

FEBRUARY 2018

# UTI FUND WATCH

MUTUALFUNDS  
Sahi Hai

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<sup>#</sup>Tax rebate for investment upto ₹1,50,000 under section 80C of Income Tax Act, 1961 (As per prevailing tax laws)

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

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# Fund Finder

## VISION

To be the most preferred Mutual Fund

## MISSION

- The most trusted brand, admired by all stakeholders
- The largest and most efficient money manager with global presence
- The most preferred employer
- The best in class customer service provider
- The most innovative and best wealth creator
- A socially responsible organization known for best corporate governance

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## EQUITY MARKET

Indian equity indices put up stellar performance in January 2018. Strong domestic and global cues enabled benchmarks S&P BSE Sensex and Nifty 50 to rally 5.60% and 4.72%, respectively, in January 2018.

Back home, market rose after the central government reduced its additional borrowing plan for the current fiscal by Rs 300 billion to Rs 200 billion, the Goods & Services Tax (GST) Council reduced the tax rates on 29 goods and 53 categories of services, and GST tax collections gathered momentum in December 2017. The market also cheered release of strong domestic industrial production numbers for November 2017 and the Economic Survey's strong growth projections. Sentiments were boosted further after the International Monetary Fund (IMF) said India will regain the title of the world's fastest growing major economy in 2018-19. The agency forecasts India's economy to grow 7.4% in fiscal year (FY)19 against 6.7% in FY2018. Sustained inflows by domestic and foreign investors into domestic equities coupled with some encouraging domestic corporate earnings induced more buying. Encouraging global cues including end of the United States (US) government shutdown after Republicans and Democrats reached a deal, upbeat US private sector jobs data and China's good economic growth numbers (6.8% on-year growth in the fourth quarter and 6.9% for 2017, the first annual acceleration for the economy since 2010) also augured well for the local indices.

Further gains were, however, capped by widening of India's trade deficit to a three-year high of \$14.9 billion in November 2017, sporadic profit booking and worries that the central government may tweak tax norms for listed stocks in the upcoming budget. Rise in global crude oil prices (given our country is a major importer of oil), wariness ahead of the US Federal Reserve's meeting on January 31, 2018, and weaker-than-expected US growth numbers in the fourth quarter also chipped off some gains.

Most S&P BSE sectoral indices ended higher in January 2018. S&P BSE IT (Information Technology) index was the top performer - up around 11.34% owing to encouraging earning numbers from some of the index majors. Banking stocks rallied amid reports that the government is considering raising the foreign investment ceiling in private banks to 100% and in public sector lenders to 49%. S&P BSE Bankex index advanced 7.38% in the month. The capital goods counter continued to see buying interest in January 2018; S&P BSE Capital Goods index rose around 6.43%. Buying in the metal counters continued amid rise in global metal prices; S&P BSE Metal index climbed around 3.27%. Among the laggards, auto stocks lost momentum on profit booking; S&P BSE Auto index fell 3.01%.

*Source for numbers: Securities and Exchange Board of India (SEBI), RBI and the respective stock exchanges (BSE, NSE)*

## DEBT MARKET

Interbank call money rates remained below the repo rate for most of the month amid comfortable liquidity in the banking system. Ample funds prompted the Reserve Bank of India (RBI) to conduct intermittent reverse repo auctions to suck out excess liquidity. However, some stress was witnessed in the call rates market owing to Goods and Services tax (GST)-related outflows. A further jump in the call rate was restrained, as the RBI conducted sporadic repo auctions to infuse liquidity.

Gilt prices declined in the month. Yield on the new 10-year benchmark 7.17% 2028 paper ended at 7.43% on January 31, 2018 compared with 7.09% on January 5, 2017 when it was issued. While yield on the erstwhile 10-year benchmark 6.79% 2027 paper ended at 7.60% on January 31, 2018 compared with 7.33% on December 29, 2017. Prices fell earlier in the month as market players sold bonds to make room for the new 10-year paper notified by the central bank for a weekly auction. Gilts took a hit as the release of latest domestic consumer inflation figures raised fears of an interest rate hike by the central bank in the coming months. Sentiments were dented further after comments by RBI Deputy Governor Viral Acharya suggested that the central bank will not take measures to reduce mark-to-market losses suffered by some banks recently on their bond portfolios. Prices also retreated after the annual Economic Survey said a pause in fiscal consolidation for the current financial year cannot be ruled out, and as India's fixed income trade body Fixed Income Money Markets and Derivatives Association (FIMMDA) set yields for government bonds at levels higher than the actual closing levels for the December quarter. Caution ahead of the Union Budget on February 1, 2018 and a rise in US treasury yields and global crude oil prices weighed on the gilts further.

However, some losses were reversed after the government decided to reduce its additional market borrowing for this financial year by Rs 300 billion to Rs 200 billion. Sporadic value buying coupled with reports that the Centre's proposed recapitalisation bonds for state-owned banks would not be eligible for statutory liquidity ratio supported bonds further. News that the RBI may give extra dividend to the Centre for the ongoing financial year buoyed the gilts to a certain extent.

*Source for numbers: CRISIL Research Fixed Income Database, CRISIL Centre for Economic Research (CCER) and RBI.*

## ECONOMY VIEW

**Economic Survey:** The government's Economic Survey tabled ahead of the Union Budget presentation on 1 February – indicated that a 'pause' in fiscal consolidation cannot be ruled out in FY2018. The survey laid the backdrop for fiscal slippage announced in the Budget as it cautioned against 'ambitious' consolidation in FY2019. Aggressive fiscal targets could have hurt credibility, and instead the survey argued for a 'modest' consolidation. The survey projected a growth recovery at a rate of 7-7.5% in FY2019, from 6.75% in FY2018.

**Inflation:** On the inflation front, December 2017 Consumer Price Index (CPI) at 5.2% vs 4.9% (November) came in higher given the adverse base. The price momentum (-0.3%) encapsulates a sharp fall in the food index and uptick in fuel and core inflation. The core momentum slowed reflecting moderation in GST rates. The print reflects: 1. The pass through of lower vegetable prices 2. Higher fuel prices given the rise in global crude oil price, 2. Moderated core momentum (reduced GST rates and lower gold prices) and 3. Continued inch up in housing index (HRA implementation). Core inflation moved up to 5.1% v/s 4.9% in November.

**Industrial Production:** Nov Index of Industrial Production (IIP) at 8.4% came in much higher than expectations. The strength was on the back of a huge expansion in activity on a seasonally adjusted basis (highest in three years). Weak consumption base tracking demonetization in November 16 and pent up demand have supported production activity. Mining, Manufacturing & Electricity grew 1.1%, 10.2% & 3.9% respectively. 15 of the 23 industries showed positive growth with only 22% weight in the manufacturing growing slower than last year. Use based classification marked the following growth rates: Primary goods (3.2%), Capital goods (9.4%), Intermediate goods (5.5%), Infrastructure/ construction goods (13.5%) Consumer durables (2.5%) and non durables (23.1%).

## UTI MUTUAL FUND IN MEDIA\*\*

# 'Heightened uncertainty puts bond markets in uncharted territory'

A sharp reversal in expectation has led to high volatility in the domestic bond markets, says **AMANDEEP CHOPRA**, group president and head-fixed income, UTI Mutual Fund. In an interview to Vishal Chhabria, he says if there are no mitigating factors in the Union Budget and the Reserve Bank of India's (RBI's) policy review, the 10-year government security (g-sec) yields could rise to 7.75 per cent. Edited excerpts:



**AMANDEEP CHOPRA**

Group president and head-fixed income,  
UTI Mutual Fund

**Bond markets have seen a lot of action on concerns over the government's fiscal math. Your take?**

Bond markets are seeing a fair amount of volatility, led largely by a reversal in expectation, driving both rates and volatility.

What I mean is till about September, the inflation and crude oil outlook was largely benign. There was an assumption of better tax mobilisation after the goods and services tax (GST) and no fiscal slippage. So, stable policy bias was expected from the RBI. Quite abruptly, these expectations began collapsing as data flow became negative, forcing the markets to recalibrate their expectation. The revised calendar with additional borrowing of ₹500 billion was the tipping point for sentiment to

become completely negative.

Heightened uncertainty, with fractured market sentiment, puts the bond markets in uncharted territory.

Against this backdrop, the reduction in additional borrowing (to ₹20 billion) is only marginally positive and isn't helping improve the sentiment when the other drivers remain unsupportive.

A 20-30 basis point (bps) shift in the fiscal deficit target doesn't seem a big number but adding ₹300-500 billion of excess (paper) supply when sentiment is already not conducive, exaggerates the market moves. The bond markets will remain somewhat sceptical on the deficit numbers for FY19 as well, since India heads into elections.

**So, where do you see bond yields ending by March and by December?**

That's a tough call, as there are too many moving parts. The yields by March and December will be more a result of certain outcomes. If there are no mitigating factors in the Union Budget and the RBI policy thereafter, the band for the 10-year g-sec is clearly heading upwards. I will not be surprised if yields rise to



**FROM A ONE-YEAR PERSPECTIVE, IF THERE ARE NO RATE HIKES AND 10-YEAR G-SEC YIELDS STAY AT 7.25-7.50%, INVESTORS CAN GET 8-8.25% FOR THE YEAR IN SHORT-DURATION FUNDS WITHOUT TAKING ON RISK**

7.5-7.75 per cent. We were looking at a band between seven and 7.4 per cent earlier, but it's already tested that. And, this is still in a backdrop where crude oil is hovering around \$69.

The only way I see it coming down is if the Budget does not indicate a slippage of more than 10-20 bps in fiscal deficit. Second, if the RBI does not change its stance and remains neutral. Third, if crude oil stays below \$70 a bar-

rel. Finally, how global central banks react. They are already either shrinking their balance sheet or initiating a rate hike, if not already done.

**Apart from the pressure on Union government's fisc, states are also talking of farm loan waivers. Their budgets are also in a mess...**

It is a big worry. The populism that markets are worried about today is some-

thing you've seen in the past. Some very important state elections are coming in. A lot is at stake. So, if they start taking some of these populist measures, bond markets will really take it badly.

**What would be the impact on bond yields, if say crude oil ends at levels higher than expectations?**

For FY19, the average crude oil price estimate is around \$65. A \$10 average rise, increases the CPI (consumer price index) by 60-70 bps and the CAD (current account deficit) by 35 bps of gross domestic product. With higher inflationary expectation and its impact on the rupee, it will lead to bond yields moving up. The worry in all this is if RBI becomes hawkish and hints at rate hike.

**What returns could investors expect in 2018?**

Given the many concerns, a long duration strategy might not outperform. So, the focus will remain on being low on duration, such as short-term income fund, income opportunity fund and ultra-short-term fund, unless these risks start plateauing. If the negative trends in crude oil, inflation, etc, start peaking, it might offer some trading opportunities. In such a cycle, it is a good time for investors to start systematic investment plans in income funds.

From a pure one-year perspective, if there are no rate hikes and the 10-year g-sec yields stay at 7.25-7.5 per cent, investors can get 8-8.25 per cent for the year in short-duration funds without taking on risk. With a bit of risk, maybe slightly higher; they will outperform bank fixed deposits and beat inflation.

More on [www.business-standard.com](http://www.business-standard.com)



Haq, ek behtar zindagi ka.

<b>DATE</b>	25.01.2018
<b>WEBSITE</b>	www. cafemutual.com
<b>LINK</b>	<a href="http://cafemutual.com/news/industry/11945-market-corrections-may-reverse-equity-fund-inflows">http://cafemutual.com/news/industry/11945-market-corrections-may-reverse-equity-fund-inflows</a>

### 'Market corrections may reverse equity fund inflows'

Ajay Tyagi, Fund Manager – Equity, UTI Mutual Fund, believes that investors are chasing equity for its performance. We have seen this trend earlier.



## What is driving the market rally?

Clearly, liquidity is the key driver. Many investors are chasing the best performing asset class. This is not the first time that we are seeing such degree of interest in equities. We saw it earlier 2008.

While markets have been on the rise, no asset class in India, other than equity, has been performing since 2014.

This trend will continue until we see a correction. If markets correct tomorrow for any reason, you could see a big reversal in inflows.

Another factor driving the markets is expectation of revival in earnings growth due to GST, bankruptcy law, digitalisation and opening up of FDI in the defence sector.

**With the market trading at such high valuation, where do you see investing opportunities? How difficult is it to find such opportunities?**

I believe that investment opportunities will always be there. The beauty of the market is that not every stock moves in a similar manner.

Take the case of two vastly different sectors. When there is difficulty in finding investment opportunities in high momentum sectors such as financials and FMCG, you will find opportunities in defensive sectors such as IT and pharma. For instance, currently, a few large pharma and IT companies are trading at very attractive valuations.

What would be the impact of rising crude oil prices on the Indian market?

The rising crude oil prices will of course widen current account deficit and put pressure on the rupee to depreciate.

However, considering the fact that elections are round the corner, the government may not want to pass on the burden of higher crude prices to the people. Going forward, crude oil prices will not have a huge impact on the country due to the emergence of electric cars and hybrid cars. These will help reduce India's over dependence on oil.

### Which sectors are you bullish on, and why?

We are bullish on banking and financials, consumer discretionary, automobile, pharma and IT.

Let's talk about why we are bullish on banks; Indian households are not adequately leveraged and hence there is scope for growth in retail lending. We are focussed on private sector banks with high credit quality.

On consumer discretionary and automobile, we believe human beings are aspirational. With an increase in income, Indians would like to associate with brands and luxury, which would lead to growth in these sectors.

**We have been hearing from fund managers that corporate earnings are round the corner for the last three years. Why have they not revived so far? When do you expect the revival in corporate earnings and why?**

We would perhaps have witnessed higher corporate earnings had GST and demonetisation not taken place. Now, with the fundamental reforms stabilising, we will see revival in earnings growth.

**Last year, you made some major changes in UTI Equity Fund. What difference has it made in the fund performance?**

We have been overweight on sectors such as pharma and IT that have not performed well. Moreover, we have been underweight on metals and gas that have done very well. It has been a double whammy for us. However, we have a conviction that these value calls will reward our investors in the long term.

Our other fund, UTI Bluechip Flexi cap, has done very well. It has beaten its benchmark and performed better than its peers. The core philosophy remains the same in both the funds.

**The recent SEBI circular restricts the mid cap universe from 101 to 250 stocks, according to market capitalisation. How has it affected the industry?**

The rules have changed, and going forward this is how we have to manage money. There will be uniformity among all the funds in all categories. There can be a few initial challenges, but I do not see them as insurmountable.

[illegible]

Publication : Mint  
Date: January 4, 2018



Publication : Mint  
Date: January 2, 2018

# FUNDS AT A GLANCE

Key Features	UTI Mastershare Unit Scheme			UTI Equity Fund			UTI Top 100 Fund			UTI Multi Cap Fund		
Investment Objective	This scheme aims at securing for the unitholders capital appreciation by investing the funds of the scheme in equity shares, equity-related instruments and fully convertible bonds/debentures of companies. Investment may also be made in issues of partly convertible debentures/bonds including those issued on rights basis subject to the condition that, as far as possible, the nonconvertible portion of the debentures/bonds so acquired or subscribed shall be disinvested within a period of twelve months from the date of acquisition.			This Scheme primarily aims at securing for the unitholders capital appreciation by investing the funds of the scheme in equity shares and convertible and non-convertible bonds/ debentures of companies with good growth prospects and money market instruments.			The fund aims to provide long term capital appreciation/dividend distribution by investing predominantly in equity and equity related instruments of top 100 stocks by market capitalisation. There can be no assurance that the investment objectives of the scheme will be realised.			An open ended equity fund seeking to generate long term capital appreciation by investing in equity & equity related instruments across market capitalization, fixed income securities and money market instruments.		
Asset Allocation	Equity minimum 70% Debt maximum 30%			At least 80% in equity, upto 20% in debt			Please refer to pg. 61			Please refer to pg. 61		
Min. Invest Amt.	₹ 100/-			₹ 5,000/-			₹ 5,000/-			₹ 5,000/-		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load (w.e.f. 6/4/2015)
	Nil	< 1 Year	1%	Nil	< 1 Year	1%	Nil	< 1 Year	1%	Nil	Less than one year	1.00%
		>= 1 Year	Nil		>= 1 Year	Nil		>= 1 Year	Nil		Greater than or equal to one Year	Nil
Plans/Options (Regular / Direct)	Growth option Dividend option with Payout and Reinvestment CanServe facility available			Growth option Dividend option with Payout and Reinvestment			Growth option Dividend option with Payout and Reinvestment			Growth option Dividend Payout Option Dividend Reinvestment Option		
SIP	☑			☑			☑			☑		
SWP	☑			☑			☑			☑		
Trigger	☑			☑			☑			☑		
Fund Size~	5141.77 Cr			5212.18 Cr			1014.58 Cr			413.25 Cr		
Expense Ratio@ (%)	Direct : 1.39, Regular: 2.32			Direct : 1.67, Regular: 2.11			Direct : 1.87, Regular: 2.46			Direct : 2.16, Regular: 2.6		
Benchmark Index	S&P BSE 100			S&P BSE 100			S&P BSE 100			S&P BSE 200		

Key Features	UTI Dividend Yield Fund			UTI Opportunities Fund			UTI Bluechip Flexicap Fund			UTI MNC FUND			UTI Wealth Builder Fund	
Investment Objective	The investment objective of the Scheme is to provide medium to long term capital gains and / or dividend distribution by investing predominantly in equity & equity related instruments, which offer high dividend yield. There can be no assurance that the investment objectives of the scheme will be realised.			This scheme seeks to generate capital appreciation and/or income distribution by investing the funds of the scheme in equity shares and equity-related instruments. The main focus of this scheme is to capitalize on opportunities arising in the market by responding to the dynamically changing Indian economy by moving its investments amongst different sectors as prevailing trends change.			The investment objective of the scheme is to achieve long-term capital appreciation and/or dividend distribution by investing in stocks that are “Leaders” in their respective industries/sectors/sub-sectors. “Leaders” tend to be companies with higher market shares, better operating efficiencies, better access to capital and significant/sustainable competitive advantages. Normally at least 65% of the investments will be restricted to the top five leading companies of an industry/sector/sub-sector in terms of sales turnover/market share/ market capitalization			The Funds collected under the scheme shall be invested predominantly in stocks of Multinational Corporations and other liquid stocks. The funds collected under the scheme shall be invested in equities and equity related instruments. The risk profile of investment could be high.			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 along with investments in Gold ETFs and Debt and Money Market Instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved.	
Asset Allocation	High dividend yield equity and equity related instruments 65-100%, Other equity and equity related instruments 0-35%, debt and money market instruments 0-10%			Please refer to pg. 60			Please refer to pg. 60			Please refer to pg. 60			Equity 65% to 100% Gold ETFs 0% to 35% Debt 0% to 35%	
Min. Invest Amt.	₹ 5,000/-			₹ 5,000/-			₹ 5,000/-			₹ 5,000/-			Please refer to pg. 62	
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load (w.e.f. 6/4/2015)	Entry Load	Exit Load
	Nil	< 1 Year	1%	Nil	< 1 Year	1%	Nil	< 1 Year	1%	Nil	Less than one year Greater than or equal to one year	1.00% Nil	Please refer to pg. 62	
		>= 1 Year	Nil		>= 1 Year	Nil		>= 1 Year	Nil					
Plans/Options (Regular / Direct)	Growth option Dividend option with Payout and Reinvestment			Growth option Dividend option with Payout and Reinvestment			Growth option Dividend option with Payout and Reinvestment			Growth option Dividend option with Payout and Reinvestment			Growth option Dividend option with Payout and Reinvestment	
SIP	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	
SWP	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	
Trigger	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	
Fund Size ~	2805.54 Cr			4436.86 Cr			2315.41 Cr			2064.80 Cr			998.37 Cr	
Expense Ratio@ (%)	Direct : 1.50, Regular: 2.14			Direct : 1.39, Regular: 2.32			Direct : 1.79, Regular: 2.39			Direct : 1.40, Regular: 2.35			Direct : 1.41, Regular: 2.56	
Benchmark Index	Nifty Dividend Opportunities 50			S&P BSE 200			S&PBSE 200			Nifty MNC			Please refer to pg. 61	

~(Monthly Average as on 31/01/2018)

# FUNDS AT A GLANCE

Key Features	UTI Mid Cap Fund			UTI India Lifestyle Fund			UTI Infrastructure Fund			UTI Banking Sector Fund		
Investment Objective	Investment objective is "capital appreciation" by investing primarily in mid cap stocks.			The investment objective of the scheme is to provide long term capital appreciation and/or income distribution from a diversified portfolio of equity and equity related instruments by primarily investing in sectors, areas, companies and themes that are expected to benefit from changing Indian demographics, Indian lifestyles and rising consumption pattern. However, there can be no assurance that the investment objective of the scheme will be achieved.			The investment objective of the Scheme is to provide income distribution and/ or medium to long term “capital appreciation” by investing predominantly in equity / equity related instruments in the companies engaged either directly or indirectly in the infrastructure growth of the Indian economy. However, there is no assurance that the investment objective of the scheme will be achieved.			Investment objective is "capital appreciation" through investments in the stocks of the companies/ institutions engaged in the banking and financial services activities.		
Asset Allocation	Please refer to pg. 60			Please refer to pg. 60			Please refer to pg. 60			Please refer to pg. 61		
Min. Invest Amt.	₹ 5,000/-			₹ 5,000/-			₹ 5,000/-			₹ 5,000/-		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load (w.e.f. 6/4/2015)	Entry Load	Holding Period	Exit Load (w.e.f. 6/4/2015)	Entry Load	Holding Period	Exit Load (w.e.f. 6/4/2015)	Entry Load	Holding Period	Exit Load (w.e.f. 6/4/2015)
	Nil	Less than one year	1.00%	Nil	Less than one year	1.00%	Nil	Less than one year	1.00%	Nil	Less than one year	1.00%
		Greater than or equal to one Year	Nil		Greater than or equal to one Year	Nil		Greater than or equal to one Year	Nil			
Plans/Options (Regular / Direct)	Growth option Dividend option with Payout and Reinvestment			Growth option Dividend option with Payout and Reinvestment			Growth option Dividend option with Payout and Reinvestment			Growth option Dividend option with Payout and Reinvestment		
SIP	☑			☑			☑			☑		
SWP	☑			☑			☑			☑		
Trigger	☑			☑			☑			☑		
Fund Size ~	4450.22 Cr			291.29 Cr			1759.37 Cr			721.74 Cr		
Expense Ratio@ (%)	Direct : 1.37, Regular: 2.33			Direct : 2.02, Regular: 2.57			Direct : 1.76, Regular: 2.28			Direct : 1.51, Regular: 2.68		
Benchmark Index	Nifty Free Float Midcap 100			Nifty 500			S&P BSE 100			Nifty Bank		

Key Features	UTI Pharma & Healthcare Fund			UTI Transportation & Logistics Fund			UTI Long Term Equity Fund (Tax saving)		UTI Master Equity Plan Unit Scheme*	
Investment Objective	The objective of the Scheme is capital appreciation through investments in equities and equity related instruments of the Pharma & Healthcare sector			Investment Objective is "capital appreciation" through investments in stocks of the companies engaged in the transportation and logistics sector.			Please refer to Pg. 9		The scheme primarily aims at securing for the members capital appreciation by investing the funds of the scheme in equity shares and convertible and non-convertible bonds / debentures of companies with good growth prospects and money market instruments.	
Asset Allocation	Please refer to pg. 60			Please refer to pg. 61			At least 80% in equity / equity related instruments Up to 20 % in Cash/Money Market Instruments		Minimum 80% in equity & Maximum 20% in debt	
Min. Invest Amt.	₹ 5,000/-			₹ 5,000/-			₹ 500/-		-	
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load (w.e.f. 6/4/2015)	Entry Load	Holding Period	Exit Load (w.e.f. 6/4/2015)	Entry Load	Exit Load	Entry Load	Exit Load
	Nil	Less than one year Greater than or equal to one Year	1.00% Nil	Nil	Less than one year Greater than or equal to one Year	1.00% Nil	Nil	Nil	Nil	Nil
Plans/Options (Regular / Direct)	Growth option Dividend option with Payout and Reinvestment			Growth option Dividend option with Payout and Reinvestment			Growth option Dividend option with Payout		Growth Option	
SIP	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>						
SWP	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>						
Trigger	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			
Fund Size ~	393.38 Cr			1560.23 Cr			1022.85 Cr		1988.53 Cr	
Expense Ratio@ (%)	Direct : 1.79, Regular : 2.82			Direct : 1.25, Regular: 2.46			Direct : 1.75, Regular: 2.56		Direct: -, Regular: 2.12	
Benchmark Index	Nifty Pharma			UTI Transportation & Logistics Index			S&P BSE 200		S&P BSE 100	

~(Monthly Average as on 31/01/2018)

# FUNDS AT A GLANCE

Key Features	UTI Long Term Advantage Fund - Series II*		UTI Long Term Advantage Fund - Series III*		UTI Spread Fund	
Investment Objective	To provide medium to long term capital appreciation alongwith income tax benefit.		The investment objective of the scheme is to generate capital appreciation over a period of ten years by investing predominantly in equity and equity-related instruments of companies along with income tax benefit. However, there can be no assurance that the investment objective of the Scheme will be realized.		To provide capital appreciation and dividend distribution through arbitrage opportunities arising out of price differences between the cash and derivative market by investing predominantly in Equity & Equity related securities, derivatives and the balance portion in debt securities. However, there can be no assurance that the investment objective of the scheme will be realised.	
Asset Allocation	Minimum 80% in equity & Maximum 20% in debt		Minimum 80% in equity & Maximum 20% in debt		Equity and equity related instruments, (65 - 90%) Derivatives including Index Futures, Stock Futures, Index Options and Stock Options. * Money Market, Debt instruments, Securitised debt and call money. (35 - 10%)	
Min. Invest Amt.	₹ 500/-		₹ 500/-		₹ 5,000/-	
Entry Load/ Exit Load	Entry Load	Exit Load	Entry Load	Exit Load	Entry Load	Exit Load
	Nil	Nil	Nil	Nil	Nil	0.50% if exited on or before 30 days from the date of investment (w.e.f. February 10, 2015)
Plans/Options (Regular / Direct)	Growth option Dividend option with Payout and Reinvestment		Growth option Dividend option with Payout and Reinvestment		Growth option Dividend option with Payout and Reinvestment CanServe facility available	
SIP					<input checked="" type="checkbox"/>	
SWP						
Trigger (Strip)					<input checked="" type="checkbox"/>	
Fund Size ~	143.69 Cr		402.82 Cr		2316.64 Cr	
Expense Ratio@ (%)	Direct :-, Regular: 2.64		Direct: 1.01, Regular: 2.31		Direct : 0.10, Regular: 0.60	
Benchmark Index	S&P BSE 100		S&P BSE 100		Nifty 50 Arbitrage	

\*Scheme closed for subscription

Key Features	UTI Nifty Index Fund	UTI Balanced Fund	UTI Unit Linked Insurance Plan	UTI-Unit Scheme for Charitable & Religious Trusts & Registered Societies
<b>Investment Objective</b>	The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavour to achieve return equivalent to Nifty 50 by "passive" investment. The scheme will be managed by replicating the index in the same weightage as in the Nifty 50 Index with the intention of minimising the performance differences between the scheme and the Nifty 50 Index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. The scheme would alter the scrips/weights as and when the same are altered in the Nifty 50 Index.	The scheme aims to invest in a portfolio of equity / equity related securities and fixed income securities (debt and money market securities) with a view to generating regular income together with capital appreciation.	To provide return through growth in the NAV or through dividend distribution 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.	To primarily provide regular income to unitholders of the scheme. Funds collected under the scheme shall generally be invested as follows: (i) Not less than 70% of the funds in debt instruments including money market instruments of low to medium risk profile. (ii) Not more than 30% of the funds in equities and equity related instruments. The risk profile of equity investments could be high.
<b>Asset Allocation</b>	Please refer to pg. 61	Please refer to pg. 60	Debt- Minimum 60%, Maximum 100%, Equity Maximum 40%	Maximum 30% in Equity and equity related instrument, balance in debt
<b>Min. Invest Amt.</b>	₹ 5,000/-	Growth Option ₹ 1000/- Income Option ₹ 5,000/-	Minimum Target Amt. ₹ 15,000/-	Please refer to pg. 62
<b>Entry Load/ Exit Load</b>	<b>Entry Load</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Exit Load</b>
	Nil	Nil	Please refer to pg. 62	Nil
<b>Plans/Options (Regular / Direct)</b>	Growth option Dividend option with Payout and Reinvestment	Growth option Dividend option with Payout and Reinvestment CanServe facility available	10 year Plan / 15 year Plan	Growth option Dividend option with Reinvestment
<b>SIP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>SWP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
<b>Trigger</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
<b>Fund Size ~</b>	747.29 Cr	5321.84 Cr	4151.88 Cr	736.69 Cr
<b>Expense Ratio@ (%)</b>	Direct : 0.13, Regular: 0.20	Direct : 1.50, Regular : 2.32	Direct : 1.63, Regular: 2.24	Direct : 1.68, Regular: 2.42
<b>Benchmark Index</b>	NIFTY 50	CRISIL Balanced Fund Index	CRISIL Debt Hybrid (60:40)	CRISIL Debt Hybrid (75:25)

~(Monthly Average as on 31/01/2018)



# FUNDS AT A GLANCE

Key Features	UTI Children's Career Balanced Plan	UTI Retirement Benefit Pension Fund	UTI Smart Woman Savings Plan	UTI CCP Advantage Fund	UTI Monthly Income Scheme
<b>Investment Objective</b>	Funds collected under the Plan will be invested in equities, convertible and non convertible debentures/ bonds of companies/corporates etc and other capital and money market instruments subject to the condition that (i) not less than 60% of the funds will be invested in debt instruments of low to medium risk profile having a rating of A+ and above or equivalent at the time of investment and (ii) not more than 40% of the funds in equities and equity related instruments. The risk profile of equity investments could be high.	To provide pension in the form of periodical income/ cashflow to the unitholders to the extent of redemption value of their holding after they complete 58 years of age. Considering the objective of the scheme not less than sixty percent of the assets will be invested in fixed income securities, like non-convertible debentures, bonds, other debt and money market instruments of predominantly low to medium risk profile. Not more than 40% of the funds of the scheme may be invested in equities and equity related instruments like fully/ partly convertible debentures, convertible preference shares etc. The risk profile of equity investments could be high.	To invest in a portfolio of equity/equity related securities and debt and money market instruments with a view to generating reasonable income with moderate capital appreciation.	Investment Objective / Asset Allocation : Equity and Equity related Instruments, Minimum - 70% Maximum - 100%, Risk Profile High, Debt & Money Market Instruments including securitised Debt* 0% Maximum - 30%, Risk Profile Low to Medium.*Investment in securitised Debt will not normally exceed 20% of the net assets of the scheme.	An open-ended debt oriented scheme with no assured returns. The scheme aims at distributing income, if any, periodically.
<b>Asset Allocation</b>	Please refer to pg. 60	Not more than 40% in Equity/ Equity related Instruments Balance in Debt	Debt-Minimum 70%, Max. 100%, Equity - Min. Nil, Max. 30%	Please refer to pg. 60	Please refer to pg. 60
<b>Min. Invest Amt.</b>	₹ 1,000/-	Please refer to pg. 62	Growth Option ₹ 1000/- Income Option ₹ 5,000/-	₹ 1,000/-	Please refer to pg. 62
<b>Entry Load/ Exit Load</b>	Entry Load Nil Exit Load 3% - < 2 yrs. 2% - >= 2 yrs. & < 4 yrs. 1% - >= 4 yrs. & < 5 yrs. Nil - >= 5 yrs.	Entry Load Nil Exit Load 5% - < 1 yr. 3% - >= 1 yr. & < 3 yrs. 1% - >= 3 yrs. Nil - >= 5 yrs. Nil - Redemption at maturity (i.e. 58 years of age)	Entry Load Nil Exit Load Nil	Entry Load Nil Exit Load 4% - < 1 yr. 3% - >= 1 yr. & < 3 yrs. 1% - >= 3 yrs. & < 5 yrs. Nil - >= 5 yrs.	Entry Load Nil Exit Load (w.e.f. 6/4/2015) <= 365 Days - 1.00% > 365 Days - Nil
<b>Plans/Options (Regular/Direct)</b>	Growth Scholarship	Growth Option	Growth option Dividend option with Reinvestment	Growth option Dividend option Scholarship Option	Growth option Dividend option with Reinvestment
<b>SIP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>SWP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Strip</b>			<input checked="" type="checkbox"/>		
<b>Fund Size ~</b>	3853.25 Cr	2633.67 Cr	384.01 Cr	237.77 Cr.	263.30 Cr
<b>Expense Ratio@ (%)</b>	Direct : 1.65, Regular: 1.84	Direct : 1.48, Regular : 2.02	Direct : 1.92, Regular: 2.58	Direct : 1.99, Regular : 2.87	Direct : 0.50, Regular: 0.98
<b>Benchmark Index</b>	CRISIL Debt Hybrid (60:40)	CRISIL Debt Hybrid (60:40)	CRISIL Debt Hybrid (75:25)	S&P BSE 100	CRISIL MIP Blended Index

Key Features	UTI MIS Advantage Plan	UTI Bond Fund	UTI Short Term Income Fund	UTI Dynamic Bond Fund	UTI Floating Rate Fund
<b>Investment Objective</b>	Please refer to page no. 41	The Scheme will retain the flexibility to invest in the entire range of debt and money market instruments. The flexibility is being retained to adjust the portfolio in response to a change in the risk to return equation for asset classes under investment, with a view to maintain risks within manageable limits.	To generate steady and reasonable income with low risk and high level of liquidity from a portfolio of money market securities and high quality debt.	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. However, there can be no assurance that the investment objective of the scheme will be realized.	To generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt / money market 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.
<b>Asset Allocation</b>	Please refer to pg. 60	Please refer to pg. 61	Please refer to pg. 60	Please refer to pg. 61	Fixed Rate Debt Securities - 0% to 35% Floating Rate Debt Securities - 65% to 100%
<b>Min. Invest Amt.</b>	Monthly Dividend Plan and Monthly Payment Plan: - ₹ 25,000/- Flexi Dividend Plan and Growth Plan: - 5,000/-	Please refer to pg. 62	Please refer to pg. 62	Minimum initial investment amount is ₹ 10,000/- and in multiples of ₹ 1/-	Please refer to pg. 62
<b>Entry Load/ Exit Load</b>	Entry Load Nil Exit Load Nil	Entry Load Nil Exit Load Nil	Entry Load Nil Exit Load Nil	Entry Load Nil Exit Load Nil (w.e.f. Aug 09, 2017)	Entry Load Nil Exit Load Nil (w.e.f. October 01, 2012)
<b>Plans/Options (Regular / Institutional/ Direct)</b>	Monthly Dividend Plan, Flexi Dividend Plan, Monthly Payment Plan, Growth Plan Default Plan Growth Plan	Growth option Dividend option (with Payout & Reinvestment Facility) Default Option - Growth Option	Growth Sub-Option Dividend Sub-Option	Growth option Dividend option with Payout and Reinvestment	Growth Option Daily Dividend Reinvestment Option Weekly Dividend Reinvestment Option Flexi Dividend Option
<b>SIP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>SWP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
<b>Strip</b>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
<b>Fund Size ~</b>	1198.05 Cr	1646.09 Cr	10496.38 Cr	1637.20 Cr	7022.07 Cr
<b>Expense Ratio@ (%)</b>	Direct : 0.94, Regular: 1.60	Direct : 0.93, Regular: 1.68	Direct : 0.37, Regular: 0.86	Direct : 0.84, Regular: 1.58	Direct : 0.37, Regular: 1.10
<b>Benchmark Index</b>	CRISIL MIP Blended Index	Crisil Composite Bond Fund Index	CRISIL Short Term Bond Fund Index	Crisil Composite Bond Fund Index	CRISIL Liquid Fund Index

~(Monthly Average as on 31/01/2018)

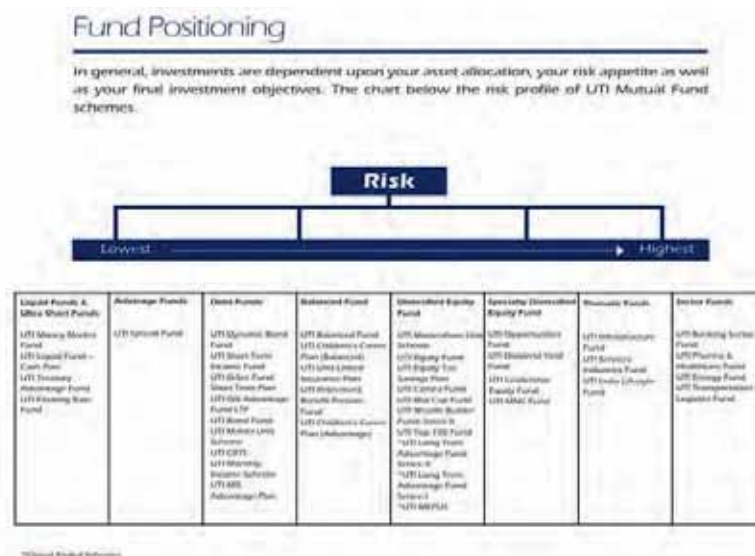
Haq, ek behtar zindagi ka.

