10,046	10,037
1 Y	6.03	6.04	6.65	10,603	10,604	10,665
3 Y	6.44	6.48	7.07	12,061	12,075	12,277
5 Y	5.33	5.38	5.61	12,966	12,997	13,140
SI*	6.28	6.10	6.48	21,821	21,352	22,353

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 31st October, 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	6.18	5.93	1.95	10,012	10,011	10,004
15 Days	5.80	5.66	3.34	10,024	10,023	10,014
1 Month	6.10	5.61	4.39	10,052	10,048	10,037
1 Y	7.76	6.94	6.65	10,776	10,694	10,665
3 Y	7.69	7.26	7.07	12,491	12,342	12,277
5 Y	6.25	5.97	5.61	13,543	13,365	13,140
SI*	7.34	7.03	6.50	24,832	23,927	22,449

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 31st October, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Low Duration Debt Index A-I (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty Low Duration Debt Index A-I (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	7.83	7.35	6.65	10,783	10,735	10,665
3 Y	7.60	7.44	7.07	12,460	12,405	12,277
5 Y	7.20	5.83	5.61	14,160	13,277	13,140
SI*	6.98	7.17	6.50	23,779	24,327	22,445

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 31st October, 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	8.26	8.21	7.66	10,826	10,821	10,766
3 Y	8.12	7.82	8.58	12,642	12,537	12,804
5 Y	7.53	6.08	5.20	14,379	13,435	12,887
SI*	7.49	7.67	6.61	25,266	25,815	22,737

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 31st October, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium to Long Duration Debt A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium to Long Duration Debt A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.75	7.89	7.66	10,675	10,789	10,766
3 Y	7.61	8.22	8.58	12,464	12,677	12,804
5 Y	8.39	5.89	5.20	14,964	13,315	12,887
SI*	6.94	7.92	6.63	23,665	26,606	22,800

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 31st October, 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	7.66	8.21	7.66	10,766	10,821	10,766
3 Y	7.51	7.82	8.58	12,429	12,537	12,804
5 Y	6.08	6.08	5.20	13,435	13,435	12,887
SI*	6.94	7.21	7.02	16,004	16,289	16,088

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 31st October, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Corporate Bond Index A-II (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	Nifty Corporate Bond Index A-II (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	8.64	7.65	7.66	10,864	10,765	10,766
3 Y	8.04	7.48	8.58	12,614	12,418	12,804
5 Y	6.28	5.86	5.20	13,562	13,296	12,887
SI*	7.75	7.13	7.00	17,162	16,460	16,316

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 31st October, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Medium Duration Debt Index A-III (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	Nifty Medium Duration Debt Index A-III (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	7.67	8.28	7.66	10,767	10,828	10,766
3 Y	7.78	7.86	8.58	12,523	12,551	12,804
5 Y	6.58	5.89	5.20	13,755	13,315	12,887
SI*	6.73	7.47	6.59	19,938	21,452	19,663

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 31st October, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Long Duration Debt Index A-III (%)	CRISIL 10yr Gilt Index (%)	NAV Growth (₹)	Nifty Long Duration Debt Index A-III (₹)	CRISIL 10yr Gilt Index (₹)
1 Y	2.86	3.48	7.66	10,286	10,348	10,766
SI*	7.41	7.45	8.46	12,066	12,078	12,378

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 31st October, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Banking & PSU Debt Index A-II (%)	CRISIL 10yr Gilt Index (%)	NAV Growth (₹)	Nifty Banking & PSU Debt Index A-II (₹)	CRISIL 10yr Gilt Index (₹)
1 Y	8.32	7.69	7.66	10,832	10,769	10,766
3 Y	7.89	7.44	8.58	12,561	12,405	12,804
5 Y	7.24	5.73	5.20	14,186	13,215	12,887
SI*	7.28	7.46	7.24	22,831	23,285	22,732

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 31st October, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Dynamic Bond A-III Index (%)	CRISIL 10yr Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Bond A-III Index (₹)	CRISIL 10yr Gilt Index (₹)
1 Y	7.39	7.18	7.66	10,739	10,718	10,766
3 Y	7.98	8.03	8.58	12,593	12,610	12,804
5 Y	9.11	5.80	5.20	15,468	13,259	12,887
SI*	8.12	7.88	6.63	27,246	26,479	22,800

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 31st October, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Credit Risk Debt B-II Index (%)	CRISIL 10yr Gilt Index (%)	NAV Growth (₹)	CRISIL Credit Risk Debt B-II Index (₹)	CRISIL 10yr Gilt Index (₹)
1 Y	8.29	9.04	7.66	10,829	10,904	10,766
3 Y	8.23	8.66	8.58	12,680	12,832	12,804
5 Y	10.15	7.37	5.20	16,219	14,272	12,887
SI*	5.35	8.67	6.63	19,525	29,080	22,800

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 31st October, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Dynamic Gilt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	5.74	7.07	7.66	10,574	10,707	10,766
3 Y	7.40	8.48	8.58	12,391	12,769	12,804
5 Y	5.44	5.90	5.20	13,034	13,321	12,887
SI*	8.18	7.62	6.63	27,434	25,666	22,795

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 31st October, 2025 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	7.79	7.66	10,779	10,766
3 Y	8.60	8.58	12,811	12,804
SI*	8.24	7.91	12,937	12,809

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
2025	15.00%	1.50	57.3726	10	03-10-2025	09-10-2025

Pursuant to payment of IDCW-bonus- right, the NAV of the IDCW Option (Existing Plan- Direct Plan) of the scheme would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. Face Value per unit is Rs.10.00. # IDCW declared every year since 1987 till 2022.

□ No Available

NAV at the time of Div. Declaration

\$ IDCW % is in regular plan

Cumulative Gross Total
IDCW of 724% Since
1987 till 2022

UTI Flexi Cap Fund - IDCW Declared

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

Not Available

UTI Healthcare Fund (Erstwhile UTI Pharma & Healthcare Fund) IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	25%	2.50	21.34	10.00	10-01-2006	17-01-2006
2008	15%	1.50	20.91	10.00	26-08-2008	02-09-2008
2010	17%	1.70	32.65	10.00	28-10-2010	04-11-2010

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

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2013	15.00%	1.5	23.77	10	18-09-2013	25-09-2013
2015	30%	3	36.8854	10	19-03-2015	26-03-2015
2016	21.00%	2.1	29.773	10	09-03-2016	16-03-2016
2017	25.00%	2.5	33.8504	10	20-03-2017	27-03-2017
2018	27.00%	2.7	36.235	10	14-03-2018	21-03-2018
2021	35%	3.5	42.1175	10	01-03-2021	08-03-2021

UTI MNC Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	50%	5.00	29.43	10.00	12-12-2005	19-12-2005
2007	30%	3.00	30.54	10.00	25-05-2007	01-06-2007
2008	25%	2.50	24.34	10.00	28-07-2008	04-08-2008
2010	15%	1.50	37.68	10.00	31-08-2010	07-09-2010
2012	22%	2.20	44.55	10.00	26-09-2012	03-10-2012
2014	25%	2.50	80.13	10.00	18-11-2014	25-11-2014
2015	35%	3.50	91.8144	10.00	19-10-2015	26-10-2015
2016	35%	3.50	91.4860	10.00	13-10-2016	20-10-2016
2017	36%	3.60	105.5565	10.00	29-11-2017	06-12-2017
2020	35%	3.50	106.5713	10.00	30-01-2020	06-02-2020

UTI Infrastructure Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	30.00%	3	17.88	10	03-07-2006	10-07-2006
2007	35%	3.5	22.62	10	22-06-2007	29-06-2007
2009	15.00%	1.5	19.6	10	31-07-2009	06-08-2009
2016	9.00%	0.9	20.32	10	09-03-2016	16-03-2016
2017	10.00%	1	26.0469	10	20-03-2017	27-03-2017

UTI Dividend Yield Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	5.00%	0.5	13.2	10	05-11-2009	12-11-2009
2010	5.00%	0.5	14.34	10	17-03-2010	24-03-2010
2010	5.00%	0.5	14.92	10	21-07-2010	27-07-2010
2010	7%	0.7	16.13	10	21-12-2010	28-12-2010
2011	5.00%	0.5	14.33	10	30-05-2011	06-06-2011
2011	4.00%	0.4	12.71	10	23-11-2011	29-11-2011
2012	4%	0.4	12.9	10	19-06-2012	26-06-2012
2012	5.00%	0.5	14.19	10	17-12-2012	24-12-2012
2013	5.00%	0.5	13.05	10	12-06-2013	19-06-2013
2014	4.50%	0.45	13.1011	10	07-01-2014	14-01-2014
2014	6%	0.6	15.6948	10	04-06-2014	11-06-2014
2014	8.00%	0.8	17.4039	10	22-12-2014	29-12-2014
2015	5.50%	0.55	15.9054	10	17-06-2015	24-06-2015
2015	5.50%	0.55	15.2092	10	21-12-2015	28-12-2015
2016	5.50%	0.55	15.3682	10	30-06-2016	01-07-2016
2016	5.50%	0.55	14.875	10	22-12-2016	29-12-2016
2017	7.50%	0.75	16.9767	10	13-06-2017	20-06-2017
2017	7.50%	0.75	17.8696	10	21-12-2017	28-12-2017
2018	7.50%	0.75	17.1894	10	14-03-2018	21-03-2018
2018	7.50%	0.75	16.2769	10	13-12-2018	20-12-2018
2019	6.00%	0.6	16.072	10	20-06-2019	27-06-2019
2019	7.00%	0.7	15.3871	10	16-12-2019	23-12-2019
2020	4.50%	0.45	15.3595	10	14-09-2020	21-09-2020
2021	5.00%	0.5	18.6293	10	15-03-2021	22-03-2021
2021	7.00%	0.70	23.9138	10	15-11-2021	22-11-2021
2022	6.00%	0.60	21.7131	10	16-08-2022	23-08-2022
2024	7.00%	0.70	28.1669	10	17-01-2024	23-01-2024
2024	8.00%	0.80	36.5182	10	04-10-2024	10-10-2024
2025	9.00%	0.90	34.4640	10	10-10-2025	16-10-2025

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal Options of the schemes would fall to the extent of payout and statutory levy (if applicable)

DIVIDEND/BONUS HISTORY

UTI Value Fund (Erstwhile UTI Value Opportunities Fund) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	17.00%	1.7	13.74	10	29-06-2007	06-07-2007
2008	18%	1.8	11.54	10	01-07-2008	08-07-2008
2009	10.00%	1	11.95	10	10-07-2009	17-07-2009
2010	15.00%	1.5	14.05	10	22-01-2010	29-01-2010
2011	8.00%	0.8	14.97	10	24-04-2011	01-05-2011
2012	9%	0.9	14.39	10	12-04-2012	19-04-2012
2013	10.00%	1	15.2	10	07-05-2013	14-05-2013
2014	12.50%	1.25	16.0517	10	15-04-2014	22-04-2014
2015	15%	1.5	20.5752	10	16-04-2015	17-04-2015
2016	10.00%	1	18.6083	10	28-04-2016	05-05-2016
2017	13.00%	1.3	18.6765	10	08-05-2017	15-05-2017
2018	12.00%	1.2	19.5009	10	02-07-2018	09-07-2018
2019	11%	1.1	18.8335	10	17-07-2019	24-07-2019

UTI ELSS Tax Saver Fund (Erstwhile UTI Long Term Equity Fund (Tax Saving)) IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2004	40%	4.00	N-A	10.00	14-01-2004	20-01-2004
2004	20%	2.00	N-A	10.00	29-10-2004	04-11-2004
2005	40%	4.00	N-A	10.00	09-09-2005	15-09-2005
2006	60%	6.00	22.93	10.00	23-02-2006	02-03-2006
2007	20%	2.00	19.56	10.00	16-01-2007	23-01-2007
2008	35%	3.50	22.8	10.00	04-02-2008	11-02-2008
2009	15%	1.50	17.07	10.00	29-12-2009	05-01-2010
2011	10%	1.00	16.37	10.00	14-02-2011	21-02-2011
2013	20%	2.00	17.5786	10.00	11-12-2013	18-12-2013
2015	22%	2.20	22.5504	10.00	12-01-2015	19-01-2015
2016	25%	2.50	19.0170	10.00	18-01-2016	25-01-2016
2017	13.5%	1.35	19.1411	10.00	10-01-2017	17-01-2017
2018	27%	2.70	22.5279	10.00	14-02-2018	21-02-2018
2019	15%	1.50	18.8737	10.00	22-01-2019	29-01-2019
2022	25%	2.50	29.8284	10.00	15-02-2022	22-02-2022

UTI Arbitrage Fund (Erstwhile UTI Spread Fund) IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.80%	0.080	15.9591	10.00	29-06-2020	06-07-2020
2020	0.80%	0.080	15.8805	10.00	29-07-2020	05-08-2020
2020	0.70%	0.070	15.8518	10.00	31-08-2020	07-09-2020
2020	0.70%	0.070	15.8206	10.00	29-10-2020	05-11-2020
2020	0.70%	0.070	15.7670	10.00	27-11-2020	07-12-2020
2021	0.70%	0.070	15.7462	10.00	30-12-2020	06-01-2021
2021	0.60%	0.060	15.7017	10.00	01-02-2021	08-02-2021
2021	0.50%	0.050	15.6864	10.00	01-03-2021	08-03-2021
2021	0.50%	0.050	15.7097	10.00	31-03-2021	07-04-2021
2021	0.50%	0.050	15.7253	10.00	03-05-2021	10-05-2021
2021	0.50%	0.050	15.7461	10.00	31-05-2021	07-06-2021
2021	0.50%	0.050	15.7642	10.00	30-06-2021	07-07-2021
2021	0.50%	0.050	15.7656	10.00	02-08-2021	09-08-2021
2021	0.50%	0.050	15.7694	10.00	01-09-2021	08-09-2021

UTI Medium to Long Duration Fund (Erstwhile UTI Bond Fund) - Last 10 Quarterly IDCW

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.25%	0.025	14.4843	10.00	18-09-2018	25-09-2018
2018	1.00%	0.100	14.8155	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	14.4932	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	13.5121	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	16.9457	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	13.6925	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	13.4995	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	13.5782	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	14.5804	10.00	16-12-2021	23-12-2021
2022	1.75%	0.175	14.3915	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	15.1073	10.00	15-06-2022	22-06-2022
2023	2.50%	0.250	11.9791	10.00	15-03-2023	21-03-2023
2024	5.00%	0.5000	12.6351	10.00	11-03-2024	15-03-2024
2025	5.00%	0.5000	13.0157	10.00	13-03-2025	20-03-2025

UTI Banking and Financial Fund (Erstwhile UTI Banking Sector Fund) IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	25%	2.50	15.62	10.00	22-09-2005	29-09-2005
2007	35%	3.50	19.02	10.00	23-05-2007	30-05-2007
2009	22%	2.20	19.04	10.00	04-09-2009	11-09-2009
2010	10%	1.00	22.78	10.00	24-06-2010	01-07-2010
2011	25%	2.50	24.20	10.00	27-01-2011	03-02-2011
2011	25%	2.50	21.82	10.00	04-05-2011	09-05-2011
2015	25%	2.50	31.8833	10.00	16-07-2015	23-07-2015
2016	25%	2.50	30.6179	10.00	03-08-2016	10-08-2016

UTI Conservative Hybrid Fund (Erstwhile UTI Regular Savings Fund) - IDCW - Regular Plan declared - Last 10 Months IDCW (Recent IDCWs)

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2022	0.80%	0.080	15.7325	10.00	25-04-22	02-05-22
2022	0.80%	0.080	15.3382	10.00	25-05-22	01-06-22
2022	0.80%	0.080	15.1732	10.00	23-06-22	01-07-22
2022	0.80%	0.080	15.5388	10.00	25-07-22	01-08-22
2022	0.80%	0.080	15.7457	10.00	25-08-22	01-09-22
2022	0.80%	0.080	15.5558	10.00	26-09-22	03-10-22
2022	0.80%	0.080	15.7971	10.00	24-11-22	01-12-22
2022	0.80%	0.080	15.6997	10.00	26-12-22	02-01-23
2023	0.80%	0.080	15.6514	10.00	25-01-23	01-02-23
2023	0.80%	0.080	15.5502	10.00	23-02-23	01-03-23
2023	0.80%	0.080	15.3814	10.00	27-03-23	03-04-23
2023	0.80%	0.080	15.5716	10.00	25-04-23	02-05-23
2023	0.80%	0.080	15.8078	10.00	26-05-23	01-06-23
2023	0.80%	0.080	15.5716	10.00	25-04-23	02-05-23
2023	0.80%	0.080	16.0742	10.00	26-09-23	03-10-23
2023	0.80%	0.080	15.8457	10.00	26-10-23	01-11-23
2023	0.80%	0.080	16.1000	10.00	24-11-23	01-12-23
2023	0.80%	0.080	16.1000	10.00	24-11-23	01-12-23
2023	12.00%	1.20	40.7526	10.00	06-12-23	12-12-23
2023	0.80%	0.080	16.4180	10.00	26-12-23	01-01-24
2024	0.80%	0.0800	16.4036	10.00	25-01-24	01-02-24
2024	0.80%	0.0800	16.6144	10.00	26-02-24	01-03-24
2024	0.80%	0.0800	16.5285	10.00	22-03-24	02-04-24
2024	0.80%	0.0800	16.6611	10.00	25-04-24	02-05-24
2024	0.80%	0.0800	16.8898	10.00	28-05-24	03-06-24
2024	0.80%	0.0800	17.2087	10.00	25-06-24	01-07-24
2024	0.80%	0.0800	17.4423	10.00	26-07-24	01-08-24
2024	0.80%	0.0800	17.5960	10.00	27-08-24	02-09-24
2024	0.80%	0.0800	17.8521	10.00	25-09-24	01-10-24
2024	0.80%	0.0800	17.5006	10.00	28-10-24	04-11-24
2024	0.80%	0.0800	17.4688	10.00	26-11-24	02-12-24
2024	0.80%	0.0800	17.3781	10.00	26-12-24	01-01-25
2025	0.80%	0.0800	17.1868	10.00	28-01-25	03-02-25
2025	0.80%	0.0800	17.0617	10.00	24-02-25	03-03-25
2025	0.80%	0.0800	17.2579	10.00	25-03-25	02-04-25
2025	0.80%	0.0800	17.5180	10.00	25-04-25	02-05-25
2025	0.80%	0.0800	17.7161	10.00	27-05-25	02-06-25
2025	0.80%	0.0800	17.6621	10.00	25-06-25	01-07-25
2025	0.80%	0.0800	17.5887	10.00	28-07-25	01-08-25
2025	0.80%	0.0800	17.4411	10.00	25-08-25	01-09-25
2025	0.80%	0.0800	17.4375	10.00	25-09-25	01-10-25
2025	0.80%	0.0800	17.5772	10.00	28-10-25	03-11-25

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

UTI Short Duration Fund (Erstwhile UTI Short Term Income Fund) - IDCW Declared - Last 10 Quarterly IDCW

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	12.3826	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	12.3556	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	12.3207	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	12.4819	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	12.6444	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.7240	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.5178	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.6397	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.7588	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	12.6723	10.00	16-06-2021	23-06-2021
2021	1.25%	0.125	12.7771	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.3287	10.00	16-12-2021	23-12-2021
2022	1.00%	0.100	13.3034	10.00	15-03-2022	22-03-2022

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal Options of the schemes would fall to the extent of payout and statutory levy (if applicable)

DIVIDEND/BONUS HISTORY

UTI Gilt Fund (Erstwhile UTI Gilt Arbitrage Fund LTP) - IDCW Declared for Regular Plan

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2012	3.50%	0.350	12.7174	10.00	28-03-2012	04-04-2012
2012	0.30%	0.300	12.8605	10.00	20-09-2012	26-09-2012
2013	2.00%	0.200	15.1318	10.00	18-03-2013	25-03-2013
2014	1.00%	0.100	13.1639	10.00	19-03-2014	26-03-2014
2014	0.60%	0.600	14.1032	10.00	18-09-2014	25-09-2014
2015	0.60%	0.600	15.2249	10.00	19-03-2015	26-03-2015
2016	1.50%	0.150	17.9258	10.00	21-03-2016	28-03-2016
2016	1.25%	0.125	18.1950	10.00	20-06-2016	27-06-2016
2016	1.25%	0.125	29.2992	10.00	19-09-2016	26-09-2016
2016	1.25%	0.125	20.2216	10.00	19-12-2016	26-12-2016
2017	3.25%	0.325	20.2695	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	17.7435	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	20.9520	10.00	18-09-2017	25-09-2017
2017	1.00%	0.100	17.2889	10.00	19-12-2017	26-12-2017
2018	0.030%	0.030	20.5256	10.00	19-06-2018	26-06-2018
2018	0.30%	0.030	17.3736	10.00	18-09-2018	25-09-2018
2018	1.40%	0.140	18.1480	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	18.0782	10.00	18-03-2019	25-03-2019
2019	1.50%	0.150	19.0489	10.00	20-06-2019	27-06-2019
2019	2.00%	0.200	19.4702	10.00	18-09-2019	25-09-2019
2019	2.00%	0.200	19.2848	10.00	19-12-2019	26-12-2019
2020	2.00%	0.200	19.5270	10.00	19-03-2020	26-03-2020
2020	1.50%	0.150	20.4645	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	20.6317	10.00	14-12-2020	21-12-2020
2024	5.00%	0.5000	35.3647	10.00	11-03-2024	15-03-2024
2025	5.00%	0.5000	37.4384	10.00	13-03-2025	20-03-2025

UTI Retirement Fund (Erstwhile UTI Retirement Benefit Pension Fund) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		19.3365	10.00	30-03-2007	05-04-2007
2009	1:10		21.1539	10.00	19-05-2009	26-05-2009
2010	1:05		22.1851	10.00	31-03-2010	07-04-2010
2011	1:10		19.8899	10.00	25-04-2011	02-05-2011
2012	1:10		18.0822	10.00	13-06-2012	20-06-2012
2013	1:10		18.4373	10.00	23-05-2013	30-05-2013
2014	1:10		19.9371	10.00	25-08-2014	01-09-2014

UTI Banking and PSU Fund (Erstwhile UTI Banking & PSU Debt Fund) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	10.9302	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	10.9452	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	10.9373	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	10.9148	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	10.8702	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	11.0165	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	11.2040	10.00	19-12-2018	26-12-2018
2019	1.50%	0.150	11.0514	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	11.3820	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.4756	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.5779	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	11.4186	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	11.4837	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4779	10.00	16-12-2021	23-12-2021
2022	0.50%	0.050	12.0850	10.00	16-06-2022	22-06-2022
2024	4.75%	0.4750	12.6284	10.00	11-03-2024	15-03-2024
2025	5.00%	0.5000	13.0365	10.00	13-03-2025	20-03-2025

UTI Corporate Bond Fund

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	1.00%	0.100	11.3735	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.5203	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.6996	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4847	10.00	16-06-2021	23-06-2021
2021	1.50%	0.150	11.5750	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4923	10.00	16-12-2021	23-12-2021
2022	2.50%	0.250	11.4110	10.00	15-03-2022	22-03-2022
2023	2.25%	0.225	12.0865	10.00	15-03-2023	21-03-2023
2024	5.00%	0.5000	12.7549	10.00	11-03-2024	15-03-2024
2025	5.00%	0.5000	13.1730	10.00	13-03-2025	20-03-2025

UTI Unit Linked Insurance Plan - Bonus declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	2:15		17.1209	10.00	30-03-2006	06-04-2006
2007	1:10		15.4634	10.00	30-03-2007	06-04-2007
2008	1:10		15.3404	10.00	30-09-2008	07-10-2008
2010	1:10		18.2637	10.00	23-02-2010	02-03-2010
2011	1:10		18.8819	10.00	25-04-2011	02-05-2011
2012	1:10		17.6937	10.00	13-06-2012	20-06-2012
2013	1:10		18.1324	10.00	23-05-2013	30-05-2013
2014	1:10		19.2033	10.00	25-08-2014	01-09-2014

UTI Overnight Fund - IDCW Declaration

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	2.50%	0.250	10.7471	10.00	3-30-2007	4-6-2007
2007	2.75%	0.275	10.8159	10.00	9-28-2007	10-5-2007
2008	2.25%	0.225	10.8738	10.00	9-30-2008	10-7-2008
2009	3.00%	0.300	11.2318	10.00	3-30-2009	4-6-2009
2009	0.05%	0.050	10.9160	10.00	9-30-2009	10-7-2009
2012	6.00%	0.600	11.9718	10.00	3-28-2012	4-4-2012
2013	3.00%	0.300	12.0232	10.00	3-18-2013	3-25-2013
2013	2.00%	0.200	12.2042	10.00	9-19-2013	9-26-2013
2014	2.00%	0.200	12.5067	10.00	3-19-2014	3-26-2014
2015	4.00%	0.400	13.0042	10.00	3-19-2015	3-26-2015
2016	6.00%	0.600	13.7856	10.00	21-03-2016	28-03-2016
2017	7.00%	0.700	13.9920	10.00	15-03-2017	22-03-2017
2018	4.00%	0.400	14.0709	10.00	19-03-2018	26-03-2018
2019	4.00%	40.000	1448.7274	1000.00	18-03-2019	25-03-2019
2020	4.00%	40.000	1483.9871	1000.00	19-03-2020	26-03-2020
2022	3.00%	30.000	1513.2932	1000.00	15-03-2022	22-03-2022

UTI Dynamic Bond Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.45%	0.045	12.1749	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	12.4714	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	12.1756	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.1334	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.1629	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.1621	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	12.0364	10.00	16-06-2021	23-06-2021
2021	0.50%	0.050	12.1056	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.2050	10.00	16-12-2021	23-12-2021
2022	3.00%	0.300	13.0243	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	13.6903	10.00	15-06-2022	22-06-2022
2024	5.00%	0.5000	13.2722	10.00	11-03-2024	15-03-2024
2025	5.00%	0.5000	13.6664	10.00	13-03-2025	20-03-2025

UTI Low Duration Fund (Erstwhile UTI Treasury Advantage Fund)

IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	1.00%	10.00	1135.9063	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1144.9093	1000.00	16-09-2020	23-09-2020
2020	1.00%	10.00	1149.8879	1000.00	14-12-2020	21-12-2020
2021	0.50%	5.00	1141.3700	1000.00	16-06-2021	23-06-2021
2021	1.00%	10.00	1151.2855	1000.00	15-09-2021	22-09-2021
2021	1.00%	10.00	1205.2561	1000.00	16-12-2021	23-12-2021
2022	0.50%	5.00	1205.8885	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1208.2190	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1223.3011	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1231.6722	1000.00	14-12-2022	21-12-2022
2023	0.75%	7.50	1243.6322	1000.00	15-03-2023	21-03-2023
2023	0.80%	8.00	1271.5293	1000.00	11-09-2023	15-09-2023
2023	0.80%	8.00	1283.5899	1000.00	11-12-2023	15-12-2023
2024	0.90%	9.0000	1299.8141	1000	11-03-2024	15-03-2024
2024	0.85%	8.5000	1313.8925	1000	10-06-2024	14-06-2024
2024	0.90%	9.0000	1332.0279	1000	13-09-2024	19-09-2024
2024	0.90%	9.0000	1347.1917	1000	13-12-2024	19-12-2024
2025	0.90%	9.0000	1360.2532	1000	13-03-2025	20-03-2025
2025	1.00%	10.0000	1388.3786	1000	06-06-2025	12-06-2025
2025	1.00%	10.0000	1397.3145	1000	12-09-2025	18-09-2025

UTI Gilt Fund with 10 year Constant Duration

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2023	1.75%	0.175	10.3954	10.00	15-03-2023	21-03-2023
2024	5.50%	0.5500	11.1029	10.00	11-03-2024	15-03-2024
2025	5.00%	0.5000	11.3990	10.00	13-03-2025	20-03-2025

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal Options of the schemes would fall to the extent of payout and statutory levy (if applicable)

DIVIDEND/BONUS HISTORY

UTI Children's Hybrid Fund (Erstwhile UTI CCF - Saving Plan) - Bonus Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		14.4895	10.00	30-03-2007	06-04-2007
2009	1:10		13.0344	10.00	26-03-2009	02-04-2009
2010	1:10		15.7857	10.00	31-03-2010	07-04-2010
2011	1:10		15.7041	10.00	25-04-2011	02-05-2011
2012	1:10		14.6295	10.00	13-06-2012	20-06-2012
2013	1:10		15.0686	10.00	23-05-2013	30-05-2013
2014	1:10		16.9392	10.00	25-08-2014	01-09-2014

UTI Mid Cap Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	16.24	10.00	15-06-2009	23-06-2009
2010	22%	2.20	26.03	10.00	14-09-2010	21-09-2010
2014	40%	4.00	49.7962	10.00	26-11-2014	03-12-2014
2015	45%	4.50	50.5602	10.00	02-12-2015	09-12-2015
2017	25%	2.50	52.0223	10.00	20-02-2017	27-02-2017
2018	50%	5.00	63.2793	10.00	18-01-2018	25-01-2018
2021	40%	4.00	74.1048	10.00	08-03-2021	15-03-2021

UTI Transportation & Logistics Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	12.37	10.00	15-06-2009	22-06-2009
2009	15%	1.50	15.45	10.00	29-12-2009	05-01-2010
2010	20%	2.00	19.11	10.00	06-10-2010	13-10-2010
2011	12%	1.20	13.96	10.00	21-06-2011	27-06-2011
2016	30%	3.00	39.1639	10.00	08-02-2016	15-02-2016