Key Features	UTI Treasury Advantage Fund		UTI GILT Advantage Fund		UTI-G-Sec Fund - STP		UTI Income Opportunities Fund		UTI - Banking and PSU Debt Fund		UTI - Medium Term Fund	
Investment Objective	The scheme will endeavour to generate an attractive return for its investors consistent with capital preservation and liquidity by investing in a portfolio of quality debt securities, money market instruments and structured obligations.		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.		To generate credit risk-free return by way of income or growth by investing in Central Government Securities, Treasury Bills, Call Money and Repos. Under normal circumstances at least 65% of the total portfolio will be invested in securities issued/created by the Central Government.		The investment objective of the scheme is generate reasonable income and capital appreciation by investing in debt and money market instruments across different maturities and credit ratings. There is no assurance that the investment objective of the scheme will be achieved.		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 predominantly debt & money market securities by Banks and Public Sector Undertakings (PSUs).		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 money market securities and high quality debt.	
Asset Allocation	Please refer to pg. 60		Please refer to pg. 61		Please refer to pg. 61		Please refer to pg. 60		Please refer to pg. 61		Please refer to pg. 61	
Min. Invest Amt.	Please refer to pg. 62		Please refer to pg. 62		Growth Option ₹ 1,000/- Income Option ₹ 10,000/-		₹ 5,000/-		Please refer to pg. 62		Please refer to pg. 62	
Entry Load/ Exit Load	Entry Load Nil	Exit Load Nil	Entry Load Nil	Exit Load Nil	Entry Load Nil	Exit Load Nil	Entry Load Exit Load Please refer to pg. 61	Entry Load Nil	Exit Load Nil	Entry Load Nil	Exit Load <= 365 Days : 1.00% > 365 days and <= 548 days : 0.50% 548 days : NIL	
Plans/Options (Regular / Institutional/ Direct)	(Daily/Weekly/Fortnightly/ Monthly/Quarterly/Half-Yearly/ Annual/Flexi) and Growth Option		Growth Plan - Dividend Plan (with payout & reinvestment facilities)		Growth Option, Periodic Option Daily Dividend Option		Growth Option Dividend Option (with Payout and Reinvestment Facilities) Default Option - Growth Option		Dividend option & Growth option		Options: (a)Growth Option (b) Monthly Dividend Option** (c) Quarterly Dividend Option** (d) Half Yearly Dividend Option** (e) Annual Dividend Option** (f) Flexi Dividend Option** ** with both payout and reinvestment facilities	
SIP	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>			
SWP	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>			
Strip	<input checked="" type="checkbox"/>								<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
Fund Size ~	10571.67 Cr		619.12 Cr		23.53 Cr		4113.39 Cr		1219.13 Cr		186.17 Cr	
Expense Ratio@ (%)	Direct : 0.26, Regular: 0.40		Direct : 0.58, Regular: 0.85		Direct : 0.40, Regular: 0.55		Direct : 0.57, Regular: 1.62		Direct : 0.22, Regular: 0.30		Direct : 0.64, Regular : 1.24	
Benchmark Index	CRISIL Liquid Fund Index		I-Sec Li-BEX		I-Sec Si-BEX		CRISIL Short Term Bond Fund Index		CRISIL Short Term Bond Fund Index		CRISIL Composite Bond Fund Index	

Key Features	UTI Money Market Fund		UTI Liquid Cash Plan	
Investment Objective	To provide highest possible current income consistent with preservation of capital and providing liquidity from investing in a diversified portfolio of short term money market securities.		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 money market securities and high quality debt.	
Asset Allocation	Please refer to pg. 60		Min. 65% in Money Market Instrument & Max. 35% in Debt.	
Min. Invest Amt.	Please refer to pg. 62		Please refer to pg. 62	
Entry Load/ Exit Load	Entry Load Nil	Exit Load For all investments made on or after September 24, 2012 - NIL	Entry Load Nil	Exit Load Nil
Plans/Options (Regular / Institutional/ Direct)	Please refer to pg. 57		Please refer to pg. 57	
SIP	<input checked="" type="checkbox"/>			
SWP				
Strip	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
Fund Size ~	18828.58 Cr		23992.73 Cr	
Expense Ratio@ (%)	Direct : 0.04, Regular : 0.15		Direct : 0.02, Regular: 0.05	
Benchmark Index	CRISIL Liquid Fund Index		CRISIL Liquid Fund Index	

In addition there is a Direct Plan which is offered in each of the schemes/plans mentioned above except, scheme closed for subscription.  
~(Monthly Average as on 31/01/2018)

'Expense Ratio' represents 'Total Recurring Expenses' as a percentage of daily / weekly average net assets for the month of January 2018. The expense for UTI Income Opportunities Fund, UTI Medium Term Fund and UTI Dynamic Bond Fund excludes B-15 and exit load accrual.



The schemes in the left-hand column denotes lower risk. As we move from left column to right column, the risk involved and the return potential also increases. For instance, one should consider liquid funds (as denoted in the left column) for achieving near-term goals. On the other hand, investments in equity funds could be considered depending upon the time horizon and the risk appetite.

# FUNDOPEDIA (Investment Objective)

## Equity Funds Category

### UTI MASTERSHARE UNIT SCHEME (An open-ended equity scheme)

This scheme aims at securing for the unitholders capital appreciation by investing the funds of the scheme in equity shares, equity-related instruments and fully convertible bonds/debentures of companies. Investment may also be made in issues of partly convertible debentures/bonds including those issued on rights basis subject to the condition that, as far as possible, the nonconvertible portion of the debentures/bonds so acquired or subscribed shall be disinvested within a period of twelve months from the date of acquisition.

### UTI EQUITY FUND (An open-ended equity scheme)

This Scheme primarily aims at securing for the unitholders capital appreciation by investing the funds of the scheme in equity shares and convertible and non-convertible bonds/ debentures of companies with good growth prospects and money market instruments.

### UTI MULTI CAP FUND (An open-ended diversified equity fund)

An open ended equity fund seeking to generate long term capital appreciation by investing in equity & equity related instruments across market capitalization, fixed income securities and money market instruments.

### UTI TOP 100 FUND (An open-ended equity scheme)

The fund aims to provide long term capital appreciation/dividend distribution by investing predominantly in equity and equity related instruments of top 100 stocks by market capitalisation. There can be no assurance that the investment objectives of the scheme will be realised.

### UTI MNC FUND (An open-ended equity scheme)

The Funds collected under the scheme shall be invested predominantly in stocks of Multinational Corporations and other liquid stocks. The funds collected under the scheme shall be invested in equities and equity related instruments. The risk profile of investment could be high.

### UTI INFRASTRUCTURE FUND (An open-ended equity scheme)

The investment objective of the Scheme is to provide income distribution and / or medium to long term "capital appreciation" by investing predominantly in equity / equity related instruments in the companies engaged either directly or indirectly in the infrastructure growth of the Indian economy. However, there is no assurance that the investment objective of the scheme will be achieved.

### UTI MID CAP FUND (An open-ended equity scheme)

Investment objective is "capital appreciation" by investing primarily in mid cap stocks.

### UTI DIVIDEND YIELD FUND (An open-ended equity scheme)

The investment objective of the Scheme is to provide medium to long term capital gains and / or dividend distribution by investing predominantly in equity & equity related instruments, which offer high dividend yield. There can be no assurance that the investment objectives of the scheme will be realised.

### UTI OPPORTUNITIES FUND (An open-ended equity scheme)

This scheme seeks to generate capital appreciation and/or income distribution by investing the funds of the scheme in equity shares and equity-related instruments. The main focus of this scheme is to capitalize on opportunities arising in the market by responding to the dynamically changing Indian economy by moving its investments amongst different sectors as prevailing trends change.

### UTI BLUECHIP FLEXICAP FUND (An open-ended equity scheme)

The investment objective of the scheme is to achieve long-term capital appreciation and/or dividend distribution by investing in stocks that are "Leaders" in their respective industries/sectors/sub-sectors.

### UTI INDIA LIFESTYLE FUND (An open-ended equity scheme)

The investment objective of the scheme is to provide long term capital appreciation and/or income distribution from a diversified portfolio of equity and equity related instruments by primarily investing in sectors, areas, companies and themes that are expected to benefit from changing Indian demographics, Indian lifestyles and rising consumption pattern. However, there can be no assurance that the investment objective of the scheme will be achieved.

### UTI WEALTH BUILDER FUND (An open-ended equity scheme)

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 along with investments in Gold ETFs and Debt and Money Market Instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved.

### UTI PHARMA & HEALTHCARE FUND (An open-ended equity scheme)

Investment objective is capital appreciation through investments in equities and equity related instruments of the Pharma & Healthcare Sector

### UTI BANKING SECTOR FUND (An open-ended equity scheme)

Investment objective is "capital appreciation" through investments in the stocks of the companies/institutions engaged in the banking and financial services activities.

### UTI TRANSPORTATION & LOGISTICS FUND (An open-ended equity scheme)

Investment Objective is "capital appreciation" through investments in stocks of the companies engaged in the transportation and logistics sector.

### UTI LONG TERM EQUITY FUND (TAX SAVING) (An open-ended ELSS with a lock-in-period of 3 years)

The funds collected under the scheme shall be invested in equities, fully convertible debentures/ bonds and warrants of companies. Investment may also be made in issues of partly convertible debentures/bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures/bonds so acquired or subscribed shall be disinvested within a period of twelve months from their acquisition.

### UTI MASTER EQUITY PLAN UNIT SCHEME

The scheme primarily aims at securing for the members capital appreciation by investing the funds of the scheme in equity shares and convertible and non-convertible bonds/ debentures of companies with good growth prospects and money market instruments.

### UTI LONG TERM ADVANTAGE FUND SERIES - II

The investment objective of the scheme is to provide medium to long term capital appreciation along with income tax benefit.

### UTI LONG TERM ADVANTAGE FUND SERIES - III

The investment objective of the scheme is to generate capital appreciation over a period of ten years by investing predominantly in equity and equity-related instruments of companies along with income tax benefit. However, there can be no assurance that the investment objective of the Scheme will be realized.

### UTI SPREAD FUND (An open-ended equity fund investing in a mix of equity, equity derivatives, debt and money market instruments)

The investment objective of the scheme is to provide capital appreciation and dividend distribution through arbitrage opportunities arising out of price differences between the cash and derivative market by investing predominantly in Equity & Equity related securities, derivatives and the balance portion in debt securities. However, there can be no assurance that the investment objective of the scheme will be realised.

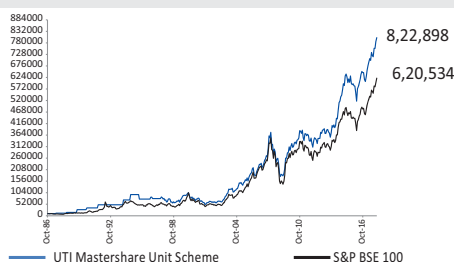
**Investment Objective**

This scheme aims at securing for the unitholders capital appreciation by investing the funds of the scheme in equity shares, equity-related instruments and fully convertible bonds/debentures of companies. Investment may also be made in issues of partly convertible debentures/bonds including those issued on rights basis subject to the condition that, as far as possible, the nonconvertible portion of the debentures/bonds so acquired or subscribed shall be disinvested within a period of twelve months from the date of acquisition.

**Snapshot**

<b>Fund Manager</b> Mrs. Swati Kulkarni, MFM (NMIMS), CFA	<table><tr><th colspan="3">Management Style - Market Cap Grid</th></tr><tr><td>Growth</td><td>Blend</td><td>Value</td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr></table> <div>Large</div> <div>Large &amp; Mid</div> <div>Mid &amp; Small</div>	Management Style - Market Cap Grid			Growth	Blend	Value						
Management Style - Market Cap Grid													
Growth		Blend	Value										
<b>Date of inception/allotment:</b> 15th October, 1986													
<b>Fund size monthly average:</b> ₹ 5141.77 Crore													
<b>Closing AUM</b> ₹ 5173.07 Crore													
<b>No. of Unit Holders</b> : 5,50,560	<table><tr><th colspan="3">Market Capitalisation (%)</th></tr><tr><td>Large</td><td>Mid</td><td>Small</td></tr><tr><td>86</td><td>13</td><td>1</td></tr></table>	Market Capitalisation (%)			Large	Mid	Small	86	13	1			
Market Capitalisation (%)													
Large		Mid	Small										
86		13	1										
<b>Minimum Investment Amount</b> : ₹ 100/-													
<b>NAV as on January 31, 2018</b>													
<b>Growth Option:</b> ₹ 119.51, <b>Income Option:</b> ₹ 34.58													
<b>High/Low NAV in the month</b> : Growth option ₹ 121.39, ₹ 115.75													
<b>Total expense ratio (%)</b> : <b>Direct:</b> 1.39, <b>Regular:</b> 2.32	<b>Load Structure:</b> Please refer to page No. 4												

### ₹ 10,000# invested at inception: UTI Master Share Unit Scheme Vs. S&P BSE 100

**Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018				Growth of ₹10,000		
Period	NAV (%)	S&P BSE 100 (%)	S&P BSE Sensex (%)	NAV (₹)	S&P BSE 100 (₹)	S&P BSE Sensex (₹)
1 Year	27.70	29.30	30.04	12,770	12,930	13,004
3 Years	8.39	8.64	7.21	12,737	12,825	12,325
5 Years	15.36	13.38	12.56	20,438	18,743	18,074
Since inception as on 31/01/2018 (CAGR)*	15.12	14.09	14.04	8,22,898	6,20,534	6,12,932

# Initial investment along with the value of Rights entitlement discounted at the scheme's CAGR, assuming all dividends were reinvested at the immediate ex-div. NAV, till the growth option was not available and considering NAVs under growth option thereafter.

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-2006

S&P BSE 100 since 01-01-1990. Prior period Sensex returns. \*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 63 in 'Fund Manager Summary'.

**SIP Returns as on January 31, 2018**

Period	Investment Amount (₹)	Value-Fund (₹)	S&P BSE 100 (₹)	S&P BSE Sensex (₹)	Yield (%) Fund	Yield (%) S&P BSE 100	Yield (%) S&P BSE Sensex
1 Year	1,20,000	1,35,339	1,36,469	1,38,332	24.44	26.30	29.39
3 Years	3,60,000	4,53,174	4,63,999	4,58,845	15.51	17.17	16.38
5 Years	6,00,000	8,99,323	8,80,615	8,52,634	16.18	15.32	14.01
7 Years	8,40,000	14,47,311	13,90,731	13,39,697	15.26	14.14	13.09
10 Years	12,00,000	25,07,833	23,22,324	22,28,091	14.1	12.67	11.89
Since inception as on 31/01/2018	15,80,000	40,98,932	37,25,126	35,72,877	13.51	12.21	11.64

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @ Since inception return for above mentioned schemes is taken for the period December 2004 to January 2018. (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

**AS ON 31/01/2018**

Quantitative Indicators	Fund	Benchmark
Beta	0.90	
Standard Deviation (Annual)	13.13%	13.86%
Sharpe ratio	0.18	
Portfolio Turnover Ratio (Annual)	0.23	

**Active Stock positions (as compared to Benchmark)**

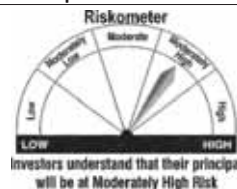
<b>Overweight (Top5)</b> ICICI Bank Ltd. SKF India Ltd. Tech Mahindra Ltd. Infosys Ltd. Sanofi India Ltd.	<b>Underweight (Top5)</b> HDFC Ltd. Reliance Industries Ltd. ITC Ltd. State Bank of India Hindustan Unilever Ltd.
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**Portfolio as on January 31, 2018**

Equity	% of NAV
HDFC Bank Ltd.	8.44
ICICI Bank Ltd.	6.86
Infosys Ltd.	6.52
Tata Consultancy Services Ltd.	4.87
Maruti Suzuki India Ltd.	4.05
IndusInd Bank Ltd.	3.51
Kotak Mahindra Bank Ltd.	3.28
Tech Mahindra Ltd.	3.00
Tata Motors Ltd.	2.99
Larsen & Toubro Ltd.	2.51
Mahindra & Mahindra Ltd.	2.44
Reliance Industries Ltd.	2.31
SKF India Ltd.	2.30
ITC Ltd.	2.18
Axis Bank Ltd.	2.07
Sanofi India Ltd.	1.90
Bharat Petroleum Corporation Ltd.	1.87
Sun TV Network Ltd.	1.80
Asian Paints Ltd.	1.79
GAIL (India) Ltd.	1.75
Bharti Airtel Ltd.	1.68
Hero Motocorp Ltd.	1.67
Vedanta Ltd.	1.66
Bharat Forge Ltd.	1.58
Bharat Electronics Ltd.	1.44
Shree Cement Ltd.	1.44
Mahindra & Mahindra Financial Services Ltd.	1.43
Indraprastha Gas Ltd.	1.42
Gujarat State Petronet Ltd.	1.41
Sun Pharmaceuticals Industries Ltd.	1.40
Others	17.63
Net Current Assets	0.80
<b>Total</b>	<b>100.00</b>

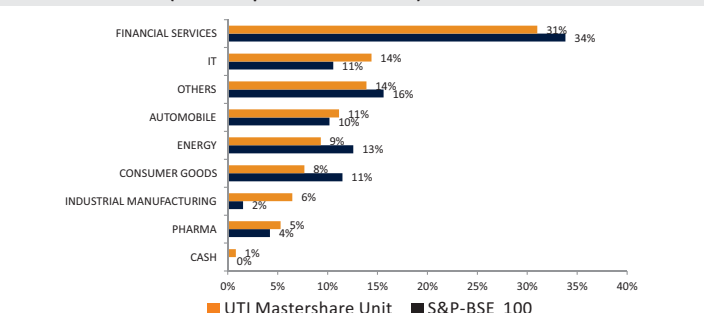
% of top 10 stocks	46.04
Median Market Cap (₹ Cr)	1,26,558
Weighted Average Market (₹ Cr)	1,90,753

All figures given are provisional and unaudited.

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

- Long term capital growth
- Investment in equity instruments of fundamentally strong companies

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

**Sectoral Breakdown (% as compared to Benchmark)****Initiative**

SMS: UTIMS to 5676756 to get scheme details.



**Investment Objective**

This Scheme primarily aims at securing for the unitholders capital appreciation by investing the funds of the scheme in equity shares and convertible and non-convertible bonds/ debentures of companies with good growth prospects and money market instruments.

**Snapshot**

**Fund Manager**  
Ajay Tyagi - CFA, MFC

**Date of inception/allotment:**  
18th May, 1992

**Fund size monthly average:** ₹ 5212.18 Crore  
**Closing AUM** ₹ 5144.19 Crore

**No. of Unit Holders :** 7,46,505

**Minimum Investment Amount :** ₹ 5,000/-

**Management Style - Market Cap Grid**

Growth	Blend	Value	
			Large
			Large & Mid
			Mid & Small

**Market Capitalisation (%)**

Large	Mid	Small
65	34	1

**NAV as on January 31, 2018 :** Growth Option: ₹ 132.95, Income Option: ₹ 101.18

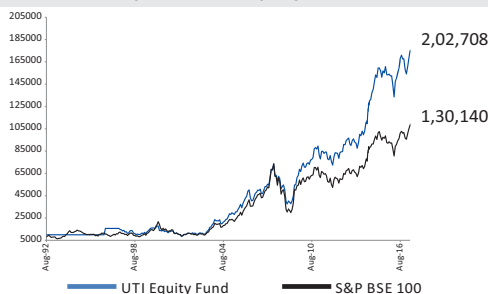
**High/Low NAV in the month :** Growth option ₹ 135.82, ₹ 129.82

**Total expense ratio (%):**

**Load Structure:**

**Direct:** 1.67, **Regular:** 2.11

Please refer to page No. 4

**₹ 10,000 invested at inception: UTI Equity Fund Vs. S&P BSE 100****Fund Performance Vs Benchmark (CAGR)****Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018****Growth of ₹10000**

Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
1 Year	26.17	29.30	28.81	12,617	12,930	12,881
3 Years	8.35	8.64	7.77	12,723	12,825	12,519
5 Years	15.95	13.38	12.81	20,967	18,743	18,276
Since inception as on 31/01/2018 (CAGR)*	12.41	10.49	10.00	2,02,708	1,30,140	1,16,080

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-2016

\*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 63 in 'Fund Manager Summary'.

**SIP Returns as on January 31, 2018**

Period	Investment Amount (₹)	Value-Fund (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) S&P BSE 100	Yield (%) Nifty 50
1 Year	1,20,000	1,33,744	1,36,469	1,36,864	21.83	26.30	26.95
3 Years	3,60,000	4,45,487	4,63,999	4,58,959	14.32	17.17	16.40
5 Years	6,00,000	8,97,148	8,80,615	8,62,486	16.08	15.32	14.48
7 Years	8,40,000	14,84,440	13,90,731	13,57,438	15.97	14.14	13.46
10 Years	12,00,000	27,23,410	23,22,324	22,63,556	15.64	12.67	12.19
Since inception as on 31/01/2018	15,80,000	45,87,641	37,25,126	36,33,007	15.03	12.21	11.87

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. @: Since inception return for above mentioned schemes is taken for the period December 2004 to January 2018 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

**AS ON 31/01/2018**

Quantitative Indicators	Fund	Benchmark
Beta	0.90	
Standard Deviation (Annual)	13.29%	13.86%
Sharpe ratio	0.18	
Portfolio Turnover Ratio (Annual)	0.30	

**Active Stock positions (as compared to Benchmark)****Overweight (Top5)**

Bajaj Finance Ltd.  
Yes Bank Ltd.  
IndusInd Bank Ltd.  
Mindtree Ltd.  
Motherhood Sumi System Ltd.

**Underweight (Top5)**

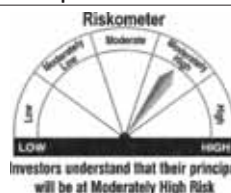
Reliance Industries Ltd.  
ICICI Bank Ltd.  
Larsen & Toubro Ltd.  
HDFC Ltd.  
HDFC Bank Ltd.

**Portfolio as on January 31, 2018**

Equity	% of NAV
Bajaj Finance Ltd.	6.31
IndusInd Bank Ltd.	5.73
Yes Bank Ltd.	5.32
HDFC Bank Ltd.	5.29
Infosys Ltd.	4.14
Kotak Mahindra Bank Ltd.	3.66
HDFC Ltd.	3.12
Tata Consultancy Services Ltd.	3.00
ITC Ltd.	2.95
Motherhood Sumi System Ltd.	2.92
Maruti Suzuki India Ltd.	2.76
Mindtree Ltd.	2.59
Shree Cement Ltd.	2.57
Eclerx Services Ltd.	2.35
Sun Pharmaceuticals Industries Ltd.	2.09
Astral Poly Technik Ltd.	1.91
Gruh Finance Ltd.	1.90
Divis Laboratories Ltd.	1.88
Info-Edge (India) Ltd.	1.86
Cadila Healthcare Ltd.	1.85
Page Industries Ltd.	1.82
Torrent Pharmaceuticals Ltd.	1.80
Symphony Ltd.	1.68
Jubilant Food Works Ltd.	1.67
Titan Company Ltd.	1.59
P I Industries Ltd.	1.52
Hindustan Zinc Ltd.	1.52
Amarraja Batteries Ltd.	1.50
Dr. Lal Pathlabs Ltd.	1.45
Eicher Motors Ltd.	1.44
Others	17.75
Net Current Assets	2.06
<b>Total</b>	<b>100.00</b>

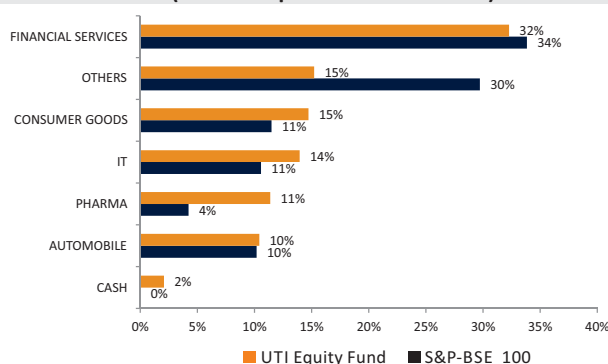
% of top 10 stocks	42.41
Median Market Cap (₹ Cr)	77,031
Weighted Average Market (₹ Cr)	1,29,724

All figures given are provisional and unaudited.

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

- Long term capital growth
- Investment in equity instruments of companies with good growth prospects

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

**Sectoral Breakdown ( % as compared to Benchmark )****Initiative**

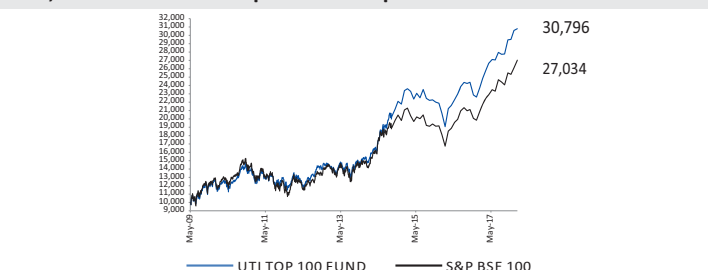
SMS: LEF to 5676756 to get scheme details.

**Investment Objective**

The fund aims to provide long term capital appreciation/dividend distribution by investing predominantly in equity and equity related instruments of top 100 stocks by market capitalisation. There can be no assurance that the investment objectives of the scheme will be realised.

**Snapshot**

<b>Fund Manager</b> Mr. V Srivatsa, B.Com., ACA, CWA, PGDM (IIM-I)	<b>Management Style - Market Cap Grid</b> <table><tr><th>Growth</th><th>Blend</th><th>Value</th><th></th></tr><tr><td></td><td></td><td></td><td>Large</td></tr><tr><td></td><td></td><td></td><td>Large &amp; Mid</td></tr><tr><td></td><td></td><td></td><td>Mid &amp; Small</td></tr></table>	Growth	Blend	Value					Large				Large & Mid				Mid & Small
Growth		Blend	Value														
				Large													
			Large & Mid														
			Mid & Small														
<b>Date of inception/allotment:</b> 20th May, 2009																	
<b>Fund size monthly average:</b> ₹ 1014.58 Crore <b>Closing AUM</b> ₹ 1004.75 Crore																	
<b>No. of Unit Holders</b> : 1,85,664	<b>Market Capitalisation (%)</b> <table><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>68</td><td>29</td><td>3</td></tr></table>	Large	Mid	Small	68	29	3										
Large	Mid	Small															
68	29	3															
<b>Minimum Investment Amount</b> : ₹ 5,000/-																	
<b>NAV as on January 31, 2018</b> Growth Option: ₹ 66.53, Income Option: ₹ 38.20																	
<b>High/Low NAV in the month</b> : Growth option ₹ 67.88, ₹ 65.75																	
<b>Total expense ratio (%)</b> : <b>Direct:</b> 1.87, <b>Regular:</b> 2.46	<b>Load Structure:</b> Please refer to page No. 4																

**₹ 10,000 invested at inception: UTI Top 100 Fund Vs. S&P BSE 100****Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018				Growth of ₹10000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
1 Year	29.75	29.30	28.81	12,975	12,930	12,881
3 Years	9.61	8.64	7.77	13,172	12,825	12,519
5 Years	16.29	13.38	12.81	21,276	18,743	18,276
Since inception as on 31/01/2018 (CAGR)*	13.79	12.10	11.51	30,796	27,034	25,820

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 May-2017  
\*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 63 in 'Fund Manager Summary'.

**SIP Returns as on January 31, 2018**

Period	Investment Amount (₹)	Value-Fund (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) S&P BSE 100	Yield (%) Nifty 50
1 Year	1,20,000	1,35,093	1,36,469	1,36,864	24.04	26.30	26.95
3 Years	3,60,000	4,61,596	4,63,999	4,58,959	16.80	17.17	16.40
5 Years	6,00,000	9,21,655	8,80,615	8,62,486	17.18	15.32	14.48
7 Years	8,40,000	14,89,770	13,90,731	13,57,438	16.07	14.14	13.46
Since inception as on 31/01/2018	10,50,000	20,31,517	18,55,099	18,15,554	14.58	12.6	12.13

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.

**AS ON 31/01/2018**

Quantitative Indicators	Fund	Benchmark
Beta	0.90	
Standard Deviation (Annual)	13.30%	13.86%
Sharpe ratio	0.27	
Portfolio Turnover Ratio (Annual)	0.90	

**Active Stock positions (as compared to Benchmark)**

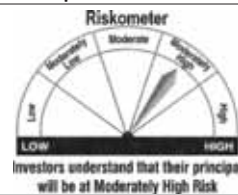
<b>Overweight (Top5)</b> Dr. Reddy's Laboratories Ltd. Tech Mahindra Ltd. Polaris Consulting & Services Ltd. Grasim Industries Ltd. Larsen & Toubro Infotech Ltd.	<b>Underweight (Top5)</b> HDFC Ltd. Reliance Industries Ltd. Tata Consultancy Services Ltd. Kotak Mahindra Bank Ltd. HDFC Bank Ltd.
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**Portfolio as on January 31, 2018**

Equity	% of NAV
HDFC Bank Ltd.	5.65
ITC Ltd.	5.16
ICICI Bank Ltd.	4.99
Infosys Ltd.	4.26
Maruti Suzuki India Ltd.	3.86
Larsen & Toubro Ltd.	3.70
Mahindra & Mahindra Ltd.	3.29
Sun Pharmaceuticals Industries Ltd.	3.02
Grasim Industries Ltd.	2.86
Tech Mahindra Ltd.	2.81
Tata Motors Ltd.	2.69
Oil & Natural Gas Corporation Ltd.	2.67
Vedanta Ltd.	2.63
Dr. Reddy's Laboratories Ltd.	2.61
IndusInd Bank Ltd.	2.28
Polaris Consulting & Services Ltd.	2.01
Larsen & Toubro Infotech Ltd.	1.91
Federal Bank Ltd.	1.90
Bharti Airtel Ltd.	1.86
Tata Power Company Ltd.	1.85
Mphasis Ltd.	1.85
Bank of Baroda	1.83
IDFC Ltd.	1.67
General Insurance Corporation of India	1.65
National Aluminium Co. Ltd.	1.64
Max Financial Services Ltd.	1.59
TI Financial Holdings Ltd.	1.56
C E S C Ltd.	1.50
GAIL (India) Ltd.	1.50
Apollo Tyres Ltd.	1.46
Others	19.64
Net Current Assets	2.10
<b>Total</b>	<b>100.00</b>

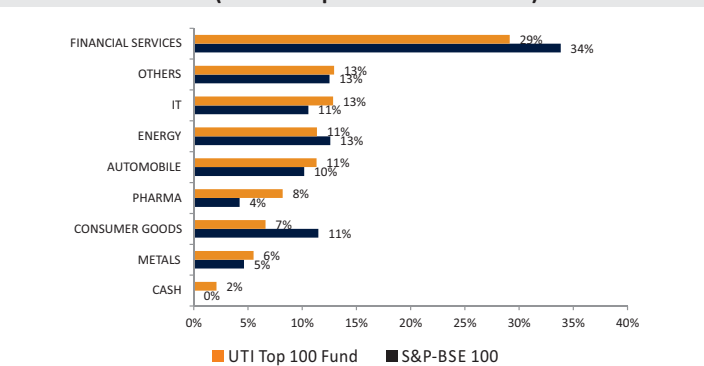
% of top 10 stocks	39.61
Median Market Cap (₹ Cr)	81,088
Weighted Average Market (₹ Cr)	1,32,776

All figures given are provisional and unaudited.

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

- Long term capital growth
- Investment predominantly in equity instruments of Top 100 companies by market capitalisation

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

**Sectoral Breakdown ( % as compared to Benchmark )****Initiative**

SMS: LTOP to 5676756 to get scheme details.

## Investment Objective

An open ended equity fund seeking to generate long term capital appreciation by investing in equity & equity related instruments across market capitalization, fixed income securities and money market instruments.

## Snapshot

<b>Fund Manager</b> Mr. Sachin Trivedi , B.Com, MMS, CFA	<b>Management Style - Market Cap Grid</b> <table><tr><th>Growth</th><th>Blend</th><th>Value</th><th></th></tr><tr><td></td><td></td><td></td><td>Large</td></tr><tr><td></td><td></td><td></td><td>Large &amp; Mid</td></tr><tr><td></td><td></td><td></td><td>Mid &amp; Small</td></tr></table>	Growth	Blend	Value					Large				Large & Mid				Mid & Small
Growth		Blend	Value														
				Large													
			Large & Mid														
			Mid & Small														
<b>Date of inception/allotment:</b> 22nd August, 2014																	
<b>Fund size monthly average:</b> ₹ 413.25 Crore <b>Closing AUM</b> ₹ 410.06 Crore																	
<b>No. of Unit Holders</b> : 83,247	<b>Market Capitalisation (%)</b> <table><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>73</td><td>18</td><td>9</td></tr></table>	Large	Mid	Small	73	18	9										
Large		Mid	Small														
73	18	9															
<b>Minimum Investment Amount</b> : ₹ 5,000/-																	
<b>NAV as on January 31, 2018</b> Growth Option: ₹ 14.46, Income Option: ₹ 14.46																	
<b>High/Low NAV in the month</b> : Growth option ₹ 14.69, ₹ 14.25																	
<b>Load Structure:</b> Please refer to page No. 4																	
<b>Total expense ratio (%):</b> <b>Direct:</b> 2.16, <b>Regular:</b> 2.60																	
<b>Load Structure:</b> Please refer to page No. 4																	

## Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018				Growth of ₹10000		
Period	NAV (%)	S&P BSE 200 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 200 (₹)	Nifty 50 (₹)
1 Year	29.40	30.02	28.81	12,940	13,002	12,881
3 Years	8.96	9.73	7.77	12,939	13,216	12,519
Since inception as on 31/01/2018 (CAGR)*	11.30	12.29	10.11	14,463	14,911	13,937

\*Compounded annualized Growth Rate.  
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 - 2014

## SIP Returns as on January 31, 2018

Period	Investment Amount (₹)	Value-Fund (₹)	S&P BSE 200 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) S&P BSE 200	Yield (%) Nifty 50
1 Year	1,20,000	1,35,565	1,36,644	1,36,864	24.81	26.59	26.95
3 Years	3,60,000	4,58,147	4,68,691	4,58,959	16.28	17.88	16.40
Since inception as on 31/01/2018	4,10,000	5,27,737	5,40,149	5,26,023	14.89	16.32	14.7

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.

AS ON 31/01/2018

Quantitative Indicators	Fund	Benchmark
Beta	0.96	
Standard Deviation (Annual)	13.67%	13.74%
Sharpe ratio	0.22	
Portfolio Turnover Ratio (Annual)	0.50	

## Active Stock positions (as compared to Benchmark)

<b>Overweight (Top5)</b> Polaris Consulting & Services Ltd. Muthoot Finance Ltd. Mphasis Ltd. Hindustan Unilever Ltd. NIIT Technologies Ltd.	<b>Underweight (Top5)</b> HDFC Ltd. Tata Consultancy Services Ltd. Kotak Mahindra Bank Ltd. State Bank of India Larsen & Toubro Ltd.
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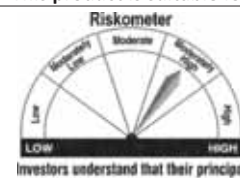
## Portfolio as on January 31, 2018

Equity	% of NAV
HDFC Bank Ltd.	8.15
Infosys Ltd.	4.59
ICICI Bank Ltd.	4.27
Reliance Industries Ltd.	4.02
Maruti Suzuki India Ltd.	3.16
Hindustan Unilever Ltd.	2.86
Polaris Consulting & Services Ltd.	2.81
Tata Motors Ltd.	2.55
HDFC Ltd.	2.38
ITC Ltd.	2.21
IndusInd Bank Ltd.	2.18
Muthoot Finance Ltd.	1.85
Sun Pharmaceuticals Industries Ltd.	1.79
Mphasis Ltd.	1.67
Tech Mahindra Ltd.	1.67
GAIL (India) Ltd.	1.62
Tata Steel Ltd.	1.58
Bajaj Finance Ltd.	1.54
Vedanta Ltd.	1.51
Mahindra & Mahindra Ltd.	1.35
Mahindra & Mahindra Financial Services Ltd.	1.34
Bharti Airtel Ltd.	1.22
Cipla Ltd.	1.20
L&T Finance Holdings Ltd.	1.19
NIIT Technologies Ltd.	1.14
Indian Oil Corporation Ltd.	1.09
Larsen & Toubro Ltd.	1.04
Power Grid Corporation Of India Ltd.	1.02
Gujarat Gas Ltd.	1.00
Glaxosmithkline Consumer Healthcare Ltd.	0.93
Others	33.94
Net Current Assets	1.13
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	37.00
Median Market Cap (₹ Cr)	95,887
Weighted Average Market (₹ Cr)	1,60,752

All figures given are provisional and unaudited.

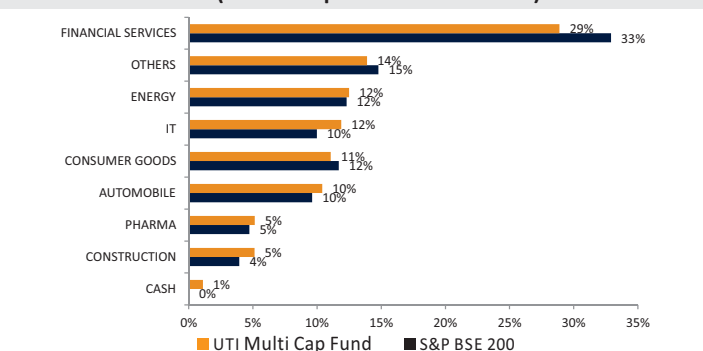
## This product is suitable for investors who are seeking\*:



- Long Term Capital appreciation
- Investment in equity instruments of companies across market capitalization

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

## Sectoral Breakdown ( % as compared to Benchmark )



## Initiative

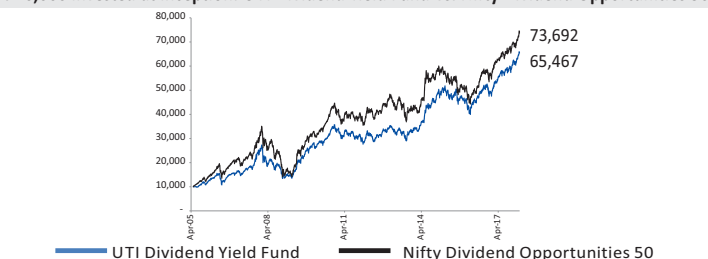
SMS: LCF to 5676756 to get scheme details.