UTI Ultra Short Duration Fund (Erstwhile UTI Ultra Short Term Fund) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2019	1.00%	10.00	1078.2792	1000.00	19-12-2019	26-12-2019
2020	0.50%	5.00	1074.4063	1000.00	19-03-2020	26-03-2020
2020	0.75%	7.50	1093.4088	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1098.5559	1000.00	16-09-2020	23-09-2020
2020	0.75%	7.50	1101.2983	1000.00	14-12-2020	21-12-2020
2021	0.25%	2.50	1097.2161	1000.00	16-06-2021	23-06-2021
2021	0.75%	7.50	1104.1735	1000.00	15-09-2021	22-09-2021
2021	1.50%	15.00	1135.0707	1000.00	16-12-2021	23-12-2021
2022	1.50%	15.00	1129.0981	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1121.2537	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1132.6741	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1139.7173	1000.00	14-12-2022	21-12-2022
2023	0.75%	7.50	1149.6406	1000.00	15-03-2023	21-03-2023
2023	0.80%	8.00	1171.5127	1000.00	11-09-2023	15-09-2023
2023	0.80%	8.00	1181.8613	1000.00	11-12-2023	15-12-2023
2024	0.90%	9.00	1194.3465	1000.00	11-03-2024	15-03-2024
2024	0.85%	8.50	1206.3341	1000.00	10-06-2024	14-06-2024
2024	0.90%	9.00	1219.5546	1000.00	13-09-2024	19-09-2024
2024	0.90%	9.00	1231.3337	1000.00	13-12-2024	19-12-2024
2025	0.90%	9.00	1241.8000	1000.00	13-03-2025	20-03-2025
2025	1.00%	10.00	1258.5179	1000.00	06-06-2025	12-06-2025
2025	1.00%	10.00	1266.3919	1000.00	12-09-2025	18-09-2025

UTI India Consumer Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2015	12.00%	1.20	19.1601	10.00	16-09-2015	24-09-2015
2021	20.00%	2.00	29.4591	10.00	01-03-2021	08-03-2021

UTI Credit Risk Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	1.50%	0.150	10.9267	10.00	22-12-2014	29-12-2014
2015	2.00%	0.200	11.0319	10.00	19-03-2015	26-03-2015
2015	1.25%	0.125	11.0580	10.00	18-06-2015	25-06-2015
2015	1.25%	0.125	11.1633	10.00	21-09-2015	28-09-2015
2015	1.25%	0.125	11.2764	10.00	21-12-2015	28-12-2015
2016	3.25%	0.325	11.3754	10.00	21-03-2016	28-03-2016
2016	1.50%	0.150	11.6493	10.00	20-06-2016	27-06-2016
2016	1.50%	0.150	11.5104	10.00	19-09-2016	26-09-2016
2016	1.50%	0.150	11.6442	10.00	19-12-2016	26-12-2016
2017	2.50%	0.250	11.6698	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	12.3492	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	11.7604	10.00	18-09-2017	25-09-2017
2019	2.00%	0.200	12.0368	10.00	18-03-2019	25-03-2019

UTI Multi Asset Allocation Fund (Erstwhile UTI Multi Asset Fund) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.85%	0.85	17.6864	10.00	17-02-2020	24-02-2020
2020	0.85%	0.85	15.3095	10.00	16-03-2020	23-02-2020
2020	0.85%	0.085	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.085	16.8188	10.00	15-07-2020	22-07-2020
2020	0.80%	0.0850	17.7898	10.00	18-08-2020	25-08-2020
2020	0.85%	0.0850	17.7579	10.00	16-09-2020	23-09-2020
2020	0.85%	0.0850	17.7479	10.00	19-10-2020	26-10-2020
2020	0.85%	0.0850	18.3413	10.00	18-11-2020	25-11-2020
2020	0.85%	0.0850	18.6632	10.00	16-12-2020	23-12-2020
2021	0.85%	0.0850	18.9348	10.00	18-01-2021	25-01-2021
2021	0.85%	0.0850	19.2624	10.00	17-02-2021	24-02-2021
2021	0.85%	0.0850	19.0502	10.00	15-03-2021	22-03-2021
2021	0.85%	0.0850	18.7674	10.00	19-04-2021	26-04-2021
2021	0.85%	0.0850	19.5092	10.00	16-06-2021	23-06-2021
2021	0.85%	0.0850	19.6211	10.00	15-07-2021	22-07-2021
2021	0.85%	0.0850	19.8140	10.00	16-08-2021	23-08-2021
2021	0.85%	0.0850	20.3691	10.00	15-09-2021	22-09-2021
2022	2.55%	0.2550	20.5080	10.00	17-01-2022	24-01-2022
2022	2.55%	0.2550	19.5998	10.00	19-04-2022	26-04-2022
2022	2.55%	0.2550	18.7219	10.00	19-07-2022	26-07-2022
2022	2.55%	0.2550	19.4689	10.00	13-10-2022	20-10-2022
2023	2.55%	0.2550	19.8305	10.00	16-01-2023	20-01-2023
2023	2.55%	0.2550	20.0121	10.00	17-04-2023	21-04-2023
2023	2.55%	0.2550	22.1891	10.00	16-10-2023	20-10-2023
2024	2.55%	0.2550	24.7008	10.00	10-01-2024	16-01-2024
2024	2.55%	0.2550	26.7720	10.00	16-04-2024	23-04-2024
2024	2.55%	0.2550	28.4506	10.00	10-07-2024	16-07-2024
2024	2.55%	0.2550	29.3730	10.00	04-10-2024	10-10-2024
2025	2.55%	0.2550	28.2782	10.00	10-01-2025	16-01-2025
2025	2.55%	0.2550	27.9673	10.00	17-04-2025	24-04-2025
2025	2.55%	0.2550	29.2398	10.00	04-07-2025	10-07-2025
2025	2.55%	0.2550	29.6576	10.00	10-10-2025	16-10-2025

UTI Floater Fund

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2021	1.00%	10	1106.1437	1000.00	15-09-2021	22-09-2021
2021	0.50%	5	1101.5639	1000.00	16-12-2021	23-12-2021
2022	2.00%	20	1095.5515	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1105.7468	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1118.6223	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1124.2392	1000.00	14-12-2022	21-12-2022
2023	0.75%	7.50	1133.5853	1000.00	15-03-2023	21-03-2023
2023	0.80%	8.00	1156.4248	1000.00	11-09-2023	15-09-2023
2023	0.80%	8.00	1165.5339	1000.00	11-12-2023	15-12-2023
2024	0.90%	9.00	1179.3619	1000.00	11-03-2024	15-03-2024
2024	0.85%	8.50	1189.0750	1000.00	10-06-2024	14-06-2024
2024	0.90%	9.00	1201.3828	1000.00	13-09-2024	19-09-2024
2024	0.90%	9.00	1212.7055	1000.00	13-12-2024	19-12-2024
2025	0.90%	9.00	1222.2508	1000.00	13-03-2025	20-03-2025
2025	10.00%	10.00	1250.2929	1000.00	06-06-2025	12-06-2025
2025	0.75%	7.50	1249.5898	1000.00	12-09-2025	18-09-2025

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal Options of the schemes would fall to the extent of payout and statutory levy (if applicable)

DIVIDEND/BONUS HISTORY

UTI Medium Duration Fund (Erstwhile UTI Medium Term Fund) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.45%	0.045	10.8140	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	10.9814	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	11.0308	10.00	18-03-2019	25-03-2019
2019	2.00%	0.200	11.2024	10.00	18-09-2019	25-09-2019
2019	1.50%	0.150	11.0929	10.00	19-12-2019	26-12-2019
2020	1.00%	0.100	10.8977	10.00	17-06-2020	24-06-2020
2020	0.50%	0.005	10.8456	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4600	10.00	16-06-2021	23-06-2021
2021	2.00%	0.200	11.2677	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	11.9368	10.00	16-12-2021	23-12-2021
2022	4.00%	0.400	11.5102	10.00	15-03-2022	22-03-2022
2024	4.50%	0.4500	12.5978	10.00	11-03-2024	15-03-2024

UTI Long Term Advantage Fund Series - II

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	15.00%	1.500	19.9212	10.00	25-02-2016	3-03-2016

UTI Long Duration Fund

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	4.50%	0.4500	11.0108	10.00	11-03-2024	15-03-2024
2025	4.50%	0.4500	11.2506	10.00	13-03-2025	20-03-2025

UTI Aggressive Hybrid Fund (Erstwhile UTI Hybrid Equity Fund) - IDCW History (Recent IDCW)

Year	IDCW	NAV	Face Value	Record Date
2017	2.70%	30.99	10	16-10-2017
2017	2.70%	31.47	10	20-11-2017
2017	3%	31.55	10	18-12-2017
2018	2.70%	32.43	10	17-01-2018
2018	4.00%	30.46	10	26-02-2018
2018	2.70%	32.01	10	07-02-2018
2018	3%	29.98	10	21-03-2018
2018	2.70%	29.85	10	19-04-2018
2018	2.70%	29.64	10	21-05-2018
2018	2.70%	29.29	10	21-06-2018
2018	2.30%	29.13	10	23-08-2018
2018	2.30%	28.96	10	25-09-2018
2018	2.30%	27.20	10	23-10-2018
2018	2.30%	27.02	10	22-11-2018
2018	1.10%	27.25	10	26-12-2018
2019	1.10%	27.16	10	22-01-2019
2019	1.10%	25.87	10	21-02-2019
2019	1.10%	27.29	10	25-03-2019
2019	2.10%	27.65	10	22-04-2019
2019	2.10%	26.13	10	22-05-2019
2019	2.10%	26.46	10	24-06-2019
2019	2.10%	26.71	10	24-07-2019
2019	2.10%	25.01	10	27-08-2019
2019	2.10%	24.82	10	25-09-2019
2019	1.70%	24.66	10	22-10-2019
2019	1.70%	25.27	10	25-11-2019
2019	1.70%	25.28	10	23-12-2019
2020	1.70%	26.05	10	22-01-2020
2020	1.70%	25.13	10	24-02-2020
2020	3.90%	24.11	10	27-08-2020
2020	3.90%	24.63	10	11-11-2020
2021	4.70%	30.12	10	15-02-2021
2021	4.70%	30.65	10	17-05-2021
2021	6.00%	33.03	10	18-08-2021
2021	6.00%	35.68	10	22-11-2021
2022	6.00%	33.65	10	22-02-2022
2022	6.00%	31.04	10	23-05-2022
2022	6.00%	33.02	10	17-08-2022
2022	6.80%	33.44	10	17-11-2022
2023	6.80%	33.00	10	17-02-2023
2023	7.40%	37.78	10	23-11-2023
2024	8.20%	41.0394	10	23-02-2024
2024	8.40%	42.0589	10	24-05-2024
2024	9.00%	45.5209	10	22-08-2024
2024	9.00%	43.9435	10	26-11-2024
2025	9.00%	41.7242	10	20-02-2025
2025	8.50%	43.7054	10	22-05-2025
2025	9.00%	42.6281	10	07-08-2025

PLANS/Options

UTI Liquid Cash Plan

- Growth Option
 - Daily Reinvestment of IDCW Option
 - Weekly Payout of IDCW Option
 - Weekly Reinvestment of IDCW Option
 - Fortnightly Payout of IDCW Option
 - Fortnightly Reinvestment of IDCW Option
 - Monthly Payout of IDCW Option
 - Monthly Reinvestment of IDCW Option
 - Quarterly Payout of IDCW Option
 - Quarterly Reinvestment of IDCW Option
 - Half Yearly Payout of IDCW Option
 - Half Yearly Reinvestment of IDCW Option
 - Annual Payout of IDCW Option
 - Annual Reinvestment of IDCW Option
 - Flexi Payout of IDCW Option
 - Flexi Reinvestment of IDCW Option
- In case IDCW Option is selected and the periodicity for IDCW is not specified, the default IDCW Option will be the Monthly Payout of IDCW Option

UTI Money Market Fund

- Growth Option
 - Daily Reinvestment of IDCW Option
 - Weekly Payout of IDCW Option
 - Weekly Reinvestment of IDCW Option
 - Fortnightly Payout of IDCW Option
 - Fortnightly Reinvestment of IDCW Option
 - Monthly Payout of IDCW Option
 - Monthly Reinvestment of IDCW Option
 - Quarterly Payout of IDCW Option
 - Quarterly Reinvestment of IDCW Option
 - Half Yearly Payout of IDCW Option
 - Half Yearly Reinvestment of IDCW Option
 - Annual Payout of IDCW Option
 - Annual Reinvestment of IDCW Option
 - Flexi Payout of IDCW Option
 - Flexi Reinvestment of IDCW Option
- Default Option - Growth Option
In case IDCW Option is selected and the periodicity for IDCW is not specified, the default IDCW Option will be the Monthly Payout of IDCW Option
IDCW Means Income Distribution cum capital withdrawal by the scheme of units.

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal Options of the schemes would fall to the extent of payout and statutory levy (if applicable)

List of the UTI MF schemes where Merger has been effected since March 2003

Merged Schemes	Merged Into	Month & Year
MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97	UTI MEPUS	March 03
UTI Growing Corpus Growing Income Plan (GCGIP)	UTI Unit Scheme 95	May 04
UTI Grihalakshmi Unit Plan (GUP)	UTI Smart Woman Savings Plan (Name Change)	Nov 04
UTI Grandmaster Unit Scheme, UTI Primary Equity Fund, UTI Unit Scheme 92, UTI Master Equity Plan 98, UTI Master Equity Plan 99	UTI Value Opportunities Fund (New Scheme)	August 05
UTI PSU Fund, UTI Large Cap Fund	UTI Index Select Fund	April 07
UTI GSF- Brand Value Fund	UTI-MNC Fund	April 07
UTI Growth & Value Fund, UTI Dynamic Equity Fund, UTI India Advantage Fund	UTI Mid Cap Fund	April 07
UTI Petro Fund (Sector Fund)	UTI Energy Fund (Thematic Fund, Name Change)	Oct 07
UTI Auto Sector Fund (Sector Fund)	UTI Trans. & Logistics Fund (Thematic Fund, Name Change)	April 08
UTI Software Fund	UTI Service Industries Fund	Sept 08
UTI Index Select Fund, UTI Master Growth Fund	UTI Core Equity Fund	May 09
UTI Infrastructure Advantage Fund Series 1	UTI Infrastructure Fund	Feb 11
UTI Variable Income Scheme - Index Linked Plan	UTI Hybrid Equity Fund	Mar 11
UTI Wealth Builder Fund (Close Ended)	UTI Value Opportunities Fund	Oct 11
UTI Master Index Fund, Sunder	UTI Nifty 50 Index Fund	March 12
UTI G-Sec Fund - Investment Plan	UTI Gilt Advantage Fund-LTP	Aug 12
UTI Master Value Fund	UTI Mid Cap Fund	Mar 14
UTI Masterplus Unit Scheme	UTI Bluechip Flexicap Fund	August 14
UTI Contra Fund & UTI Services Industries Fund	UTI Multi Cap Fund (New scheme)	August 14
UTI Energy Fund	UTI Infrastructure Fund	March 16
UTI Monthly Income Scheme, UTI Smart Woman Savings Plan, UTI Unit Scheme for Charitable & Religious	UTI Regular Savings Fund	May 18
Trusts & Registered Societies		
UTI Multi Cap Fund	UTI Value Opportunities Fund	May 18
UTI Bluechip Flexicap Fund	UTI Flexi Cap Fund	May 18
UTI Long Term Advantage Fund - Series III, IV, V, VI and VII	UTI Long Term Equity Fund (Tax Saving)	Sep 21
UTI FIIF - Mthly Interval Plan - I & UTI FIIF Qtlly Interval Plan - III	UTI FIIF Series II - Qtlly Interval Plan - VI	Apr 22
UTI FIIF - Series II - Qtlly Interval Plan - IV & VII, UTI FIIF - Half Yrly Plan - I & II	UTI FIIF - Qtlly Interval Plan I	Apr 22
UTI FIIF - Mthly Plan II, UTI FIIF - Annual Interval Plan II & IV	UTI FIIF - Annual Interval Plan III	Apr 22
UTI FTIF - Series XXXI-IX (1168 Days), UTI FTIF - Series XXX-XI (1169 Days), UTI FTIF - Series XXX-XII (1148 Days), UTI FTIF - Series XXX-XIII (1127 Days), UTI FTIF - Series XXXI-XIV (1111 Days), UTI FTIF - Series XXXI-XV (1099 Days), UTI FTIF - Series XXXII-I (1126 Days), UTI FTIF - Series XXXII-II (1111 Days)	UTI Corporate Bond Fund	Apr 22
UTI Quarterly Interval Fund – I UTI Quarterly Interval Fund – II UTI Quarterly Interval Fund – III	UTI Liquid Fund	March 2025
UTI Annual Interval Fund - II	UTI Annual Interval Fund - I	March 2025

Sr. No.	Old Scheme Name	New Scheme Name	W. E. F
1	UTI Children's Career Fund-Saving Plan	UTI Children's Hybrid Fund	Apr-24
2	UTI Children's Career Fund-Investment Plan	UTI Children's Equity Fund	Apr-24
3	UTI Long Term Equity Fund (Tax Saving)	UTI ELSS Tax Saver Fund	Oct-23
4	UTI Multi Asset Fund	UTI Multi Asset Allocation Fund	Oct-23
5	UTI Regular Savings Fund	UTI Conservative Hybrid Fund	Oct-23
6	UTI Core Equity Fund	UTI Large & Mid Cap Fund	Oct-23
7	UTI Ultra Short Term Fund	UTI Ultra Short Duration Fund	Oct-23
8	UTI Value Opportunities Fund	UTI Value Fund	Oct-23
9	UTI Hybrid Equity Fund	UTI Aggressive Hybrid Fund	Oct-23
10	UTI Mastershare Unit Scheme	UTI Large Cap Fund	Oct-23
11	UTI Focused Equity Fund	UTI Focused Fund	Oct-23
12	UTI Retirement Benefit Pension Fund	UTI Retirement Fund	Oct-23
13	UTI Liquid Cash Plan	UTI Liquid Fund	Oct-23
14	UTI Treasury Advantage Fund	UTI Low Duration Fund	Oct-23
15	UTI Short Term Income Fund	UTI Short Duration Fund	Oct-23
16	UTI Medium Term Fund	UTI Medium Duration Fund	Oct-23
17	UTI Bond Fund	UTI Medium to Long Duration Fund	Oct-23
18	UTI Banking & PSU Debt Fund	UTI Banking & PSU Fund	Oct-23
19	UTI Bank ETF	UTI Nifty Bank ETF	Jul-22
20	UTI Nifty ETF	UTI Nifty 50 ETF	Jul-22
21	UTI Sensex ETF	UTI BSE Sensex ETF	Jul-22
22	UTI Nifty Index Fund	UTI Nifty 50 Index Fund	Jul-22
23	UTI Sensex Index Fund	UTI BSE Sensex Index Fund	Jul-22
24	UTI Master Gain - 1992(UTI EQUITY FUND)	UTI Flexi Cap Fund	Feb-21
25	UTI India Lifestyle Fund	UTI India Consumer Fund	May-19
26	UTI Income Opportunities Fund	UTI Credit Risk Fund	May-18
27	UTI Pharma & Healthcare Fund	UTI Healthcare Fund	May-18
28	UTI Banking Sector Fund	UTI Banking and Financial Services Fund	May-18
29	UTI G-SEC STP	UTI Overnight Fund	May-18
30	UTI Spread Fund	UTI Arbitrage Fund	May-18
31	UTI Gilt Advantage Fund	UTI Gilt Fund	May-18
32	UTI Wealth Builder Fund	UTI Multi Asset Fund	May-18
33	UTI Floating Rate Fund	UTI Ultra Short Term Fund	Mar-18
34	UTI Mahila Unit Scheme	UTI Smart Woman Saving Plan	Mar-17
35	UTI Wealth Builder Fund Series- II	UTI Wealth Builder Fund	Jun-16
36	UTI Leadership Equity Fund	UTI Bluechip Flexicap Fund	Dec-15
37	UTI Credit Opportunities Fund	UTI Income Opportunities Fund	Sep-13

UTI Flexi Cap Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments	65	100
Debt and Money Market instruments including securitized debt#	0	35
Units issued by REITs & InvITs	0	10

UTI Large Cap Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity & equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of large cap companies)	80	100
Debt and Money Market instruments including securitized debt#	0	20
Units issued by REITs & InvITs	0	10

UTI Large & Mid Cap Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and Equity related instruments (Minimum 35% of the total assets would be in equity and equity related instruments of large cap companies and minimum 35% of the total assets would be in equity and equity related instruments of mid cap companies)	70	100
Debt and Money Market instruments including securitized debt#	0	30
Units issued by REITs & InvITs	0	10

UTI Mid Cap Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of mid cap companies).	65	100
Debt and Money Market instruments including securitized debt#	0	35
Units issued by REITs & InvITs	0	10

UTI Dividend Yield Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of Dividend Yielding companies).	65	100
Debt and Money Market instruments including securitized debt#	0	35
Units issued by REITs & InvITs	0	10

UTI Value Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments	65	100
Debt and Money Market instruments including securitized debt#	0	35
Units issued by REITs & InvITs	0	10

UTI India Consumer Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the theme of Indian Lifestyle & are part of benchmark sectors)	80	100
Debt and Money Market instruments including securitized debt#	0	20
Units issued by REITs & InvITs	0	10

UTI Infrastructure Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the Infrastructure theme).	80	100
Debt and Money Market instruments including securitized debt#	0	20
Units issued by REITs & InvITs	0	10

UTI MNC Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of multi-national corporations/ companies).	80	100
Debt and Money Market instruments including securitized debt#	0	20
Units issued by REITs & InvITs	0	10

UTI Healthcare Fund		
Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the healthcare services sector).	80	100
Debt and Money Market instruments including securitized debt#	0	20
Units issued by REITs & InvITs	0	10

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 [#]		
(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 [#] 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 [#] and call money.	35	100

UTI Retirement Fund [#]		
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 [#]		
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 [#]		
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

[#] 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>

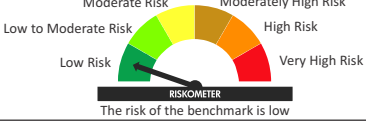
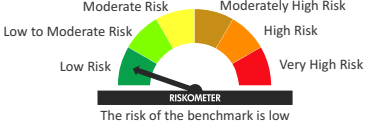
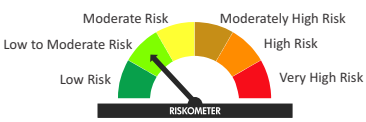
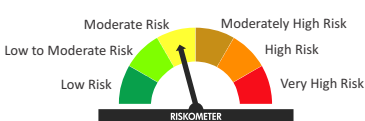
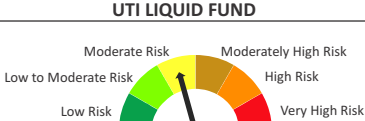
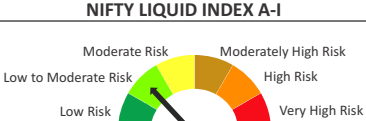
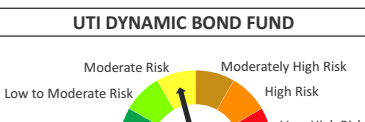
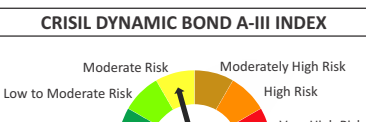
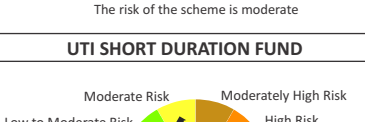
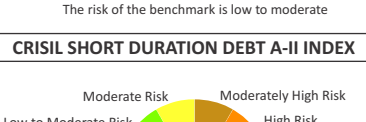
For performance details of other Schemes managed by the Fund Manager Summary

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. 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
5	Mr. Kamal Gada	UTI Income Plus Arbitrage Active Fund Of Fund	19
		UTI Healthcare Fund	16
6	Mr. Karthikraj Lakshmanan	UTI MNC Fund	12
		UTI Large Cap Fund	01
		UTI Master Equity Plan Unit Scheme (UTI MEPUS)	-
		UTI Multi Cap Fund	09
7	Mr. Sachin Trivedi	UTI Infrastructure Fund (Along with Mr. Deepesh Agarwal)	14
		UTI Transportation & Logistics Fund	17
		UTI Balanced Advantage Fund	20
		UTI Children's Equity Fund	31
		UTI Children's Hybrid Fund (Equity Portion)	33
8	Mr. Sharwan Kumar Goyal	UTI Arbitrage Fund (along with Mr. Amit Sharma)	28
		UTI Multi Asset Allocation Fund (Equity/Gold Portion)	22
		UTI Nifty 50 ETF*	-
		UTI Nifty 50 Index Fund*	-
		UTI Nifty Bank ETF*	-
		UTI Nifty Midcap 150 Quality 50 Index Fund*	-
		UTI Nifty Next 50 ETF*	-
		UTI Nifty Next 50 Index Fund*	-
		UTI Nifty 200 Momentum 30 Index Fund*	-
		UTI BSE Low Volatility Index Fund*	-
		UTI BSE SENSEX ETF*	-
		UTI BSE Sensex Index Fund*	-
		UTI BSE Sensex Next 50 ETF*	-
		UTI Gold ETF Fund of Fund*	-
		UTI Nifty 500 Value 50 Index Fund*	-
		UTI Nifty 50 Equal Weight Index Fund*	-
		UTI BSE Housing Index Fund*	-
		UTI Silver ETF Fund Of Fund*	-
		UTI Nifty Midcap 150 ETF*	-
		UTI Nifty IT ETF*	-
		UTI Nifty200 Quality 30 Index Fund*	-
		UTI Nifty Private Bank Index Fund*	-
		UTI Nifty Alpha Low-Volatility 30 Index Fund*	-
		UTI Nifty Midcap 150 Index Fund*	-
		UTI Quant Fund	18
		UTI Nifty Midsmallcap 400 Momentum Quality 100 Index Fund*	-
		UTI Nifty India Manufacturing Index Fund*	-
		UTI Silver ETF*	-
		UTI Gold ETF*	-
9	Mr. Pankaj Pathak	UTI Dynamic Bond Fund	52
		UTI Floater Fund	49
		UTI Gilt Fund	55

FUND MANAGER SUMMARY

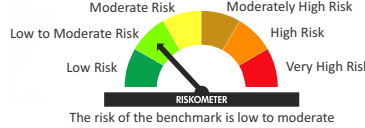
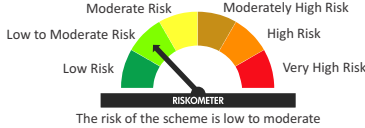
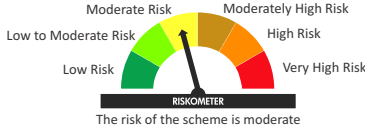
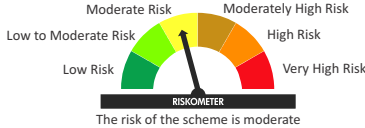
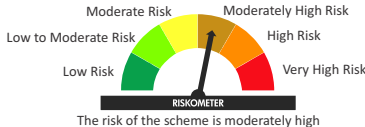
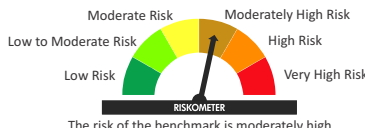
10	Mr. Sunil Madhukar Patil	UTI Children's Hybrid Fund (Debt Portion)	33
		UTI Equity Savings Fund (Debt Portion),	26
		UTI Aggressive Hybrid Fund (Debt Portion)	24
		UTI Retirement Fund (Debt Portion)	35
		UTI Unit Linked Insurance Plan (Debt Portion) [@]	37
		UTI CRISIL SDL Maturity April 2033 Index Fund	-
		UTI CRISIL SDL Maturity June 2027 Index Fund	-
		UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	-
		UTI NIFTY SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund	-
		UTI Medium to Long Duration Fund	47
		UTI Long Duration Fund	48
		UTI Credit Risk Fund	53
		UTI Medium Duration Fund	45
		UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	-
		UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	-
		UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	-
		UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	-
		UTI Fixed Income Interval Fund-UTI Annual Interval Fund-I	-
11	Mr. V Srivatsa	UTI Large & Mid Cap Fund	04
		UTI Equity Savings Fund (Equity Portion)	26
		UTI Aggressive Hybrid Fund (Along with Mr. Sunil Madhukar Patil)	24
		UTI Retirement Fund (Equity Portion)	35
12	Mr. Vishal Chopda	UTI Focused Fund	07
		UTI India Consumer Fund (Along with Mr. Vicky punjabi)	13
		UTI Mid Cap Fund	02
13	Mr. Jaydeep Bhowal	UTI Gilt Fund with 10 year Constant Duration	56
		UTI Conservative Hybrid Fund (Along with Mr. Amit Premchandani)	29
		UTI Nifty 5 yr Benchmark G-Sec ETF	-
		UTI Nifty 10 yr Benchmark G-Sec ETF	-
		UTI Multi Asset Allocation Fund (Debt Portion)	22
		UTI Overnight Fund	39
14	Mr. Nitin Jain	UTI Small Cap Fund	03
		UTI Innovation fund	10
15	Mr. Vicky Punjabi	UTI India Consumer Fund (Along with Mr. Vishal Chopda)	13
16	Mr. Deepesh Agarwal	UTI Infrastructure Fund (Along with Mr. Sachin Trivedi)	14