**Investment Objective**

The investment objective of the Scheme is to provide medium to long term capital gains and / or dividend distribution by investing predominantly in equity & equity related instruments, which offer high dividend yield. There can be no assurance that the investment objectives of the scheme will be realised.

**Snapshot**

<b>Fund Manager</b> Mrs. Swati Kulkarni, MFM (NMIMS), CFA	<b>Management Style - Market Cap Grid</b> <table><tr><th>Growth</th><th>Blend</th><th>Value</th><th></th></tr><tr><td></td><td></td><td></td><td>Large</td></tr><tr><td></td><td></td><td></td><td>Large &amp; Mid</td></tr><tr><td></td><td></td><td></td><td>Mid &amp; Small</td></tr></table>	Growth	Blend	Value					Large				Large & Mid				Mid & Small
Growth		Blend	Value														
				Large													
				Large & Mid													
			Mid & Small														
<b>Date of inception/allotment:</b> 3rd May, 2005																	
<b>Fund size monthly average:</b> ₹ 2805.54 Crore <b>Closing AUM</b> ₹ 2816.90 Crore																	
<b>No. of Unit Holders :</b> 2,97,371	<b>Market Capitalisation (%)</b> <table><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>69</td><td>30</td><td>1</td></tr></table>	Large	Mid	Small	69	30	1										
Large	Mid	Small															
69	30	1															
<b>Minimum Investment Amount :</b> ₹ 5,000/-																	
<b>NAV as on January 31, 2018 :</b> Growth Option: ₹ 65.47, Income Option: ₹ 17.80																	
<b>High/Low NAV in the month :</b> Growth option ₹ 65.98, ₹ 62.88																	
<b>Total expense ratio (%) :</b> <b>Direct:</b> 1.50, <b>Regular:</b> 2.14	<b>Load Structure:</b> Please refer to page No. 4																

**₹ 10,000 invested at inception: UTI Dividend Yield Fund Vs. Nifty Dividend Opportunities 50****Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018				Growth of ₹10000		
Period	NAV (%)	Nifty Dividend Opportunities 50 (%)	Nifty 50 (%)	NAV (₹)	Nifty Dividend Opportunities 50 (₹)	Nifty 50 (₹)
1 Year	27.29	24.55	28.81	12,729	12,455	12,881
3 Years	9.12	7.82	7.77	12,996	12,537	12,519
5 Years	13.37	9.32	12.81	18,734	15,617	18,276
Since inception as on 31/01/2018 (CAGR)*	15.87	16.95	14.68	65,467	73,692	57,390

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-2005  
\*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 63 in 'Fund Manager Summary'.  
\*Benchmark for UTI Dividend Yield Fund has been changed from S&P BSE 100 to Nifty Dividend Opportunities 50 Nifty Dividend Opportunities 50 since 01/06/2017, prior period BSE 100 return.

**SIP Returns as on January 31, 2018**

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Dividend Opportunities 50 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Dividend Opportunities 50	Yield (%) Nifty 50
1 Year	1,20,000	1,35,642	1,35,181	1,36,864	24.94	24.18	26.95
3 Years	3,60,000	4,64,163	4,66,246	4,58,959	17.19	17.51	16.40
5 Years	6,00,000	8,93,389	8,44,416	8,62,486	15.91	13.62	14.48
7 Years	8,40,000	13,91,967	12,82,808	13,57,438	14.16	11.88	13.46
10 Years	12,00,000	24,79,989	23,11,121	22,63,556	13.89	12.58	12.19
Since inception as on 31/01/2018	15,20,000	39,19,063	31,74,953	33,07,353	13.99	10.99	11.57

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.

**AS ON 31/01/2018**

Quantitative Indicators	Fund	Benchmark
Beta	0.88	
Standard Deviation (Annual)	13.57%	14.01%
Sharpe ratio	0.23	
Portfolio Turnover Ratio (Annual)	0.40	

**Active Stock positions (as compared to Benchmark)**

<b>Overweight (Top5)</b> ICICI Bank Ltd. Mphasis Ltd. Great Eastern Shipping Co. Ltd. Hindustan Zinc Ltd. NIIT Technologies Ltd.	<b>Underweight (Top5)</b> Tata Consultancy Services Ltd. Hindustan Unilever Ltd. ITC Ltd. HCL Technologies Ltd. Bajaj Auto Ltd.
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**Portfolio as on January 31, 2018**

Equity	% of NAV
Infosys Ltd.	8.74
ICICI Bank Ltd.	5.89
Tech Mahindra Ltd.	4.60
Mphasis Ltd.	4.52
ITC Ltd.	4.47
Tata Consultancy Services Ltd.	3.78
GAIL (India) Ltd.	3.21
Great Eastern Shipping Co. Ltd.	2.56
NTPC Ltd.	2.48
Hindustan Zinc Ltd.	2.38
NIIT Technologies Ltd.	2.38
Bharat Petroleum Corporation Ltd.	2.36
Vedanta Ltd.	2.31
Cummins India Ltd.	2.28
Mahanagar Gas Ltd.	2.19
Hero Motocorp Ltd.	2.01
Sanofi India Ltd.	1.91
Oil & Natural Gas Corporation Ltd.	1.82
Tata Chemicals Ltd.	1.79
ICICI Prudential Life Insurance Company Ltd.	1.72
Indian Oil Corporation Ltd.	1.71
Glaxosmithkline Consumer Healthcare Ltd.	1.70
Hindustan Unilever Ltd.	1.62
Akzo Nobel India Ltd.	1.59
Torrent Pharmaceuticals Ltd.	1.57
Castrol India Ltd.	1.56
Ambuja Cements Ltd.	1.51
Tata Steel Ltd.	1.50
HDFC Bank Ltd.	1.49
Procter & Gamble Hygiene & Hel Care Ltd.	1.48
Others	19.31
Net Current Assets	1.56
<b>Total</b>	<b>100.00</b>

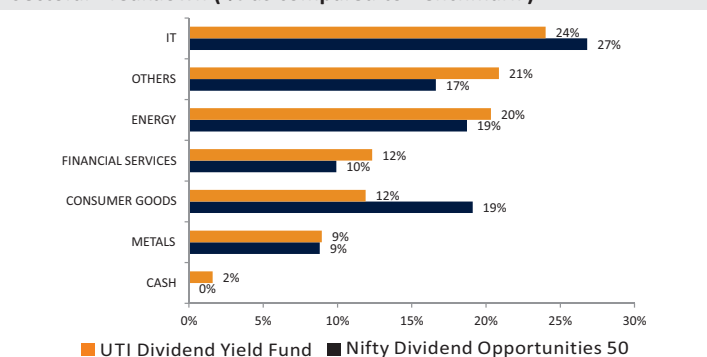
% of top 10 stocks	42.63
Median Market Cap (₹ Cr)	65,697
Weighted Average Market (₹ Cr)	1,29,601

All figures given are provisional and unaudited.

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

- Long term capital growth
- Investment predominantly in high dividend yielding equity instruments

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

**Sectoral Breakdown ( % as compared to Benchmark )****Initiative**

SMS: LDYF to 5676756 to get scheme details.



**Investment Objective**

This scheme seeks to generate capital appreciation and/or income distribution by investing the funds of the scheme in equity shares and equity-related instruments. The main focus of this scheme is to capitalize on opportunities arising in the market by responding to the dynamically changing Indian economy by moving its investments amongst different sectors as prevailing trends change.

**Snapshot**

<b>Fund Manager</b> Mr. Vetri Murugan Subramaniam, B.Com, PGDM	<b>Management Style - Market Cap Grid</b> <table><tr><th>Growth</th><th>Blend</th><th>Value</th><th></th></tr><tr><td></td><td></td><td></td><td>Large</td></tr><tr><td></td><td></td><td></td><td>Large &amp; Mid</td></tr><tr><td></td><td></td><td></td><td>Mid &amp; Small</td></tr></table>	Growth	Blend	Value					Large				Large & Mid				Mid & Small
Growth		Blend	Value														
				Large													
			Large & Mid														
			Mid & Small														
<b>Date of inception/allotment:</b> 20th July, 2005																	
<b>Fund size monthly average:</b> ₹ 4436.86 Crore <b>Closing AUM</b> ₹ 4421.87 Crore	<b>Market Capitalisation (%)</b> <table><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>82</td><td>17</td><td>1</td></tr></table>	Large	Mid	Small	82	17	1										
Large		Mid	Small														
82		17	1														
<b>No. of Unit Holders</b> : 4,46,722																	
<b>Minimum Investment Amount</b> : ₹ 5,000/-																	
<b>NAV as on January 31, 2018</b> : Growth Option: ₹ 61.11, Income Option: ₹ 20.17																	
<b>High/Low NAV in the month</b> : Growth option ₹ 62.03, ₹ 59.39																	
<b>Total expense ratio (%)</b> : <b>Direct:</b> 1.39, <b>Regular:</b> 2.32	<b>Load Structure:</b> Please refer to page No. 4																

**₹ 10,000 invested at inception: UTI Opportunities Fund Vs. S&P BSE 200****Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018				Growth of ₹10000		
Period	NAV (%)	S&P BSE 200 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 200 (₹)	Nifty 50 (₹)
1 Year	26.22	30.02	28.81	12,622	13,002	12,881
3 Years	6.01	9.73	7.77	11,915	13,216	12,519
5 Years	13.74	14.34	12.81	19,042	19,550	18,276
Since inception as on 31/01/2018 (CAGR)*	15.52	13.73	13.54	61,077	50,212	49,170

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 Feb-2017

\*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 63 in 'Fund Manager Summary'.

**SIP Returns as on January 31, 2018**

Period	Investment Amount (₹)	Value-Fund (₹)	S&P BSE 200 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) S&P BSE 200	Yield (%) Nifty 50
1 Year	1,20,000	1,35,379	1,36,644	1,36,864	24.50	26.59	26.95
3 Years	3,60,000	4,46,761	4,68,691	4,58,959	14.51	17.88	16.40
5 Years	6,00,000	8,58,624	9,05,874	8,62,486	14.30	16.48	14.48
7 Years	8,40,000	13,85,165	14,35,724	13,57,438	14.03	15.03	13.46
10 Years	12,00,000	25,70,351	24,07,289	22,63,556	14.56	13.34	12.19
Since inception as on 31/01/2018	15,00,000	38,71,526	33,91,071	32,04,671	14.2	12.29	11.47

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.

**AS ON 31/01/2018**

Quantitative Indicators	Fund	Benchmark
Beta	0.95	
Standard Deviation (Annual)	13.64%	13.74%
Sharpe ratio	0.00	
Portfolio Turnover Ratio (Annual)	0.55	

**Active Stock positions (as compared to Benchmark)**

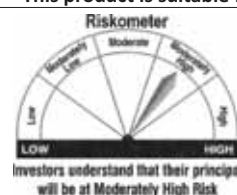
Overweight (Top5)	Underweight (Top5)
Mahindra & Mahindra Financial Services Ltd.	HDFC Ltd.
IndusInd Bank Ltd.	Reliance Industries Ltd.
Maruti Suzuki India Ltd.	ITC Ltd.
GAIL (India) Ltd.	Larsen & Toubro Ltd.
Infosys Ltd.	Kotak Mahindra Bank Ltd.

**Portfolio as on January 31, 2018**

Equity	% of NAV	% of NAV (Futures)
HDFC Bank Ltd.	8.94	
Infosys Ltd.	6.62	
IndusInd Bank Ltd.	6.30	
ICICI Bank Ltd.	5.45	
Maruti Suzuki India Ltd.	5.42	
Mahindra & Mahindra Financial Services Ltd.	5.11	
Tata Consultancy Services Ltd.	4.28	
GAIL (India) Ltd.	3.63	
Indian Oil Corporation Ltd.	3.26	
Tata Motors Ltd.	2.85	
Container Corporation Of India Ltd.	2.74	
Tech Mahindra Ltd.	2.72	
Sun Pharmaceuticals Industries Ltd.	2.61	
Cipla Ltd.	2.26	
MRF Ltd.	2.22	
Adani Ports And Special Economic Zone Ltd.	2.01	
Bharti Airtel Ltd.	1.96	
Axis Bank Ltd.	1.90	
Mahindra & Mahindra Ltd.	1.64	
Federal Bank Ltd.	1.53	
Vedanta Ltd.	1.48	
Shree Cement Ltd.	1.37	
National Aluminium Co. Ltd.	1.28	
Bharat Forge Ltd.	1.26	
Equitas Holdings Ltd.	1.25	
Petronet Lng Ltd.	1.23	
Jubilant Food Works Ltd.	1.22	
Crompton Greaves Consumer Electricals Ltd.	1.17	
Mphasis Ltd.	1.04	
Power Grid Corporation Of India Ltd.	0.96	
Others	11.66	
Net Current Assets	2.63	
<b>Total</b>	<b>100.00</b>	

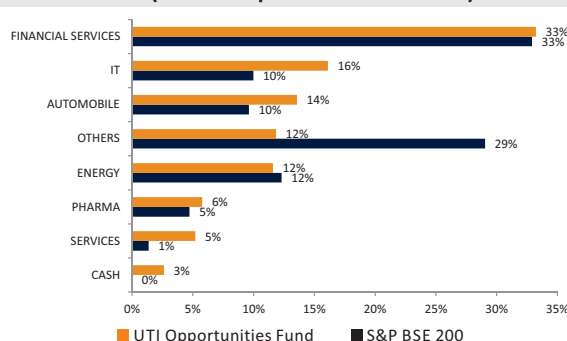
% of top 10 stocks	51.85
Median Market Cap (₹ Cr)	1,13,110
Weighted Average Market (₹ Cr)	1,67,376

All figures given are provisional and unaudited.

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

- Long term capital growth
- Investment in equity instruments by capitalizing on opportunities arising in the market dynamically

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

**Sectoral Breakdown ( % as compared to Benchmark )****Initiative**

SMS: LOF to 5676756 to get scheme details.

# UTI BLUECHIP FLEXICAP FUND

(Erstwhile UTI Leadership Equity Fund)

## Investment Objective

The investment objective of the scheme is to achieve long-term capital appreciation and/or dividend distribution by investing in stocks that are "Leaders" in their respective industries/sectors/sub-sectors. "Leaders" tend to be companies with higher market shares, better operating efficiencies, better access to capital and significant/sustainable competitive advantages. Normally at least 65% of the investments will be restricted to the top five leading companies of an industry/sector/sub-sector in terms of sales turnover/market share/ market capitalization

## Snapshot

**Fund Manager**  
Ajay Tyagi - CFA, MFC

**Date of inception/allotment:**  
30th January, 2006

**Fund size monthly average:** ₹ 2315.41 Crore  
**Closing AUM** ₹ 2306.24 Crore

**No. of Unit Holders :** 4,00,183

**Minimum Investment Amount :** ₹ 5,000/-

### Management Style - Market Cap Grid

Growth	Blend	Value	
			Large
			Large & Mid
			Mid & Small

### Market Capitalisation (%)

Large	Mid	Small
63	36	1

**NAV as on January 31, 2018 :** Growth Option: ₹ 33.87, Income Option: ₹ 26.58

**High/Low NAV in the month :** Growth option ₹ 34.62, ₹ 33.17

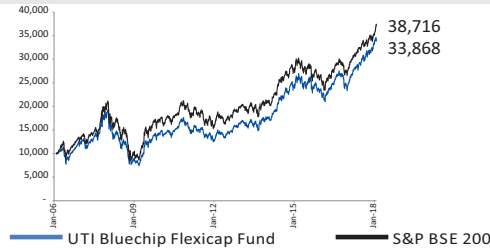
**Total expense ratio (%):**

**Direct:** 1.79, **Regular:** 2.39

**Load Structure:**

Please refer to page No. 4

## ₹ 10,000 invested at inception: UTI Bluechip Flexicap Fund Vs. S&P BSE 200



## Fund Performance Vs Benchmark (CAGR)

### Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018

Period	NAV (%)			Growth of ₹10000		
	NAV (%)	S&P BSE 200 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 200 (₹)	Nifty 50 (₹)
1 Year	32.53	30.02	28.81	13,253	13,002	12,881
3 Years	9.09	9.73	7.77	12,985	13,216	12,519
5 Years	14.88	14.34	12.81	20,016	19,550	18,276
Since inception as on 31/01/2018 (CAGR)*	10.69	11.93	11.53	33,868	38,716	37,087

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-2015

\*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 63 in 'Fund Manager Summary'.

## SIP Returns as on January 31, 2018

Period	Investment Amount (₹)	Value Fund (₹)	S&P BSE 200 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) S&P BSE 200	Nifty 50 (%)
1 Year	1,20,000	1,37,515	1,36,644	1,36,864	28.03	26.59	26.95
3 Years	3,60,000	4,65,202	4,68,691	4,58,959	17.35	17.88	16.40
5 Years	6,00,000	9,03,061	9,05,874	8,62,486	16.35	16.48	14.48
7 Years	8,40,000	14,58,583	14,35,724	13,57,438	15.47	15.03	13.46
10 Years	12,00,000	24,36,693	24,07,289	22,63,556	13.57	13.34	12.19
Since inception as on 31/01/2018	14,30,000	30,79,756	30,82,685	29,06,886	12.18	12.2	11.29

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

AS ON 31/01/2018

Quantitative Indicators	Fund	Benchmark
Beta	0.95	
Standard Deviation (Annual)	14.02%	13.74%
Sharpe ratio	0.22	
Portfolio Turnover Ratio (Annual)	0.14	

## Active Stock positions (as compared to Benchmark)

### Overweight (Top5)

Bajaj Finance Ltd.  
Yes Bank Ltd.  
IndusInd Bank Ltd.  
Mindtree Ltd.  
Mother'son Sumi System Ltd.

### Underweight (Top5)

Reliance Industries Ltd.  
ICICI Bank Ltd.  
Larsen & Toubro Ltd.  
HDFC Ltd.  
HDFC Bank Ltd.

## Portfolio as on January 31, 2018

Equity	% of NAV
Bajaj Finance Ltd.	6.23
IndusInd Bank Ltd.	5.69
Yes Bank Ltd.	5.39
HDFC Bank Ltd.	5.03
Infosys Ltd.	3.95
Kotak Mahindra Bank Ltd.	3.50
HDFC Ltd.	3.05
Tata Consultancy Services Ltd.	2.88
Mother'son Sumi System Ltd.	2.86
Maruti Suzuki India Ltd.	2.60
Mindtree Ltd.	2.56
Shree Cement Ltd.	2.48
Gruh Finance Ltd.	2.33
Eclerx Services Ltd.	2.28
Astral Poly Technik Ltd.	2.24
Info-Edge (India) Ltd.	2.15
Sun Pharmaceuticals Industries Ltd.	2.03
ITC Ltd.	2.01
Divis Laboratories Ltd.	1.87
Page Industries Ltd.	1.81
Cadila Healthcare Ltd.	1.80
Symphony Ltd.	1.80
Torrent Pharmaceuticals Ltd.	1.78
Jubilant Food Works Ltd.	1.69
Titan Company Ltd.	1.64
Endurance Technologies Ltd.	1.50
P I Industries Ltd.	1.49
Eicher Motors Ltd.	1.45
Hindustan Zinc Ltd.	1.43
Dr. Lal Pathlabs Ltd.	1.43
Others	18.89
Net Current Assets	2.16
<b>Total</b>	<b>100.00</b>

% of top 10 stocks

41.16

Median Market Cap (₹ Cr)

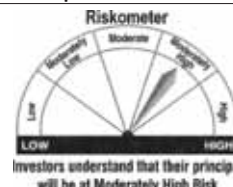
75,358

Weighted Average Market (₹ Cr)

1,22,933

All figures given are provisional and unaudited.

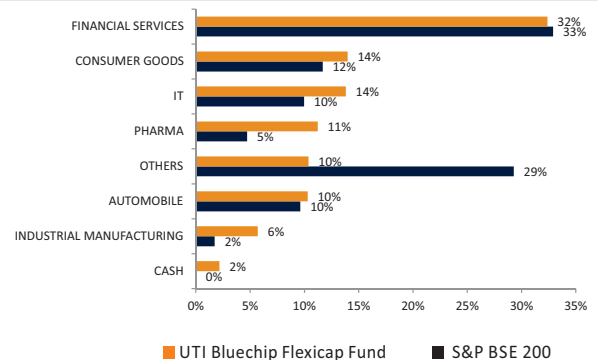
## This product is suitable for investors who are seeking\*:



- Long term capital growth
- Investment in equity instruments of companies that are "Leaders" in their respective industries/sectors / sub-sectors.

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

## Sectoral Breakdown ( % as compared to Benchmark )



## Initiative

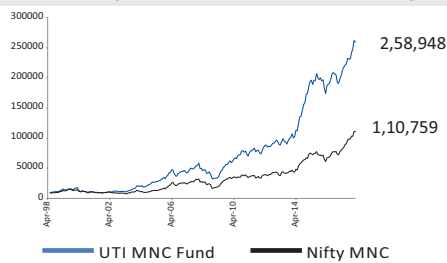
SMS: to 5676756 to get scheme details.

**Investment Objective**

The Funds collected under the scheme shall be invested predominantly in stocks of Multinational Corporations and other liquid stocks. The funds collected under the scheme shall be invested in equities and equity related instruments. The risk profile of investment could be high.

**Snapshot**

<b>Fund Manager</b> Mrs. Swati Kulkarni, MFM (NMIMS), CFA	<table><tr><th colspan="4">Management Style - Market Cap Grid</th></tr><tr><th>Growth</th><th>Blend</th><th>Value</th><th></th></tr><tr><td></td><td></td><td></td><td>Large</td></tr><tr><td></td><td></td><td></td><td>Large &amp; Mid</td></tr><tr><td></td><td></td><td></td><td>Mid &amp; Small</td></tr></table>	Management Style - Market Cap Grid				Growth	Blend	Value					Large				Large & Mid				Mid & Small
Management Style - Market Cap Grid																					
Growth		Blend	Value																		
			Large																		
			Large & Mid																		
			Mid & Small																		
<b>Date of inception/allotment:</b> 29th May, 1998																					
<b>Fund size monthly average:</b> ₹ 2064.8 Crore <b>Closing AUM</b> ₹ 2026.09 Crore																					
<b>No. of Unit Holders</b> : 1,81,336	<table><tr><th colspan="3">Market Capitalisation (%)</th></tr><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>53</td><td>41</td><td>6</td></tr></table>	Market Capitalisation (%)			Large	Mid	Small	53	41	6											
Market Capitalisation (%)																					
Large		Mid	Small																		
53	41	6																			
<b>Minimum Investment Amount</b> : ₹ 5,000/-																					
<b>Load Structure:</b> Please refer to page No. 4																					
<b>NAV as on January 31, 2018</b> Growth Option: ₹ 199.19, Income Option: ₹ 106.07																					
<b>High/Low NAV in the month</b> : Growth option ₹ 202.15, ₹ 199.15																					
<b>Total expense ratio (%)</b> : <b>Direct:</b> 1.40, <b>Regular:</b> 2.35	<b>Load Structure:</b> Please refer to page No. 4																				

**₹ 10,000 invested at inception: UTI MNC Fund Vs. Nifty MNC****Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018				Growth of ₹10000		
Period	NAV (%)	Nifty MNC (%)	Nifty 50 (%)	NAV (₹)	Nifty MNC (₹)	Nifty 50 (₹)
1 Year	30.27	41.51	28.81	13,027	14,151	12,881
3 Years	11.54	14.85	7.77	13,881	15,155	12,519
5 Years	22.48	21.61	12.81	27,578	26,612	18,276
Since inception as on 31/01/2018 (CAGR)*	17.97	12.99	12.55	2,58,948	1,10,759	1,02,568

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 Jun-2004  
 \*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 63 in 'Fund Manager Summary'.

**SIP Returns as on January 31, 2018**

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty MNC (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty MNC	Yield (%) Nifty 50
1 Year	1,20,000	1,37,285	1,43,663	1,36,864	27.65	38.34	26.95
3 Years	3,60,000	4,55,071	5,10,108	4,58,959	15.80	23.96	16.40
5 Years	6,00,000	10,16,016	10,62,989	8,62,486	21.18	23.05	14.48
7 Years	8,40,000	17,70,507	17,61,563	13,57,438	20.91	20.77	13.46
10 Years	12,00,000	36,44,277	32,43,073	22,63,556	21.04	18.88	12.19
Since inception as on 31/01/2018	15,80,000	61,98,475	53,27,179	36,33,007	19.05	17.03	11.87

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. @-Since inception return for above mentioned schemes is taken for the period December 2004 to January 2018 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

**AS ON 31/01/2018**

Quantitative Indicators	Fund	Benchmark
Beta	0.69	
Standard Deviation (Annual)	11.49%	14.78%
Sharpe ratio	0.48	
Portfolio Turnover Ratio (Annual)	0.05	

**Active Stock positions (as compared to Benchmark)**

<b>Overweight (Top5)</b> Mphasis Ltd. Sanofi India Ltd. Schaeffler India Ltd. ITD Cementation India Ltd. Honeywell Automation India Ltd.	<b>Underweight (Top5)</b> Maruti Suzuki India Ltd. Hindustan Unilever Ltd. Vedanta Ltd. Ashok Leyland Ltd. ABB India Ltd.
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**Portfolio as on January 31, 2018**

Equity	% of NAV
Maruti Suzuki India Ltd.	9.46
Hindustan Unilever Ltd.	9.25
Britannia Industries Ltd.	6.80
Mphasis Ltd.	5.64
Ambuja Cements Ltd.	4.58
United Spirits Ltd.	4.38
Cummins India Ltd.	4.18
Bosch Ltd.	3.79
Sanofi India Ltd.	3.73
Schaeffler India Ltd.	3.40
ITD Cementation India Ltd.	3.28
Honeywell Automation India Ltd.	2.55
Oracle Financial Services Software Ltd.	2.43
Procter & Gamble Hygiene & Hel Care Ltd.	2.41
Glaxosmithkline Consumer Healthcare Ltd.	2.35
Vedanta Ltd.	2.19
Bayer Cropscience Ltd.	2.12
Castrol India Ltd.	2.04
Whirlpool of India Ltd.	2.03
SKF India Ltd.	2.00
Nestle India Ltd.	1.97
Siemens India Ltd.	1.73
GE Power India Ltd.	1.67
Gillette India Ltd.	1.65
Colgate Palmolive India Ltd.	1.59
Mahindra Cie Automotive Ltd.	1.48
Glaxosmithkline Pharmaceuticals Ltd.	1.42
Igarashi Motors India Ltd.	1.19
CRISIL Ltd.	1.12
Akzo Nobel India Ltd.	0.98
Others	6.25
Net Current Assets	0.34
<b>Total</b>	<b>100.00</b>

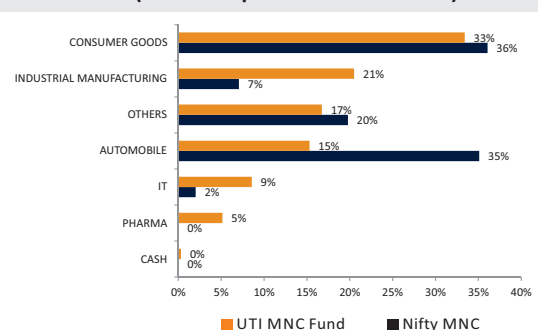
% of top 10 stocks	55.22
Median Market Cap (₹ Cr)	30,151
Weighted Average Market (₹ Cr)	79,227

All figures given are provisional and unaudited.

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

- Long term capital growth
- Investment predominantly in equity instruments of Multinational companies and other liquid stocks

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

**Sectoral Breakdown ( % as compared to Benchmark )****Initiative**

SMS: LMNC to 5676756 to get scheme details.

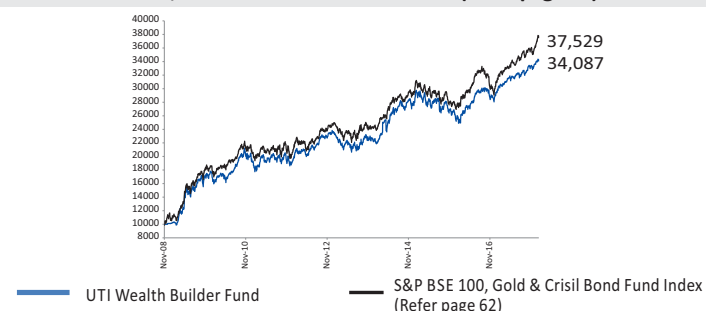
### Investment Objective

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 along with investments in Gold ETFs and Debt and Money Market Instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved.

### Snapshot

<b>Fund Manager</b> Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I)	<b>Management Style - Market Cap Grid</b> <table><tr><th>Growth</th><th>Blend</th><th>Value</th><th></th></tr><tr><td></td><td></td><td></td><td>Large</td></tr><tr><td></td><td></td><td></td><td>Large &amp; Mid</td></tr><tr><td></td><td></td><td></td><td>Mid &amp; Small</td></tr></table>	Growth	Blend	Value					Large				Large & Mid				Mid & Small
Growth		Blend	Value														
				Large													
			Large & Mid														
			Mid & Small														
<b>Date of inception/allotment:</b> 19th November, 2008																	
<b>Fund size monthly average:</b> ₹ 998.37 Crore <b>Closing AUM</b> ₹ 991.33 Crore																	
<b>No. of Unit Holders</b> : 71,258	<b>Market Capitalisation (%)</b> <table><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>75</td><td>20</td><td>5</td></tr></table>	Large	Mid	Small	75	20	5										
Large		Mid	Small														
75		20	5														
<b>Minimum Investment Amount</b> : ₹ 5,000/-																	
<b>NAV as on January 31, 2018</b> Growth Option: ₹ 34.08, Income Option: ₹ 19.17																	
<b>High/Low NAV in the month</b> : Growth option ₹ 34.35, ₹ 33.59																	
<b>Total expense ratio (%)</b> : <b>Direct:</b> 1.41. <b>Regular:</b> 2.56	<b>Load Structure:</b> Please refer to page No. 62																

### ₹ 10,000 invested at inception: UTI Wealth Builder Fund Vs. S&P BSE 100, Gold & Crisil Bond Fund Index (Refer page 62)



### Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018				Growth of ₹10000		
Period	NAV (%)	Benchmark@ (%)	Nifty 50 (%)	NAV (₹)	Benchmark@ (₹)	Nifty 50 (₹)
1 Year	14.54	19.72	28.81	11,454	11,972	12,881
3 Years	4.98	6.68	7.77	11,571	12,143	12,519
5 Years	7.94	8.65	12.81	14,656	15,144	18,276
Since inception as on 31/01/2018 (CAGR)*	14.25	15.45	16.83	34,087	37,529	41,867

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 Jun-2016 @S&P BSE 100, Gold ETF & Crisil Bond Fund Index (Please refer to pg. 62)  
\*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 63 in 'Fund Manager Summary'.

### SIP Returns as on January 31, 2018

Period	Investment Amount (₹)	Value-Fund (₹)	Bench- mark@ (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Bench- mark@	Yield (%) Nifty 50
1 Year	1,20,000	1,28,062	1,31,988	1,36,864	12.65	18.97	26.95
3 Years	3,60,000	4,19,428	4,33,804	4,58,959	10.16	12.47	16.40
5 Years	6,00,000	7,64,076	7,88,024	8,62,486	9.60	10.83	14.48
7 Years	8,40,000	11,62,575	12,02,195	13,57,438	9.12	10.06	13.46
Since inception as on 31/01/2018	10,90,000	17,17,736	17,73,205	19,69,033	9.72	10.39	12.58

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. @: Since inception return for above mentioned schemes is taken for the period December 2004 to January 2018. Past performance may or may not be sustained in future.

### AS ON 31/01/2018

Quantitative Indicators	Fund	Benchmark
Beta	0.89	
Standard Deviation (Annual)	9.24%	9.09%
Sharpe ratio	-0.11	
Portfolio Turnover Ratio (Annual)	2.08	

### Active Stock positions (as compared to Benchmark)

Overweight (Top5)	Underweight (Top5)
Mphasis Ltd.	UTI MF - Gold Exchange Traded Fund
Vedanta Ltd.	Nifty Basket
IDFC Ltd.	HDFC Ltd.
Grasim Industries Ltd.	Reliance Industries Ltd.
Polaris Consulting & Services Ltd.	Tata Consultancy Services Ltd.

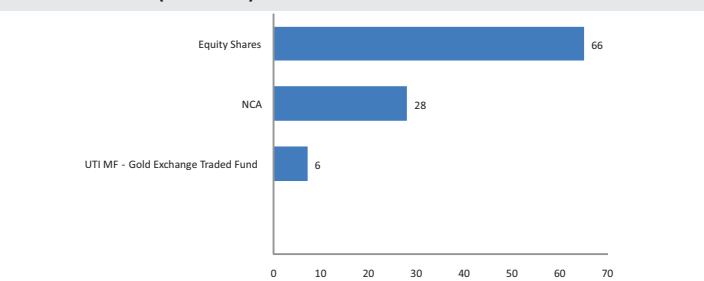
### Portfolio as on January 31, 2018

Equity	% of NAV
UTI MF - Gold Exchange Traded Fund	6.48
HDFC Bank Ltd.	3.82
Infosys Ltd.	4.04
ICICI Bank Ltd.	3.50
Maruti Suzuki India Ltd.	2.84
Larsen & Toubro Ltd.	3.80
Vedanta Ltd.	2.44
Grasim Industries Ltd.	2.02
NTPC Ltd.	1.99
ITC Ltd.	2.46
Mphasis Ltd.	1.88
Indian Oil Corporation Ltd.	1.80
Oil & Natural Gas Corporation Ltd.	1.99
Tata Motors Ltd.	1.47
IDFC Ltd.	2.00
Tech Mahindra Ltd.	1.40
Polaris Consulting & Services Ltd.	1.34
NIIT Technologies Ltd.	1.32
Tata Steel Ltd.	1.26
Sun Pharmaceuticals Industries Ltd.	2.04
Tata Global Beverages Ltd.	1.21
Mahindra & Mahindra Ltd.	2.44
C E S C Ltd.	0.93
Federal Bank Ltd.	0.90
General Insurance Corporation of India	0.84
Bank of Baroda	0.79
Aurobindo Pharma Ltd.	1.23
GAIL (India) Ltd.	0.73
IDEA Cellular Ltd.	0.70
Aditya Birla Capital Ltd.	0.63
Others	12.26
Net Current Assets	27.45
<b>Total</b>	<b>100.00</b>

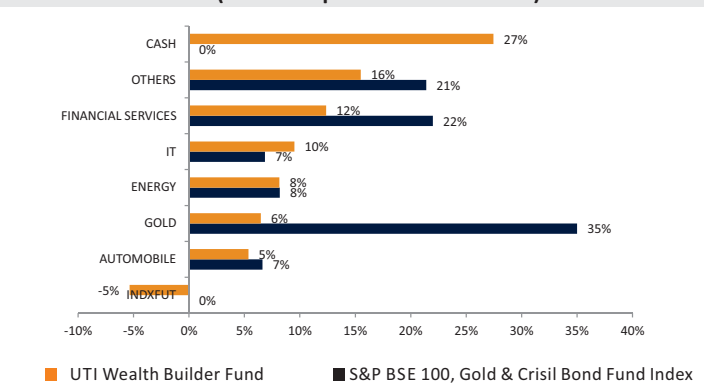
% of top 10 stocks	25.22
Median Market Cap (₹ Cr)	1,40,144
Weighted Average Market (₹ Cr)	1,72,793

All figures given are provisional and unaudited.  
For Riskometer Refer Page No. 64

### Asset Allocation (% to NAV)



### Sectoral Breakdown (% as compared to Benchmark)





**Investment Objective**

Investment objective is "capital appreciation" by investing primarily in mid cap stocks.

**Snapshot**
**Fund Manager**  
 Mr. Lalit G Nambiar, CFA, MMS(Finance)

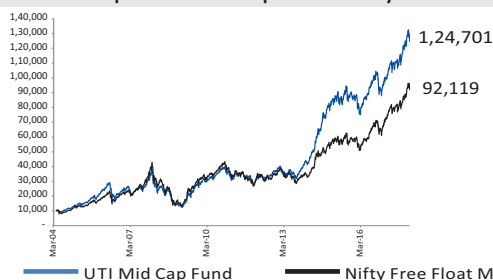
**Date of inception/allotment:**  
 7th April, 2004

**Fund size monthly average:** ₹ 4450.22 Crore  
**Closing AUM** ₹ 4208.39 Crore
**No. of Unit Holders :** 3,72,973**Minimum Investment Amount :** ₹ 5,000/-**NAV as on January 31, 2018** Growth Option: ₹ 113.77, Income Option: ₹ 56.91**High/Low NAV in the month :** Growth option ₹ 120.71, ₹ 113.77**Load Structure:** Please refer to page No. 5**Total expense ratio (%):****Direct:** 1.37, **Regular:** 2.33**Management Style - Market Cap Grid**

Growth	Blend	Value
		Large
		Large & Mid
		Mid & Small

**Market Capitalisation (%)**

Large	Mid	Small
19	67	14

**₹ 10,000 invested at inception: UTI Mid Cap Fund Vs. Nifty Free Float Mid Cap 100****Fund Performance Vs Benchmark (CAGR)**

Period	Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018			Growth of ₹10000		
	NAV (%)	Nifty Free Float Mid Cap 100 (%)	Nifty 50 (%)	NAV (₹)	Nifty Free Float Mid Cap 100 (₹)	Nifty 50 (₹)
1 Year	29.75	34.85	28.81	12,975	13,485	12,881
3 Years	13.40	16.55	7.77	14,588	15,839	12,519
5 Years	26.62	19.96	12.81	32,568	24,854	18,276
Since inception as on 31/01/2018 (CAGR)*	20.02	17.42	13.79	1,24,701	92,119	59,672

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-2016

\*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 63 in "Fund Manager Summary".