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

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI ARBITRAGE FUND Refer Page no 28	- Capital appreciation over medium to long term - Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments	UTI ARBITRAGE FUND  The risk of the scheme is low	NIFTY 50 ARBITRAGE INDEX  The risk of the benchmark is low
UTI OVERNIGHT FUND Refer Page no 39	- Reasonable income over one day with capital preservation. - Investment in overnight securities.	UTI OVERNIGHT FUND  The risk of the scheme is low	CRISIL LIQUID OVERNIGHT INDEX  The risk of the benchmark is low
UTI FLOATER FUND Refer Page no 49	- To generate reasonable returns. - To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives).	UTI FLOATER FUND  The risk of the scheme is low to moderate	CRISIL SHORT DURATION DEBT A-II INDEX  The risk of the benchmark is low to moderate
UTI LOW DURATION FUND Refer Page no 43	- Reasonable income consistent with high liquidity over short term. - Investment in Debt & Money Market instruments.	UTI LOW DURATION FUND  The risk of the scheme is moderate	NIFTY LOW DURATION DEBT INDEX A-I  The risk of the benchmark is low to moderate
UTI CORPORATE BOND FUND Refer Page no 51	- Optimal returns over the medium to long term. - To invest predominantly in AA+ and above rated corporate debt.	UTI CORPORATE BOND FUND  The risk of the scheme is moderate	NIFTY CORPORATE BOND INDEX A-II  The risk of the benchmark is moderate
UTI LIQUID FUND Refer Page no 40	- Steady and reasonable Income over short-term with capital preservation. - Investment in money market securities & high quality debt.	UTI LIQUID FUND  The risk of the scheme is moderate	NIFTY LIQUID INDEX A-I  The risk of the benchmark is low to moderate
UTI DYNAMIC BOND FUND Refer Page no 52	- Optimal returns with adequate liquidity over medium to long term - Investment in Debt & Money Market Instruments	UTI DYNAMIC BOND FUND  The risk of the scheme is moderate	CRISIL DYNAMIC BOND A-III INDEX  The risk of the benchmark is moderate
UTI MONEY MARKET FUND Refer Page no 41	- Reasonable Income with high level of liquidity over short-term. - Investment in money market securities.	UTI MONEY MARKET FUND  The risk of the scheme is moderate	CRISIL MONEY MARKET A-I INDEX  The risk of the benchmark is low to moderate
UTI SHORT DURATION FUND Refer Page no 44	- Reasonable Income with low risk and high level of liquidity over short-term. - Investment in Debt & Money Market instruments.	UTI SHORT DURATION FUND  The risk of the scheme is moderate	CRISIL SHORT DURATION DEBT A-II INDEX  The risk of the benchmark is low to moderate

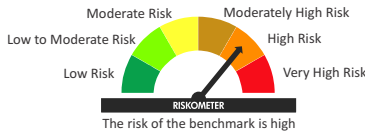
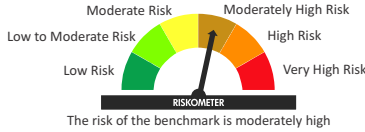
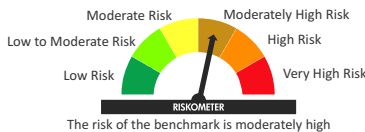
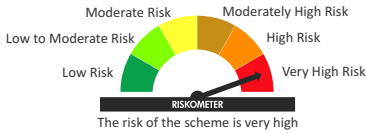
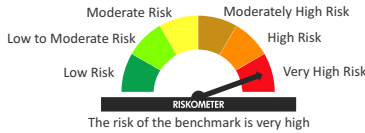
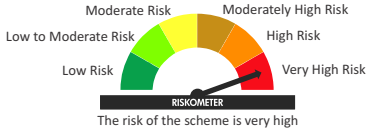
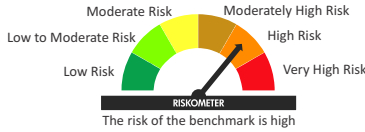
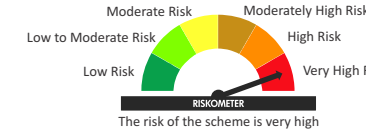
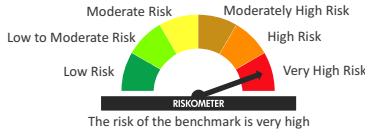
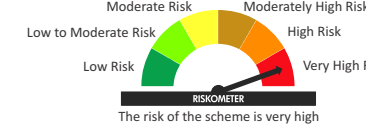
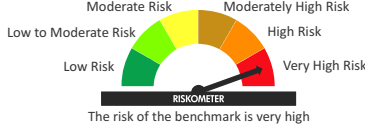
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ALL PRODUCT LABELLING DISCLOSURES

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI GILT FUND Refer Page no 55	- Credit risk free return over the medium to long term - Investment in sovereign securities issued by the Central Government and/or a State Government and/or any security unconditionally guaranteed by the Central Government and/or a State Government.	UTI GILT FUND  The risk of the scheme is moderate	CRISIL DYNAMIC GILT INDEX  The risk of the benchmark is moderate
UTI ULTRA SHORT DURATION FUND Refer Page no 42	- Reasonable Income with low volatility over short term. - Investment in debt & money market instruments.	UTI ULTRA SHORT DURATION FUND  The risk of the scheme is moderate	NIFTY ULTRA SHORT DURATION DEBT INDEX A-I  The risk of the benchmark is low to moderate
UTI BANKING & PSU FUND Refer Page no 50	- Reasonable income, with low risk and high level of liquidity over short to medium term. - Investment predominantly in Debt & Money Market Securities issued by Bank, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds.	UTI BANKING & PSU FUND  The risk of the scheme is low to moderate	NIFTY BANKING & PSU DEBT INDEX A-II  The risk of the benchmark is low to moderate
UTI MEDIUM DURATION FUND Refer Page no 45	- Reasonable income over the medium to long term. - Investment in Debt and Money Market instruments.	UTI MEDIUM DURATION FUND  The risk of the scheme is moderate	NIFTY MEDIUM DURATION DEBT INDEX A-III  The risk of the benchmark is moderate
UTI MEDIUM TO LONG DURATION FUND Refer Page no 47	- Optimal returns with adequate liquidity over medium to long term - Investment in Debt & money market instruments	UTI MEDIUM TO LONG DURATION FUND  The risk of the scheme is moderate	CRISIL MEDIUM TO LONG DURATION DEBT A-III INDEX  The risk of the benchmark is moderate
UTI GILT FUND WITH 10 YEAR CONSTANT DURATION Refer Page no 56	- Reasonable income over long term - Investment in government securities having a constant maturity of 10 years	UTI GILT FUND WITH 10 YEAR CONSTANT DURATION  The risk of the scheme is moderate	CRISIL 10 YEAR GILT INDEX  The risk of the benchmark is moderate
UTI EQUITY SAVINGS FUND Refer Page no 26	- Long-term capital appreciation and income. - Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt and money market opportunities.	UTI EQUITY SAVINGS FUND  The risk of the scheme is moderately high	CRISIL EQUITY SAVINGS INDEX  The risk of the benchmark is moderate
UTI CREDIT RISK FUND Refer Page no 53	- Reasonable income and capital appreciation over medium to long term - Investment in Debt and Money Market instruments	UTI CREDIT RISK FUND  The risk of the scheme is moderately high	CRISIL CREDIT RISK DEBT B-II INDEX  The risk of the benchmark is moderately high
UTI CONSERVATIVE HYBRID FUND Refer Page no 29	- Long-term capital appreciation and regular income over medium-term - Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities)	UTI CONSERVATIVE HYBRID FUND  The risk of the scheme is moderately high	NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX  The risk of the benchmark is moderately high

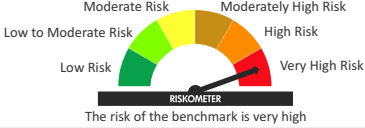
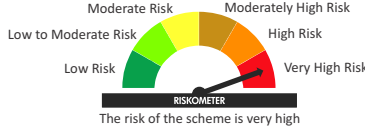
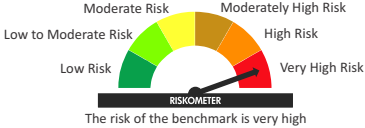
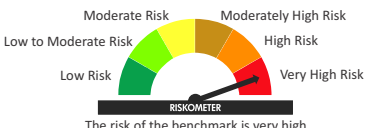
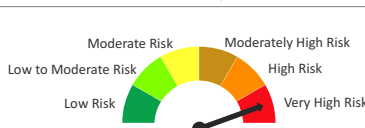
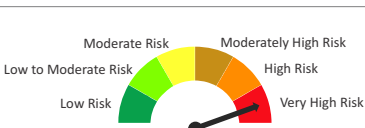
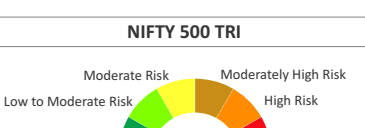
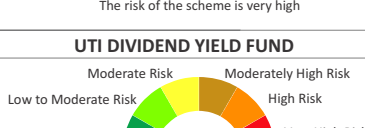
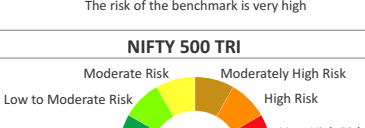
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Risk-o-meter as on 30th September 2025

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI UNIT LINKED INSURANCE PLAN Refer Page no 37	- Long Term Capital Appreciation - Investment in equity instruments (maximum-40%) and debt Instruments	UTI UNIT LINKED INSURANCE PLAN  The risk of the scheme is high	NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX  The risk of the benchmark is high
UTI RETIREMENT FUND Refer Page no 35	- Long Term Capital Appreciation - Investment in equity instruments (maximum-40%) and debt/ Money market Instruments	UTI RETIREMENT FUND  The risk of the scheme is high	CRISIL SHORT TERM DEBT HYBRID 60+40 INDEX  The risk of the benchmark is moderately high
UTI CHILDREN'S HYBRID FUND Refer Page no 33	- Long Term Capital Appreciation - Investment in equity instruments (maximum-40%) and debt Instruments	UTI CHILDREN'S HYBRID FUND  The risk of the scheme is high	CRISIL SHORT TERM DEBT HYBRID 60+40 INDEX  The risk of the benchmark is moderately high
UTI MULTI ASSET ALLOCATION FUND Refer Page no 22	- Long-term capital appreciation - Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class	UTI MULTI ASSET ALLOCATION FUND  The risk of the scheme is very high	CUSTOMIZED BENCHMARK^  The risk of the benchmark is very high
UTI AGGRESSIVE HYBRID FUND Refer Page no 24	- Long term capital appreciation - Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities)	UTI AGGRESSIVE HYBRID FUND  The risk of the scheme is very high	CRISIL HYBRID 35+65 AGGRESSIVE INDEX  The risk of the benchmark is high
UTI BANKING AND FINANCIAL SERVICES FUND Refer Page no 15	- Long term capital appreciation - Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities.	UTI BANKING AND FINANCIAL SERVICES FUND  The risk of the scheme is very high	NIFTY FINANCIAL SERVICES TRI  The risk of the benchmark is very high
UTI FOCUSED FUND Refer Page no 07	- Long term capital Growth - Investment in equity & equity related securities across market capitalization in maximum 30 stocks	UTI FOCUSED FUND  The risk of the scheme is very high	NIFTY 500 TRI  The risk of the benchmark is very high
UTI LONG DURATION FUND Refer Page no 48	- long term wealth creation - A debt scheme that invests in debt and money market instruments with an aim to maximise income while maintaining an optimum balance of yield, safety and liquidity	UTI LONG DURATION FUND  The risk of the scheme is moderate	NIFTY LONG DURATION DEBT INDEX A-III  The risk of the benchmark is moderate

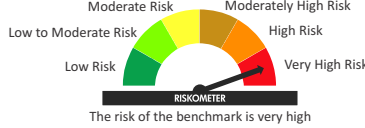
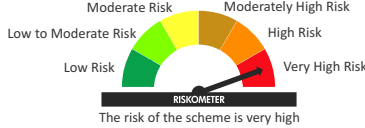
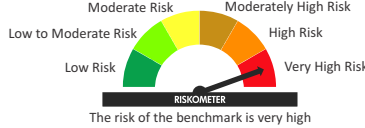
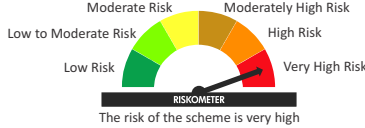
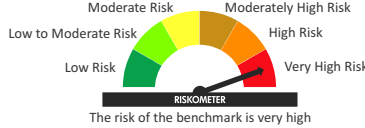
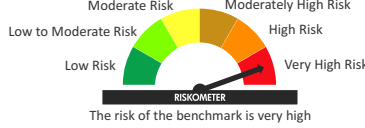
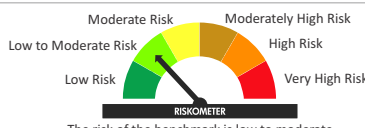
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^BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) & Price of Gold (10%)

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI LARGE CAP FUND Refer Page no 01	- Long term capital appreciation. - Investment predominantly in equity instruments of large cap companies.	UTI LARGE CAP FUND  The risk of the scheme is very high	BSE 100 TRI  The risk of the benchmark is very high
UTI HEALTHCARE FUND Refer Page no 16	- Long term capital appreciation - Investment predominantly in equity and equity related securities in the Healthcare Services Sector.	UTI HEALTHCARE FUND  The risk of the scheme is very high	BSE HEALTHCARE TRI  The risk of the benchmark is very high
UTI TRANSPORTATION AND LOGISTICS FUND Refer Page no 17	- Long term capital appreciation. - Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector.	UTI TRANSPORTATION & LOGISTICS FUND  The risk of the scheme is very high	NIFTY TRANSPORTATION & LOGISTICS TRI  The risk of the benchmark is very high
UTI FLEXI CAP FUND Refer Page no 08	- Long term capital appreciation - Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum.	UTI FLEXI CAP FUND  The risk of the scheme is very high	NIFTY 500 TRI  The risk of the benchmark is very high
UTI VALUE FUND Refer Page no 05	- Long term capital appreciation - Investment equity instruments following a value investment strategy across the market capitalization spectrum.	UTI VALUE FUND  The risk of the scheme is very high	NIFTY 500 TRI  The risk of the benchmark is very high
UTI INDIA CONSUMER FUND Refer Page no 13	- Long term capital growth - Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption	UTI INDIA CONSUMER FUND  The risk of the scheme is very high	NIFTY INDIA CONSUMPTION TRI  The risk of the benchmark is very high
UTI CHILDREN'S EQUITY FUND Refer Page no 31	- Long term capital appreciation - Investment in equity instruments (above 70%) and debt instruments.	UTI CHILDREN'S EQUITY FUND  The risk of the scheme is very high	NIFTY 500 TRI  The risk of the benchmark is very high
UTI ELSS TAX SAVER FUND Refer Page no 06	- Long term capital growth. - Investment in equity instruments of companies that are believed to have growth potential.	UTI ELSS TAX SAVER FUND  The risk of the scheme is very high	NIFTY 500 TRI  The risk of the benchmark is very high
UTI DIVIDEND YIELD FUND Refer Page no 11	- Long term capital appreciation - Investment predominantly in Dividend Yielding equity and equity related securities	UTI DIVIDEND YIELD FUND  The risk of the scheme is very high	NIFTY 500 TRI  The risk of the benchmark is very high

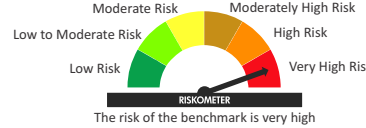
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Risk-o-meter as on 30th September 2025