**SIP Returns as on January 31, 2018**

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Free Float Mid Cap 100 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Free Float Mid Cap 100	Yield (%) Nifty 50
1 Year	1,20,000	1,34,895	1,37,446	1,36,864	23.71	27.92	26.95
3 Years	3,60,000	4,70,617	5,04,808	4,58,959	18.17	23.20	16.40
5 Years	6,00,000	11,29,367	10,83,832	8,62,486	25.57	20.56	14.48
7 Years	8,40,000	20,18,454	17,48,368	13,57,438	24.61	20.56	13.46
10 Years	12,00,000	39,27,986	30,40,216	22,63,556	22.42	17.68	12.19
Since inception as on 31/01/2018	15,80,000	62,13,706	48,98,795	36,33,007	19.08	15.91	11.87

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. @: Since inception return for above mentioned schemes is taken for the period December 2004 to January 2018 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

**AS ON 31/01/2018**

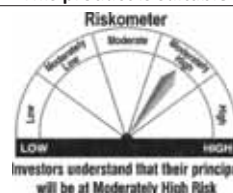
Quantitative Indicators	Fund	Benchmark
Beta	0.88	
Standard Deviation (Annual)	15.34%	16.65%
Sharpe ratio	0.48	
Portfolio Turnover Ratio (Annual)	0.37	

**Active Stock positions (as compared to Benchmark)****Overweight (Top5)**
 Bharat Forge Ltd.  
 Escorts Ltd.  
 National Aluminium Co. Ltd.  
 NCC Ltd.  
 Mahindra & Mahindra Financial Services Ltd.
**Underweight (Top5)**
 Vakrangee Ltd  
 Punjab National Bank  
 RBL Bank Ltd.  
 TVS Motor Company Ltd  
 Voltas Ltd.
**Portfolio as on January 31, 2018**

Equity	% of NAV
Mahindra & Mahindra Financial Services Ltd.	4.46
Escorts Ltd.	4.37
Bharat Forge Ltd.	3.90
NCC Ltd.	3.40
Torrent Power Ltd.	3.05
Exide Industries Ltd.	3.04
Container Corporation Of India Ltd.	3.01
Tata Chemicals Ltd.	2.88
National Aluminium Co. Ltd.	2.80
Indraprastha Gas Ltd.	2.72
Tata Global Beverages Ltd.	2.53
Mphasis Ltd.	2.40
Titan Company Ltd.	2.40
Apollo Tyres Ltd.	2.23
Chambal Fertilisers & Chemicals Ltd.	2.05
Engineers India Ltd.	2.04
Emami Ltd.	1.92
Coromandel International Ltd.	1.91
Arvind Ltd.	1.85
Federal Bank Ltd.	1.83
Gujarat Fluorochem Ltd.	1.81
MRF Ltd.	1.67
Syngene International Ltd.	1.67
GE T&D India Ltd.	1.55
United Spirits Ltd.	1.49
Glaxosmithkline Consumer Healthcare Ltd.	1.40
Wabco India Ltd.	1.40
Rane Holdings Ltd.	1.39
P I Industries Ltd.	1.39
Castrol India Ltd.	1.38
Others	27.64
Net Current Assets	2.42
<b>Total</b>	<b>100.00</b>

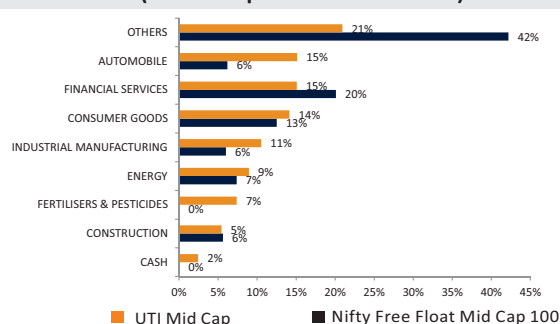
% of top 10 stocks	33.61
Median Market Cap (₹ Cr)	14,519
Weighted Average Market (₹ Cr)	16,890

All figures given are provisional and unaudited.

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

- Long term capital growth
- Investment primarily in mid cap equity instruments

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

**Sectoral Breakdown ( % as compared to Benchmark )****Initiative**

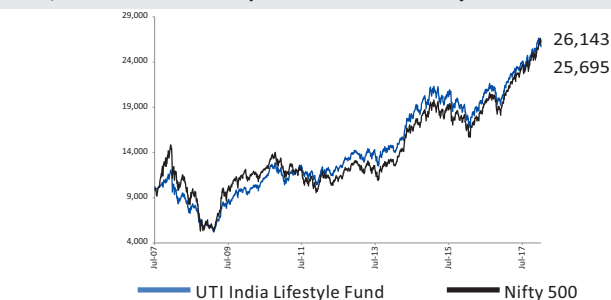
SMS: LMCP to 5676756 to get scheme details.

**Investment Objective**

The investment objective of the scheme is to provide long term capital appreciation and/or income distribution from a diversified portfolio of equity and equity related instruments by primarily investing in sectors, areas, companies and themes that are expected to benefit from changing Indian demographics, Indian lifestyles and rising consumption pattern. However, there can be no assurance that the investment objective of the scheme will be achieved.

**Snapshot**

<b>Fund Manager</b> Mr. Lalit G Nambiar, CFA, MMS(Finance)	<table><tr><th colspan="3">Market Capitalisation (%)</th></tr><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>57</td><td>32</td><td>11</td></tr></table>	Market Capitalisation (%)			Large	Mid	Small	57	32	11
Market Capitalisation (%)										
Large		Mid	Small							
57		32	11							
<b>Date of inception/allotment:</b> 30th July, 2007										
<b>Fund size monthly average:</b> ₹ 291.29 Crore <b>Closing AUM:</b> ₹ 283.44 Crore										
<b>No. of Unit Holders :</b> 56,116										
<b>Minimum Investment Amount :</b> ₹ 5,000/-	<b>Load Structure:</b> Please refer to page No. 5									
<b>NAV as on January 31, 2018</b> Growth Option: ₹ 25.69, Income Option: ₹ 24.06										
<b>High/Low NAV in the month :</b> Growth option ₹ 26.64, ₹ 25.69										
<b>Total expense ratio (%):</b> Direct: 2.02, Regular: 2.57										

**₹ 10,000 invested at inception: UTI India Lifestyle Fund Vs. Nifty 500****Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018				Growth of ₹10000		
Period	NAV (%)	Nifty 500 (%)	Nifty 50 (%)	NAV (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	23.95	31.42	28.81	12,395	13,142	12,881
3 Years	7.13	10.60	7.77	12,297	13,533	12,519
5 Years	12.94	15.12	12.81	18,382	20,227	18,276
Since inception as on 31/01/2018 (CAGR)*	9.39	9.57	9.04	25,695	26,143	24,844

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 Jul-2011  
 \*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 63 in 'Fund Manager Summary'.

**SIP Returns as on January 31, 2018**

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,30,864	1,37,108	1,36,864	17.15	27.36	26.95
3 Years	3,60,000	4,42,270	4,74,682	4,58,959	13.81	18.78	16.40
5 Years	6,00,000	8,44,346	9,26,948	8,62,486	13.62	17.41	14.48
7 Years	8,40,000	13,58,485	14,73,857	13,57,438	13.48	15.77	13.46
10 Years	12,00,000	24,37,139	24,66,255	22,63,556	13.57	13.79	12.19
Since inception as on 31/01/2018	12,50,000	25,56,007	25,72,933	23,65,503	13.12	13.24	11.73

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

**AS ON 31/01/2018**

Quantitative Indicators	Fund	Benchmark
Beta	0.93	
Standard Deviation (Annual)	13.13%	13.82%
Sharpe ratio	0.09	
Portfolio Turnover Ratio (Annual)	0.92	

**Active Stock positions (as compared to Benchmark)**

<b>Overweight (Top5)</b> Nestle India Ltd. Hero Motocorp Ltd. Exide Industries Ltd. Avenue Supermarts Ltd. Alkem Laboratories Ltd.	<b>Underweight (Top5)</b> Reliance Industries Ltd. HDFC Ltd. Infosys Ltd. ICICI Bank Ltd. Larsen & Toubro Ltd.
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**Portfolio as on January 31, 2018**

Equity	% of NAV
HDFC Bank Ltd.	5.18
Hero Motocorp Ltd.	5.03
Nestle India Ltd.	4.87
Kotak Mahindra Bank Ltd.	4.35
Exide Industries Ltd.	3.85
IndusInd Bank Ltd.	3.74
Tata Global Beverages Ltd.	3.59
Alkem Laboratories Ltd.	3.55
Avenue Supermarts Ltd.	3.55
Hindustan Unilever Ltd.	3.12
Apollo Tyres Ltd.	3.12
Volta Ltd.	2.94
ITC Ltd.	2.92
Bharti Airtel Ltd.	2.69
United Spirits Ltd.	2.50
Maruti Suzuki India Ltd.	2.43
Sun TV Network Ltd.	2.40
Eicher Motors Ltd.	2.38
Prataap Snacks Ltd.	2.18
Ramco Cements Ltd.	2.15
Aditya Birla Fashion and Retail Ltd.	2.15
Prestige Estates Projects Ltd.	2.13
Crompton Greaves Consumer Electricals Ltd.	2.04
Bajaj Finance Ltd.	2.01
Khadim India Ltd.	1.96
Music Broadcast Ltd.	1.90
Emami Ltd.	1.78
Jubilant Food Works Ltd.	1.72
FDC Ltd.	1.65
Glaxosmithkline Consumer Healthcare Ltd.	1.64
Others	14.08
Net Current Assets	0.40
<b>Total</b>	<b>100.00</b>

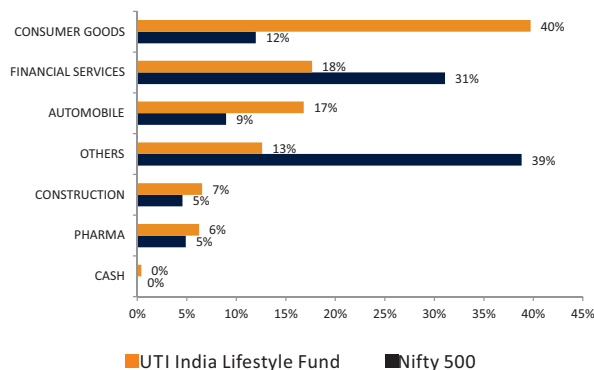
% of top 10 stocks	40.83
Median Market Cap (₹ Cr)	30,104
Weighted Average Market (₹ Cr)	95,375

All figures given are provisional and unaudited.

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

- Long term capital growth
- Investment in equity instruments of companies that are expected to benefit from changing Indian demographics and Indian lifestyles

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

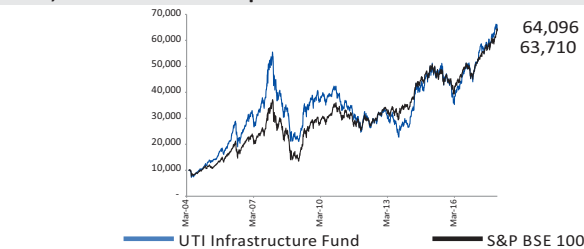
**Sectoral Breakdown ( % as compared to Benchmark )**

**Investment Objective**

The investment objective of the Scheme is to provide income distribution and / or medium to long term "capital appreciation" by investing predominantly in equity / equity related instruments in the companies engaged either directly or indirectly in the infrastructure growth of the Indian economy. However, there is no assurance that the investment objective of the scheme will be achieved.

**Snapshot**

<b>Fund Manager</b> Mr. Sanjay Dongre, B.E PGDM (IIM Kolkatta)	<b>Management Style - Market Cap Grid</b> <table><tr><th>Growth</th><th>Blend</th><th>Value</th><th></th></tr><tr><td></td><td></td><td></td><td>Large</td></tr><tr><td></td><td></td><td></td><td>Large &amp; Mid</td></tr><tr><td></td><td></td><td></td><td>Mid &amp; Small</td></tr></table>	Growth	Blend	Value					Large				Large & Mid				Mid & Small
Growth		Blend	Value														
				Large													
				Large & Mid													
			Mid & Small														
<b>Date of inception/allotment:</b> 7th April, 2004																	
<b>Fund size monthly average:</b> ₹ 1759.37 Crore <b>Closing AUM:</b> ₹ 1717.77 Crore																	
<b>No. of Unit Holders :</b> 4,03,886	<b>Market Capitalisation (%)</b> <table><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>56</td><td>37</td><td>7</td></tr></table>	Large	Mid	Small	56	37	7										
Large	Mid	Small															
56	37	7															
<b>Minimum Investment Amount :</b> ₹ 5,000/-																	
<b>NAV as on January 31, 2018</b> Growth Option: ₹ 58.53, Income Option: ₹ 30.59																	
<b>High/Low NAV in the month :</b> Growth option ₹ 60.48, ₹ 58.53																	
<b>Load Structure:</b> Please refer to page No. 5																	
<b>Total expense ratio (%):</b> Direct: 1.76, Regular: 2.28																	

**₹ 10,000 invested at inception: UTI Infrastructure Fund Vs. S&P BSE 100****Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018				Growth of ₹10000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
1 Year	30.02	29.30	28.81	13,002	12,930	12,881
3 Years	9.14	8.64	7.77	13,003	12,825	12,519
5 Years	14.23	13.38	12.81	19,456	18,743	18,276
Since inception as on 31/01/2018 (CAGR)*	14.38	14.33	13.79	64,096	63,710	59,672

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-2016

\*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 63 in "Fund Manager Summary".

**SIP Returns as on January 31, 2018**

Period	Investment Amount (₹)	Value-Fund (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) S&P BSE 100	Yield (%) Nifty 50
1 Year	1,20,000	1,33,720	1,36,469	1,36,864	21.78	26.30	26.95
3 Years	3,60,000	4,68,864	4,63,999	4,58,959	17.91	17.17	16.40
5 Years	6,00,000	9,44,425	8,80,615	8,62,486	18.18	15.32	14.48
7 Years	8,40,000	14,41,592	13,90,731	13,57,438	15.15	14.14	13.46
10 Years	12,00,000	21,35,658	23,22,324	22,63,556	11.09	12.67	12.19
Since inception as on 31/01/2018	15,80,000	32,61,265	37,25,126	36,33,007	10.39	12.21	11.87

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. @: Since inception return for above mentioned schemes is taken for the period December 2004 to January 2018. (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

**AS ON 31/01/2018**

Quantitative Indicators	Fund	Benchmark
Beta	1.07	
Standard Deviation (Annual)	16.74%	13.86%
Sharpe ratio	0.19	
Portfolio Turnover Ratio (Annual)	0.19	

**Active Stock positions (as compared to Benchmark)**

<b>Overweight (Top5)</b> Shree Cement Ltd. KEC International Ltd. Ultratech Cement Ltd. GAIL (India) Ltd. Voltas Ltd.	<b>Underweight (Top5)</b> HDFC Bank Ltd. HDFC Ltd. Reliance Industries Ltd. ITC Ltd. Infosys Ltd.
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**Portfolio as on January 31, 2018**

Equity	% of NAV
Larsen & Toubro Ltd.	6.02
Shree Cement Ltd.	5.51
ICICI Bank Ltd.	5.48
Axis Bank Ltd.	4.86
State Bank of India	4.61
Ultratech Cement Ltd.	4.39
Yes Bank Ltd.	4.29
KEC International Ltd.	3.89
GAIL (India) Ltd.	3.79
Voltas Ltd.	3.05
Blue Star Ltd.	3.00
Kalpitaru Power Transmission Ltd.	2.82
Adani Ports And Special Economic Zone Ltd.	2.50
ITD Cementation India Ltd.	2.49
Indraprastha Gas Ltd.	2.25
Engineers India Ltd.	2.24
Thermax Ltd.	2.08
Bharti Airtel Ltd.	2.05
Container Corporation Of India Ltd.	2.05
NCC Ltd.	2.00
Bharat Forge Ltd.	1.81
Crompton Greaves Consumer Electricals Ltd.	1.78
Bajaj Electricals Ltd.	1.77
Bharat Electronics Ltd.	1.74
Cummins India Ltd.	1.71
Siemens India Ltd.	1.61
Petronet Lng Ltd.	1.55
Gujarat State Petronet Ltd.	1.50
Kirloskar Oil Engines Ltd.	1.46
J. Kumar Infraprojects Ltd	1.27
Others	12.92
Net Current Assets	1.51
<b>Total</b>	<b>100.00</b>

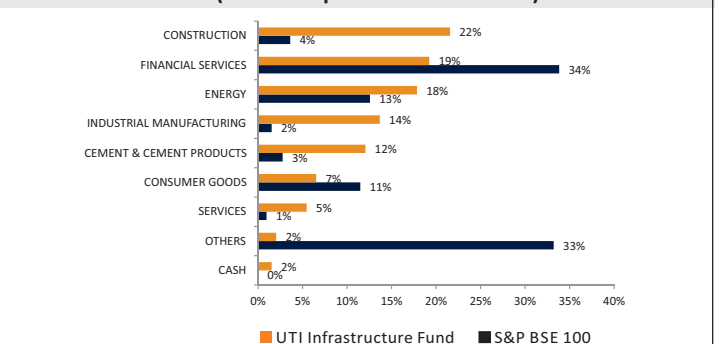
% of top 10 stocks	45.88
Median Market Cap (₹ Cr)	43,127
Weighted Average Market (₹ Cr)	77,939

All figures given are provisional and unaudited.

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

- Long term capital growth
- Investment predominantly in equity instruments of companies in the infrastructure sector

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

**Sectoral Breakdown ( % as compared to Benchmark )****Initiative**

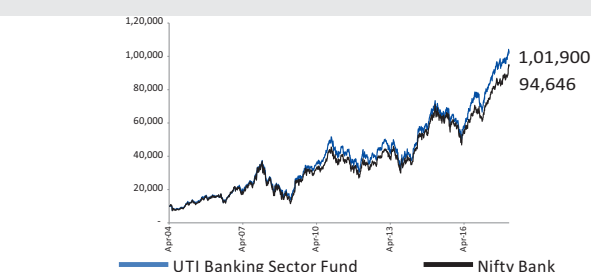
SMS: LIF to 5676756 to get scheme details.

**Investment Objective**

Investment objective is "capital appreciation" through investments in the stocks of the companies/institutions engaged in the banking and financial services activities.

**Snapshot**

<b>Fund Manager</b> Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA	<table><tr><th colspan="3">Market Capitalisation (%)</th></tr><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>71</td><td>20</td><td>9</td></tr></table> <b>Total expense ratio (%):</b> <b>Direct : 1.51, Regular: 2.68</b>	Market Capitalisation (%)			Large	Mid	Small	71	20	9
Market Capitalisation (%)										
Large		Mid	Small							
71		20	9							
<b>Date of inception/allotment:</b> 7th April, 2004										
<b>Fund size monthly average:</b> ₹ 721.74 Crore <b>Closing AUM:</b> ₹ 722.29 Crore										
<b>No. of Unit Holders :</b> 64,054										
<b>Minimum Investment Amount :</b> ₹ 5,000/-										
<b>Load Structure:</b> Please refer to page no. 5										
<b>NAV as on January 31, 2018</b> Growth Option: ₹ 101.93, Income Option: ₹ 39.67										
<b>High/Low NAV in the month :</b> Growth option ₹ 104.19, ₹ 98.17										

**₹ 10,000 invested at inception: UTI Banking Sector Fund Vs. Nifty Bank****Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018				Growth of ₹10000		
Period	NAV (%)	Nifty Bank (%)	Nifty 50 (%)	NAV (₹)	Nifty Bank (₹)	Nifty 50 (₹)
1 Year	37.18	40.30	28.81	13,718	14,030	12,881
3 Years	12.64	11.32	7.77	14,296	13,799	12,519
5 Years	15.60	16.58	12.81	20,652	21,543	18,276
Since inception as on 31/01/2018 (CAGR)*	18.28	17.65	13.79	1,01,900	94,646	59,672

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 Mar-2017

# The Benchmark Index of UTI-Banking Sector Fund is changed from S&P CNX Banks Index to CNX BANK Index with effect from May 13, 2010

\* 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 63 in 'Fund Manager Summary'.

**SIP Returns as on January 31, 2018**

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Bank Nifty (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Bank Nifty	Yield (%) Nifty 50
1 Year	1,20,000	1,36,011	1,41,210	1,36,864	25.55	34.20	26.95
3 Years	3,60,000	5,06,527	5,10,093	4,58,959	23.45	23.96	16.40
5 Years	6,00,000	10,29,786	10,33,087	8,62,486	21.74	21.87	14.48
7 Years	8,40,000	16,38,587	16,67,077	13,57,438	18.74	19.22	13.46
10 Years	12,00,000	30,18,370	30,62,148	22,63,556	17.55	17.82	12.19
Since inception as on 31/01/2018	15,80,000	53,22,983	52,60,126	36,33,007	17.02	16.86	11.87

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. @: Since inception return for above mentioned schemes is taken for the period December 2004 to January 2018. (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

**AS ON 31/01/2018**

Quantitative Indicators	Fund	Benchmark
Beta	0.89	
Standard Deviation (Annual)	17.25%	18.48%
Sharpe ratio	0.38	
Portfolio Turnover Ratio (Annual)	0.37	

**Active Stock positions (as compared to Benchmark)****Overweight (Top5)**

Mahindra & Mahindra Financial Services Ltd.  
L&T Finance Holdings Ltd.  
Equitas Holdings Ltd.  
Satin Creditcare Network Ltd.  
DCB Bank Ltd.

**Underweight (Top5)**

HDFC Bank Ltd.  
Kotak Mahindra Bank Ltd.  
State Bank of India  
Axis Bank Ltd.  
ICICI Bank Ltd.

**Portfolio as on January 31, 2018**

Equity	% of NAV
HDFC Bank Ltd.	22.21
ICICI Bank Ltd.	16.37
IndusInd Bank Ltd.	8.86
Mahindra & Mahindra Financial Services Ltd.	4.24
Yes Bank Ltd.	4.17
L&T Finance Holdings Ltd.	3.82
Bank of Baroda	3.58
Federal Bank Ltd.	3.27
Equitas Holdings Ltd.	3.22
Satin Creditcare Network Ltd.	3.21
LIC Housing Finance Ltd.	3.07
DCB Bank Ltd.	3.07
Dewan Hsg Finance Corporation Ltd.	2.34
Jammu & Kashmir Bank Ltd.	2.31
Max Financial Services Ltd.	2.26
Kotak Mahindra Bank Ltd.	2.00
Reliance Nippon Life Asset Management Ltd.	1.97
SBI Life Insurance Co. Ltd.	1.70
Mas Financial Services Ltd.	1.61
Union Bank of India	1.51
CARE Ratings Ltd.	1.28
PNB Housing Finance Ltd.	1.08
Au Small Finance Bank Ltd.	0.91
Axis Bank Ltd.	0.82
Motilal Oswal Financial Services Ltd.	0.42
Net Current Assets	0.70
<b>Total</b>	<b>100.00</b>

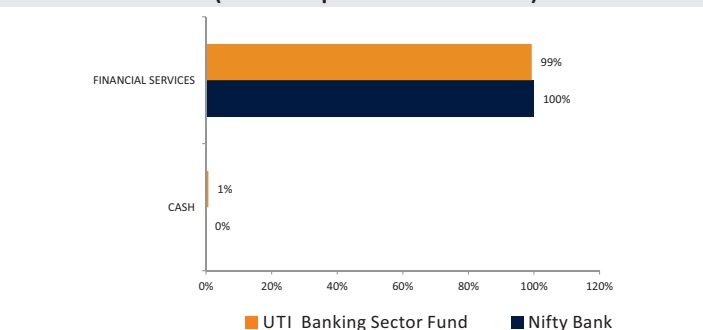
% of top 10 stocks	72.95
Median Market Cap (₹ Cr)	1,08,491
Weighted Average Market (₹ Cr)	1,80,763

All figures given are provisional and unaudited.

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

- Long term capital growth
- Investment primarily in equity instruments of companies engaged in banking and financial services activities

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

**Sectoral Breakdown ( % as compared to Benchmark )****Initiative**

SMS: LBSF to 5676756 to get scheme details.



**Investment Objective**

Investment objective is capital appreciation through investments in equities and equity related instruments of the Pharma & Healthcare Sector

**Snapshot****Fund Manager**

Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I)  
 Mr. Ritesh Rathod - B.Com, MBA

**Date of inception/allotment:**

28th June, 1999

**Fund size monthly average:** ₹ 393.38 Crore

**Closing AUM:** ₹ 391.23 Crore

**No. of Unit Holders :** 40,470

**Minimum Investment Amount :** ₹ 5,000/-

**Market Capitalisation (%)**

Large	Mid	Small
41	49	10

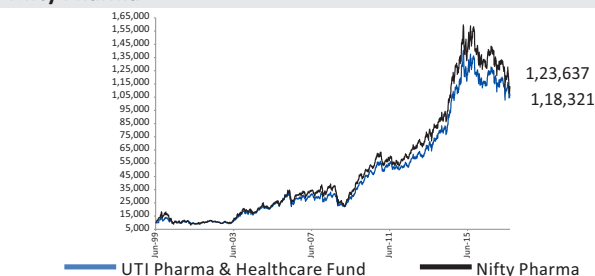
**Total expense ratio (%):**

**Direct :** 1.79, **Regular :** 2.82

**Load Structure:** Please refer to page No. 5

**NAV as on January 31, 2018 :** Growth Option: ₹ 89.49, Income Option: ₹ 69.17

**High/Low NAV in the month :** Growth option ₹ 91.81, ₹ 89.49

**₹ 10,000 invested at inception: UTI Pharma & Healthcare Fund Vs. Nifty Pharma**
**Fund Performance Vs Benchmark (CAGR)****Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018**

Period	NAV (%)			Growth of ₹10000		
	UTI Pharma (%)	Nifty Pharma (%)	Nifty 50 (%)	NAV (₹)	Nifty Pharma (₹)	Nifty 50 (₹)
1 Year	4.62	-2.08	28.81	10,462	9,792	12,881
3 Years	0.14	-2.81	7.77	10,042	9,180	12,519
5 Years	13.99	12.00	12.81	19,253	17,629	18,276
Since inception as on 31/01/2018 (CAGR)*	14.20	14.47	12.70	1,18,321	1,23,637	92,515

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 Mar-2017

\*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 63 in 'Fund Manager Summary'.

**SIP Returns as on January 31, 2018**

Period	Investment Amount (₹)	Value Fund (₹)	Nifty Pharma (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Pharma	Yield (%) Nifty 50
1 Year	1,20,000	1,25,451	1,16,475	1,36,864	8.50	-5.38	26.95
3 Years	3,60,000	3,56,300	3,07,663	4,58,959	-0.67	-9.92	16.40
5 Years	6,00,000	7,19,841	5,98,081	8,62,486	7.21	-0.13	14.48
7 Years	8,40,000	12,41,102	10,50,673	13,57,438	10.95	6.29	13.46
10 Years	12,00,000	25,34,581	21,29,623	22,63,556	14.3	11.04	12.19
Since inception as on 31/01/2018	15,80,000	42,37,662	36,17,209	36,33,007	13.96	11.81	11.87

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. @Since inception return for above mentioned schemes is taken for the period December 2004 to January 2018 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

**AS ON 31/01/2018**

Quantitative Indicators	Fund	Benchmark
Beta	0.83	
Standard Deviation (Annual)	16.25%	18.69%
Sharpe ratio	-0.36	
Portfolio Turnover Ratio (Annual)	0.72	

**Active Stock positions (as compared to Benchmark)****Overweight (Top5)**

Pfizer Ltd.  
 Torrent Pharmaceuticals Ltd.  
 Dishman Carbogen Amcis Ltd.  
 Ajanta Pharma Limited  
 Alkem Laboratories Ltd.

**Underweight (Top5)**

Sun Pharmaceuticals Industries Ltd.  
 Dr. Reddy's Laboratories Ltd.  
 Biocon Ltd.  
 Lupin Ltd.  
 Piramal Enterprises Ltd.

**Portfolio as on January 31, 2018**

Equity	% of NAV
Torrent Pharmaceuticals Ltd.	7.75
Cipla Ltd.	7.40
Pfizer Ltd.	7.19
Alkem Laboratories Ltd.	6.71
Sun Pharmaceuticals Industries Ltd.	6.65
Aurobindo Pharma Ltd.	6.00
Ajanta Pharma Limited	5.23
Strides Shasun Ltd.	5.17
Sanofi India Ltd.	4.69
Dishman Carbogen Amcis Ltd.	4.52
Divis Laboratories Ltd.	4.37
IPCA Laboratories Ltd.	4.09
Piramal Enterprises Ltd.	3.60
Cadila Healthcare Ltd.	3.07
Max India Ltd.	3.04
FDC Ltd.	2.88
Lupin Ltd.	2.71
Narayana Hrudayalaya Ltd.	2.43
Indoco Remedies Ltd.	2.08
Apollo Hospitals Enterprise Ltd.	1.91
Dr. Lal Pathlabs Ltd.	1.82
Natco Pharma Ltd.	1.74
Sun Pharma Advanced Research Co Ltd.	1.52
Thyrocare Technologies Ltd.	1.01
Shilpa Medicare Ltd.	0.40
Unichem Laboratories Ltd.	0.26
Net Current Assets	1.76
<b>Total</b>	<b>100.00</b>

% of top 10 stocks

61.30

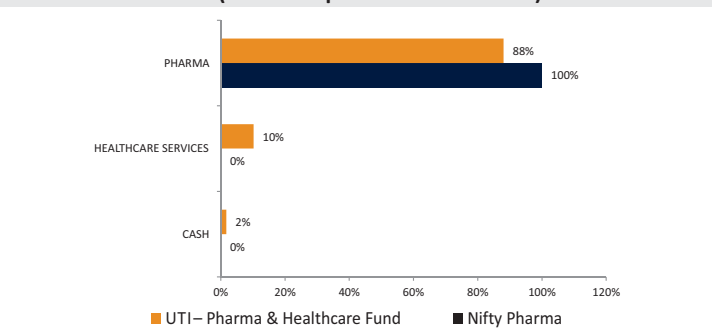
Median Market Cap (₹ Cr)

20,211

Weighted Average Market (₹ Cr)

28,677

All figures given are provisional and unaudited.

**Sectoral Breakdown ( % as compared to Benchmark )****This product is suitable for investors who are seeking\*:****Riskometer**

- Long term capital growth
- Investment in equity instruments of companies in the Pharma & Healthcare sector

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

**Initiative**

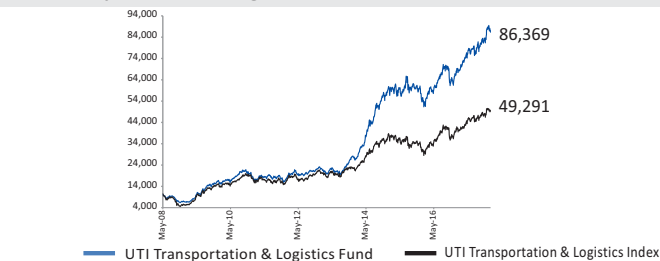
SMS: LPHF to 5676756 to get scheme details.

**Investment Objective**

Investment Objective is "capital appreciation" through investments in stocks of the companies engaged in the transportation and logistics sector.

**Snapshot**

<b>Fund Manager</b> Mr Sachin Trivedi, B.Com, MMS, CFA	<table><tr><th colspan="3">Market Capitalisation (%)</th></tr><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>69</td><td>20</td><td>11</td></tr></table>	Market Capitalisation (%)			Large	Mid	Small	69	20	11
Market Capitalisation (%)										
Large	Mid	Small								
69	20	11								
<b>Date of inception/allotment:</b> 11th April, 2008	<b>Total expense ratio (%):</b>  <b>Direct:</b> 1.25, <b>Regular:</b> 2.46									
<b>Fund size monthly average:</b> ₹ 1560.23 Crore <b>Closing AUM:</b> ₹ 1536.45 Crore										
<b>No. of Unit Holders :</b> 1,51,913										
<b>Minimum Investment Amount :</b> ₹ 5,000/-	<b>Load Structure:</b> Please refer to page No. 5									
<b>NAV as on January 31, 2018</b> Growth Option: ₹ 124.80, Income Option: ₹ 57.55										
<b>High/Low NAV in the month :</b> Growth option ₹ 129.33, ₹ 124.80										

**₹ 10,000 invested at inception : UTI Transportation & Logistics Fund Vs. UTI Transportation & Logistics Index**
**Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018				Growth of ₹10000		
Period	NAV (%)	UTI Transportation & Logistics Index (%)	Nifty 50 (%)	NAV (₹)	UTI Transportation & Logistics Index (₹)	Nifty 50 (₹)
1 Year	28.25	21.82	28.81	12,825	12,182	12,881
3 Years	12.72	9.02	7.77	14,327	12,960	12,519
5 Years	30.91	19.26	12.81	38,476	24,137	18,276
Since inception as on 31/01/2018 (CAGR)*	24.57	17.65	8.90	86,369	49,291	23,088

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 Sept-2016  
\*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 63 in 'Fund Manager Summary'.

**SIP Returns as on January 31, 2018**

Period	Investment Amount (₹)	Value-Fund (₹)	UTI Transportation & Logistics Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) UTI Transportation & Logistics Index	Yield (%) Nifty 50
1 Year	1,20,000	1,34,514	1,31,479	1,36,864	23.08	18.14	26.95
3 Years	3,60,000	4,72,542	4,60,843	4,58,959	18.46	16.69	16.40
5 Years	6,00,000	11,99,441	9,54,045	8,62,486	28.09	18.59	14.48
7 Years	8,40,000	22,83,305	16,30,004	13,57,438	28.10	18.59	13.46
Since inception as on 31/01/2018	11,80,000	48,71,427	33,02,108	22,20,551	27.22	19.88	12.36

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.

**AS ON 31/01/2018**

Quantitative Indicators	Fund	Benchmark
Beta	0.80	
Standard Deviation (Annual)	15.36%	18.18%
Sharpe ratio	0.44	
Portfolio Turnover Ratio (Annual)	0.14	

**Active Stock positions (as compared to Benchmark)**

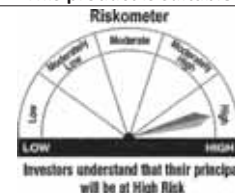
<b>Overweight (Top5)</b> Balkrishna Industries Ltd. Rane Holdings Ltd. Sundram Fasteners Ltd. Container Corporation Of India Ltd. VRL Logistics Ltd.	<b>Underweight (Top5)</b> Bajaj Auto Ltd. Maruti Suzuki India Ltd. Motherson Sumi System Ltd. Mahindra & Mahindra Ltd. Tata Motors Ltd.
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**Portfolio as on January 31, 2018**

Equity	% of NAV
Maruti Suzuki India Ltd.	16.46
Tata Motors Ltd.	10.42
Hero Motocorp Ltd.	7.33
Mahindra & Mahindra Ltd.	7.33
Adani Ports And Special Economic Zone Ltd.	5.72
Container Corporation Of India Ltd.	4.76
Eicher Motors Ltd.	4.67
MRF Ltd.	2.88
Ashok Leyland Ltd.	2.72
Bharat Forge Ltd.	2.56
Balkrishna Industries Ltd.	2.42
Apollo Tyres Ltd.	2.32
Rane Holdings Ltd.	2.30
Sundram Fasteners Ltd.	2.22
Exide Industries Ltd.	2.07
Wabco India Ltd.	1.98
VRL Logistics Ltd.	1.98
Automotive Axles Ltd.	1.59
Escorts Ltd.	1.51
Subros Ltd.	1.40
Amarraja Batteries Ltd.	1.36
Minda Corporation Ltd.	1.30
Asahi India Glass Ltd.	1.30
Bosch Ltd.	1.26
Schaeffler India Ltd.	1.25
Timken India Ltd.	1.13
Jamna Auto Inds. Ltd.	1.09
Mahindra Cie Automotive Ltd.	1.05
Igarashi Motors India Ltd.	0.84
Cochin Shipyard Ltd.	0.61
Others	0.52
Net Current Assets	3.65
<b>Total</b>	<b>100.00</b>

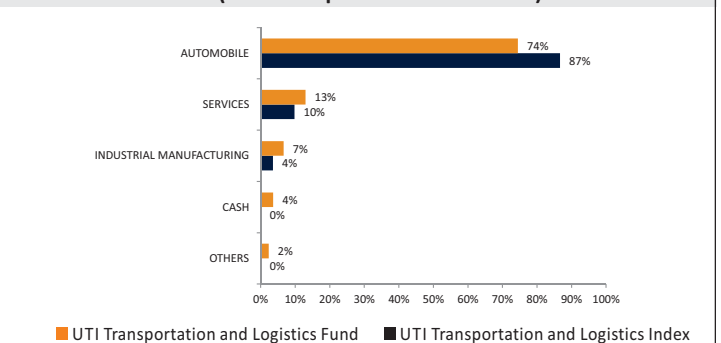
% of top 10 stocks	64.85
Median Market Cap (₹ Cr)	73,659
Weighted Average Market (₹ Cr)	92,676

All figures given are provisional and unaudited.