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI LARGE & MID CAP FUND Refer Page no 04	- Long term capital appreciation - Investment predominantly in equity instruments of both large cap and mid cap companies	UTI LARGE & MID CAP FUND  The risk of the scheme is very high	NIFTY LARGEMID CAP 250 TRI  The risk of the benchmark is very high
UTI MNC FUND Refer Page no 12	- Long term capital appreciation - Investment predominantly in equity and equity related securities of Multi- National companies	UTI MNC FUND  The risk of the scheme is very high	NIFTY MNC TRI  The risk of the benchmark is very high
UTI INFRASTRUCTURE FUND Refer Page no 14	- Long term capital appreciation - Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector.	UTI INFRASTRUCTURE FUND  The risk of the scheme is very high	NIFTY INFRASTRUCTURE TRI  The risk of the benchmark is very high
UTI MID CAP FUND Refer Page no 02	- Long term capital appreciation - Investment predominantly in mid cap companies	UTI MID CAP FUND  The risk of the scheme is very high	NIFTY MID CAP 150 TRI  The risk of the benchmark is very high
UTI SMALL CAP FUND Refer Page no 03	- Long term capital appreciation. - Investment predominantly equity and equity related securities of small cap companies	UTI SMALL CAP FUND  The risk of the scheme is very high	NIFTY SMALL CAP 250 TRI  The risk of the benchmark is very high
UTI BALANCED ADVANTAGE FUND Refer Page no 20	- Long term capital appreciation and income - Investment in a dynamically managed portfolio of equity and debt instruments	UTI BALANCED ADVANTAGE FUND  The risk of the scheme is very high	NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX  The risk of the benchmark is high
UTI INNOVATION FUND Refer Page no 10	- Long-term capital appreciation - Investment in equity and equity-related Instruments following innovation theme	UTI INNOVATION FUND  The risk of the scheme is very high	NIFTY 500 TRI  The risk of the benchmark is very high
UTI QUANT FUND Refer Page no 18	- Long term capital appreciation - Investments predominantly following a quantitative investment theme	UTI QUANT FUND  The risk of the scheme is very high	BSE 200 TRI  The risk of the benchmark is very high
UTI INCOME PLUS ARBITRAGE ACTIVE FUND OF FUND Refer Page no 19	- Long term capital appreciation - Investments in units of debt oriented mutual fund schemes and arbitrage mutual fund schemes	UTI INCOME PLUS ARBITRAGE ACTIVE FUND OF FUND  The risk of the scheme is moderate	60% CRISIL Short Term Bond Fund Index + 40% Nifty 50 Arbitrage TRI  The risk of the benchmark is low to moderate

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Risk-o-meter as on 30th September 2025

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI MULTI CAP FUND Refer Page no 09	- Long term capital appreciation - Investments predominantly across large cap, mid cap and small cap stocks	UTI MULTI CAP FUND  The risk of the scheme is very high	Nifty 500 Multicap 50:25:25 TRI  The risk of the benchmark is very high
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Risk-o-meter for the fund is based on the portfolio ending September 30, 2025. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://www.utimf.com/downloads/addenda-financial-year>

Ser. No.	SCHEMEDESC	PLANDESC	OPTIONDESC	ISIN
1	UTI Large Cap Fund (Formerly UTI Mastershare Unit Scheme)	Regular Plan	Payout of IDCW	INF189A01038
2	UTI Large Cap Fund (Formerly UTI Mastershare Unit Scheme)	Regular Plan	Reinvestment of IDCW	INF789F01950
3	UTI Large Cap Fund (Formerly UTI Mastershare Unit Scheme)	Regular Plan	Growth	INF789F01976
4	UTI Flexi Cap Fund (Formerly known as UTI Equity Fund)	Regular Plan	Payout of IDCW	INF189A01053
5	UTI Flexi Cap Fund (Formerly known as UTI Equity Fund)	Regular Plan	Reinvestment of IDCW	INF789F01505
6	UTI Flexi Cap Fund (Formerly known as UTI Equity Fund)	Regular Plan	Growth	INF789F01513
7	UTI Large & Mid Cap Fund (Formerly UTI Core Equity Fund)	Regular Plan	Payout of IDCW	INF189A01046
8	UTI Large & Mid Cap Fund (Formerly UTI Core Equity Fund)	Regular Plan	Reinvestment of IDCW	INF789F01851
9	UTI Large & Mid Cap Fund (Formerly UTI Core Equity Fund)	Regular Plan	Growth	INF789F01869
10	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Regular Plan	Payout of IDCW	INF789F01307
11	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Regular Plan	Reinvestment of IDCW	INF789F01315
12	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Regular Plan	Growth	INF789F01323
13	UTI Money Market Fund	Regular Plan	Annual Payout of IDCW	INF789FA1188
14	UTI Money Market Fund	Regular Plan	Annual Reinvestment of IDCW	INF789FA1196
15	UTI Money Market Fund	Regular Plan	Flexi Payout of IDCW	INF789FA1M04
16	UTI Money Market Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789FA1M12
17	UTI Money Market Fund	Regular Plan	Fortnightly Payout of IDCW	INF789FA1105
18	UTI Money Market Fund	Regular Plan	Fortnightly Reinvestment of IDCW	INF789FA1113
19	UTI Money Market Fund	Regular Plan	Half-yearly Payout of IDCW	INF789FA1162
20	UTI Money Market Fund	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1170
21	UTI Money Market Fund	Regular Plan	Daily Reinvestment of IDCW	INF789F01PW0
22	UTI Money Market Fund	Regular Plan	Growth	INF789F01PX8
23	UTI Money Market Fund	Regular Plan	Weekly Payout of IDCW	INF789F01PY6
24	UTI Money Market Fund	Regular Plan	Weekly Reinvestment of IDCW	INF789F01PZ3
25	UTI Money Market Fund	Regular Plan	Monthly Payout of IDCW	INF789FA1121
26	UTI Money Market Fund	Regular Plan	Monthly Reinvestment of IDCW	INF789FA1139
27	UTI Money Market Fund	Regular Plan	Quarterly Payout of IDCW	INF789FA1147
28	UTI Money Market Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789FA1154
29	UTI MNC Fund	Regular Plan	Payout of IDCW	INF789F01828
30	UTI MNC Fund	Regular Plan	Reinvestment of IDCW	INF789F01836
31	UTI MNC Fund	Regular Plan	Growth	INF789F01844
32	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Annual Payout of IDCW	INF789FA1T23
33	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Annual Reinvestment of IDCW	INF789FA1T31
34	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Quarterly Payout of IDCW	INF789F01380
35	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Quarterly Reinvestment of IDCW	INF789F01398
36	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Flexi Payout of IDCW	INF789FA1T49
37	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789FA1T56
38	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Growth	INF789F01406
39	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Half-yearly Payout of IDCW	INF789FA1T07
40	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1T15
41	UTI Healthcare Fund	Regular Plan	Payout of IDCW	INF789F01679
42	UTI Healthcare Fund	Regular Plan	Reinvestment of IDCW	INF789F01687
43	UTI Healthcare Fund	Regular Plan	Growth	INF789F01695
44	UTI ELSS Tax Saver Fund (Formerly UTI Long Term Equity Fund (Tax Saver))	Regular Plan	Payout of IDCW	INF789F01521
45	UTI ELSS Tax Saver Fund (Formerly UTI Long Term Equity Fund (Tax Saver))	Regular Plan	Growth	INF789F01547
46	UTI Nifty 50 Index Fund	Regular Plan	Payout of IDCW	INF789F01J16
47	UTI Nifty 50 Index Fund	Regular Plan	Reinvestment of IDCW	INF789F01J14
48	UTI Nifty 50 Index Fund	Regular Plan	Growth	INF789F01JN2
49	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Annual Payout of IDCW	INF789FA1J66
50	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Annual Reinvestment of IDCW	INF789FA1J74
51	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Flexi Payout of IDCW	INF789FA1J82
52	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Flexi Reinvestment of IDCW	INF789FA1J90
53	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Fortnightly Payout of IDCW	INF789FA1J09
54	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Fortnightly Reinvestment of IDCW	INF789FA1J17
55	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Half-yearly Payout of IDCW	INF789FA1J41
56	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1J58
57	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Daily Reinvestment of IDCW	INF789F01P63
58	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Growth	INF789F01PH1
59	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Monthly Payout of IDCW	INF789F01P19
60	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Regular Plan	Monthly Reinvestment of IDCW	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 Plan	Payout of IDCW	INF789F01AU22
103	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Daily Reinvestment of IDCW	INF789F01ON2
104	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Growth	INF789F01OT9

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105	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Monthly Payout of IDCW	INF789F010U7
106	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789F010V5
107	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Quarterly Payout of IDCW	INF789F010W3
108	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Quarterly Reinvestment of IDCW	INF789F010K1
109	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Weekly Payout of IDCW	INF789F01P84
110	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Regular Plan	Weekly Reinvestment of IDCW	INF789F01PC2
111	UTI Gilt Fund	Regular Plan	Payout of IDCW	INF789F01646
112	UTI Gilt Fund	Regular Plan	Reinvestment of IDCW	INF789F01653
113	UTI Gilt Fund	Regular Plan	Growth	INF789F01661
114	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Annual Payout of IDCW	INF789FA1P43
115	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Annual Reinvestment of IDCW	INF789FA1P50
116	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Daily Reinvestment of IDCW	INF789F01554
117	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Weekly Reinvestment of IDCW	INF789F01562
118	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Fortnightly Payout of IDCW	INF789FA1069
119	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Fortnightly Reinvestment of IDCW	INF789FA1077
120	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Flexi Payout of IDCW	INF789FB1KS6
121	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789FB1KT4
122	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Growth	INF789F01570
123	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Half-yearly Payout of IDCW	INF789FA1P27
124	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1P35
125	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Monthly Payout of IDCW	INF789FA1085
126	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789FA1093
127	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Quarterly Payout of IDCW	INF789FA1P01
128	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Regular Plan	Quarterly Reinvestment of IDCW	INF789FA1P19
129	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Regular Plan	Flexi Payout of IDCW	INF789F01877
130	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Regular Plan	Flexi Reinvestment of IDCW	INF789F01885
131	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Regular Plan	Growth	INF789F01893
132	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Regular Plan	Monthly Payout of IDCW	INF789F01901
133	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Regular Plan	Monthly Reinvestment of IDCW	INF789F01919
134	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Regular Plan	Monthly Payment Plan	INF789F01927
135	UTI Dividend Yield Fund	Regular Plan	Payout of IDCW	INF789F01448
136	UTI Dividend Yield Fund	Regular Plan	Reinvestment of IDCW	INF789F01455
137	UTI Dividend Yield Fund	Regular Plan	Growth	INF789F01463
138	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Regular Plan	Payout of IDCW	INF789F01AE0
139	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Regular Plan	Reinvestment of IDCW	INF789F01AF7
140	UTI Arbitrage Fund	Regular Plan	Payout of IDCW	INF789FB1RH4
141	UTI Arbitrage Fund	Regular Plan	Reinvestment of IDCW	INF789FB1R12
142	UTI Arbitrage Fund	Regular Plan	Growth	INF789FB1R10
143	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Regular Plan	Payout of IDCW	INF789F01GC1
144	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Regular Plan	Reinvestment of IDCW	INF789F01GD9
145	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Regular Plan	Growth	INF789F01GE7
146	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Regular Plan	Payout of IDCW (Institutional)	INF789F01GF4
147	UTI Quarterly Interval Fund - I (Formerly UTI Fixed Income Interval Fund - Quart	Regular Plan	Reinvestment of IDCW (Institutional)	INF789F01GG2
148	UTI India Consumer Fund	Regular Plan	Payout of IDCW	INF789F01CF3
149	UTI India Consumer Fund	Regular Plan	Reinvestment of IDCW	INF789F01CG1
150	UTI India Consumer Fund	Regular Plan	Growth	INF789F01CE6
151	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Regular Plan	Payout of IDCW	INF789F01FE9
152	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Regular Plan	Reinvestment of IDCW	INF789F01FF6
153	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Regular Plan	Growth	INF789F01FG4
154	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Regular Plan	Payout of IDCW (Institutional)	INF789F01FH2
155	UTI Fixed Income Interval Fund - I- Annual Interval Plan- Retail Option	Regular Plan	Reinvestment of IDCW (Institutional)	INF789F01FI0
156	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Payout of IDCW	INF789F01IQ3
157	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Regular Plan	Reinvestment of IDCW	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)	INF789F01QE6
176	UTI Dynamic Bond Fund	Regular Plan	Annual Payout of IDCW	INF789FA1S08
177	UTI Dynamic Bond Fund	Regular Plan	Annual Reinvestment of IDCW	INF789FA1S16
178	UTI Dynamic Bond Fund	Regular Plan	Quarterly Payout of IDCW	INF789F01JO0
179	UTI Dynamic Bond Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789F01JP7
180	UTI Dynamic Bond Fund	Regular Plan	Flexi Payout of IDCW	INF789FA1S24
181	UTI Dynamic Bond Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789FA1S32
182	UTI Dynamic Bond Fund	Regular Plan	Growth	INF789F01JQ5
183	UTI Dynamic Bond Fund	Regular Plan	Half-yearly Payout of IDCW	INF789FA1R82
184	UTI Dynamic Bond Fund	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1R90
185	UTI Credit Risk Fund	Regular Plan	Annual Payout of IDCW	INF789FA1V60
186	UTI Credit Risk Fund	Regular Plan	Annual Reinvestment of IDCW	INF789FA1V78
187	UTI Credit Risk Fund	Regular Plan	Quarterly Payout of IDCW	INF789F01RA2
188	UTI Credit Risk Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789F01R80
189	UTI Credit Risk Fund	Regular Plan	Flexi Payout of IDCW	INF789FA1V86
190	UTI Credit Risk Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789FA1V94
191	UTI Credit Risk Fund	Regular Plan	Growth	INF789F01QZ1
192	UTI Credit Risk Fund	Regular Plan	Half-yearly Payout of IDCW	INF789FA1V45
193	UTI Credit Risk Fund	Regular Plan	Half-yearly Reinvestment of IDCW	INF789FA1V52
194	UTI Credit Risk Fund	Regular Plan	Monthly Payout of IDCW	INF789FB1T88
195	UTI Credit Risk Fund	Regular Plan	Monthly Reinvestment of IDCW	INF789FB1T96
196	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Annual Payout of IDCW	INF789F1AMW6
197	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Annual Reinvestment of IDCW	INF789F1AMX4
198	UTI Credit Risk Fund (Segregated - 13092019)	Regular Plan	Flexi Payout of IDCW	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	INF789F1AU06
257	UTI Nifty200 Momentum 30 Index Fund	Regular Plan	Growth	INF789F1AU57
258	UTI Focused Fund (Formerly UTI Focused Equity Fund)	Regular Plan	Growth	INF789F1AUJ5
259	UTI BSE Sensex Index Fund	Regular Plan	Growth	INF789F1AUC9
260	UTI BSE Low Volatility Index Fund	Regular Plan	Growth	INF789F1AVE5
261	UTI Nifty Midcap 150 Quality 50 Index Fund	Regular Plan	Growth	INF789F1AVG0
262	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Annual Payout of IDCW	INF789F1A1N6
263	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Annual Reinvestment of IDCW	INF789F1AVO4
264	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Flexi Payout of IDCW	INF789F1AVP1
265	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Flexi Reinvestment of IDCW	INF789F1AVQ9
266	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Growth	INF789F1AVI6
267	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Half yearly Payout of IDCW	INF789F1AVL0
268	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Half yearly Reinvestment of IDCW	INF789F1AVM8
269	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Quarterly Payout of IDCW	INF789F1A1J4
270	UTI Gilt Fund with 10 year Constant Duration	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1AK22
271	UTI Gold ETF Fund of Fund	Regular Plan	Growth	INF789F1AWA1
272	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Annual Payout of IDCW	INF789F1AWD5
273	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Flexi Payout of IDCW	INF789F1AWG8
274	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Growth	INF789F1AWF0
275	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Regular Plan	Maturity Payout of IDCW	INF789F1AWE3
276	UTI Fixed Term Income Fund - Series XXXV - II (1260 days)	Regular Plan	Quarterly Payout of IDCW	INF789F1AWC7
277	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Annual Payout of IDCW	INF789F1AWN4
278	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Flexi Payout of IDCW	INF789F1AWQ7
279	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Growth	INF789F1AWP9
280	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Maturity Payout of IDCW	INF789F1AWO2
281	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Regular Plan	Quarterly Payout of IDCW	INF789F1AWM6
282	UTI CRISIL SDL Maturity April 2033 Index Fund	Regular Plan	Growth	INF789F1AWW5
283	UTI CRISIL SDL Maturity June 2027 Index Fund	Regular Plan	Growth	INF789F1AWY1
284	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Annual Payout of IDCW	INF789F1AXJ0
285	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Flexi Payout of IDCW	INF789F1AXD3
286	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Growth	INF789F1AXC5
287	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Maturity Payout of IDCW	INF789F1AXB7
288	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Regular Plan	Quarterly Payout of IDCW	INF789F1AXA9
289	UTI Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	Regular Plan	Growth	INF789F1AXK8
290	UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	Regular Plan	Payout of IDCW	INF789F1AXM4
291	UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	Regular Plan	Growth	INF789F1AXN2
292	UTI Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund	Regular Plan	Growth	INF789F1AXQ5
293	UTI Long Duration Fund	Regular Plan	Annual Payout of IDCW	INF789F1AXX1
294	UTI Long Duration Fund	Regular Plan	Annual Reinvestment of IDCW	INF789F1AXY9
295	UTI Long Duration Fund	Regular Plan	Flexi Payout of IDCW	INF789F1AXZ6
296	UTI Long Duration Fund	Regular Plan	Flexi Reinvestment of IDCW	INF789F1AWA7
297	UTI Long Duration Fund	Regular Plan	Growth	INF789F1AXS1
298	UTI Long Duration Fund	Regular Plan	Half yearly Payout of IDCW	INF789F1AXV5
299	UTI Long Duration Fund	Regular Plan	Half yearly Reinvestment of IDCW	INF789F1AXW3
300	UTI Long Duration Fund	Regular Plan	Quarterly Payout of IDCW	INF789F1AXT9
301	UTI Long Duration Fund	Regular Plan	Quarterly Reinvestment of IDCW	INF789F1AXU7
302	UTI Silver ETF Fund of Fund	Regular Plan	Growth	INF789F1AXM2
303	UTI Nifty 500 Value 50 Index Fund	Regular Plan	Growth	INF789F1AWO8
304	UTI NIFTY50 Equal Weight Index Fund	Regular Plan	Growth	INF789F1AWQ3
305	UTI BSE Housing Index Fund	Regular Plan	Growth	INF789F1AWS9
306	UTI Balanced Advantage Fund	Regular Plan	payout of IDCW	INF789F1AWU5
307	UTI Balanced Advantage Fund	Regular Plan	Growth	INF789F1AWT7
308	UTI Nifty Midcap 150 Exchange Traded Fund (ETF)	Regular Plan	Growth	INF789F1AX99
309	UTI Innovation Fund	Regular Plan	Payout of IDCW Option	INF789F1AYZ4
310	UTI Innovation Fund	Regular Plan	Growth	INF789F1AYY7