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

- Long term capital growth
- Investment in equity instruments of the companies engaged in the transportation and logistics sector

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

**Sectoral Breakdown ( % as compared to Benchmark )****Initiative**

SMS: LTLF to 5676756 to get scheme details.

# UTI LONG TERM EQUITY FUND (TAX SAVING)

(Erstwhile UTI Equity Tax Saving Plan)

## Investment Objective

The funds collected under the scheme shall be invested in equities, fully convertible debentures/bonds and warrants of companies. Investment may also be made in issues of partly convertible debentures/bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures/bonds so acquired or subscribed shall be disinvested within a period of twelve months from their acquisition.

## Snapshot

**Fund Manager**  
Mr. Vetri Murugan Subramaniam, B.Com, PGDM  
Mr. Lalit Nambiar, CFA, MMS(Finance)

**Date of inception/allotment:**  
15th December, 1999

**Fund size monthly average:** ₹ 1022.85 Crore  
**Closing AUM:** ₹ 1019.44 Crore

**No. of Unit Holders :** 1,57,498

**Minimum Investment Amount :** ₹ 500/-

**NAV as on January 31, 2018** Growth  
Option: ₹ 89.69 / Income Option: ₹ 23.24

**High/Low NAV in the month :** Growth option ₹ 91.46, ₹ 88.41

**Total expense ratio (%):**  
**Direct:** 1.75, **Regular:** 2.56

## Management Style - Market Cap Grid

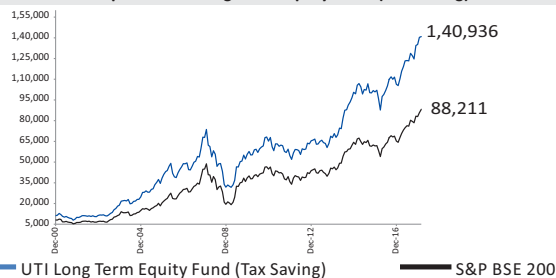
Growth	Blend	Value
		Large
		Large & Mid
		Mid & Small

## Market Capitalisation (%)

Large	Mid	Small
63	33	4

**Load Structure:**  
Please refer to page No. 5

## ₹ 10,000 invested at inception: UTI Long Term Equity Fund (Tax Saving) Vs. S&P BSE 200



## Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018				Growth of ₹10000		
Period	NAV (%)	S&P BSE 200 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 200 (₹)	Nifty 50 (₹)
1 Year	27.65	30.02	28.81	12,765	13,002	12,881
3 Years	10.07	9.73	7.77	13,339	13,216	12,519
5 Years	16.14	14.34	12.81	21,139	19,550	18,276
Since inception as on 31/01/2018 (CAGR)*	15.70	12.75	12.04	1,40,936	88,211	78,659

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 May-2016

\*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 63 in 'Fund Manager Summary'.

\*Benchmark for UTI Long Term Equity Fund (Tax Saving) has been changed from S&P BSE 100 to S&P BSE 200

## SIP Returns as on January 31, 2018

Period	Investment Amount (₹)	Value-Fund (₹)	S&P BSE 200 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) S&P BSE 200	Yield (%) Nifty 50
1 Year	1,20,000	1,34,717	1,36,644	1,36,864	23.42	26.59	26.95
3 Years	3,60,000	4,62,239	4,68,691	4,58,959	16.90	17.88	16.40
5 Years	6,00,000	9,22,512	9,05,874	8,62,486	17.22	16.48	14.48
7 Years	8,40,000	14,88,580	14,35,724	13,57,438	16.04	15.03	13.46
10 Years	12,00,000	25,19,661	24,07,289	22,63,556	14.19	13.34	12.19
Since inception as on 31/01/2018	15,80,000	38,40,146	38,31,292	36,33,007	12.62	12.59	11.87

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. @-Since inception return for above mentioned schemes is taken for the period December 2004 to January 2018 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

## AS ON 31/01/2018

Quantitative Indicators	Fund	Benchmark
Beta	0.93	
Standard Deviation (Annual)	13.39%	13.74%
Sharpe ratio	0.30	
Portfolio Turnover Ratio (Annual)	0.50	

## Active Stock positions (as compared to Benchmark)

**Overweight (Top5)**  
Mphasis Ltd.  
Mahindra & Mahindra Financial Services Ltd.  
NCC Ltd.  
ICICI Bank Ltd.  
Coromandel International Ltd.

**Underweight (Top5)**  
HDFC Ltd.  
Larsen & Toubro Ltd.  
Tata Consultancy Services Ltd.  
Kotak Mahindra Bank Ltd.  
State Bank of India

## Portfolio as on January 31, 2018

Equity	% of NAV
HDFC Bank Ltd.	7.25
ICICI Bank Ltd.	6.34
Infosys Ltd.	4.31
ITC Ltd.	4.11
Maruti Suzuki India Ltd.	3.65
Reliance Industries Ltd.	3.62
Axis Bank Ltd.	3.54
Mphasis Ltd.	3.39
Mahindra & Mahindra Financial Services Ltd.	2.91
Federal Bank Ltd.	2.51
NCC Ltd.	2.50
Coromandel International Ltd.	2.33
IndusInd Bank Ltd.	2.25
GAIL (India) Ltd.	2.14
Tata Motors Ltd.	2.05
Indian Oil Corporation Ltd.	1.80
Bank of Baroda	1.78
Emami Ltd.	1.76
Bharti Airtel Ltd.	1.57
Sun Pharmaceuticals Industries Ltd.	1.49
Vedanta Ltd.	1.39
Equitas Holdings Ltd.	1.39
Cipla Ltd.	1.33
Torrent Power Ltd.	1.27
Container Corporation Of India Ltd.	1.22
Century Textiles & Industries Ltd.	1.20
Tech Mahindra Ltd.	1.19
Engineers India Ltd.	1.13
Muthoot Finance Ltd.	1.10
Tata Chemicals Ltd.	1.09
Others	24.89
Net Current Assets	1.50
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	41.62
Median Market Cap (₹ Cr)	72,046
Weighted Average Market (₹ Cr)	1,46,597

All figures given are provisional and unaudited.

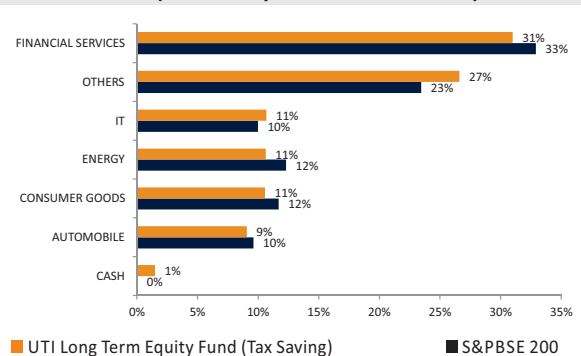
## This product is suitable for investors who are seeking\*:



- Long term capital growth
- Investment in equity instruments of companies that are believed to have growth potential

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

## Sectoral Breakdown ( % as compared to Benchmark )



## Initiative

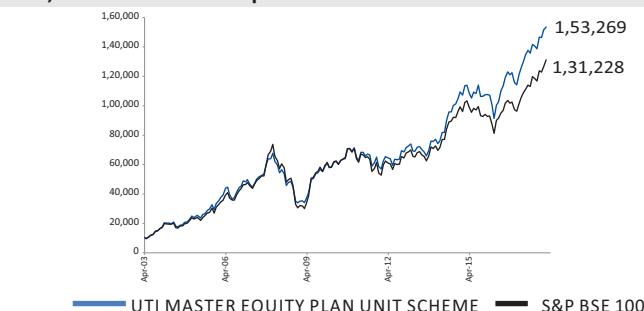
SMS: LETSP to 5676756 to get scheme details.

**Investment Objective**

The scheme primarily aims at securing for the members capital appreciation by investing the funds of the scheme in equity shares and convertible and non-convertible bonds/ debentures of companies with good growth prospects and money market instruments.

**Snapshot**

<b>Fund Manager</b> Mr. Sanjay Dongre , B.E PGDM (IIM Kolkatta)	<table><tr><th colspan="3">Market Capitalisation (%)</th></tr><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>79</td><td>20</td><td>1</td></tr></table>	Market Capitalisation (%)			Large	Mid	Small	79	20	1
Market Capitalisation (%)										
Large	Mid	Small								
79	20	1								
<b>Date of inception/allotment:</b> 31st March, 2003										
<b>Fund size monthly average:</b> ₹ 1988.53 Crore <b>Closing AUM:</b> ₹ 1984.83 Crore	<b>Total expense ratio (%) :</b> 2.12									
<b>No. of Unit Holders :</b> 2,90,035										
<b>NAV as on January 31, 2018 :</b> ₹ 109.84										
<b>High/Low NAV in the month :</b> Growth option ₹ 111.52 / ₹ 107.53										
<b>Load Structure:</b> Please refer to page No. 5										

**₹ 10,000 invested at inception: UTI MEPUS Vs. S&P BSE 100****Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018				Growth of ₹10000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
1 Year	26.55	29.30	28.81	12,655	12,930	12,881
3 Years	10.47	8.64	7.77	13,485	12,825	12,519
5 Years	15.65	13.38	12.81	20,697	18,743	18,276
Since inception as on 31/01/2018 (CAGR)*	20.18	18.93	17.72	1,53,269	1,31,228	1,12,740

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-2005

\* 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 63 in 'Fund Manager Summary'.

AS ON 31/01/2018

Quantitative Indicators	Fund	Benchmark
Beta	0.97	
Standard Deviation (Annual)	14.12%	13.86%
Sharpe ratio	0.32	
Portfolio Turnover Ratio (Annual)	0.14	

**Active Stock positions (as compared to Benchmark)**

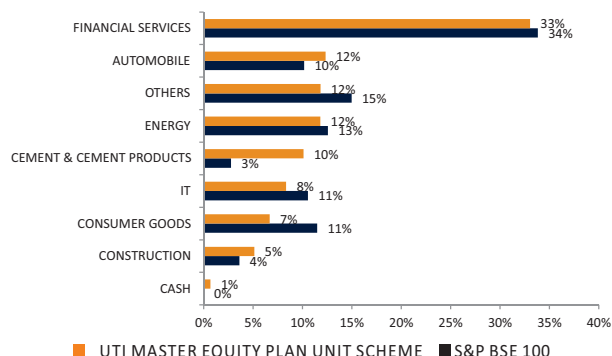
<b>Overweight (Top5)</b> Ramco Cements Ltd. Sundram Fasteners Ltd. Bharat Electronics Ltd. Ultratech Cement Ltd. Shree Cement Ltd.	<b>Underweight (Top5)</b> HDFC Ltd. Kotak Mahindra Bank Ltd. Reliance Industries Ltd. ITC Ltd. Tata Consultancy Services Ltd.
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**Portfolio as on January 31, 2018**

Equity	% of NAV	% of NAV (Futures)
HDFC Bank Ltd.	9.56	
ICICI Bank Ltd.	4.82	
Axis Bank Ltd.	4.20	
Maruti Suzuki India Ltd.	3.93	
Infosys Ltd.	3.77	
Reliance Industries Ltd.	3.75	
Larsen & Toubro Ltd.	3.73	
IndusInd Bank Ltd.	3.67	
Ramco Cements Ltd.	3.65	
Sundram Fasteners Ltd.	3.60	
State Bank of India	3.57	
Ultratech Cement Ltd.	3.20	
Bharat Electronics Ltd.	2.77	
Tata Motors Ltd.	2.69	
ITC Ltd.	2.60	
Shree Cement Ltd.	2.43	
GAIL (India) Ltd.	2.41	
Mahindra & Mahindra Ltd.	2.11	
Indian Oil Corporation Ltd.	2.01	
Hindustan Petroleum Corporation Ltd.	1.82	
Indraprastha Gas Ltd.	1.81	
Hindustan Unilever Ltd.	1.62	
HDFC Ltd.	1.61	
Sanofi India Ltd.	1.60	
UPL Ltd.	1.57	
Tata Consultancy Services Ltd.	1.57	
Voltas Ltd.	1.40	
Mahindra & Mahindra Financial Services Ltd.	1.28	
SBI Life Insurance Co. Ltd.	1.17	
Tech Mahindra Ltd.	1.14	
Others	14.24	
Net Current Assets	0.70	
<b>Total</b>	<b>100.00</b>	

% of top 10 stocks	44.68
Median Market Cap (₹ Cr)	1,32,106
Weighted Average Market (₹ Cr)	1,89,895

All figures given are provisional and unaudited.

**Sectoral Breakdown ( % as compared to Benchmark )**

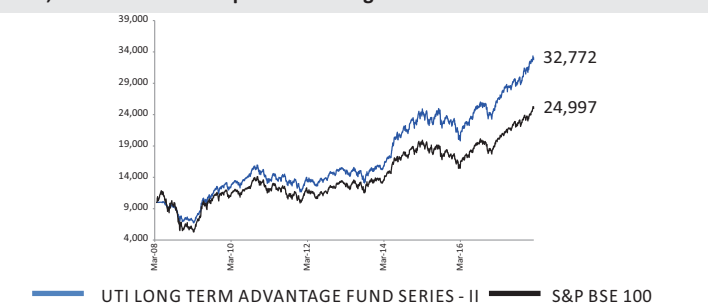


**Investment Objective**

The investment objective of the scheme is to provide medium to long term capital appreciation along with income tax benefit.

**Snapshot**

<b>Fund Manager</b> Mr Lalit Nambiar, CFA, MMS (Finance)	<table><tr><th colspan="3">Market Capitalisation (%)</th></tr><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>68</td><td>28</td><td>4</td></tr></table>	Market Capitalisation (%)			Large	Mid	Small	68	28	4
Market Capitalisation (%)										
Large	Mid	Small								
68	28	4								
<b>Date of inception/allotment:</b> 19th March, 2008										
<b>Fund size monthly average:</b> ₹ 143.69 Crore <b>Closing AUM:</b> ₹ 142.75 Crore	<b>Total expense ratio (%):</b> 2.64									
<b>No. of Unit Holders :</b> 24,084										
<b>Minimum Investment Amount :</b> ₹ 500/-	<b>Load Structure:</b> Please refer to page No. 6									
<b>NAV as on January 31, 2018</b> Growth Option: ₹ 32.78 , Income Option: ₹ 30.46										
<b>High/Low NAV in the month :</b> Growth option ₹ 33.35, ₹ 32.15										

**₹ 10,000 invested at inception: UTI Long Term Adv. Fund S II Vs. S&P BSE 100****Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018				Growth of ₹10000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
1 Year	29.85	29.30	28.81	12,985	12,930	12,881
3 Years	10.64	8.64	7.77	13,547	12,825	12,519
5 Years	16.30	13.38	12.81	21,285	18,743	18,276
Since inception as on 31/01/2018 (CAGR)*	12.77	9.72	9.32	32,772	24,997	24,112

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 Oct-2012  
 \*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 63 in 'Fund Manager Summary'.

AS ON 31/01/2018

Quantitative Indicators	Fund	Benchmark
Beta	0.93	
Standard Deviation (Annual)	13.67%	13.86%
Sharpe ratio	0.34	
Portfolio Turnover Ratio (Annual)	0.41	

**Active Stock positions (as compared to Benchmark)**

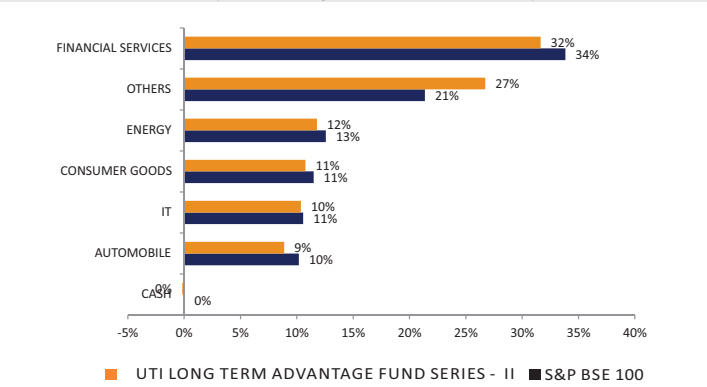
<b>Overweight (Top5)</b>	<b>Underweight (Top5)</b>
Mphasis Ltd.	HDFC Ltd.
Coromandel International Ltd.	Larsen & Toubro Ltd.
NCC Ltd.	Tata Consultancy Services Ltd.
GAIL (India) Ltd.	Reliance Industries Ltd.
ICICI Bank Ltd.	Hindustan Unilever Ltd.

**Portfolio as on January 31, 2018**

Equity	% of NAV
HDFC Bank Ltd.	7.00
ICICI Bank Ltd.	6.60
Infosys Ltd.	4.40
Reliance Industries Ltd.	4.17
ITC Ltd.	4.09
Maruti Suzuki India Ltd.	3.75
Mphasis Ltd.	3.44
Coromandel International Ltd.	2.77
GAIL (India) Ltd.	2.76
NCC Ltd.	2.59
Mahindra & Mahindra Financial Services Ltd.	2.33
Kotak Mahindra Bank Ltd.	2.20
State Bank of India	2.10
Axis Bank Ltd.	1.94
IndusInd Bank Ltd.	1.92
Indian Oil Corporation Ltd.	1.88
Emami Ltd.	1.84
Tata Motors Ltd.	1.83
Bharti Airtel Ltd.	1.69
Sun Pharmaceuticals Industries Ltd.	1.55
Bharat Petroleum Corporation Ltd.	1.43
Vedanta Ltd.	1.36
Cipla Ltd.	1.35
Century Textiles & Industries Ltd.	1.25
Container Corporation Of India Ltd.	1.21
Federal Bank Ltd.	1.19
Muthoot Finance Ltd.	1.15
Bajaj Corp Ltd.	1.14
Biocon Ltd.	1.12
Tata Chemicals Ltd.	1.07
Others	27.04
Net Current Assets	-0.16
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	41.55
Median Market Cap (₹ Cr)	93,999
Weighted Average Market (₹ Cr)	1,57,121

All figures given are provisional and unaudited.

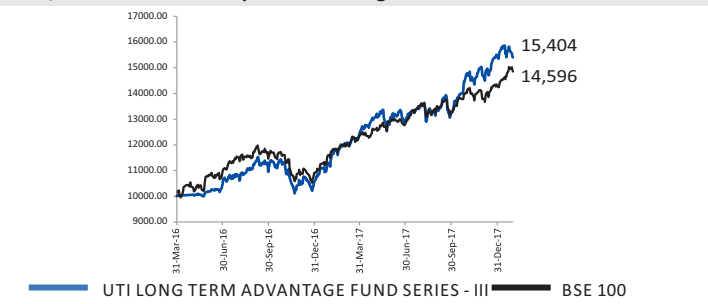
**Sectoral Breakdown ( % as compared to Benchmark )**

**Investment Objective**

The investment objective of the scheme is to generate capital appreciation over a period of ten years by investing predominantly in equity and equity-related instruments of companies along with income tax benefit. However, there can be no assurance that the investment objective of the Scheme will be realized.

**Snapshot**

<b>Fund Manager</b> Mr Lalit Nambiar, CFA, MMS (Finance)	<table><tr><th colspan="3">Market Capitalisation (%)</th></tr><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>46</td><td>47</td><td>7</td></tr></table>	Market Capitalisation (%)			Large	Mid	Small	46	47	7
Market Capitalisation (%)										
Large	Mid	Small								
46	47	7								
<b>Date of inception/allotment:</b> 30th March, 2016										
<b>Fund size monthly average:</b> ₹ 402.82 Crore <b>Closing AUM:</b> ₹ 393.48 Crore	<b>Total expense ratio (%) :</b> <b>Direct:</b> 1.01, <b>Regular:</b> 2.31									
<b>No. of Unit Holders :</b> 25,500										
<b>Minimum Investment Amount :</b> ₹ 500/-	<b>Load Structure:</b> Please refer to page No. 6									
<b>NAV as on January 31, 2018</b> Growth Option: ₹ 15.40, Income Option: ₹ 13.95										
<b>High/Low NAV in the month :</b> Growth option ₹ 15.86, ₹ 15.35										

**₹ 10,000 invested at inception: UTI Long Term Adv. Fund I Vs. S&P BSE 100****Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018				Growth of ₹10000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	BSE 100 (₹)	Nifty 50 (₹)
1 Year	38.11	29.30	28.81	13,811	12,930	12,881
Since inception as on 31/01/2018 (CAGR)*	26.45	22.80	21.24	15,404	14,596	14,256

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 Oct-2012. The above scheme is in existence for less than 3 or 5 years. \*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 63 in 'Fund Manager Summary'. The above scheme is in existence for less than 3 years.

AS ON 31/01/2018

Quantitative Indicators	Fund	Benchmark
Beta	-	-
Standard Deviation (Annual)	-	-
Sharpe ratio	-	-
Portfolio Turnover Ratio (Annual)	0.33	-

**Active Stock positions (as compared to Benchmark)**

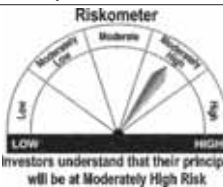
<b>Overweight (Top5)</b> Escorts Ltd. Coromandel International Ltd. Titan Company Ltd. Thermax Ltd. BEML Ltd.	<b>Underweight (Top5)</b> HDFC Bank Ltd. HDFC Ltd. ITC Ltd. Infosys Ltd. Tata Consultancy Services Ltd.
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**Portfolio as on January 31, 2018**

Equity	% of NAV
Reliance Industries Ltd.	9.12
Escorts Ltd.	5.95
ICICI Bank Ltd.	5.77
Titan Company Ltd.	5.25
Coromandel International Ltd.	4.67
Thermax Ltd.	4.13
BEML Ltd.	4.08
Tech Mahindra Ltd.	4.03
Bharat Forge Ltd.	3.91
Larsen & Toubro Ltd.	3.80
Oil & Natural Gas Corporation Ltd.	3.74
Tata Power Company Ltd.	3.66
NCC Ltd.	3.56
Tata Chemicals Ltd.	3.40
Century Textiles & Industries Ltd.	3.22
Sun Pharma Advanced Research Co Ltd.	3.19
Federal Bank Ltd.	3.14
GAIL (India) Ltd.	3.08
Mahindra & Mahindra Ltd.	2.71
Bank of Baroda	2.31
Rallis India Ltd.	2.30
Container Corporation Of India Ltd.	2.18
VA Tech Wabag Ltd.	2.11
Gateway Distriparks Ltd.	1.95
JK Lakshmi Cement Ltd.	1.89
PNB Housing Finance Ltd.	1.68
Praj Industries Ltd.	1.66
Gujarat Pipavav Port Ltd.	1.17
Monsanto India Ltd.	0.76
V-Guard Industries Ltd.	0.66
Net Current Assets	0.92
<b>Total</b>	<b>100.00</b>

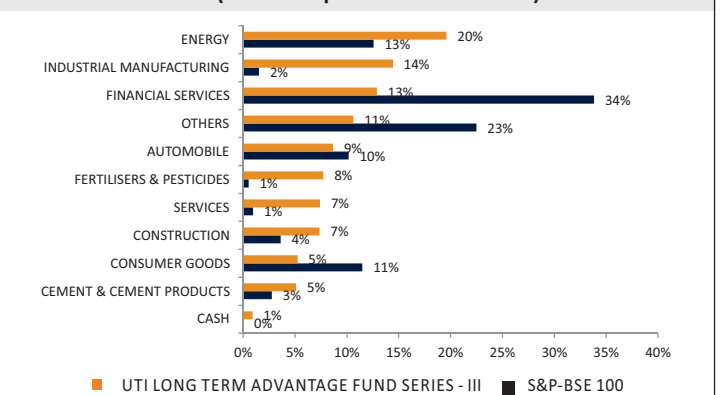
% of top 10 stocks	50.71
Median Market Cap (₹ Cr)	24,122
Weighted Average Market (₹ Cr)	1,07,611

All figures given are provisional and unaudited.

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

- Capital appreciation over a period of 10 years
- Investment in equity and equity related instruments of companies along with income tax benefit u/s 80C of the Income Tax Act, 1961

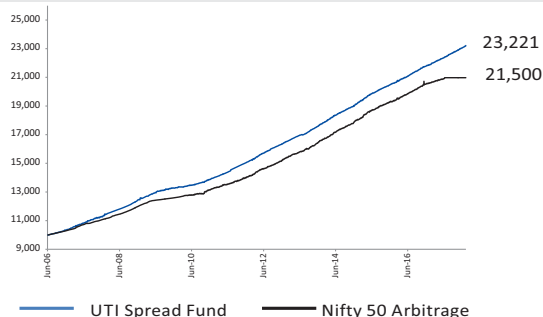
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**Sectoral Breakdown ( % as compared to Benchmark )**

**Investment Objective**

The investment objective of the scheme is to provide capital appreciation and dividend distribution through arbitrage opportunities arising out of price differences between the cash and derivative market by investing predominantly in Equity & Equity related securities, derivatives and the balance portion in debt securities. However, there can be no assurance that the investment objective of the scheme will be realised.

<b>Date of inception/allotment:</b> 22nd June, 2006	<b>Fund Manager</b> Mr. Kaushik Basu, B.Com, ACMA
<b>Fund size monthly average:</b> ₹ 2316.64 Crore <b>Closing AUM:</b> ₹ 2146.20 Crore	<b>NAV as on January 31, 2018</b> Growth / Income : ₹ 23.22, ₹ 15.94
<b>High/ Low of NAV in the month</b> Growth Option : ₹ 23.22, ₹ 23.08	<b>Minimum Investment Amount</b> ₹ 5,000/-
<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.	<b>No. of Unit Holding accounts</b> 4,874
<b>Sharpe ratio (%):</b> 0.39 <b>Total expense ratio (%):</b> Direct: 0.10, Regular: 0.60	
<b>Load Structure</b>	
<b>Entry Load</b>	<b>Exit Load</b>
Nil	0.50% if exited on or before 30 days from the date of investment. (w.e.f. February 10, 2015)

**₹ 10,000 invested at inception: UTI SPREAD Fund vs Nifty 50 Arbitrage****Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018				Growth of ₹10000		
Period	NAV (%)	Nifty 50 Arbitrage (%)	Nifty 50 (%)	NAV (₹)	Nifty 50 Arbitrage (₹)	Nifty 50 (₹)
1 Year	6.04	4.35	28.81	10,604	10,435	12,881
3 Years	6.51	6.06	7.77	12,085	11,932	12,519
5 Years	7.06	6.94	12.81	14,068	13,989	18,276
Since inception as on 31/01/2018 (CAGR)*	7.52	6.81	11.87	23,221	21,500	36,814

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-2014

\*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 63 in 'Fund Manager Summary'.

\*Benchmark for UTI SPREAD Fund has been changed from CRISIL Liquid Fund Index to Nifty 50 Arbitrage Nifty 50 Arbitrage since 01/06/2017, prior period Crisil Liquid Index Fund return

**SIP Returns as on January 31, 2018**

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 50 Arbitrage (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage	Yield (%) Nifty 50
1 Year	1,20,000	1,23,945	1,22,811	1,36,864	6.13	4.36	26.95
3 Years	3,60,000	3,95,353	3,89,750	4,58,959	6.17	5.22	16.40
5 Years	6,00,000	7,10,193	7,01,566	8,62,486	6.67	6.19	14.48
7 Years	8,40,000	10,78,709	10,66,735	13,57,438	7.03	6.72	13.46
10 Years	12,00,000	17,33,003	16,72,925	22,63,556	7.14	6.46	12.19
Since inception as on 31/01/2018	13,80,000	21,25,215	19,77,163	27,37,016	7.24	6.05	11.33

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.

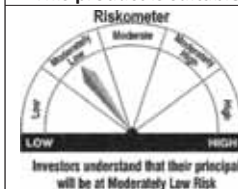
**Portfolio as on January 31, 2018**

Equity	# % of NAV	Hedged
Equity	67.88	100%
MM Instruments	16.19	
MF Units	5.57	
STD	9.98	
Cash, MM & cash equivalent	0.38	
<b>Total</b>	<b>100.00</b>	

All Figures given are provisional and unaudited.

**#%Equity 64.37**

(Annual average of the monthly average soft he opening and closing figures)

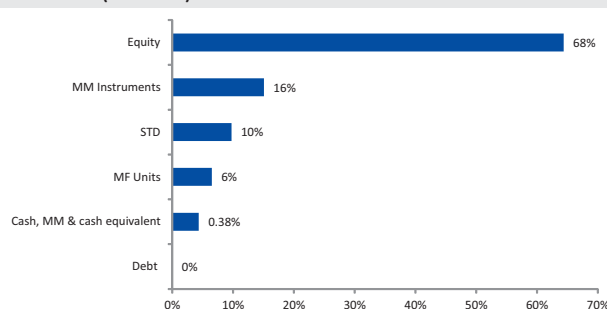
**This product is suitable for investors who are seeking\*:**

- Capital appreciation and dividend distribution 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

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

**Options Available**

SIP

**Asset Allocation as January 31, 2018****Asset Allocation (% to NAV)**

### UTI NIFTY INDEX FUND (An on open-ended passive index fund tracking the Nifty 50 index)

The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavour to achieve return equivalent to Nifty 50 by “passive” investment. The scheme will be managed by replicating the index in the same weightage as in the Nifty 50 Index with the intention of minimising the performance differences between the scheme and the Nifty 50 Index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. The scheme would alter the scrips/weights as and when the same are altered in the Nifty 50 Index.



**Investment Objective**

The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavour to achieve return equivalent to Nifty 50 by "passive" investment. The scheme will be managed by replicating the index in the same weightage as in the Nifty 50 Index with the intention of minimising the performance differences between the scheme and the Nifty 50 Index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. The scheme would alter the scrips/weights as and when the same are altered in the Nifty 50 Index.

**Date of inception/allotment :**

6th March, 2000

**Fund Manager**

Mr. Kaushik Basu, B.Com, ACMA

**Fund size monthly average:** ₹ 747.29 Crore

Closing AUM: ₹ 762.09 Crore

**NAV as on January 31, 2018**

Growth / Income : ₹ 70.84, ₹ 35.69

**High/ Low of NAV in the month**

Growth Option : ₹ 71.49, ₹ 67.05

**Minimum Investment Amount**

₹ 5000/-

**Registrar**

M/s. Karvy Computer share Pvt. Ltd.

**No. of Unit Holding accounts**

28,212

Total expense ratio (%) : Direct: 0.13, Regular: 0.20

**Load Structure**

Entry Load	Exit Load
Nil	Nil

**Fund Performance Vs Benchmark (CAGR)****Fund Performance Vs Benchmark (CAGR) AS ON 31/01/2018****Growth of ₹10000**

Period	NAV (%)	Nifty 50 (₹)	S&P BSE Sensex (%)	NAV (₹)	Nifty 50 (₹)	S&P BSE Sensex (₹)
1 Year	29.86	28.81	30.04	12,986	12,881	13,004
3 Years	8.69	7.77	7.21	12,843	12,519	12,325
5 Years	13.48	12.81	12.56	18,826	18,276	18,074
Since inception as on 31/01/2018 (CAGR)*	11.55	11.04	11.03	70,884	65,297	65,192

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-2014

\*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 63 in 'Fund Manager Summary'.

**SIP Returns as on January 31, 2018**

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 50 (₹)	S&P BSE Sensex (₹)	Yield (%) Fund	Yield (%) Nifty 50	S&P BSE Sensex (%)
1 Year	1,20,000	1,37,407	1,36,864	1,38,332	27.85	26.95	29.39
3 Years	3,60,000	4,64,827	4,58,959	4,58,845	17.29	16.40	16.38
5 Years	6,00,000	8,80,085	8,62,486	8,52,634	15.30	14.48	14.01
7 Years	8,40,000	13,91,118	13,57,438	13,39,697	14.15	13.46	13.09
10 Years	12,00,000	23,18,307	22,63,556	22,28,091	12.63	12.19	11.89
Since inception as on 31/01/2018	15,80,000	37,05,058	36,33,007	35,72,877	12.13	11.87	11.64

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @Since inception return for above mentioned schemes is taken for the period December 2004 to January 2018 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

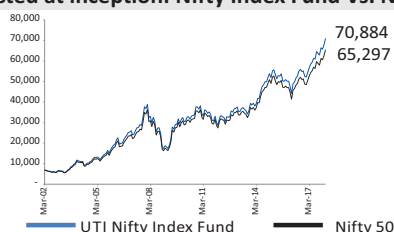
**AS ON 31/01/2018**

Quantitative Indicators	Fund	Benchmark
Beta	0.99	
Standard Deviation (Annual)	13.38%	13.50%
Sharpe ratio	0.20	
Portfolio Turnover Ratio (Annual)	0.23	

**Tracking Error as on 31st January 2018**

Tracking Error	Non-Annualised	Annualised Tracking error
Over last 1 year	0.0165	0.2609
Over last 3 year	0.0203	0.3206
Over last 5 year	0.0219	0.3456
Since Inception	0.1005	1.5890

Past performance may or may not be sustained in the future.

**₹ 10,000 invested at inception: Nifty Index Fund Vs. Nifty 50****Portfolio as on January 31, 2018**

Equity	% of NAV
HDFC Bank Ltd.	9.59
Reliance Industries Ltd.	7.75
HDFC Ltd.	7.31
ITC Ltd.	5.41
Infosys Ltd.	5.38
ICICI Bank Ltd.	5.30
Larsen & Toubro Ltd.	4.08
Tata Consultancy Services Ltd.	3.62
Kotak Mahindra Bank Ltd.	3.46
Maruti Suzuki India Ltd.	2.96
State Bank of India	2.72
Axis Bank Ltd.	2.36
Hindustan Unilever Ltd.	2.29
IndusInd Bank Ltd.	2.09
Tata Motors Ltd.	1.73
Mahindra & Mahindra Ltd.	1.66
Yes Bank Ltd.	1.52
Sun Pharmaceuticals Industries Ltd.	1.50
Vedanta Ltd.	1.48
Bharti Airtel Ltd.	1.36
Oil & Natural Gas Corporation Ltd.	1.34
HCL Technologies Ltd.	1.28
NTPC Ltd.	1.21
Asian Paints Ltd.	1.19
Tata Steel Ltd.	1.17
Hero Motocorp Ltd.	1.12
Ultratech Cement Ltd.	1.07
Bajaj Auto Ltd.	1.06
Indiabulls Housing Finance Ltd.	1.05
Indian Oil Corporation Ltd.	1.00
Others	14.58
Net Current Assets	0.36
<b>Total</b>	<b>100.00</b>

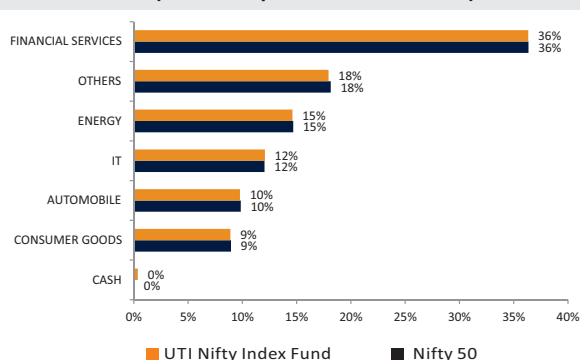
% of top 10 stocks	54.85
Median Market Cap (₹ Cr)	2,44,554
Weighted Average Market (₹ Cr)	2,67,588

All figures given are provisional and unaudited.

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

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

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

**Sectoral Breakdown ( % as compared to Benchmark )**

### UTI BALANCED FUND (An open-ended Balanced Fund)

The scheme aims to invest in a portfolio of equity / equity related securities and fixed income securities (debt and money market securities) with a view to generating regular income together with capital appreciation.

### UTI UNIT LINKED INSURANCE PLAN (An Open-ended Tax Saving-cum-Insurance Scheme)

Investment objectives of the scheme is primarily to provide return through growth in the NAV or through dividend distribution 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.

### UTI CRTS (An open-ended income scheme)

To primarily provide regular income to unit holders of the scheme. Funds collected under the scheme shall generally be invested as follows: (i) Not less than 70% of the funds in debt instruments including money market instruments of low to medium risk profile. (ii) Not more than 30% of the funds in equities and equity related instruments. The risk profile of equity investments could be high.

### UTI CHILDREN'S CAREER BALANCED PLAN (An Open-ended Scheme)

Funds collected under the Plan will be invested in equities, convertible and non convertible debentures/ bonds of companies/corporates etc and other capital and money market instruments subject to the condition that (i) not less than 60% of the funds will be invested in debt instruments of low to medium risk profile having a rating of A+ and above or equivalent at the time of investment and (ii) not more than 40% of the funds in equities and equity related instruments. The risk profile of equity investments could be high.

### UTI SMART WOMAN SAVINGS PLAN (An open-ended debt oriented scheme)

Investment objective of the scheme is to invest in a portfolio of equity/equity related securities and debt and money market instruments with a view to generating reasonable income with moderate capital appreciation.

### UTI CCP ADVANTAGE FUND (An Open-ended Scheme)

Investment Objective / Asset Allocation : Equity and Equity related Instruments, Minimum - 70% Maximum - 100%, Risk Profile High, Debt & Money Market Instruments including securitised Debt\* 0% Maximum - 30%, Risk Profile Low to Medium.\*Investment in securitised Debt will not normally exceed 20% of the net assets of the scheme.

### UTI MONTHLY INCOME SCHEME (An open-ended debt oriented scheme)

An open-ended debt oriented scheme with no assured returns. The scheme aims at distributing income, if any, periodically.

### UTI MIS Advantage Plan (An open-ended income scheme)

The investment objective of the Scheme is to generate regular income through investments in fixed income securities and capital appreciation / dividend income through investment of a portion of net assets of the scheme in equity and equity related instruments so as to endeavour to make periodic income distribution to Unit holders. Income may be generated through Coupon payments, amortization of discount on debt instruments, receipt of dividends or the purchase and sale of securities in the underlying portfolio. Under normal market conditions investment will be made in fixed income securities, money market instruments, cash and cash equivalents while at the same time maintaining a limited exposure to equity markets. The Scheme will endeavor to enhance overall returns through appropriate investments upto a maximum of 25% of Net Assets into equity and equity related 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.

### UTI RETIREMENT BENEFIT PENSION FUND (An Open-ended notified tax saving-cum-pension scheme with no assured returns)

Investment objective and policies of the scheme are primarily to provide pension in the form of periodical income/ cashflow to the unit holders to the extent of redemption value of their holding after they complete 58 years of age. Considering the objective of the scheme not less than sixty percent of the assets will be invested in fixed income securities, like non-convertible debentures, bonds, other debt and money market instruments of predominantly low to medium risk profile. Not more than 40% of the funds of the scheme may be invested in equities and equity related instruments like fully/ partly convertible debentures, convertible preference shares etc. The risk profile of equity investments could be high.

## Investment Objective

The scheme aims to invest in a portfolio of equity / equity related securities and fixed income securities (debt and money market securities) with a view to generating regular income together with capital appreciation.

## Snapshot

## Fund Manager

Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I)

Date of inception/allotment: 2nd January, 1995

Fund size monthly average: ₹ 5321.84 Crore  
Closing AUM: ₹ 5475.99 Crore

No. of Unit Holders : 8,63,280

Minimum Investment Amount :

Growth / Income : ₹ 1,000 / 5,000

NAV as on January 31, 2018 : Growth Option: ₹ 175.69, Income Option: ₹ 32.01

High/Low NAV in the month : ₹ 178.95, ₹ 173.64

Total expense ratio (%) : Direct : 1.50, Regular : 2.32

## Load Structure

Entry Load	Exit Load
Nil	(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 Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 31/01/2018				Growth of ₹10,000		
Period	NAV (%)	Crisil Balanced Fund Index (%)	Nifty 50 Index (%)	NAV (₹)	Crisil Balanced Fund Index (₹)	Nifty 50 Index (₹)
1 Year	22.79	19.30	28.81	12,279	11,930	12,881
3 Years	10.87	8.06	7.77	13,632	12,621	12,519
5 Years	14.67	11.53	12.81	19,834	17,262	18,276
Since inception as on 31/01/2018 (CAGR)*	15.78	NA	NA	2,94,899	10,000	10,000

Different plans have a different expense structure. The performance details provided herein are of regular plan.

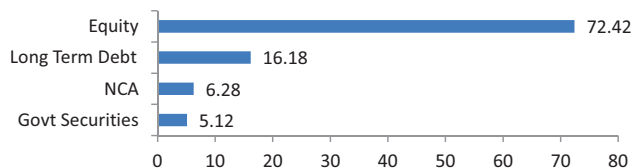
The current fund manager is managing the scheme since Nov-2009

\*Compounded annualized Growth Rate.

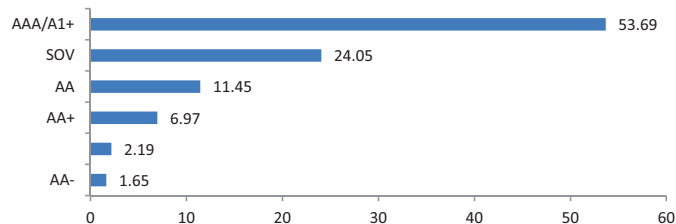
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.

N.A. - Not Available

## Asset Allocation (% to NAV)



## Credit Profile of Debt (% of Debt portion)



Excluding Net Current Assets

## Portfolio as on January 31, 2018

Equity	% of NAV	Rating
✓ HDFC Bank Ltd.	4.27	
✓ ICICI Bank Ltd.	4.27	
✓ ITC Ltd.	3.48	
✓ Larsen & Toubro Ltd.	2.80	
✓ Grasim Industries Ltd.	2.66	
✓ Sun Pharmaceuticals Industries Ltd.	2.56	
✓ Mahindra & Mahindra Ltd.	2.20	
✓ Infosys Ltd.	2.18	
✓ Tata Motors Ltd.	2.09	
Oil & Natural Gas Corporation Ltd.	1.95	
Maruti Suzuki India Ltd.	1.64	
Vedanta Ltd.	1.60	
Bharti Airtel Ltd.	1.58	
Dr. Reddy'S Laboratories Ltd.	1.57	
NTPC Ltd.	1.43	
Others	36.11	
<b>Govt Securities</b>		
✓ 6.68% GSEC MAT- 17/09/2031	2.76	SOV
8.27 GSEC - 09/06/2020	1.03	SOV
6.79% NI GSEC MAT 15/05/2027	0.86	SOV
8.15% G S - 24/11/26	0.47	SOV
<b>Long Term Debt</b>		
Indiabulls Housing Finance Ltd.	1.80	CRISIL AAA
Rural Electrification Corporation Ltd.	1.63	CRISIL AAA
Power Finance Corporation Ltd.	1.59	CRISIL AAA
Union Bank of India	1.36	IND AA
Power Grid Corporation Of India Ltd.	1.34	CRISIL AAA
Jorbat Shillong Expressway Ltd.	1.11	CARE AAA(SO)
Punjab National Bank	0.91	IND AA+
Indian Railways Fin Corpn Ltd.	0.89	CRISIL AAA
KKR India Financial Services Pvt Ltd.	0.62	CRISIL AA
Hero FinCorp Ltd.	0.57	CRISIL AA+
Others	4.35	
Net Current Assets	6.32	
<b>Total</b>	<b>100.00</b>	

Madian Market Cap (₹Cr.)

75,440

Weighted Average market Cap (₹Cr.)

1,22,658

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

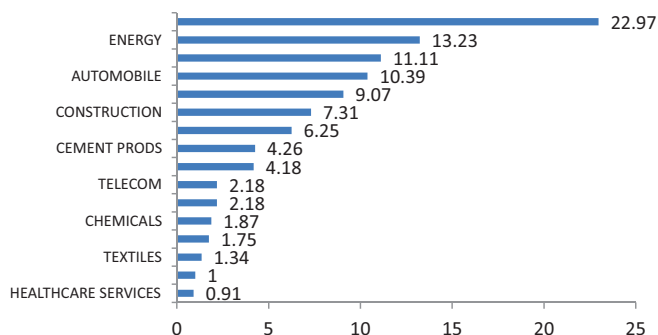
## This product is suitable for investors who are seeking\*:



- Long term capital growth
- Investment in equity instruments (maximum-75%) and fixed income securities (debt and money market securities)

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

## Sectoral Breakdown ( % as compared to Benchmark )



Initiative	Options Available
SMS: LBF to 5676756 To get scheme details	SIP

**Investment Objective**

Investment objectives of the scheme is primarily to provide return through growth in the NAV or through dividend distribution 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.

**Snapshot****Head-Fixed Income & Fund Manager (Debt Portfolio)**

Mr. Amandeep S. Chopra (Debt Portfolio) - B.Sc. MBA [FMS Delhi]

**Fund Manager:** Ajay Tyagi (Equity Portfolio) - CFA, MFC

**Date of inception/allotment:** 1st October, 1971

**Fund size monthly average:** ₹ 4151.88 Crore

**Closing AUM:** ₹ 4142.61 Crore

**No. of Unit Holders :** 2,86,286

**Minimum Investment Amount :**

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

Minimum Target Amount ₹ 15,00,00/-

**NAV as on January 31, 2018 :** ₹ 24.77

**High/Low NAV in the month :** Growth option ₹ 25.01, ₹ 24.56

**Total expense ratio (%) :** Direct: 1.63, Regular: 2.24

**Load Structure**

Entry Load : Nil  
Exit Load : 2% for premature withdrawal  
Nil - On or after maturity

**Fund Performance Vs Benchmark (CAGR)**

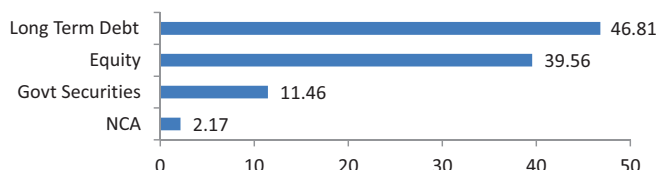
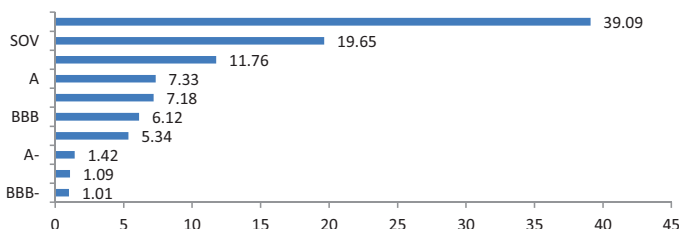
Fund Performance Vs Benchmark (CAGR) as on 31/01/2018				Growth of ₹10,000		
Period	NAV (%)	Crisil Debt Hybrid (60.40) (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Debt Hybrid (60.40) (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	14.55	14.30	-2.43	11,455	11,430	9,757
3 Years	8.86	8.07	6.24	12,903	12,624	11,993
5 Years	10.83	10.49	6.36	16,727	16,472	13,613
Since inception as on 31/01/2018 (CAGR)*	10.93	NA	NA	12,26,855	10,000	10,000

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-2006

\*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 63 in 'Fund Manager Summary'.

N.A. - Not Available

**Asset Allocation (% to NAV)****Credit Profile of Debt (% of Debt portion)**

Excluding Net Current Assets

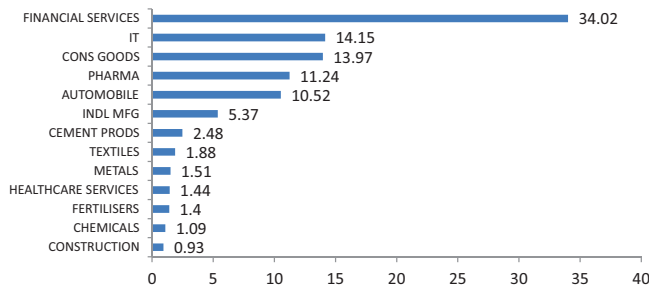
**Portfolio as on January 31, 2018**

Equity	% of NAV	Rating
✓ Bajaj Finance Ltd.	2.55	
IndusInd Bank Ltd.	2.28	
Yes Bank Ltd.	2.09	
HDFC Bank Ltd.	1.97	
Infosys Ltd.	1.58	
Kotak Mahindra Bank Ltd.	1.38	
HDFC Ltd.	1.17	
Motherhood Sumi System Ltd.	1.16	
Tata Consultancy Services Ltd.	1.16	
Maruti Suzuki India Ltd.	1.14	
Mindtree Ltd.	1.02	
Shree Cement Ltd.	0.98	
Gruh Finance Ltd.	0.95	
Eclerx Services Ltd.	0.94	
Info-Edge (India) Ltd.	0.90	
Others	18.29	
<b>Govt Securities</b>		
Others	0.82	
✓ 7.17% GSEC 08/01/2028	4.15	SOV
✓ 6.79% NI GSEC MAT 15/05/2027	3.43	SOV
6.68% GSEC MAT- 17/09/2031	2.21	SOV
7.61 GS 2030 09/05/2030	0.48	SOV
8.20% GOVT STOCK 24/09/2025	0.37	SOV
<b>Long Term Debt</b>		
✓ IL&FS Transportation Networks Ltd.	4.27	CARE A
✓ Religare Finvest Ltd.	3.57	IND BBB
✓ Reliance Ports & Terminals Ltd.	3.53	CRISIL AAA
✓ Indiabulls Housing Finance Ltd.	3.03	CRISIL AAA
✓ Tata Sons Ltd.	3.00	CRISIL AAA
✓ SREI Equipment Finance Ltd.	2.41	CARE AA
✓ Yes Bank Ltd.	2.37	ICRA AA
Jorbat Shillong Expressway Ltd.	2.25	CARE AAA(SO)
Rural Electrification Corporation Ltd.	1.95	CRISIL AAA
Reliance Utilities & Power Pvt Ltd.	1.85	CRISIL AAA
Others	18.58	
Net Current Assets	2.17	
<b>Total</b>	<b>100.00</b>	

Median Market Cap (₹Cr.)	74,544
Weighted Average market Cap (₹Cr.)	1,21,873

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

**Sectoral Breakdown (% as compared to Benchmark)****Initiative**

SMS: LULIP to 5676756  
To get scheme details

**Options Available**

SIP

This product is suitable for investors who are seeking\*: Refer page No. 64



# UTI-Unit Scheme for Charitable & Religious Trusts & Registered Societies

# UTI-CRTS

## Investment Objective

To primarily provide regular income to unit holders of the scheme. Funds collected under the scheme shall generally be invested as follows: (i) Not less than 70% of the funds in debt instruments including money market instruments of low to medium risk profile. (ii) Not more than 30% of the funds in equities and equity related instruments. The risk profile of equity investments could be high.

## Snapshot

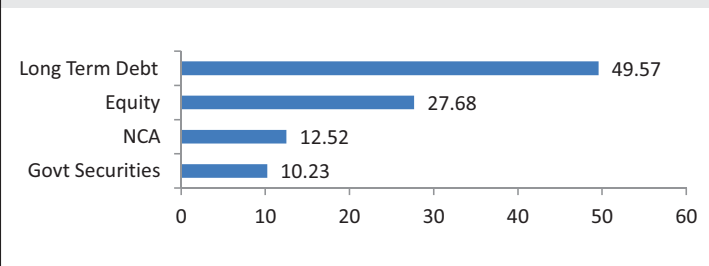
<b>Head-Fixed Income &amp; Fund Manager</b> Mr. Amandeep S. Chopra (Debt Portfolio) (B.Sc. MBA [FMS Delhi])	<b>Fund Manager (Equity Portion)</b> Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I)									
<b>Date of inception/allotment:</b> 1st October, 1981	<table><tr><th colspan="3">Market Capitalisation (%) - Equity Portion</th></tr><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>71</td><td>23</td><td>6</td></tr></table>	Market Capitalisation (%) - Equity Portion			Large	Mid	Small	71	23	6
Market Capitalisation (%) - Equity Portion										
Large		Mid	Small							
71	23	6								
<b>Fund size monthly average:</b> ₹ 736.69 Crore <b>Closing AUM:</b> ₹ 747.89 Crore										
<b>No. of Unit Holders :</b> 6,064										
<b>Minimum Investment Amount :</b> Please refer to page no. 60	<b>Weighted Average Maturity</b> 3.84 Years									
<b>NAV as on January 31, 2018 :</b> Growth Option: ₹ 355.12, Income Option: ₹ 148.63	<b>Yield to maturity</b> 8.21%									
<b>High/Low NAV in the month :</b> Growth Option : ₹ 357.26, ₹ 351.85										
<b>Total expense ratio (%) :</b> Direct: 1.68, Regular: 2.42										
<b>Load Structure</b> Entry / Exit Load : Nil										

## Fund Performance Vs Benchmark (CAGR)

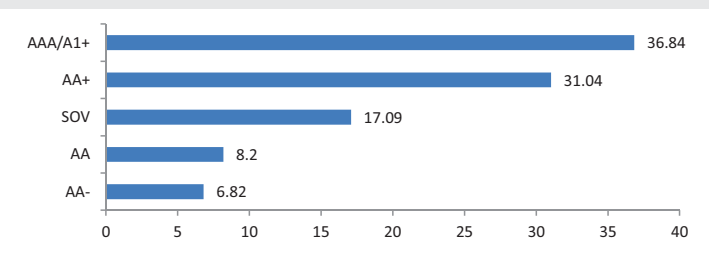
Fund Performance Vs Benchmark (CAGR) as on 31/01/2018				Growth of ₹10,000		
Period	NAV (%)	Crisil Debt Hybrid (75.25) (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Debt Hybrid (75.25) (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	10.76	10.89	-2.43	11,076	11,089	9,757
3 Years	8.36	8.04	6.24	12,726	12,614	11,993
5 Years	10.97	9.79	6.36	16,833	15,956	13,613
Since inception as on 31/01/2018 (CAGR)*	10.82	NA	NA	4,19,051	10,000	10,000

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-2006  
 \*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 63 in 'Fund Manager Summary'.  
 N.A. - Not Available

## Asset Allocation (% to NAV)



## Credit Profile of Debt (% of Debt portion)



Excluding Net Current Assets

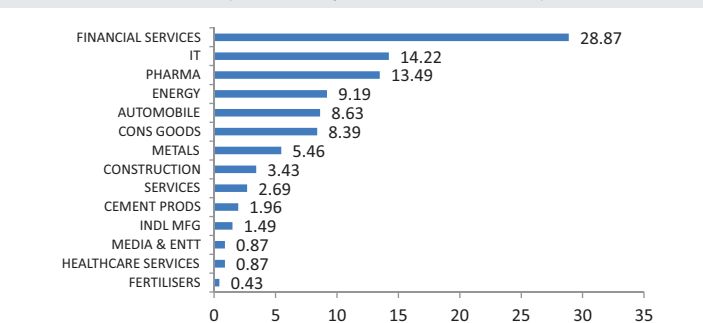
## Portfolio as on January 31, 2018

Equity	% of NAV	Rating
HDFC Bank Ltd.	1.84	
ICICI Bank Ltd.	1.53	
Bajaj Finance Ltd.	1.34	
Infosys Ltd.	1.31	
Maruti Suzuki India Ltd.	0.93	
Sun Pharmaceuticals Industries Ltd.	0.88	
Vedanta Ltd.	0.85	
ITC Ltd.	0.83	
IndusInd Bank Ltd.	0.82	
Oil & Natural Gas Corporation Ltd.	0.72	
NIIT Technologies Ltd.	0.68	
Yes Bank Ltd.	0.66	
Divis Laboratories Ltd.	0.63	
NTPC Ltd.	0.62	
Dr. Reddy'S Laboratories Ltd.	0.60	
Polaris Consulting & Services Ltd.	0.57	
Grasim Industries Ltd.	0.54	
Indian Oil Corporation Ltd.	0.54	
Biocon Ltd.	0.51	
Federal Bank Ltd.	0.51	
Others	10.78	
<b>Govt Securities</b>		
✓ 6.79% NI GSEC MAT 15/05/2027	5.70	SOV
6.68% GSEC MAT- 17/09/2031	2.45	SOV
8.20% GOVT STOCK 24/09/2025	1.38	SOV
8.85% MAHARASHTR SDL MAT 18/07/2022	0.70	SOV
<b>Long Term Debt</b>		
✓ Indian Hotels Company Ltd.	5.27	CARE AA+
✓ IDEA Cellular Ltd.	5.26	CARE AA+
✓ Bharat Aluminium Company Ltd.	4.08	ICRA AA-
✓ Punjab National Bank	3.34	IND AA+
✓ HDFC Bank Ltd.	3.34	CRISIL AA+
✓ Piramal Enterprises Ltd.	3.33	ICRA AA
✓ Tata Sons Ltd.	3.32	CRISIL AAA
✓ Reliance Ports & Terminals Ltd.	3.26	CRISIL AAA
✓ Power Grid Corporation Of India Ltd.	2.79	ICRA AAA
✓ Reliance Jio Infocomm Ltd.	2.65	CRISIL AAA
LIC Housing Finance Ltd.	2.35	CRISIL AAA
EXIM Bank	2.03	CRISIL AAA
HDFC Ltd.	1.61	CARE AAA
Power Finance Corporation Ltd.	1.42	CRISIL AAA
Tata Motors Ltd.	1.38	ICRA AA
State Bank of India	1.35	CRISIL AA+
Indiabulls Housing Finance Ltd.	1.34	CARE AAA
Rural Electrification Corporation Ltd.	0.86	CRISIL AAA
NTPC Ltd.	0.41	CRISIL AAA
Vedanta Ltd.	0.14	CRISIL AA
Blue Dart Express Ltd.	0.05	ICRA AA
Net Current Assets	12.50	
<b>Total</b>	<b>100.00</b>	

Median Market Cap (₹Cr.)	96,700
Weighted Average Market Cap (₹Cr.)	1,38,154

All figures given are provisional and unaudited  
 ✓ Top 10 scrips in the portfolio

## Sectoral Breakdown (% as compared to Benchmark)



Initiative	Options Available
SMS: LCRTS to 5676756 To get scheme details	SWP

This product is suitable for investors who are seeking\*: Refer page No. 64

# UTI CHILDREN'S CAREER BALANCED PLAN

**UTI Children's Career  
Balanced Plan**

## Investment Objective

Funds collected under the Plan will be invested in equities, convertible and non convertible debentures/ bonds of companies/corporates etc and other capital and money market instruments subject to the condition that (i) not less than 60% of the funds will be invested in debt instruments of low to medium risk profile having a rating of A+ and above or equivalent at the time of investment and (ii) not more than 40% of the funds in equities and equity related instruments. The risk profile of equity investments could be high.

## Snapshot

### Head-Fixed Income & Fund Manager (Debt Portion)

Mr. Amandeep S. Chopra (B.Sc. MBA [FMS Delhi])

### Fund Manager (Equity Portion)

Mr. Kaushik Basu, B.Com, ACMA

Date of inception/allotment: 12th July, 1993

Fund size monthly average: ₹ 3853.25 Crore

Closing AUM: ₹ 3831.44 Crore

No. of Unit Holders : 19,80,451

Minimum Investment Amount : ₹ 1,000/-

NAV as on January 31, 2018 : ₹ 22.94

High/Low NAV in the month : Growth option ₹ 23.11, ₹ 22.81

Total expense ratio (%) : Direct: 1.65, Regular: 1.84

### Load Structure

Entry Load	Nil	
Exit Load	3%	< 2 yr
	2%	>= 2 yr & < 4 yrs
	1%	>= 4 yrs & < 5 yrs
	Nil	>= 5 years

### Market Capitalisation (%)

#### - Equity Portion

Large	Mid	Small
58	31	11

### Weighted Average Maturity

5.39 Years

### Yield to maturity

8.98%

## Fund Performance Vs Benchmark (CAGR)

### Fund Performance Vs Benchmark (CAGR) as on 31/01/2018

Period	Fund Performance			Growth of ₹10,000		
	NAV (%)	Crisil Debt Hybrid (60.40) (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Debt Hybrid (60.40) (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	12.84	14.30	-2.43	11,284	11,430	9,757
3 Years	9.40	8.07	6.24	13,097	12,624	11,993
5 Years	13.36	10.49	6.36	18,726	16,472	13,613
Since inception as on 31/01/2018 (CAGR)*	11.74	NA	NA	1,52,972	10,000	10,000

Different plans have a different expense structure. The performance details provided herein are of regular plan.

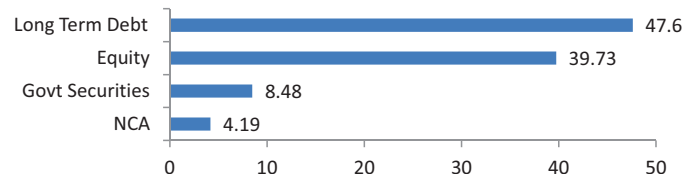
The current fund manager is managing the scheme since Dec-2006

\*Compounded annualized Growth Rate.

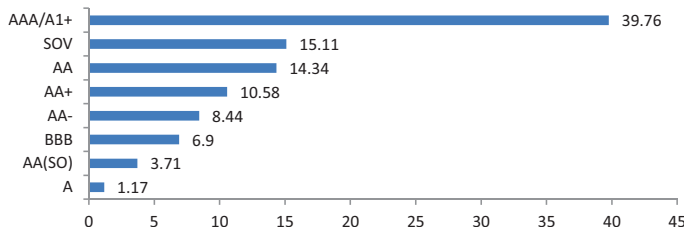
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.

N.A. - Not Available

## Asset Allocation (% to NAV)



## Credit Profile of Debt (% of Debt portion)



Excluding Net Current Assets

## Portfolio as on January 31, 2018

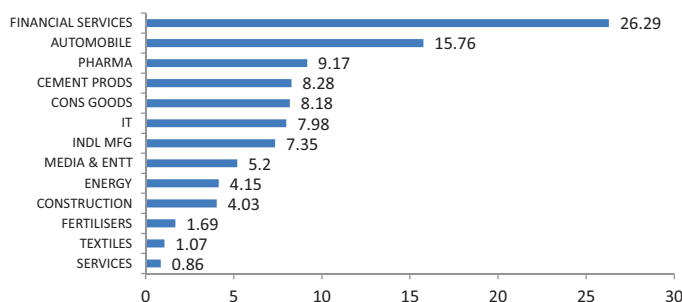
Equity	% of NAV	Rating
✓ HDFC Bank Ltd.	2.67	
Infosys Ltd.	1.45	
Larsen & Toubro Ltd.	1.44	
Tata Consultancy Services Ltd.	1.30	
Cholamandalam Investment & Finance Company Ltd.	1.28	
TI Financial Holdings Ltd.	1.26	
Reliance Industries Ltd.	1.25	
MRF Ltd.	1.24	
Maruti Suzuki India Ltd.	1.24	
Axis Bank Ltd.	1.24	
Essel Propack Ltd.	1.20	
Pfizer Ltd.	1.17	
FDC Ltd.	1.16	
Shree Cement Ltd.	1.14	
ITC Ltd.	1.13	
Others	19.57	
<b>Govt Securities</b>		
Others	1.60	
✓ 6.79% NI GSEC MAT 15/05/2027	2.47	SOV
GS-8.33%- MAT-07/06/2036	1.65	SOV
7.17% GSEC 08/01/2028	1.03	SOV
6.68% GSEC MAT- 17/09/2031	0.96	SOV
7.61 GS 2030 09/05/2030	0.77	SOV
<b>Long Term Debt</b>		
✓ Religare Finvest Ltd.	3.87	IND BBB
✓ Power Finance Corporation Ltd.	3.64	ICRA AAA
✓ Reliance Ports & Terminals Ltd.	3.56	CRISIL AAA
✓ Yes Bank Ltd.	2.57	ICRA AA
✓ Rural Electrification Corporation Ltd.	2.40	CRISIL AAA
✓ Jorbat Shillong Expressway Ltd.	2.37	CARE AAA(SO)
✓ SREI Equipment Finance Ltd.	2.09	CARE AA-
✓ KKR India Financial Services Pvt Ltd.	1.99	CRISIL AA
Tata Sons Ltd.	1.95	CRISIL AAA
Union Bank of India	1.94	IND AA
Others	21.23	
Net Current Assets	4.17	
<b>Total</b>	<b>100.00</b>	

Median Market Cap (₹Cr.)	59,686
Weighted Average Market Cap (₹Cr.)	1,46,272

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

## Sectoral Breakdown ( % as compared to Benchmark )



## Initiative

SMS: LCCPto 5676756  
To get scheme details

## Options Available

SIP

This product is suitable for investors who are seeking\*: Refer page No. 64

## Investment Objective

Investment objective and policies of the scheme are primarily to provide pension in the form of periodical income/ cashflow to the unit holders to the extent of redemption value of their holding after they complete 58 years of age. Considering the objective of the scheme not less than sixty percent of the assets will be invested in fixed income securities, like non-convertible debentures, bonds, other debt and money market instruments of predominantly low to medium risk profile. Not more than 40% of the funds of the scheme may be invested in equities and equity related instruments like fully/ partly convertible debentures, convertible preference shares etc. The risk profile of equity investments could be high.

## Snapshot

## Head-Fixed Income &amp; Fund Manager

Mr. Amandeep S. Chopra - Debt Portfolio (B.Sc. MBA [FMS Delhi])

## Fund Manager (Equity Portion)

Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I)

Date of inception/allotment: 26th December, 1994

Fund size monthly average: ₹ 2633.67 Crore

Closing AUM: ₹ 2634.13 Crore

No. of Unit Holders : 23,17,109

## Minimum Investment Amount :

₹ 500/- (Subject to attaining a minimum investment of ₹ 10,000/- by the age of 52 years)

NAV as on January 31, 2018 : ₹ 26.47

High/Low NAV in the month: Growth Option : ₹ 26.69, ₹ 26.16

Total expense ratio (%) : Direct : 1.48, Regular : 2.02

## Load Structure

Entry Load : Nil

Exit Load : 5% < 1 yr

3% >= 1 yr & < 3 yrs

1% >= 3 yrs

Nil > 5 yrs

Nil Redemption at maturity (i.e. 58 years of age).

No exit load for investments redeemed at maturity, i.e. 58 years of age or after 5 years from the date of investment whichever is later.

## Market Capitalisation (%) - Equity Portion

Large	Mid	Small
56	26	18

Weighted Average Maturity : 4.30 Years

Yield to maturity : 9.15%

## Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 31/01/2018

Growth of ₹10,000

Period	NAV (%)	Crisil Debt Hybrid (60.40) (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Debt Hybrid (60.40) (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	15.73	14.30	-2.43	11,573	11,430	9,757
3 Years	9.99	8.07	6.24	13,310	12,624	11,993
5 Years	11.82	10.49	6.36	17,488	16,472	13,613
Since inception as on 31/01/2018 (CAGR)*	11.26	NA	NA	1,17,796	10,000	10,000

Different plans have a different expense structure. The performance details provided herein are of regular plan.

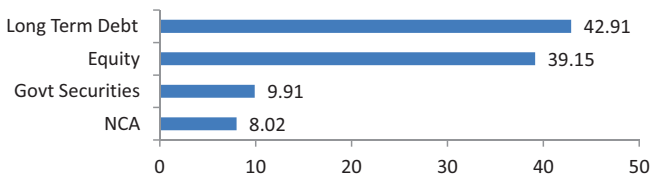
The current fund manager is managing the scheme since Dec-2006

\*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 63 in 'Fund Manager Summary'.

N.A. - Not Available

## Asset Allocation (% to NAV)



## Portfolio as on January 31, 2018

Equity	% of NAV	Rating
✓ ICI Bank Ltd.	2.21	
✓ HDFC Bank Ltd.	2.08	
ITC Ltd.	1.54	
Maruti Suzuki India Ltd.	1.54	
Vedanta Ltd.	1.51	
Infosys Ltd.	1.38	
IndusInd Bank Ltd.	1.24	
Grasim Industries Ltd.	1.24	
Larsen & Toubro Ltd.	1.18	
Mahindra & Mahindra Ltd.	1.16	
Rane Holdings Ltd.	1.06	
Polaris Consulting & Services Ltd.	0.96	
Mphasis Ltd.	0.95	
NTPC Ltd.	0.92	
Sun Pharmaceuticals Industries Ltd.	0.91	
Others	19.27	
<b>Govt Securities</b>		
Others	1.82	
✓ 7.17% GSEC 08/01/2028	2.24	SOV
6.79% NI GSEC MAT 15/05/2027	1.80	SOV
7.61 GS 2030 09/05/2030	1.68	SOV
6.68% GSEC MAT - 17/09/2031	1.39	SOV
8.20% GOVT STOCK 24/09/2025	0.98	SOV
<b>Long Term Debt</b>		
✓ IL&FS Transportation Networks Ltd.	7.13	CARE A
✓ State Bank of India	3.75	CRISIL AA+
✓ SREI Equipment Finance Ltd.	2.65	CARE AA-
✓ Jorbat Shillong Expressway Ltd.	2.48	CARE AAA(SO)
✓ Rural Electrification Corporation Ltd.	2.45	CRISIL AAA
✓ Power Finance Corporation Ltd.	2.03	CRISIL AAA
✓ Punjab National Bank	1.90	IND AA+
Religare Finvest Ltd.	1.89	IND BBB
Indian Hotels Company Ltd.	1.87	CARE AA+
Yes Bank Ltd.	1.85	ICRA AA
Others	14.91	
Net Current Assets	8.03	
<b>Total</b>	<b>100.00</b>	

Median Market Cap (₹Cr.)

76,286

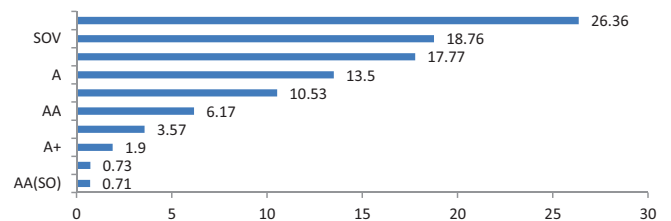
Weighted Average Market Cap (₹Cr.)

1,17,828

All figures given are provisional and unaudited

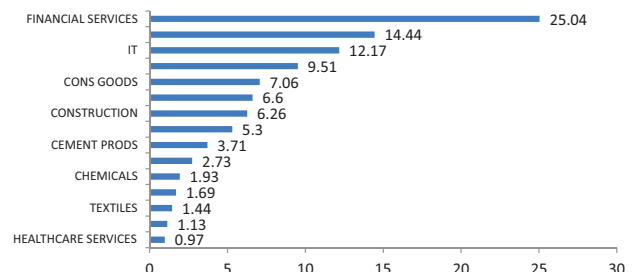
✓ Top 10 scrips in the portfolio

## Credit Profile of Debt (% of Debt portion)



Excluding Net Current Assets

## Sectoral Breakdown (% as compared to Benchmark)



This product is suitable for investors who are seeking\*: Refer page No. 64

**Investment Objective**

Investment objective of the scheme is to invest in a portfolio of equity/equity related securities and debt and money market instruments with a view to generating reasonable income with moderate capital appreciation.

**Snapshot****Head-Fixed Income & Fund Manager**

Mr. Amandeep S. Chopra (Debt Portfolio) - B.Sc. MBA [FMS Delhi]

Fund Manager : Ajay Tyagi (Equity Portfolio) - CFA, MFC

Date of inception/allotment: 8th March, 2001

Fund size monthly average: ₹ 384.01 Crore

Closing AUM: ₹ 382.11 Crore

No. of Unit Holders : 27,430

Minimum Investment Amount :

Growth / Income : ₹ 1,000 / ₹ 5,000

NAV as on January 31, 2018 :

Growth Option: ₹ 36.89, Income Option: ₹ 36.89

High/Low NAV in the month : Growth Option : ₹ 37.22, ₹ 36.72

Total expense ratio (%) : Direct: 1.92, Regular: 2.58

**Load Structure**

Entry / Exit Load : Nil

**Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) as on 31/01/2018

Growth of ₹10,000

Period	NAV (%)	Crisil Debt Hybrid (75.25) (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Debt Hybrid (75.25) (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	10.55	10.89	-2.43	11,055	11,089	9,757
3 Years	7.83	8.04	6.24	12,540	12,614	11,993
5 Years	9.97	9.79	6.36	16,087	15,956	13,613
Since inception as on 31/01/2018 (CAGR)*	12.54	NA	NA	73,743	10,000	10,000

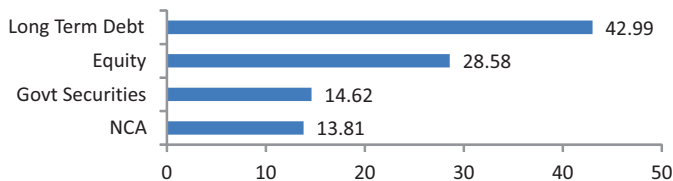
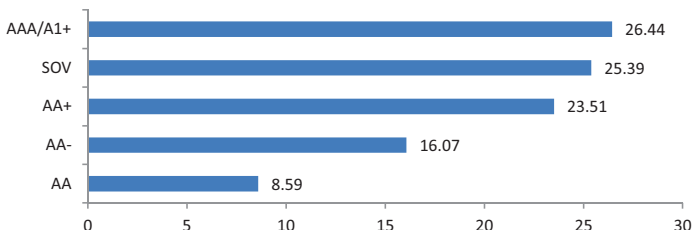
Different plans have a different expense structure. The performance details provided herein are of regular plan.

The current fund manager is managing the scheme since Dec-2006

\*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 63 in 'Fund Manager Summary'.

N.A. - Not Available

**Asset Allocation (% to NAV)****Credit Profile of Debt (% of Debt portion)**

Excluding Net Current Assets

**Portfolio as on January 31, 2018**

Equity	% of NAV	Rating
✓ Bajaj Finance Ltd.	1.84	
IndusInd Bank Ltd.	1.77	
Yes Bank Ltd.	1.69	
HDFC Bank Ltd.	1.32	
Infosys Ltd.	1.03	
Tata Consultancy Services Ltd.	0.91	
Motherson Sumi System Ltd.	0.87	
Maruti Suzuki India Ltd.	0.81	
HDFC Ltd.	0.80	
Kotak Mahindra Bank Ltd.	0.78	
Mindtree Ltd.	0.77	
Eclerx Services Ltd.	0.72	
Shree Cement Ltd.	0.71	
Astral Poly Technik Ltd.	0.69	
ITC Ltd.	0.62	
Others	13.24	
<b>Govt Securities</b>		
✓ 6.79% NI GSEC MAT 15/05/2027	7.43	SOV
✓ 6.68% GSEC MAT- 17/09/2031	7.19	SOV
<b>Long Term Debt</b>		
✓ State Bank of India	7.91	CRISIL AA+
✓ Axis Finance Ltd.	6.36	CRISIL AAA
✓ Afcons Infrastructure Ltd.	4.95	ICRA AA
✓ Reliance Utilities & Power Pvt Ltd.	4.93	CRISIL AAA
✓ Bharat Aluminium Company Ltd.	4.12	ICRA AA-
✓ IDEA Cellular Ltd.	3.86	CARE AA+
✓ Nirma Ltd.	3.83	CRISIL AA-
EXIM Bank	1.36	CRISIL AAA
Steel Authority of India Ltd.	1.31	IND AA-
Yes Bank Ltd.	1.29	CARE AA+
Others	3.06	
Net Current Assets	13.83	
<b>Total</b>	<b>100.00</b>	

Median Market Cap (₹ Cr.)