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1	UTI Large Cap Fund (Formerly UTI Mastershare Unit Scheme)	Direct Plan	Payout of IDCW	INF789F01UQ2
2	UTI Large Cap Fund (Formerly UTI Mastershare Unit Scheme)	Direct Plan	Reinvestment of IDCW	INF789F01UR0
3	UTI Large Cap Fund (Formerly UTI Mastershare Unit Scheme)	Direct Plan	Growth	INF789F01US8
4	UTI Flexi Cap Fund (Formerly known as UTI Equity Fund)	Direct Plan	Payout of IDCW	INF789F01TA8
5	UTI Flexi Cap Fund (Formerly known as UTI Equity Fund)	Direct Plan	Reinvestment of IDCW	INF789F01TB6
6	UTI Flexi Cap Fund (Formerly known as UTI Equity Fund)	Direct Plan	Growth	INF789F01TC4
7	UTI Large & Mid Cap Fund (Formerly UTI Core Equity Fund)	Direct Plan	Payout of IDCW	INF789F01UE8
8	UTI Large & Mid Cap Fund (Formerly UTI Core Equity Fund)	Direct Plan	Reinvestment of IDCW	INF789F01UF5
9	UTI Large & Mid Cap Fund (Formerly UTI Core Equity Fund)	Direct Plan	Growth	INF789F01UG3
10	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Direct Plan	Payout of IDCW	INF789F01SI3
11	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Direct Plan	Reinvestment of IDCW	INF789F01S1
12	UTI Aggressive Hybrid Fund (Formerly UTI Hybrid Equity Fund)	Direct Plan	Growth	INF789F01SK9
13	UTI Money Market Fund	Direct Plan	Daily Reinvestment of IDCW	INF789F01XU8
14	UTI Money Market Fund	Direct Plan	Growth	INF789F01XV6
15	UTI Money Market Fund	Direct Plan	Weekly Payout of IDCW	INF789F01XW4
16	UTI Money Market Fund	Direct Plan	Weekly Reinvestment of IDCW	INF789F01XX2
17	UTI Money Market Fund	Direct Plan	Monthly Payout of IDCW	INF789FA1M46
18	UTI Money Market Fund	Direct Plan	Monthly Reinvestment of IDCW	INF789FA1M53
19	UTI Money Market Fund	Direct Plan	Fortnightly Payout of IDCW	INF789FA1M20
20	UTI Money Market Fund	Direct Plan	Fortnightly Reinvestment of IDCW	INF789FA1M38
21	UTI Money Market Fund	Direct Plan	Quarterly Payout of IDCW	INF789FA1M61
22	UTI Money Market Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789FA1M79
23	UTI Money Market Fund	Direct Plan	Half-yearly Payout of IDCW	INF789FA1M87
24	UTI Money Market Fund	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1M95
25	UTI Money Market Fund	Direct Plan	Annual Payout of IDCW	INF789FA1N03
26	UTI Money Market Fund	Direct Plan	Annual Reinvestment of IDCW	INF789FA1N11
27	UTI Money Market Fund	Direct Plan	Flexi Payout of IDCW	INF789FA1N29
28	UTI Money Market Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1N37
29	UTI MNC Fund	Direct Plan	Payout of IDCW	INF789F01UB4
30	UTI MNC Fund	Direct Plan	Reinvestment of IDCW	INF789F01UC2
31	UTI MNC Fund	Direct Plan	Growth	INF789F01UD0
32	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Quarterly Payout of IDCW	INF789F01SO1
33	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01SP8
34	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Growth	INF789F01SQ6
35	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Annual Payout of IDCW	INF789FA1T80
36	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789FA1T98
37	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Half-yearly Payout of IDCW	INF789FA1T64
38	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1T72
39	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Flexi Payout of IDCW	INF789FA1U04
40	UTI Medium to Long Duration Fund (Formerly UTI Bond Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1U12
41	UTI Healthcare Fund	Direct Plan	Payout of IDCW	INF789F01TM3
42	UTI Healthcare Fund	Direct Plan	Reinvestment of IDCW	INF789F01TN1
43	UTI Healthcare Fund	Direct Plan	Growth	INF789F01TO9
44	UTI ELSS Tax Saver Fund (Formerly UTI Long Term Equity Fund (Tax Saver))	Direct Plan	Payout of IDCW	INF789F01TD2
45	UTI ELSS Tax Saver Fund (Formerly UTI Long Term Equity Fund (Tax Saver))	Direct Plan	Growth	INF789F01TF7
46	UTI Nifty 50 Index Fund	Direct Plan	Payout of IDCW	INF789F01WY2
47	UTI Nifty 50 Index Fund	Direct Plan	Reinvestment of IDCW	INF789F01W29
48	UTI Nifty 50 Index Fund	Direct Plan	Growth	INF789F01XA0
49	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Daily Reinvestment of IDCW	INF789F01XP8
50	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Growth	INF789F01XQ6
51	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Monthly Payout of IDCW	INF789F01XR4
52	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Monthly Reinvestment of IDCW	INF789F01XS2
53	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Weekly Reinvestment of IDCW	INF789F01XT0
54	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Fortnightly Payout of IDCW	INF789FA1K06
55	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Fortnightly Reinvestment of IDCW	INF789FA1K14
56	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Quarterly Payout of IDCW	INF789FA1K22
57	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Quarterly Reinvestment of IDCW	INF789FA1K30
58	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Half-yearly Payout of IDCW	INF789FA1K48
59	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1K55
60	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Annual Payout of IDCW	INF789FA1K63
61	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Annual Reinvestment of IDCW	INF789FA1K71
62	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Flexi Payout of IDCW	INF789FA1K89
63	UTI Liquid Fund (Formerly UTI Liquid Cash Plan)	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1K97
64	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Growth	INF789F01XY0
65	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Quarterly Payout of IDCW	INF789FA1R66
66	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789FA1R74
67	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Monthly Payout of IDCW	INF789F01XZ7
68	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789F01YA8
69	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Half-yearly Payout of IDCW	INF789FA1R17
70	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1R25
71	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Annual Payout of IDCW	INF789FA1R33
72	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789FA1R41
73	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Flexi Payout of IDCW	INF789F01T70
74	UTI Short Duration Fund (Formerly UTI Short Term Income Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789F01T62
75	UTI Overnight Fund	Direct Plan	Periodic Payout of IDCW	INF789F01T05
76	UTI Overnight Fund	Direct Plan	Periodic Reinvestment of IDCW	INF789F01S97
77	UTI Overnight Fund	Direct Plan	Growth	INF789F01S71
78	UTI Overnight Fund	Direct Plan	Daily Reinvestment of IDCW	INF789F01S89
79	UTI Mid Cap Fund	Direct Plan	Payout of IDCW	INF789F01TY8
80	UTI Mid Cap Fund	Direct Plan	Reinvestment of IDCW	INF789F01TZ5
81	UTI Mid Cap Fund	Direct Plan	Growth	INF789F01UA6
82	UTI Infrastructure Fund	Direct Plan	Payout of IDCW	INF789F01TS0
83	UTI Infrastructure Fund	Direct Plan	Reinvestment of IDCW	INF789F01TT8
84	UTI Infrastructure Fund	Direct Plan	Growth	INF789F01TU6
85	UTI Transportation & Logistics Fund	Direct Plan	Payout of IDCW	INF789F01SF9
86	UTI Transportation & Logistics Fund	Direct Plan	Reinvestment of IDCW	INF789F01SG7
87	UTI Transportation & Logistics Fund	Direct Plan	Growth	INF789F01SH5
88	UTI Banking & Financial Services Fund	Direct Plan	Payout of IDCW	INF789F01SL7
89	UTI Banking & Financial Services Fund	Direct Plan	Reinvestment of IDCW	INF789F01SM5
90	UTI Banking & Financial Services Fund	Direct Plan	Growth	INF789F01SN3
91	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Annual Payout of IDCW	INF789F01XF9
92	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789F01XG7
93	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Monthly Payout of IDCW	INF789F01XJ1
94	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789F01XK9
95	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Daily Reinvestment of IDCW	INF789F01XE2
96	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Growth	INF789F01XI3
97	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Quarterly Payout of IDCW	INF789F01XL7
98	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01XM5
99	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Weekly Payout of IDCW	INF789F01XN3
100	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Weekly Reinvestment of IDCW	INF789F01XO1
101	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Fortnightly Payout of IDCW	INF789FA1O02
102	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Fortnightly Reinvestment of IDCW	INF789FA1O10
103	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Flexi Payout of IDCW	INF789FA1O44
104	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1O51

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Ser. No.	SCHEMEDESC	PLANDESC	OPTIONDESC	ISIN
105	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Half-yearly Payout of IDCW	INF789FA1028
106	UTI Low Duration Fund (Formerly UTI Treasury Advantage Fund)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1036
107	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Growth Plan	Growth	INF789F01T11
108	UTI Gilt Fund	Direct Plan	Payout of IDCW	INF789F01T9
109	UTI Gilt Fund	Direct Plan	Reinvestment of IDCW	INF789F01TK7
110	UTI Gilt Fund	Direct Plan	Growth	INF789F01TL5
111	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Daily Reinvestment of IDCW	INF789F01TG5
112	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Weekly Reinvestment of IDCW	INF789F01TH3
113	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Flexi Payout of IDCW	INF789F01TQ0
114	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789F01KR8
115	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Monthly Payout of IDCW	INF789FA1P84
116	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789FA1P92
117	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Fortnightly Payout of IDCW	INF789FA1P68
118	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Fortnightly Reinvestment of IDCW	INF789FA1P76
119	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Quarterly Payout of IDCW	INF789FA1Q00
120	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789FA1Q18
121	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Annual Payout of IDCW	INF789FA1Q42
122	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789FA1Q59
123	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Half-yearly Payout of IDCW	INF789FA1Q26
124	UTI Ultra Short Duration Fund (Formerly UTI Ultra Short Term Fund)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1Q34
125	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Direct Plan	Flexi Payout of IDCW	INF789F01UH1
126	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789F01UI9
127	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Direct Plan	Growth	INF789F01UJ7
128	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Direct Plan	Monthly Payout of IDCW	INF789F01UK5
129	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789F01UL3
130	UTI Conservative Hybrid Fund (Formerly UTI Regular Savings Fund)	Direct Plan	Monthly Payout of IDCW	INF789F01UM1
131	UTI Dividend Yield Fund	Direct Plan	Payout of IDCW	INF789F01SU8
132	UTI Dividend Yield Fund	Direct Plan	Reinvestment of IDCW	INF789F01SV6
133	UTI Dividend Yield Fund	Direct Plan	Growth	INF789F01SW4
134	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Direct Plan	Payout of IDCW	INF789F01U23
135	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Direct Plan	Reinvestment of IDCW	INF789F01VA4
136	UTI Value Fund (Formerly UTI Value Opportunities Fund)	Direct Plan	Growth	INF789F01VB2
137	UTI Arbitrage Fund	Direct Plan	Payout of IDCW	INF789F01RE1
138	UTI Arbitrage Fund	Direct Plan	Reinvestment of IDCW	INF789F01RF8
139	UTI Arbitrage Fund	Direct Plan	Growth	INF789F01RG6
140	UTI Quarterly Interval Fund - I Formerly UTI Fixed Income Interval Fund - Quarte	Direct Plan	Payout of IDCW	INF789F01WG9
141	UTI Quarterly Interval Fund - I Formerly UTI Fixed Income Interval Fund - Quart	Direct Plan	Reinvestment of IDCW	INF789F01WH7
142	UTI Quarterly Interval Fund - I Formerly UTI Fixed Income Interval Fund - Quart	Direct Plan	Growth	INF789F01WI5
143	UTI India Consumer Fund	Direct Plan	Payout of IDCW	INF789F01VG1
144	UTI India Consumer Fund	Direct Plan	Reinvestment of IDCW	INF789F01VH9
145	UTI India Consumer Fund	Direct Plan	Growth	INF789F01VF3
146	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Direct Plan	Payout of IDCW	INF789F01VU2
147	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Direct Plan	Reinvestment of IDCW	INF789F01VV0
148	UTI Annual Interval Fund - I Formerly UTI Fixed Income Interval Fund - Annual In	Direct Plan	Growth	INF789F01VW8
149	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Direct Plan	Payout of IDCW	INF789F01WA2
150	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Direct Plan	Reinvestment of IDCW	INF789F01WB0
151	UTI Annual Interval Fund - II Formerly UTI Fixed Income Interval Fund - Annual I	Direct Plan	Growth	INF789F01WC8
152	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Direct Plan	Payout of IDCW	INF789F01WP0
153	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Direct Plan	Reinvestment of IDCW	INF789F01WQ8
154	UTI Quarterly Interval Fund - II Formerly UTI Fixed Income Interval Fund - Serie	Direct Plan	Growth	INF789F01WR6
155	UTI Quarterly Interval Fund - III Formerly UTI Fixed Income Interval Fund - Seri	Direct Plan	Payout of IDCW	INF789F01WT2
156	UTI Quarterly Interval Fund - III Formerly UTI Fixed Income Interval Fund - Seri	Direct Plan	Reinvestment of IDCW	INF789F01WS4
157	UTI Quarterly Interval Fund - III Formerly UTI Fixed Income Interval Fund - Seri	Direct Plan	Growth	INF789F01WU0
158	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Direct Plan	Payout of IDCW	INF789F01VC0
159	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Direct Plan	Reinvestment of IDCW	INF789F01VD8
160	UTI Multi Asset Allocation Fund (Formerly UTI Multi Asset Fund)	Direct Plan	Growth	INF789F01VE6
161	UTI Dynamic Bond Fund	Direct Plan	Quarterly Payout of IDCW	INF789F01XB8
162	UTI Dynamic Bond Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01XC6
163	UTI Dynamic Bond Fund	Direct Plan	Growth	INF789F01XD4
164	UTI Dynamic Bond Fund	Direct Plan	Annual Payout of IDCW	INF789FA1S65
165	UTI Dynamic Bond Fund	Direct Plan	Annual Reinvestment of IDCW	INF789FA1S73
166	UTI Dynamic Bond Fund	Direct Plan	Half-yearly Payout of IDCW	INF789FA1S40
167	UTI Dynamic Bond Fund	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1S57
168	UTI Dynamic Bond Fund	Direct Plan	Flexi Payout of IDCW	INF789FA1S81
169	UTI Dynamic Bond Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1S99
170	UTI Credit Risk Fund	Direct Plan	Quarterly Payout of IDCW	INF789F01YC4
171	UTI Credit Risk Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01YD2
172	UTI Credit Risk Fund	Direct Plan	Growth	INF789F01YB6
173	UTI Credit Risk Fund	Direct Plan	Annual Payout of IDCW	INF789F01U28
174	UTI Credit Risk Fund	Direct Plan	Annual Reinvestment of IDCW	INF789F01U36
175	UTI Credit Risk Fund	Direct Plan	Half-yearly Payout of IDCW	INF789FA1W02
176	UTI Credit Risk Fund	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1W10
177	UTI Credit Risk Fund	Direct Plan	Flexi Payout of IDCW	INF789F01U44
178	UTI Credit Risk Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789F01U51
179	UTI Credit Risk Fund	Direct Plan	Monthly Payout of IDCW	INF789F01U02
180	UTI Credit Risk Fund	Direct Plan	Monthly Reinvestment of IDCW	INF789F01U10
181	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Quarterly Payout of IDCW	INF789F01AM5
182	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01AMJ3
183	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Growth	INF789F01AMK1
184	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Annual Payout of IDCW	INF789F01AML9
185	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Annual Reinvestment of IDCW	INF789F01AMM7
186	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Half-yearly Payout of IDCW	INF789F01AMN5
187	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789F01AMO3
188	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Flexi Payout of IDCW	INF789F01AMP0
189	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Flexi Reinvestment of IDCW	INF789F01AMQ8
190	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Monthly Payout of IDCW	INF789F01AMR6
191	UTI Credit Risk Fund (Segregated - 13092019)	Direct Plan	Monthly Reinvestment of IDCW	INF789F01AMS4
192	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Quarterly Payout of IDCW	INF789F01G24
193	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789F01H22
194	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Monthly Payout of IDCW	INF789F01J75
195	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789F01H03
196	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Annual Payout of IDCW	INF789FA1V03
197	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789FA1V11
198	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Half-yearly Payout of IDCW	INF789FA1U87
199	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789FA1U95
200	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Flexi Payout of IDCW	INF789FA1V29
201	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789FA1V37
202	UTI Banking & PSU Fund (Formerly UTI Banking & PSU Debt Fund)	Direct Plan	Growth	INF789F01S26
203	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Annual Payout of IDCW	INF789F01KL1
204	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Annual Reinvestment of IDCW	INF789F01KM9
205	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Growth	INF789F01KE6
206	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Flexi Payout of IDCW	INF789F01K05
207	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Flexi Reinvestment of IDCW	INF789F01KN7
208	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Half-yearly Payout of IDCW	INF789F01KJ5

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Ser. No.	SCHEMEDESC	PLANDESC	OPTIONDESC	ISIN
209	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Half-yearly Reinvestment of IDCW	INF789F81KK3
210	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Monthly Payout of IDCW	INF789F81KF3
211	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Monthly Reinvestment of IDCW	INF789F81KG1
212	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Quarterly Payout of IDCW	INF789F81KH9
213	UTI Medium Duration Fund (Formerly UTI Medium Term Fund)	Direct Plan	Quarterly Reinvestment of IDCW	INF789F81KI7
214	UTI Nifty Next 50 Index Fund	Direct Plan	Growth	INF789F81J2T1
215	UTI Corporate Bond Fund	Direct Plan	Annual Payout of IDCW	INF789F1A587
216	UTI Corporate Bond Fund	Direct Plan	Annual Reinvestment of IDCW	INF789F1A595
217	UTI Corporate Bond Fund	Direct Plan	Flexi Payout of IDCW	INF789F1A603
218	UTI Corporate Bond Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789F1A611
219	UTI Corporate Bond Fund	Direct Plan	Growth	INF789F1A538
220	UTI Corporate Bond Fund	Direct Plan	Half-yearly Payout of IDCW	INF789F1A561
221	UTI Corporate Bond Fund	Direct Plan	Half-yearly Reinvestment of IDCW	INF789F1A579
222	UTI Corporate Bond Fund	Direct Plan	Quarterly Payout of IDCW	INF789F1A546
223	UTI Corporate Bond Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1A553
224	UTI Equity Savings Fund	Direct Plan	Payout of IDCW	INF789F1A769
225	UTI Equity Savings Fund	Direct Plan	Reinvestment of IDCW	INF789F1A751
226	UTI Equity Savings Fund	Direct Plan	Growth	INF789F1A777
227	UTI Equity Savings Fund	Direct Plan	Monthly Payout of IDCW	INF789F1A819
228	UTI Equity Savings Fund	Direct Plan	Monthly Reinvestment of IDCW	INF789F1A801
229	UTI Equity Savings Fund	Direct Plan	Quarterly Payout of IDCW	INF789F1A850
230	UTI Equity Savings Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1A843
231	UTI Floater Fund	Direct Plan	Annual Payout of IDCW	INF789F1A0A1
232	UTI Floater Fund	Direct Plan	Annual Reinvestment of IDCW	INF789F1A0B9
233	UTI Floater Fund	Direct Plan	Flexi Payout of IDCW	INF789F1A0E3
234	UTI Floater Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789F1A0F0
235	UTI Floater Fund	Direct Plan	Growth	INF789F1A0C5
236	UTI Floater Fund	Direct Plan	Half-yearly Payout of IDCW	INF789F1A0C7
237	UTI Floater Fund	Direct Plan	Half-yearly Reinvestment of IDCW	INF789F1A0D5
238	UTI Floater Fund	Direct Plan	Quarterly Payout of IDCW	INF789F1A0C3
239	UTI Floater Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1A0C20
240	UTI Small Cap Fund	Direct Plan	Payout of IDCW	INF789F1A0R9
241	UTI Small Cap Fund	Direct Plan	Growth	INF789F1A0U1
242	UTI Nifty200 Momentum 30 Index Fund	Direct Plan	Growth	INF789F1A0T5
243	UTI Focused Fund (Formerly UTI Focused Equity Fund)	Direct Plan	Growth	INF789F1A0A3
244	UTI BSE Sensex Index Fund	Direct Plan	Growth	INF789F1A0D7
245	UTI BSE Low Volatility Index Fund	Direct Plan	Growth	INF789F1A0F2
246	UTI Nifty Midcap 150 Quality 50 Index Fund	Direct Plan	Growth	INF789F1A0H8
247	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Annual Payout of IDCW	INF789F1A0W7
248	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Annual Reinvestment of IDCW	INF789F1A0X5
249	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Flexi Payout of IDCW	INF789F1A0Y3
250	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Flexi Reinvestment of IDCW	INF789F1A0Z0
251	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Growth	INF789F1A0R7
252	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Half yearly Payout of IDCW	INF789F1A0U1
253	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Half yearly Reinvestment of IDCW	INF789F1A0V9
254	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Quarterly Payout of IDCW	INF789F1A0S5
255	UTI Gilt Fund with 10 year Constant Duration	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1A0T3
256	UTI Gold ETF Fund of Fund	Direct Plan	Growth	INF789F1A0B9
257	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Annual Payout of IDCW	INF789F1A0W4
258	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Flexi Payout of IDCW	INF789F1A0W8
259	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Growth	INF789F1A0W0
260	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Maturity Payout of IDCW	INF789F1A0W2
261	UTI Fixed Term Income Fund - Series XXXV - I (1260 days)	Direct Plan	Quarterly Payout of IDCW	INF789F1A0W6
262	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Annual Payout of IDCW	INF789F1A0W3
263	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Flexi Payout of IDCW	INF789F1A0W7
264	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Growth	INF789F1A0W9
265	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Maturity Payout of IDCW	INF789F1A0W1
266	UTI Fixed Term Income Fund - Series XXXV - II (1223 days)	Direct Plan	Quarterly Payout of IDCW	INF789F1A0W5
267	UTI CRISIL SDL Maturity April 2033 Index Fund	Direct Plan	Growth	INF789F1A0X3
268	UTI CRISIL SDL Maturity June 2027 Index Fund	Direct Plan	Growth	INF789F1A0Z8
269	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Annual Payout of IDCW	INF789F1A0X8
270	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Flexi Payout of IDCW	INF789F1A0X2
271	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Growth	INF789F1A0X4
272	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Maturity Payout of IDCW	INF789F1A0G6
273	UTI Fixed Term Income Fund - Series XXXV - III (1176 days)	Direct Plan	Quarterly Payout of IDCW	INF789F1A0E1
274	UTI Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	Direct Plan	Growth	INF789F1A0L6
275	UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	Direct Plan	Payout of IDCW	INF789F1A0D0
276	UTI Fixed Term Income Fund - Series XXXVI - I (1574 days)	Direct Plan	Growth	INF789F1A0P7
277	UTI Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund	Direct Plan	Growth	INF789F1A0R3
278	UTI Long Duration Fund	Direct Plan	Annual Payout of IDCW	INF789F1A0G4
279	UTI Long Duration Fund	Direct Plan	Annual Reinvestment of IDCW	INF789F1A0H2
280	UTI Long Duration Fund	Direct Plan	Flexi Payout of IDCW	INF789F1A0I0
281	UTI Long Duration Fund	Direct Plan	Flexi Reinvestment of IDCW	INF789F1A0J8
282	UTI Long Duration Fund	Direct Plan	Growth	INF789F1A0B5
283	UTI Long Duration Fund	Direct Plan	Half yearly Payout of IDCW	INF789F1A0E9
284	UTI Long Duration Fund	Direct Plan	Half yearly Reinvestment of IDCW	INF789F1A0F6
285	UTI Long Duration Fund	Direct Plan	Quarterly Payout of IDCW	INF789F1A0C3
286	UTI Long Duration Fund	Direct Plan	Quarterly Reinvestment of IDCW	INF789F1A0D1
287	UTI Silver ETF Fund of Fund	Direct Plan	Growth	INF789F1A0L4
288	UTI Nifty 500 Value 50 Index Fund	Direct Plan	Growth	INF789F1A0N0
289	UTI NIFTY50 Equal Weight Index Fund	Direct Plan	Growth	INF789F1A0P5
290	UTI BSE Housing Index Fund	Direct Plan	Growth	INF789F1A0R1
291	UTI Focused Fund (Formerly UTI Focused Equity Fund)	Direct	Payout of IDCW	INF789F1A0B1
292	UTI Balanced Advantage Fund	Direct Plan	payout of IDCW	INF789F1A0W1
293	UTI Balanced Advantage Fund	Direct Plan	Growth	INF789F1A0V3
294	UTI Innovation Fund	Direct Plan	Payout of IDCW Option	INF789F1A0Z2
295	UTI Innovation Fund	Direct Plan	Growth	INF789F1A0Z4

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
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

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

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[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)

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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

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

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

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

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

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

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

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

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

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

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

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

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

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

Standard Deviation : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio : The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta : Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM : AUM or Assets Under Management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

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

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

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

Enclosed debt exposure for identifying Perpetual Bonds/AT1 Bonds/Tier II Bonds

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.

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2. Ms. Muketa Pramit Jhaveri
3. 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
9. Mr. Atul Dhawan

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GLOSSARY

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

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

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

Yield to Maturity: The Yield to Maturity "or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate and time to maturity.

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

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

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

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

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

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

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor."

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

Standard Deviation: A statistical measure of the historical volatility of a Fund or portfolio. More generally, a measure of the extent to which numbers are spread around their average. Lower the measure, lesser the volatility of the returns of the Fund, The Standard Deviation has been computed by taking Daily returns of the Fund over the past three years.

Sharpe Ratio: The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit risk.

Beta: A quantitative measure of the volatility of a given portfolio relative to the respective Benchmark. A Beta above 1 is more volatile than the Benchmark, while a Beta below 1 is less volatile. Beta is computed as 'Covariance of NAV returns vs Index Returns' divided by 'Variance of index returns' based on daily returns for the past three years.

AUM: AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

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

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

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

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

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

Market Capitalizations: As per the provision no 2.7.1 to 2.7.3 of para 2.7 under Chapter 2 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/POD-1/P/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

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Source for numbers: BSE and NSE and leading business dailies

Debt write-up

Source for numbers: Leading business dailies

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Kfin Technologies Limited

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

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

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

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*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 September 30, 2025. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://www.utimf.com/downloads/addenda-financial-year>