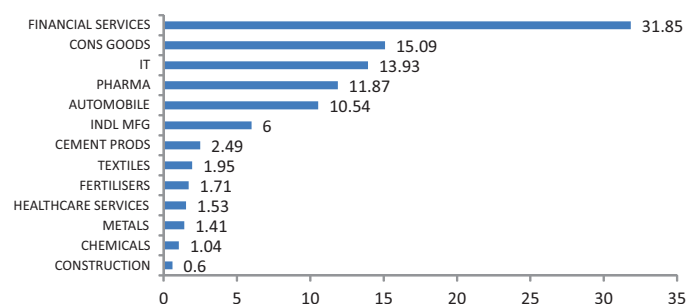
74,119

Weighted Average Market Cap (₹ Cr.)

1,20,011

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

**Sectoral Breakdown ( % as compared to Benchmark )****Initiative**

SMS: LMUS to 676756  
To get scheme details

**Options Available**

SIP

This product is suitable for investors who are seeking\*: Refer page No. 64



**Investment Objective**

Investment Objective / Asset Allocation : Equity and Equity related Instruments, Minimum - 70% Maximum - 100%, Risk Profile High, Debt & Money Market Instruments including securitised Debt\* 0% Maximum - 30%, Risk Profile Low to Medium.\* Investment in securitised Debt will not normally exceed 20% of the net assets of the scheme.

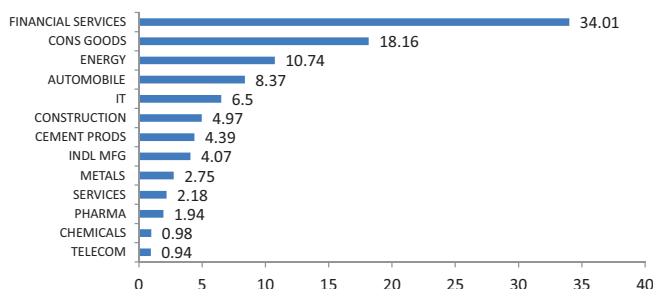
**Snapshot**

<b>Fund Manager</b> Mr. Kaushik Basu, B.Com, ACMA	<table><tr><th colspan="3">Market Capitalisation (%) - Equity Portion</th></tr><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>74</td><td>19</td><td>7</td></tr></table>	Market Capitalisation (%) - Equity Portion			Large	Mid	Small	74	19	7
Market Capitalisation (%) - Equity Portion										
Large		Mid	Small							
74		19	7							
<b>Date of inception/allotment:</b> 30th January, 2008										
<b>Fund size monthly average:</b> ₹ 237.77 Crore <b>Closing AUM:</b> ₹ 237.87 Crore										
<b>No. of Unit Holders :</b> 30,580										
<b>Minimum Investment Amount :</b> ₹ 5,000/-	<b>Weighted Average Maturity</b> 2.96 Days									
<b>NAV as on January 31, 2018 :</b> Growth Option: ₹ 38.18, Income Option: ₹ 38.18										
<b>High/Low NAV in the month :</b> Growth option ₹ 38.84, ₹ 37.70										
<b>Total expense ratio (%) :</b> Direct : 1.99, Regular : 2.87										
<b>Load Structure</b>										
<b>Entry Load</b> :	Nil									
<b>Exit Load</b> :	4% < 1 yr 3% >= 1 yr & < 3 yrs 1% >= 3 yrs & < 5 yrs Nil >= 5 years									

**Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) as on 31/01/2018				Growth of ₹10,000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 Index (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 Index (₹)
1 Year	32.32	29.30	28.81	13,232	12,930	12,881
3 Years	11.58	8.64	7.77	13,896	12,825	12,519
5 Years	16.50	13.38	12.81	21,469	18,743	18,276
Since inception as on 31/01/2018 (CAGR)*	12.43	7.54	7.87	32,313	20,704	21,349

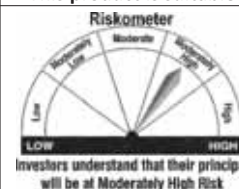
Different plans have a different expense structure. The performance details provided herein are of regular plan.  
The current fund manager is managing the scheme since Dec-2014  
\*Compounded annualized Growth Rate.  
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.  
\*Benchmark for UTI CCP Advantage Fund has been changed from CRISIL Balanced Fund Index to S&P BSE 100

**Sectoral Breakdown ( % as compared to Benchmark )****Portfolio as on January 31, 2018**

Equity	% of NAV
✓ HDFC Bank Ltd.	6.75
✓ ICICI Bank Ltd.	3.71
✓ Reliance Industries Ltd.	3.64
✓ L&T Finance Holdings Ltd.	3.27
✓ Britannia Industries Ltd.	3.15
✓ IndusInd Bank Ltd.	2.95
✓ Infosys Ltd.	2.78
✓ Avenue Supermarts Ltd.	2.47
✓ Sheela Foam Ltd.	2.46
✓ Shree Cement Ltd.	2.40
State Bank of India	2.37
Tata Consultancy Services Ltd.	2.01
Khadim India Ltd.	1.94
ITC Ltd.	1.94
Kotak Mahindra Bank Ltd.	1.91
Axis Bank Ltd.	1.87
Larsen & Toubro Ltd.	1.87
Whirlpool of India Ltd.	1.86
Yes Bank Ltd.	1.79
Indian Oil Corporation Ltd.	1.76
Others	39.52
Net Current Assets	7.58
<b>Total</b>	<b>100.00</b>

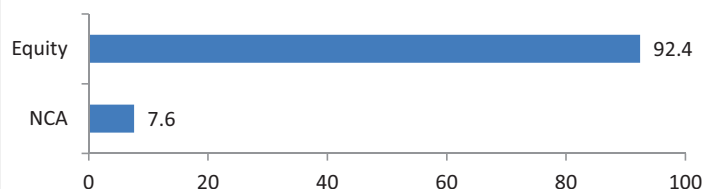
Median Market Cap (₹Cr.)	88,487
Weighted Average Market Cap (₹Cr.)	1,62,763

All figures given are provisional and unaudited  
 ✓ Top 10 scrips in the portfolio

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

- Long term capital appreciation
- Investment in equity instruments (above 70%) and debt instruments

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

**Asset Allocation (% to NAV)****Options Available**

SIP

**Investment Objective**

An open-ended debt oriented scheme with no assured returns. The scheme aims at distributing income, if any, periodically.

**Snapshot****Head-Fixed Income & Fund Manager**

Mr. Amandeep S. Chopra - Debt Portfolio (B.Sc. MBA [FMS Delhi])

**Fund Manager (Equity Portion)**

Mr. V. Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I)

**Date of inception/allotment:** 12th September, 2002

**Fund size monthly average:** ₹ 263.30 Crore

**Closing AUM:** ₹ 260.69 Crore

**No. of Unit Holders :** 13,585

**Minimum Investment Amount :**

Please refer to page no. 63

**Market Capitalisation (%)****- Equity Portion**

Large	Mid	Small
92	8	-

**Weighted Average Maturity**

5.41 yrs

**NAV as on January 31, 2018 :** Growth : ₹ 35.33, Income : ₹ 12.35

**High/Low NAV in the month :** Growth Option : ₹ 35.43, ₹ 35.12

**Total expense ratio (%) :** Direct: 0.50, Regular: 0.98

**Load Structure**

**Entry Load :** Nil

**Exit Load (w.e.f. 6/4/2015)**

<= 365 Days - 1.00%

> 365 Days - Nil

**Fund Performance Vs Benchmark (CAGR)**

**Fund Performance Vs Benchmark (CAGR) as on 31/01/2018**

**Growth of ₹10,000**

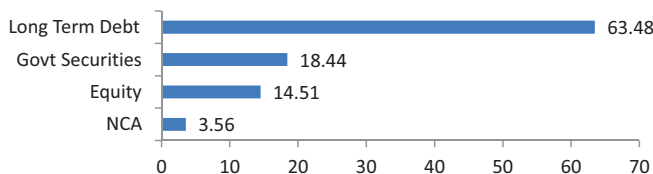
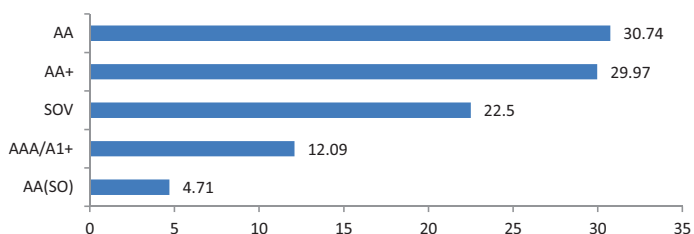
Period	NAV (%)	Crissil MIP Blended Index* (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crissil MIP Blended Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	7.62	6.72	-2.43	10,762	10,672	9,757
3 Years	7.63	8.07	6.24	12,471	12,624	11,993
5 Years	9.14	9.27	6.36	15,489	15,582	13,613
Since inception as on 31/01/2018 (CAGR)*	8.54	8.69	6.23	35,317	36,076	25,359

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-2006

\*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 63 in 'Fund Manager Summary'.

**Asset Allocation (% to NAV)****Credit Profile of Debt (% of Debt portion)**

Excluding Net Current Assets

**Portfolio as on January 31, 2018**

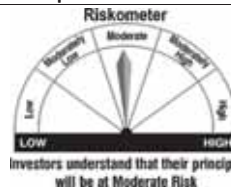
Equity	% of NAV	Rating
HDFC Bank Ltd.	2.04	
ICICI Bank Ltd.	1.21	
Maruti Suzuki India Ltd.	1.09	
Larsen & Toubro Ltd.	1.07	
IndusInd Bank Ltd.	1.01	
Infosys Ltd.	0.77	
Grasim Industries Ltd.	0.76	
ITC Ltd.	0.72	
IDFC Ltd.	0.62	
Sun Pharmaceuticals Industries Ltd.	0.61	
Indian Oil Corporation Ltd.	0.56	
NTPC Ltd.	0.56	
Oil & Natural Gas Corporation Ltd.	0.54	
Shree Cement Ltd.	0.51	
Federal Bank Ltd.	0.48	
Others	1.97	
<b>Govt Securities</b>		
✓ 6.68% GSEC MAT- 17/09/2031	7.03	SOV
✓ 7.68% G S 15/12/23	5.81	SOV
7.94% TELANGA SPL SDL- 22/03/2024	1.92	SOV
7.70% TELANGA SPL SDL- 22/03/2023	1.91	SOV
7.17% GSEC 08/01/2028	1.78	SOV
<b>Long Term Debt</b>		
✓ Afcons Infrastructure Ltd.	9.93	ICRA AA
✓ Reliance Utilities & Power Pvt Ltd.	9.82	CRISIL AAA
✓ Piramal Enterprises Ltd.	9.56	ICRA AA
✓ Bank of Baroda	9.47	CRISIL AA+
✓ IDEA Cellular Ltd.	9.44	CARE AA+
✓ Cholamandalam Investment & Finance Company Ltd.	5.70	ICRA AA
✓ Yes Bank Ltd.	5.65	CARE AA+
✓ Edelweiss Asset Reconstruction Company Ltd.	3.86	ICRA AA(SO)
Dewan Hsg Finance Corporation Ltd.	0.08	CARE AAA
Net Current Assets	3.52	
<b>Total</b>	<b>100.00</b>	

Median Market Cap (₹ Cr.) 2,01,980

Weighted Average Market Cap (₹ Cr.) 2,16,376

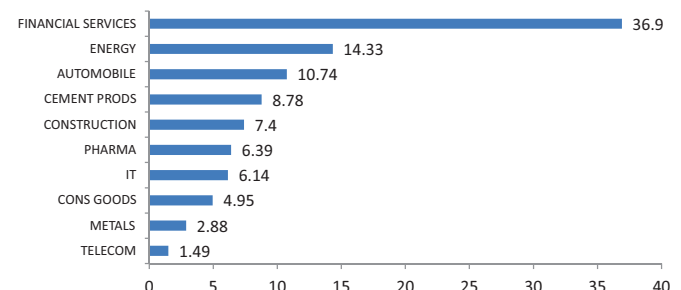
All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

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

- Regular income over medium-term
- Investment in equity instruments (maximum-15%) and fixed income securities (debt and money market securities)

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

**Sectoral Breakdown ( % as compared to Benchmark )****Options Available**

SIP & SWP

### Investment Objective

The investment objective of the Scheme is to generate regular income through investments in fixed income securities and capital appreciation / dividend income through investment of a portion of net assets of the scheme in equity and equity related instruments so as to endeavour to make periodic income distribution to Unit holders. Income may be generated through Coupon payments, amortization of discount on debt instruments, receipt of dividends or the purchase and sale of securities in the underlying portfolio. Under normal market conditions investment will be made in fixed income securities, money market instruments, cash and cash equivalents while at the same time maintaining a limited exposure to equity markets. The Scheme will endeavor to enhance overall returns through appropriate investments upto a maximum of 25% of Net Assets into equity and equity related 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.

### Snapshot

#### Head-Fixed Income & Fund Manager

Mr. Amandeep S. Chopra (Debt Portfolio) - B.Sc. MBA [FMS Delhi]

Fund Manager : Ajay Tyagi (Equity Portfolio) - CFA, MFC

Date of inception/allotment: 16th December, 2003

Fund size monthly average: ₹ 1198.05 Crore

Closing AUM: ₹ 1200.44 Crore

No. of Unit Holders : 37,012

Minimum Investment Amount :

Monthly Dividend / Monthly Payment Plan -

₹ 25,000/-

Flexi Dividend / Growth Plan - ₹ 5,000/-

NAV as on January 31, 2018 : Growth/Income : ₹ 39.20, ₹ 15.73

High/Low NAV in the month : Growth Option : ₹ 39.48, ₹ 39.01

Total expense ratio (%) : Direct: 0.94, Regular: 1.60

#### Load Structure

Entry / Exit Load : Nil

### Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 31/01/2018				Growth of ₹10,000		
Period	NAV (%)	Crisil MIP Blended Index (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil MIP Blended Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	10.53	6.72	-2.43	11,053	10,672	9,757
3 Years	8.54	8.07	6.24	12,790	12,624	11,993
5 Years	11.02	9.27	6.36	16,871	15,582	13,613
Since inception as on 31/01/2018 (CAGR)*	10.15	8.05	5.33	39,222	29,878	20,836

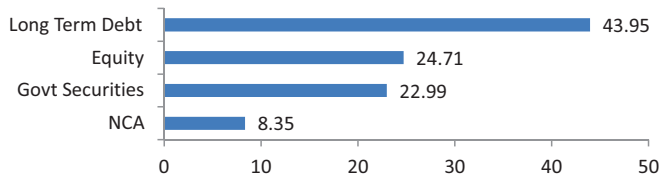
Different plans have a different expense structure. The performance details provided herein are of regular plan.

The current fund manager is managing the scheme since Dec-2006

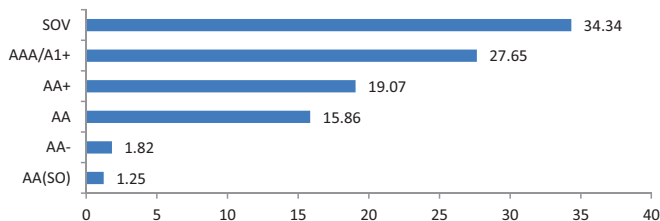
\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.

### Asset Allocation (% to NAV)



### Credit Profile of Debt (% of Debt portion)



Excluding Net Current Assets

### Portfolio as on January 31, 2018

Equity	% of NAV	Rating
Bajaj Finance Ltd.	1.66	
IndusInd Bank Ltd.	1.56	
Yes Bank Ltd.	1.36	
HDFC Bank Ltd.	1.28	
Infosys Ltd.	0.95	
Kotak Mahindra Bank Ltd.	0.91	
HDFC Ltd.	0.77	
Motherson Sumi System Ltd.	0.70	
Maruti Suzuki India Ltd.	0.70	
Tata Consultancy Services Ltd.	0.69	
Others	14.12	
<b>Govt Securities</b>		
✓ 7.68% G S 15/12/23	5.89	SOV
✓ 6.68% GSEC MAT- 17/09/2031	4.96	SOV
✓ 8.39% RAJASTHAN SDL - 15/03/2020	4.24	SOV
✓ 6.79% NI GSEC MAT 15/05/2027	3.94	SOV
✓ 7.17% GSEC 08/01/2028	2.86	SOV
8.90% MAH SDL 20/09/2022	0.87	SOV
7.59% NI GS - 20/03/2029	0.19	SOV
7.88% GSEC MAT- 19.03.2030	0.03	SOV
<b>Long Term Debt</b>		
✓ Axis Finance Ltd.	4.16	CRISIL AAA
✓ Piramal Enterprises Ltd.	4.15	ICRA AA
✓ Bank of Baroda	4.11	CRISIL AA+
✓ IDEA Cellular Ltd.	4.10	CARE AA+
✓ Dewan Hsg Finance Corporation Ltd.	2.78	CARE AAA
Indiabulls Housing Finance Ltd.	2.15	CARE AAA
Edelweiss Commodities Services Ltd.	2.09	CRISIL AA
Punjab National Bank	2.08	IND AA+
Cholamandalam Investment & Finance Company Ltd.	2.06	ICRA AA
PNB Housing Finance Ltd.	2.06	CARE AAA
Power Finance Corporation Ltd.	2.05	CRISIL AAA
Mahindra & Mahindra Financial Services Ltd.	1.72	CARE AAA
Raymond Limited.	1.65	CARE AA
Yes Bank Ltd.	1.64	CARE AA+
Power Grid Corporation Of India Ltd.	1.51	CRISIL AAA
Nirma Ltd.	1.22	CRISIL AA-
Reliance Ports & Terminals Ltd.	1.22	CRISIL AAA
Reliance Utilities & Power Pvt Ltd.	0.85	CRISIL AAA
State Bank of India	0.84	CRISIL AA+
Edelweiss Asset Reconstruction Company Ltd.	0.84	ICRA AA(SO)
KKR India Financial Services Pvt Ltd.	0.66	CRISIL AA
Net Current Assets	8.38	
<b>Total</b>	<b>100.00</b>	

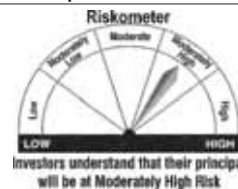
Median Market Cap (₹Cr.) 76,986

Weighted Average Market Cap (₹Cr.) 1,23,909

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

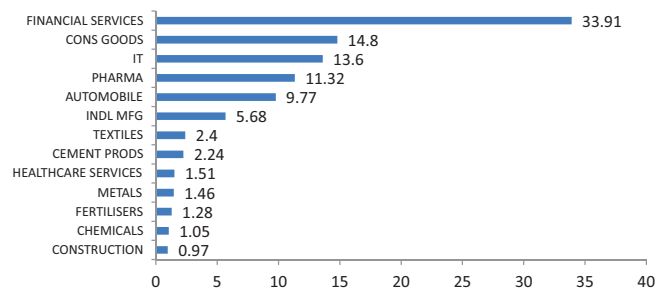
### This product is suitable for investors who are seeking\*:



- 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)

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

### Sectoral Breakdown ( % as compared to Benchmark )



### Options Available

SIP & SWP

### UTI BOND FUND (An open-ended pure debt fund)

The Scheme will retain the flexibility to invest in the entire range of debt and money market instruments. The flexibility is being retained to adjust the portfolio in response to a change in the risk to return equation for asset classes under investment, with a view to maintain risks within manageable limits.

### UTI FLOATING RATE FUND (An open-ended income scheme)

To generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt / money market 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.

### UTI TREASURY ADVANTAGE FUND (An open-ended income scheme)

The scheme will endeavour to generate an attractive return for its investors consistent with capital preservation and liquidity by investing in a portfolio of quality debt securities, money market instruments and structured obligations.

### UTI G-SEC FUND (An open-ended dedicated gilt fund)

To generate credit risk-free return by way of income or growth by investing in Central Government Securities, Treasury Bills, Call Money and Repos. Under normal circumstances at least 65% of the total portfolio will be invested in securities issued/created by the Central Government.

### UTI GILT ADVANTAGE FUND (An open-ended gilt scheme)

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.

### UTI Dynamic Bond Fund (An open-ended income scheme)

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. However, there can be no assurance that the investment objective of the scheme will be realized.

### UTI MEDIUM TERM FUND (An open ended income scheme with no assured returns)

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 money market securities and high quality debt.

### UTI - LIQUID CASH PLAN (An Open-ended Income Scheme)

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 money market securities and high quality debt.

### UTI INCOME OPPORTUNITIES FUND (An open-ended income scheme)

The investment objective of the scheme is generate reasonable income and capital appreciation by investing in debt and money market instruments across different maturities and credit ratings. There is no assurance that the investment objective of the scheme will be achieved.

**Investment Objective**

The Scheme will retain the flexibility to invest in the entire range of debt and money market instruments. The flexibility is being retained to adjust the portfolio in response to a change in the risk to return equation for asset classes under investment, with a view to maintain risks within manageable limits.

<b>Date of inception/allotment:</b> 4th May, 1998	<b>Fund Manager</b> Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
<b>Fund size monthly average:</b> ₹ 1646.09 Crore <b>Closing AUM:</b> ₹ 1626.62 Crore	<b>NAV per unit as on January 31, 2018:</b> Growth : ₹ 51.08
<b>High/Low of NAV in the month</b> Growth/Income : ₹ 51.35, ₹ 51.00	<b>Minimum Investment Amount</b> Regular Growth Option ₹ 1,000/- Income Option ₹ 20,000/-
<b>Total expense ratio (%):</b> <b>Direct:</b> 0.93, <b>Regular:</b> 1.68	
<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.	<b>No. of Unit Holding Accounts :</b> 29,741
	<b>Yield to Maturity :</b> 8.01%
<b>Weighted Average Maturity</b> 6.21 yrs	<b>Mod Dur :</b> 4.35 yrs
<b>Load Structure</b> Entry / Exit Load : Nil	

**Portfolio as on January 31, 2018**

Debt	% of NAV	Rating
<b>Govt Securities</b>		
✓ 7.17% GSEC 08/01/2028	21.13	SOV
✓ 8.15% G S - 24/11/26	6.32	SOV
✓ 6.84% G S MAT - 19/12/2022	4.68	SOV
✓ 6.79% NI GSEC MAT 15/05/2027	3.78	SOV
7.61 GS 2030 09/05/2030	3.03	SOV
6.68% GSEC MAT- 17/09/2031	2.82	SOV
7.68% M P SPL SDL- 22/03/2023	1.53	SOV
7.73% G SEC 19/12/2034	0.92	SOV
7.06% G S MAT - 10/10/2046	0.28	SOV
<b>Long Term Debt</b>		
✓ IDEA Cellular Ltd.	5.44	CARE AA+
✓ Reliance Utilities & Power Pvt Ltd.	4.91	CRISIL AAA
✓ Reliance Jio Infocomm Ltd.	4.79	CRISIL AAA
✓ Dewan Hsg Finance Corporation Ltd.	4.49	CARE AAA
✓ U P Power Corporation Ltd.	3.80	IND AA(SO)
✓ Rural Electrification Corporation Ltd.	3.04	CRISIL AAA
Jorbat Shillong Expressway Ltd.	3.02	CARE AAA(SO)
State Bank of India	2.73	CRISIL AA+
HPCL Mittal Energy Ltd.	1.01	ICRA AA
Net Current Assets	22.28	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

**Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) as on 31/01/2018				Growth of ₹10,000		
Period	NAV (%)	Crisil Composite Bond Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Composite Bond Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	2.27	3.17	-2.43	10,227	10,317	9,757
3 Years	7.00	7.97	6.24	12,253	12,589	11,993
5 Years	8.04	8.50	6.36	14,724	15,040	13,613
Since inception as on 31/01/2018 (CAGR)*	8.60	NA	NA	51,046	10,000	10,000

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 Oct-2003

\*Compounded annualized Growth Rate.

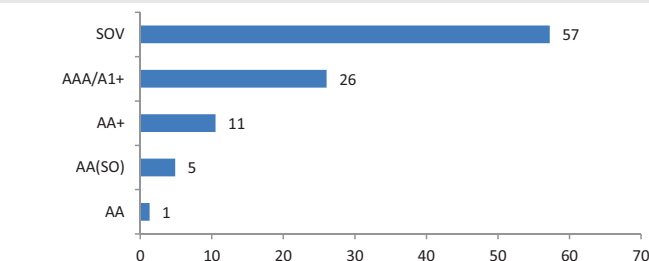
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.

N.A. - Not Available

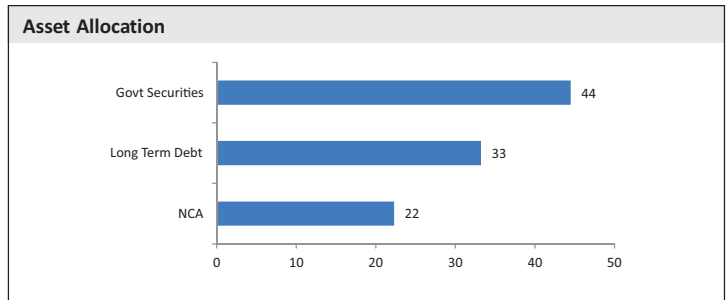
**This product is suitable for investors who are seeking\*:**

- Regular returns for long-term
- Investment predominantly in medium to long term debt as well as money market instruments

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

**Credit Profile of Debt as on January 31, 2018**

Excluding Net Current Assets

**Asset Allocation as on January 31, 2018****Options Available**

SIP & SWP



## Investment Objective

To generate steady and reasonable income with low risk and high level of liquidity from a portfolio of money market securities and high quality debt.

<b>Date of inception/allotment:</b> 23rd June, 2003	<b>Fund Manager</b> Mr. Sudhir Agarwal [MCom,MBA (Finance),CFA]
<b>Fund size monthly average:</b> ₹ 10496.38 Crore <b>Closing AUM:</b> ₹ 10322.87 Crore	<b>NAV per unit as on January 31, 2018:</b> Growth : ₹ 20.88
<b>High/Low of NAV in the month</b> Growth Option : ₹ 20.88, ₹ 20.83	<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.
<b>Minimum Investment Amount</b> ₹ 10,000/- Subsequent minimum investment amount is ₹ 1,000/- and in multiples of ₹ 1/-.	<b>Weighted Average Maturity</b> 1.92 yrs
	<b>Total expense ratio (%):</b> <b>Direct:</b> 0.37, <b>Regular:</b> 0.86
<b>No. of Unit Holding Accounts</b> 16,075	<b>Yield to Maturity :</b> 8.06%
	<b>Mod Dur :</b> 1.58 yrs
<b>Load Structure</b> Entry / Exit Load : Nil	

## Fund Performance Vs Benchmark (CAGR)

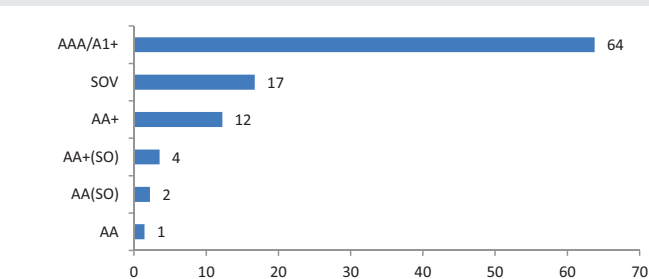
Fund Performance Vs Benchmark (CAGR) as on 31/01/2018				Growth of ₹10,000		
Period	NAV (%)	CRISIL Short-Term Bond Fund Index(%)	1 Year T-Bill (%)	NAV (₹)	CRISIL Short-Term Bond Fund Index (₹)	Crilil 1 Year T-Bill Index (₹)
1 Year	5.50	5.38	5.65	10,550	10,538	10,565
3 Years	7.85	7.89	6.97	12,547	12,561	12,242
5 Years	8.66	8.53	7.05	15,151	15,061	14,061
Since inception as on 31/01/2018 (CAGR)*	8.83	7.75	6.25	20,882	19,146	16,947

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 Jul-2012

\*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 63 in 'Fund Manager Summary'.

## Credit Profile of Debt as on January 31, 2018



Excluding Net Current Assets

## Portfolio as on January 31, 2018

Debt	% of NAV	Rating
<b>CP / CDs</b>		
✓ Indiabulls Housing Finance Ltd.	2.83	CRISIL A1+
Axis Bank Ltd.	2.40	CRISIL A1+
Magma Fincorp Ltd.	0.29	CRISIL A1+
<b>Govt Securities</b>		
✓ 7.35 % GSEC - MAT 22.06.2024	3.74	SOV
6.35% GOI 02/01/2020	2.26	SOV
7.17% GSEC 08/01/2028	1.43	SOV
6.84% G S MAT - 19/12/2022	1.42	SOV
8.18% HR UDAY SDL -15/06/2022	0.98	SOV
8.61% UP DAY SDL -31/03/2022	0.98	SOV
8.27% RAJASTHAN SPL SDL -23/06/2022	0.85	SOV
8.68% UP UDAY SDL -10/03/2022	0.50	SOV
8.21% HR SDL MAT - 31/03/22	0.49	SOV
8.01% RAJASTHAN SPL SDL -23/06/2020	0.49	SOV
8.49% PN UDAY SDL -31/03/2022	0.37	SOV
8.03% UP SDL SPL - 02/06/2020	0.20	SOV
7.68% G S 15/12/23	0.15	SOV
8.19% RAJASTHAN SPL SDL -23/06/2026	NA	SOV
<b>NCDs</b>		
✓ Power Finance Corporation Ltd.	8.27	CRISIL AAA
✓ HDFC Ltd.	5.91	CRISIL AAA
✓ LIC Housing Finance Ltd.	5.43	CRISIL AAA
✓ National Bank for Agriculture & Rural Development	5.10	IND AAA
✓ Rural Electrification Corporation Ltd.	4.22	CRISIL AAA
✓ Shriram Transport Finance Co. Ltd.	3.89	CRISIL AA+
✓ Small Industries Development Bank of India	3.60	CARE AAA
✓ Business Broadcast News Holdings Ltd.	2.93	CARE AA+(SO)
Dewan Hsg Finance Corporation Ltd.	2.60	CARE AAA
Punjab National Bank	2.47	IND AA+
Capital First Ltd.	1.94	CARE AA+
Daimler Financial Services India Pvt Ltd.	1.94	IND AAA
Tata Sons Ltd.	1.93	CRISIL AAA
U P Power Corporation Ltd.	1.85	IND AA(SO)
Shriram Housing Finance Ltd.	1.84	CARE AA+
Jorbat Shillong Expressway Ltd.	1.61	CARE AAA(SO)
PNB Housing Finance Ltd.	1.43	CARE AAA
Bank of Baroda	1.22	CARE AA
ONGC Mangalore Petrochemicals Ltd.	1.22	IND AAA
EXIM Bank	0.97	CRISIL AAA
Reliance Jio Infocomm Ltd.	0.49	CRISIL AAA
BMW India Financial Services Pvt Ltd.	0.40	CRISIL AAA
Infrastructure Leasing & Fin.Ser.Lt	0.19	IND AAA
Reliance Utilities & Power Pvt Ltd.	0.15	CRISIL AAA
Axis Finance Ltd.	0.09	ICRA AAA
IDFC Bank Ltd.	0.06	ICRA AAA
<b>Securitized Debt</b>		
Sansar Trust Sept 2017 VI	1.68	CRISIL AAA(SO)
Net Current Assets	17.19	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

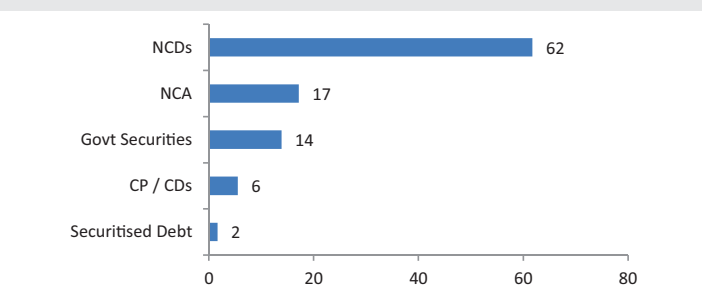
## This product is suitable for investors who are seeking\*:



- Steady and reasonable income over short-term
- Investment in money market securities/ high quality debt

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

## Asset Allocation as on January 31, 2018



**Investment Objective**

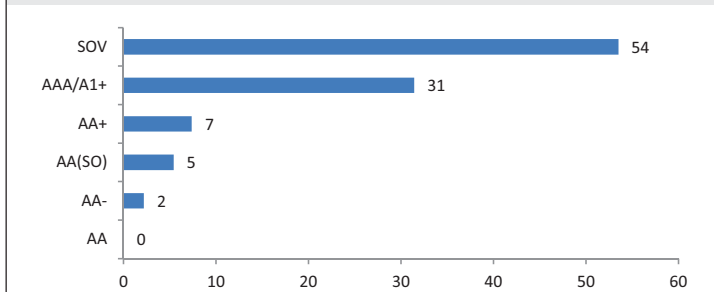
The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.

<b>Date of inception/allotment:</b> 16th June, 2010	<b>Fund Manager</b> Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
<b>Fund size monthly average:</b> ₹ 1637.20 Crore <b>Closing AUM:</b> ₹ 1538.82 Crore	<b>NAV per unit as on January 31, 2018:</b> Growth Option : ₹ 19.70
<b>High/Low of NAV in the month</b> Growth Option : ₹ 19.76, ₹ 19.65	<b>Minimum Investment Amount</b> ₹ 10,000/-
<b>Total expense ratio (%):</b> <b>Direct:</b> 0.84, <b>Regular:</b> 1.58	
<b>Registrar</b> M/s. Karvy Computer share Pvt. Ltd.	<b>No. of Unit Holding Accounts :</b> 19,390
<b>Weighted Average Maturity</b> 5.37 yrs	<b>Yield to Maturity :</b> 8.00%
<b>Mod Dur :</b> 3.87 yrs	
<b>Load Structure</b> Entry / Exit Load : Nil	

**Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) as on 31/01/2018				Growth of ₹10,000		
Period	NAV Growth (%)	Crisil Composite Bond Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	Crisil Composite Bond Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	2.96	3.17	-2.43	10,296	10,317	9,757
3 Years	7.86	7.97	6.24	12,551	12,589	11,993
5 Years	9.29	8.50	6.36	15,596	15,040	13,613
Since inception as on 31/01/2018 (CAGR)*	9.29	8.13	6.27	19,701	18,160	15,907

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 Feb-2012  
 \*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 63 in 'Fund Manager Summary'.

**Credit Profile of Debt as on January 31, 2018**

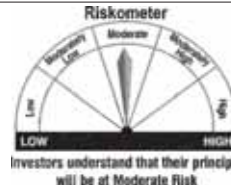
Excluding Net Current Assets

**Portfolio as on January 31, 2018**

Debt	% of NAV	Rating
<b>Govt Securities</b>		
✓ 7.17% GSEC 08/01/2028	19.14	SOV
✓ 7.68% G S 15/12/23	6.56	SOV
✓ 8.33% GOI-09/07/2026	3.37	SOV
✓ 6.84% G S MAT - 19/12/2022	3.19	SOV
7.61 GS 2030 09/05/2030	2.88	SOV
6.68% GSEC MAT- 17/09/2031	2.08	SOV
7.68% M P SPL SDL- 22/03/2023	1.29	SOV
8.15% G S - 24/11/26	1.00	SOV
<b>NCDs</b>		
✓ Rural Electrification Corporation Ltd.	9.69	CRISIL AAA
✓ Reliance Utilities & Power Pvt Ltd.	6.58	CRISIL AAA
✓ U P Power Corporation Ltd.	4.02	IND AA(SO)
✓ Dewan Hsg Finance Corporation Ltd.	3.95	CARE AAA
✓ IDEA Cellular Ltd.	3.84	CARE AA+
✓ Jorbat Shillong Expressway Ltd.	2.99	CARE AAA(SO)
Syndicate Bank	1.64	CARE AA-
Punjab National Bank	1.62	IND AA+
Bank of Baroda	0.01	CARE AA
Net Current Assets	26.15	
<b>Total</b>	<b>100.00</b>	

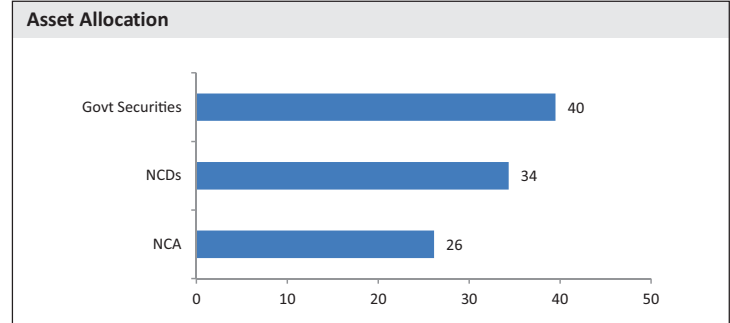
All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

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

- Optimal returns with adequate liquidity over medium-term
- Investment in debt/ money market instruments

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

**Asset Allocation as on January 31, 2018**

## Investment Objective

To generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt / money market 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.

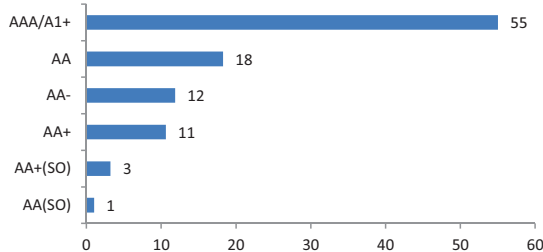
<b>Date of inception/allotment:</b> 29th August, 2003	<b>Fund Manager</b> Mr. Sudhir Agarwal [MCom,MBA (Finance),CFA] Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance])
<b>Fund size monthly average:</b> ₹ 7022.07 Crore <b>Closing AUM:</b> ₹ 6969.28 Crore	<b>NAV per unit as on January 31, 2018:</b> Growth Option : ₹ 2792.53
<b>High/Low of NAV in the month</b> Growth Option : ₹ 2792.53, ₹ 2781.11	<b>Weighted Average Maturity : 140 Days</b>
<b>Minimum Investment Amount</b> Please refer to page no. 61	<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.
<b>Yield to Maturity : 7.91%</b>	<b>Load Structure</b> Entry / Exit Load : Nil
<b>Mod Dur : 131 Days</b>	
<b>No. of Unit Holding Accounts</b> 87,537	
<b>Total expense ratio (%):</b> <b>Direct: 0.37, Regular: 1.10</b>	

## Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 31/01/2018				Growth of ₹10,000		
Period	NAV Growth (%)	Crisil Liquid Fund Index (%)	Crisil 1 Year T-Bill Index (%)	NAV Growth (₹)	Crisil Liquid Fund Index (₹)	Crisil 1 Year T-Bill Index (₹)
1 Year	6.37	6.68	5.65	10,637	10,668	10,565
3 Years	7.91	7.40	6.97	12,568	12,391	12,242
5 Years	8.46	8.10	7.05	15,012	14,765	14,061
Since inception as on 31/01/2018 (CAGR)*	7.37	6.90	5.92	27,914	26,201	22,939

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 Jun.2015  
\*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 63 in 'Fund Manager Summary'.

## Credit Profile of Debt as on January 31, 2018



Excluding Net Current Assets

## Portfolio as on January 31, 2018

Debt	% of NAV	Rating
<b>CP / CDs</b>		
✓ Axis Bank Ltd.	8.91	ICRA A1+
✓ IndusInd Bank Ltd.	6.02	CRISIL A1+
✓ Sun Pharma Laboratories Ltd.	3.42	ICRA A1+
✓ HDFC Bank Ltd.	2.73	IND A1+
ICICI Bank Ltd.	2.36	ICRA A1+
National Bank for Agriculture & Rural Development	1.71	CRISIL A1+
Afcons Infrastructure Ltd.	1.03	ICRA A1+
Magma Housing Finance Ltd.	1.03	CRISIL A1+
IDFC Bank Ltd.	0.34	ICRA A1+
Kotak Mahindra Bank Ltd.	0.34	CRISIL A1+
<b>FRBs</b>		
✓ Shriram Transport Finance Co. Ltd.	3.45	IND AA+
<b>NCDs</b>		
✓ Indiabulls Housing Finance Ltd.	3.79	CARE AAA
✓ Future Enterprises Ltd.	3.49	CARE AA-
✓ Dewan Hsg Finance Corporation Ltd.	2.99	CARE AAA
✓ ECL Finance Ltd.	2.77	ICRA AA
✓ Shriram Transport Finance Co. Ltd.	2.76	CRISIL AA+
JM Financial Credit Solutions Ltd.	2.41	ICRA AA
KKR India Financial Services Pvt Ltd.	2.25	CRISIL AA
Business Broadcast News Holdings Ltd.	2.18	CARE AA+(SO)
JSW Steel Ltd.	1.74	ICRA AA-
Bajaj Finance Ltd.	1.50	CRISIL AAA
Edelweiss Commodities Services Ltd.	1.38	CRISIL AA
Jubilant Life Sciences Ltd.	1.37	IND AA-
Raymond Limited.	1.25	CARE AA
JM Financial Asset Reconstruction Co Pvt Ltd	1.23	ICRA AA-
Edelweiss Asset Reconstruction Company Ltd.	0.69	ICRA AA(SO)
Vodafone Mobile Services Ltd.	0.69	CRISIL AA
Tata Motors Finance Ltd.	0.69	CRISIL AA
Orix Leasing & Financial Services India Ltd.	0.67	IND AAA
Edelweiss Retail Finance Ltd.	0.50	ICRA AA
UPL Ltd.	0.42	CARE AA+
JM Financial Capital Ltd.	0.41	ICRA AA
LIC Housing Finance Ltd.	0.34	CARE AAA
Capital First Ltd.	0.28	CARE AA+
Aditya Birla Finance Ltd.	0.25	ICRA AA+
Altico Capital India Pvt Ltd.	0.10	IND AA-
Indostar Capital Finance Ltd.	0.07	CARE AA-
Family Credit Ltd.	0.00	CARE AA+
Net Current Assets	32.44	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

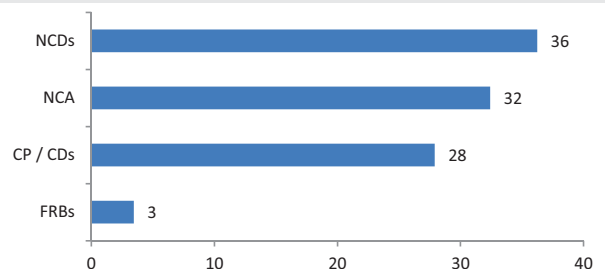
## This product is suitable for investors who are seeking\*:



- Regular income over short-term
- Investment in floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate return

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

## Asset Allocation as on January 31, 2018



## Investment Objective

The scheme will endeavour to generate an attractive return for its investors consistent with capital preservation and liquidity by investing in a portfolio of quality debt securities, money market instruments and structured obligations.

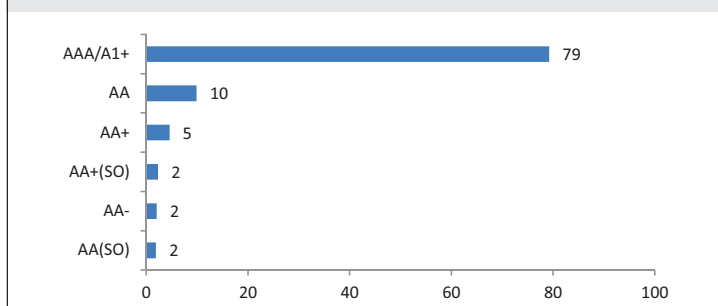
<b>Date of inception/allotment:</b> 12th July, 1999	<b>Fund Manager</b> Mr. Sudhir Agarwal [MCom, MBA (Finance), CFA]
<b>Fund size monthly average:</b> ₹ 10571.67 Crore <b>Closing AUM:</b> ₹ 10507.28 Crore	<b>NAV per unit as on January 31, 2018:</b> Growth Option : ₹ 2365.82
<b>High/Low of NAV in the month</b> Growth Option : ₹ 2365.82, ₹ 2355.43	<b>Minimum Investment Amount</b> ₹ Rs. 10,000/ and in multiples of ₹ 1
<b>Total expense ratio (%):</b> Direct: 0.26, Regular: 0.40	
<b>Yield to Maturity :</b> 7.64%	<b>No. of Unit Holding Accounts :</b> 13,062
<b>Mod Dur :</b> 159 Days	<b>Weighted Average Maturity:</b> 167 Days
<b>Load Structure</b> Entry / Exit Load : Nil	<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.

## Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 31/01/2018				Growth of ₹10,000		
Period	NAV (%)	Crisil Liquid Fund Index (%)	Crisil 1 Year T-Bill Index (%)	NAV (₹)	Crisil Liquid Fund Index (₹)	Crisil 1 Year T-Bill Index (₹)
1 Year	6.80	6.68	5.65	10,680	10,668	10,565
3 Years	8.15	7.40	6.97	12,652	12,391	12,242
5 Years	8.65	8.10	7.05	15,144	14,765	14,061
Since inception as on 31/01/2018 (CAGR)*	8.32	7.51	6.39	23,669	21,830	19,499

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 Jul-2015  
\*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 63 in 'Fund Manager Summary'.

## Credit Profile of Debt as on January 31, 2018



Excluding Net Current Assets

\*Excluding BRDS

## New Initiative

SMS: LLPSto 5676756  
To get scheme details

## Portfolio as on January 31, 2018

Debt	% of NAV	Rating
<b>CP / CDs</b>		
✓ HDFC Bank Ltd.	7.27	IND A1+
✓ Axis Bank Ltd.	6.77	ICRA A1+
✓ Tata Power Company Ltd.	4.75	ICRA A1+
✓ Federal Bank Ltd.	4.74	CRISIL A1+
✓ National Bank for Agriculture & Rural Development	4.74	ICRA A1+
✓ IndusInd Bank Ltd.	3.66	CRISIL A1+
✓ Indiabulls Housing Finance Ltd.	2.78	CRISIL A1+
EXIM Bank	2.36	CRISIL A1+
Magma Fincorp Ltd.	1.90	CRISIL A1+
Yes Bank Ltd.	1.77	ICRA A1+
Credit Suisse Finance (India) Pvt Ltd..	0.92	CRISIL A1+
Power Finance Corporation Ltd.	0.23	CRISIL A1+
<b>NCDs</b>		
✓ Shriram Transport Finance Co. Ltd.	3.43	IND AA+
✓ Piramal Finance Ltd.	3.34	ICRA AA
✓ Dewan Hsg Finance Corporation Ltd.	3.06	CARE AAA
ECL Finance Ltd.	2.58	ICRA AA
Small Industries Development Bank of India	2.39	CARE AAA
Citicorp Finance India Ltd.	2.38	ICRA AAA
LIC Housing Finance Ltd.	2.01	CRISIL AAA
Power Finance Corporation Ltd.	1.91	CRISIL AAA
Business Broadcast News Holdings Ltd.	1.74	CARE AA+(SO)
Edelweiss Asset Reconstruction Company Ltd.	1.44	ICRA AA(SO)
JM Financial Credit Solutions Ltd.	1.19	IND AA
PNB Housing Finance Ltd.	0.95	CARE AAA
JM Financial Asset Reconstruction Co Pvt Ltd	0.90	ICRA AA-
EXIM Bank	0.86	CRISIL AAA
Jorbat Shillong Expressway Ltd.	0.63	CARE AAA(SO)
JSW Steel Ltd.	0.48	ICRA AA-
Indian Railways Fin Corpn Ltd.	0.48	CRISIL AAA
Cholamandalam Investment & Finance Company Ltd.	0.33	ICRA AA
Magma Fincorp Ltd.	0.14	IND AA-
IDFC Bank Ltd.	0.10	ICRA AAA
Kotak Mahindra Investment Ltd.	0.09	CRISIL AAA
HDB Financial Services Ltd.	0.08	CRISIL AAA
Canfin Homes Ltd.	0.04	ICRA AAA
Altico Capital India Pvt Ltd.	0.01	IND AA-
Aditya Birla Finance Ltd.	0.00	ICRA AA+
<b>Securitized Debt</b>		
Sansar Trust Sept 2017 VI	2.71	CRISIL AAA(SO)
Net Current Assets	24.84	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

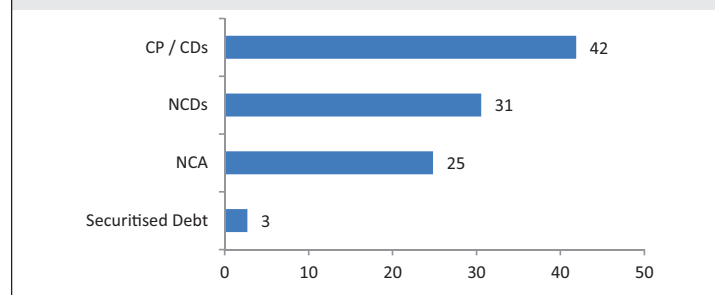
## This product is suitable for investors who are seeking\*:



- Capital preservation and liquidity for short-term
- Investment in quality debt securities/ money market instrumentss

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

## Asset Allocation as on January 31, 2018



**Investment Objective**

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.

<b>Date of inception/allotment:</b> 21st January, 2002	<b>Fund Manager</b> Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
<b>Fund size monthly average:</b> ₹ 619.12 Crore <b>Closing AUM:</b> ₹ 577.46 Crore	<b>NAV per unit as on January 31, 2018:</b> Growth: ₹ 37.46
<b>High/Low of NAV in the month</b> Growth/Income : ₹ 37.83, ₹ 37.44	<b>Minimum Investment Amount</b> Please refer to page no. 61
<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.	<b>No. of Unit Holding Accounts</b> 6,430
<b>Weighted Average Maturity</b> 7.35 yrs	<b>Total expense ratio (%):</b> <b>Direct:</b> 0.58, <b>Regular:</b> 0.85
	<b>Yield to Maturity :</b> 7.71%
	<b>Mod Dur :</b> 5.20 yrs
<b>Load Structure</b>	
Entry / Exit Load : Nil	

All figures given are provisional and unaudited

**Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) as on 31/01/2018				Growth of ₹10,000		
Period	NAV (%)	I-Sec Libex Index (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	I-Sec Libex Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	1.58	0.58	-2.43	10,158	10,058	9,757
3 Years	7.21	7.52	6.24	12,325	12,432	11,993
5 Years	9.16	8.63	6.36	15,503	15,130	13,613
Since inception as on 31/01/2018 (CAGR)*	8.58	NA	6.59	37,443	10,000	27,831

Different plans have a different expense structure. The performance details provided herein are of regular plan.

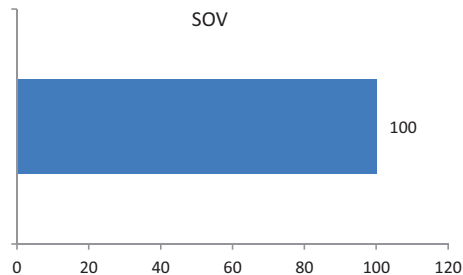
The current fund manager is managing the scheme since Jul-2004

N.A. - Not Available

\*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 63 in 'Fund Manager Summary'.

N.A. - Not Available

**Maturity Profile****Options Available**

SIP

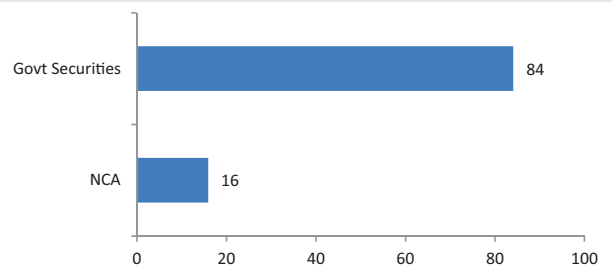
**Portfolio as on January 31, 2018**

Debt	% of NAV	Rating
<b>Govt Securities</b>		
✓ 7.17% GSEC 08/01/2028	28.81	SOV
✓ 8.15% G S - 24/11/26	20.40	SOV
✓ 7.35 % GSEC - MAT 22.06.2024	8.55	SOV
✓ 6.84% G S MAT - 19/12/2022	8.46	SOV
✓ 7.61 GS 2030 09/05/2030	5.96	SOV
✓ 6.79% NI GSEC MAT 15/05/2027	5.72	SOV
✓ 8.33% GOI-09/07/2026	4.48	SOV
✓ 7.68% M P SPL SDL- 22/03/2023	1.71	SOV
Net Current Assets	15.91	
<b>Total</b>	<b>100.00</b>	

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

- Long-term credit risk free return
- 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

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

**Asset Allocation as on January 31, 2018**



**Investment Objective**

To generate credit risk-free return by way of income or growth by investing in Central Government Securities, Treasury Bills, Call Money and Repos. Under normal circumstances at least 65% of the total portfolio will be invested in securities issued/created by the Central Government.

<b>Date of inception/allotment:</b> 24th November, 2003	<b>Fund Manager</b> Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
<b>Fund size monthly average:</b> ₹ 23.53 Crore <b>Closing AUM:</b> ₹ 23.65 Crore	<b>NAV per unit as on January 31, 2018:</b> Growth: ₹ 24.08
<b>High/Low of NAV in the month</b> Growth Option : ₹ 24.08, ₹ 24.00	<b>Minimum Investment Amount</b> Growth Option : ₹ 1,000/- Income Option : ₹ 10,000/-
<b>Total expense ratio (%):</b> <b>Direct:</b> 0.40, <b>Regular:</b> 0.55	<b>No. of Unit Holding Accounts :</b> 1,618
<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.	<b>Yield to Maturity :</b> 7.06%
<b>Weighted Average Maturity</b> 1.90 yrs	<b>Mod Dur :</b> 1.69 yrs
<b>Load Structure</b> Entry / Exit Load : Nil	

**Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) as on 31/01/2018				Growth of ₹10,000		
Period	NAV Growth (%)	I-Sec Sibex Index (%)	Crisil 1-Year T-Bill (%)	NAV Growth (₹)	I-Sec Sibex Index (₹)	Crisil 1-Year T-Bill (₹)
1 Year	4.69	5.68	5.65	10,469	10,568	10,565
3 Years	7.13	7.74	6.97	12,297	12,509	12,242
5 Years	7.68	8.00	7.05	14,480	14,696	14,061
Since inception as on 31/01/2018 (CAGR)*	6.39	NA	5.93	24,094	10,000	22,657

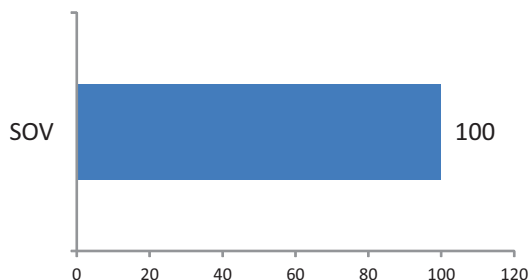
Different plans have a different expense structure. The performance details provided herein are of regular plan.

The current fund manager is managing the scheme since Dec-2006

\*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 63 in 'Fund Manager Summary'.

N.A. - Not Available

**Maturity Profile****Options Available**

SIP & Trigger Option

**Portfolio as on January 31, 2018**

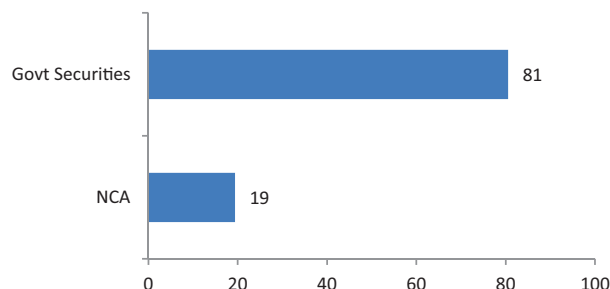
Debt	% of NAV	Rating
<b>Govt Securities</b>		
✓ 8.27 GSEC - 09/06/2020	80.56	SOV
<b>Net Current Assets</b>	<b>19.44</b>	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

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

- Short term credit risk free return
- Investment in Central Government Securities, Treasury Bills, Call Money and Repo

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

**Asset Allocation as on January 31, 2018**

**Investment Objective**

The investment objective of the scheme is generate reasonable income and capital appreciation by investing in debt and money market instruments across different maturities and credit ratings. There is no assurance that the investment objective of the scheme will be achieved.

<b>Date of inception/allotment:</b> 19th November, 2012	<b>Fund Managers</b> Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance])
<b>Fund size monthly average:</b> ₹ 4113.39 Crore <b>Closing AUM:</b> ₹ 4076.91 Crore	<b>NAV per unit as on January 31, 2018:</b> Growth : ₹ 15.65
<b>Weighted Average Maturity</b> 1.97 yrs	<b>High/Low of NAV in the month</b> Growth Option : ₹ 15.65, ₹ 15.59
<b>Minimum Investment Amount</b> Minimum initial investment is ₹ 5000/- and in multiples of ₹1/-	<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.
<b>No. of Unit Holding Accounts :</b> 46,258	<b>Load Structure</b> 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
<b>Yield to Maturity :</b> 9.07%	
<b>Mod Dur :</b> 1.65 yrs	
<b>Total expense ratio (%)</b> Direct: 0.57, Regular: 1.62	

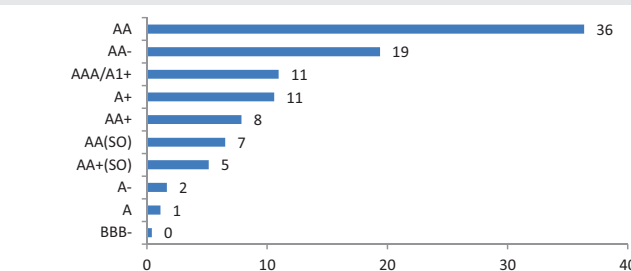
**Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) as on 31/01/2018				Growth of ₹10,000		
Period	NAV Growth (%)	CRISIL Short Term Bond Fund Index (%)	CRISIL 1-Year T-Bill (%)	NAV Growth (₹)	CRISIL Short Term Bond Fund Index (₹)	CRISIL 1-Year T-Bill (₹)
1 Year	6.23	5.38	5.65	10,623	10,538	10,565
3 Years	8.41	7.89	6.97	12,744	12,561	12,242
5 Years	8.92	8.53	7.05	15,333	15,061	14,061
Since inception as on 31/01/2018 (CAGR)*	8.99	8.52	7.14	15,650	15,302	14,316

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 Jun-2015

\*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 63 in 'Fund Manager Summary'.

**Credit Profile of Debt as on January 31, 2018**

Excluding Net Current Assets

**Portfolio as on January 31, 2018**

Debt	% of NAV	Rating
<b>CP / CDs</b>		
Afcons Infrastructure Ltd.	2.42	ICRA A1+
National Bank for Agriculture & Rural Development	1.83	CRISIL A1+
<b>Long Term Debt</b>		
✓ Piramal Enterprises Ltd.	5.54	ICRA AA
✓ Dilip Buildcon Ltd.	4.90	CRISIL A+
✓ Bharat Aluminium Company Ltd.	4.59	ICRA AA-
✓ Edelweiss Commodities Services Ltd.	4.05	ICRA AA
✓ Yes Bank Ltd.	4.01	ICRA AA
✓ Muthoot Finance Ltd.	3.94	CRISIL AA
✓ Dewan Hsg Finance Corporation Ltd.	3.44	CARE AAA
✓ Varun Beverages Ltd.	3.43	CRISIL AA-
✓ Vedanta Ltd.	3.09	CRISIL AA
✓ IDEA Cellular Ltd.	2.90	CARE AA+
ECL Finance Ltd.	2.77	BWR AA
Welspun Renewables Energy Pvt Ltd.	2.51	CARE AA(SO)
Jubilant Life Sciences Ltd.	2.42	IND AA-
Amba River Coke Ltd.	2.29	CARE AA-
Nirma Ltd.	2.15	CRISIL AA-
Zee Learn Ltd.	1.98	CARE AA+(SO)
Edelweiss Asset Reconstruction Company Ltd.	1.97	ICRA AA(SO)
Reliance Broadcast Network Ltd.	1.88	CARE AA+(SO)
Nuvoco Vistas Corporation Ltd.	1.86	CRISIL AA
Cox And Kings Ltd.	1.84	CARE AA
Aspire Home Finance Corporation Ltd.	1.78	ICRA AA-
Janalakshmi Financial Services Pvt Ltd.	1.45	ICRA A-
Equitas Small Finance Bank Ltd..	1.40	CARE A+
Afcons Infrastructure Ltd.	1.34	ICRA AA
Dalmia Cement (Bharat) Ltd.	1.25	ICRA AA
Ujjivan Financial Services Ltd.	1.23	ICRA A+
Adani Transmission Ltd.	1.23	IND AA+
Hansdeep Industries & Trading Co. Ltd.	1.22	CARE AA(SO)
Indian Hotels Company Ltd.	1.21	CARE AA+
Shriram City Union Finance Ltd.	1.21	CARE AA+
Union Bank of India	1.12	IND AA
Bhopal Dhule Transmission Co Ltd.	1.04	CRISIL AAA
Musica Broadcast Ltd.	0.99	CRISIL AA
Asirvad Microfinance Pvt Ltd.	0.98	CRISIL A+
IL&FS Transportation Networks Ltd.	0.98	CARE A
Business Broadcast News Holdings Ltd.	0.65	CARE AA+(SO)
HDFC Ltd.	0.61	CRISIL AAA
Hinduja Leyland Finance Ltd.	0.52	ICRA A+
Altico Capital India Pvt Ltd.	0.37	IND AA-
IDBI Bank Ltd.	0.36	ICRA BBB-
UPL Ltd.	0.25	CARE AA+
Au Small Finance Bank Ltd.	0.25	CRISIL A+
Power Grid Corporation Of India Ltd.	0.25	ICRA AAA
India Infoline Finance Ltd.	0.13	ICRA AA
Capital First Ltd.	0.12	CARE AA+
Power Finance Corporation Ltd.	0.03	CRISIL AAA
Net Current Assets	12.22	
<b>Total</b>	<b>100.00</b>	

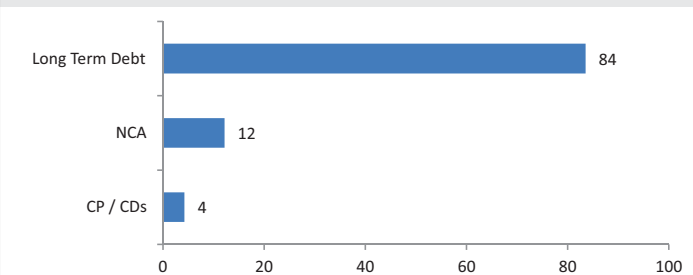
All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

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

- Reasonable income and capital appreciation over long-term
- Investment in debt and money market instruments across different maturities & credit rating

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

**Asset Allocation as on January 31, 2018**

**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 predominantly debt & money market securities by Banks and Public Sector Undertakings (PSUs).

<b>Date of inception/allotment:</b> 27th January, 2014	<b>Fund Managers</b> Mr Sudhir Agarwal [MCom, MBA (Finance), CFA]
<b>Fund size monthly average:</b> ₹ 1219.13 Crore <b>Closing AUM:</b> ₹ 1197.15 Crore	<b>Weighted Average Maturity:</b> 1.87 yrs
<b>NAV per unit as on January 31, 2018:</b> Growth: ₹ 14.05	<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.
<b>High/Low of NAV in the month</b> Growth Option : ₹ 14.05, 14.01	<b>No. of Unit Holding Accounts :</b> 5,448
<b>Minimum Investment Amount</b> Minimum initial investment under both Plans and Options is ₹ 5,000/- and in multiples of ₹ 1/- thereafter without any upper limit.	<b>Load Structure</b> Entry / Exit Load : Nil
	<b>Yield to Maturity :</b> 7.87%
	<b>Mod Dur :</b> 1.50 yrs
	<b>Total expense ratio (%):</b> Direct: 0.22, Regular: 0.30

**Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) as on 31/01/2018				Growth of ₹10,000		
Period	NAV Growth (%)	CRISIL Short Term Bond Fund Index (%)	Crissil 1-Year T-Bill (%)	NAV Growth (₹)	CRISIL Short Term Bond Fund Index (₹)	Crissil 1-Year T-Bill (₹)
1 Year	5.95	5.38	5.65	10,595	10,538	10,565
3 Years	8.75	7.89	6.97	12,864	12,561	12,242
Since inception as on 31/01/2018 (CAGR)*	8.89	8.60	7.42	14,052	13,903	13,310

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-2014. The above scheme is in existence for less than 5 years

**Portfolio as on January 31, 2018**

Debt	% of NAV	Rating
<b>CP / CDs</b>		
Power Finance Corporation Ltd.	2.01	CARE A1+
<b>Govt Securities</b>		
✓ 7.17% GSEC 08/01/2028	3.69	SOV
7.35 % GSEC - MAT 22.06.2024	1.66	SOV
8.53% MH SDL -27/10/2020	0.86	SOV
<b>Long Term Debt</b>		
✓ LIC Housing Finance Ltd.	8.30	CRISIL AAA
✓ Power Grid Corporation Of India Ltd.	8.29	ICRA AAA
✓ Small Industries Development Bank of India	7.31	CARE AAA
✓ Rural Electrification Corporation Ltd.	6.80	CRISIL AAA
✓ ONGC Mangalore Petrochemicals Ltd.	6.29	IND AAA
✓ Indian Railways Fin Corpn Ltd.	5.84	CRISIL AAA
✓ EXIM Bank	4.74	CRISIL AAA
✓ National Bank for Agriculture & Rural Development	4.19	CRISIL AAA
✓ Power Finance Corporation Ltd.	3.95	ICRA AAA
Syndicate Bank	3.41	CARE AA-
National Housing Bank	2.09	CRISIL AAA
Punjab National Bank	1.67	IND AA+
Punjab & Sind Bank Ltd.	1.28	CARE A+
Allahabad Bank	0.79	IND A
HDFC Ltd.	0.43	CRISIL AAA
IDFC Bank Ltd.	0.42	ICRA AAA
Net Current Assets	25.98	
<b>Total</b>	<b>100.00</b>	

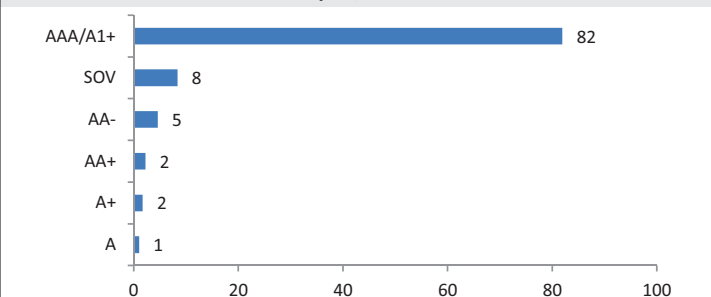
All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

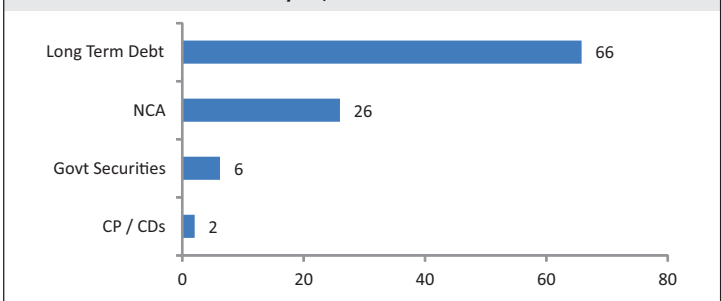
**This product is suitable for investors who are seeking\*:**

- Current income consistent with preservation of capital over short-term
- Investment in short-term money market securities

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

**Credit Profile of Debt as on January 31, 2018**

Excluding Net Current Assets

**Asset Allocation as on January 31, 2018**

**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 money market securities and high quality debt.

<b>Date of inception/allotment:</b> 25th March, 2015	<b>Fund Managers</b> Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi]) Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance])
<b>Fund size monthly average:</b> ₹ 186.17 Crore <b>Closing AUM:</b> ₹ 187.17 Crore	<b>NAV per unit as on January 31, 2018:</b> Growth : ₹ 12.63
<b>Weighted Average Maturity</b> 2.42 yrs	<b>High/Low of NAV in the month</b> Growth Option : ₹ 12.63, ₹ 12.58
<b>Minimum Investment Amount</b> Minimum initial investment is ₹ 5000/- and in multiples of ₹1/-	<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.
<b>No. of Unit Holding Accounts :</b> 2,239	<b>Total expense ratio (%):</b> <b>Direct:</b> 0.64, <b>Regular :</b> 1.24
<b>Yield to Maturity :</b> 9.18%	<b>Load Structure</b>
<b>Mod Dur :</b> 2.00 yrs	Entry Load : Nil Exit Load : < = 365 Days : 1.00% > 365 days and <= 548 days : 0.50% 548 days : NIL

**Portfolio as on January 31, 2018**

Debt	% of NAV	Rating
<b>Long Term Debt</b>		
✓ Dewan Hsg Finance Corporation Ltd.	7.04	CARE AAA
✓ Raymond Limited.	5.39	CARE AA
✓ Edelweiss Commodities Services Ltd.	5.35	CRISIL AA
✓ Indian Hotels Company Ltd.	5.27	CARE AA+
✓ Bharat Aluminium Company Ltd.	5.26	ICRA AA-
✓ Welspun Renewables Energy Pvt Ltd.	5.22	CARE AA(SO)
✓ Nirma Ltd.	5.21	CRISIL AA-
✓ Power Finance Corporation Ltd.	5.00	ICRA AAA
✓ Piramal Enterprises Ltd.	4.25	ICRA AA
✓ Zee Learn Ltd.	3.60	CARE AA+(SO)
Muthoot Finance Ltd.	3.04	CRISIL AA
Reliance Broadcast Network Ltd.	2.94	CARE AA+(SO)
Rural Electrification Corporation Ltd.	2.79	CRISIL AAA
Yes Bank Ltd.	2.65	CARE AA
Janalakshmi Financial Services Pvt Ltd.	2.65	ICRA A-
IDEA Cellular Ltd.	2.63	CARE AA+
Amba River Coke Ltd.	2.62	CARE AA-
ECL Finance Ltd.	2.62	BWR AA
Aspire Home Finance Corporation Ltd.	1.62	ICRA AA-
Equitas Small Finance Bank Ltd..	1.61	CARE A+
Hansdeep Industries & Trading Co. Ltd.	1.12	CARE AA(SO)
Bhopal Dhule Transmission Co Ltd.	1.06	CRISIL AAA
Indostar Capital Finance Ltd.	0.05	CARE AA-
Net Current Assets	21.01	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

**Fund Performance Vs Benchmark (CAGR)**

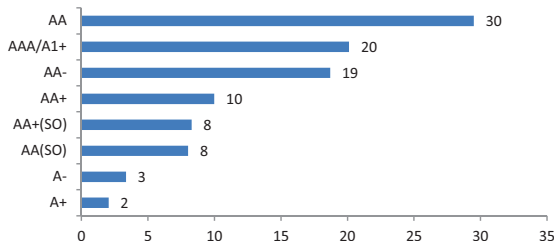
Fund Performance Vs Benchmark (CAGR) as on 31/01/2018				Growth of ₹10,000		
Period	NAV Growth (%)	CRISIL Composite Bond Fund Index (%)	Crisil 1-Year T-Bill (%)	NAV Growth (₹)	CRISIL Composite Bond Fund Index (₹)	Crisil 1-Year T-Bill (₹)
1 Year	6.32	3.17	5.65	10,632	10,317	10,565
Since inception as on 31/01/2018 (CAGR)*	8.56	8.04	6.86	12,628	12,457	12,074

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 Jun-2015  
The above scheme is in existence for less than 3 years

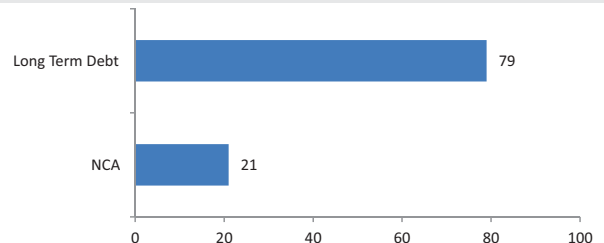
**This product is suitable for investors who are seeking\*:**

- Steady and reasonable income over the medium term
- Investment in Debt/Money Market Instrument/Govt. Securities

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

**Credit Profile of Debt as on January 31, 2018**

Excluding Net Current Assets

**Asset Allocation as on January 31, 2018**

**Investment Objective**

To provide highest possible current income consistent with preservation of capital and providing liquidity from investing in a diversified portfolio of short term money market securities.

<b>Date of inception/allotment:</b> 23rd April, 1997	<b>Fund Managers</b> Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi]) Mr. Amit Sharma (B.Com, CA, FRM)
<b>Fund size monthly average:</b> ₹ 18828.58 Crore <b>Closing AUM:</b> ₹ 17120.65 Crore	<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.
<b>NAV per unit as on January 31, 2018:</b> Growth : ₹ 1917.22	<b>No. of Unit Holding Accounts :</b> 12,967
<b>High/Low of NAV in the month</b> Growth Option : ₹ 1917.22, ₹ 1907.08	<b>Weighted Average Maturity:</b> 35 Days
<b>Minimum Investment Amount</b> Minimum amount of initial investment ₹ 10,000/- and in multiples of ₹ 1 under both the Plans.	<b>Yield to Maturity :</b> 6.52%
	<b>Mod Dur :</b> NA
	<b>Total expense ratio (%):</b> <b>Direct :</b> 0.04, <b>Regular :</b> 0.16
<b>Load Structure</b> Entry / Exit Load : Nil	

**Fund Performance Vs Benchmark (CAGR)**

Fund Performance Vs Benchmark (CAGR) as on 31/01/2018				Growth of ₹ 10,000		
Period	NAV (%)	Crisil Liquid Fund Index (%)	Crisil 1 Year T-Bill Index (%)	NAV (₹)	Crisil Liquid Fund Index (₹)	Crisil 1 Year T-Bill Index (₹)
1 Year	6.66	6.68	5.65	10,666	10,668	10,565
3 Years	7.50	7.40	6.97	12,425	12,391	12,242
5 Years	8.15	8.10	7.05	14,799	14,765	14,061
Since inception as on 31/01/2018 (CAGR)*	7.89	7.49	6.30	19,167	18,567	16,878

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 Jul-2015  
\*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 63 in 'Fund Manager Summary'.  
\*\*The Institution plan (Growth Option) launch on 10 July 2009.

**Portfolio as on January 31, 2018**

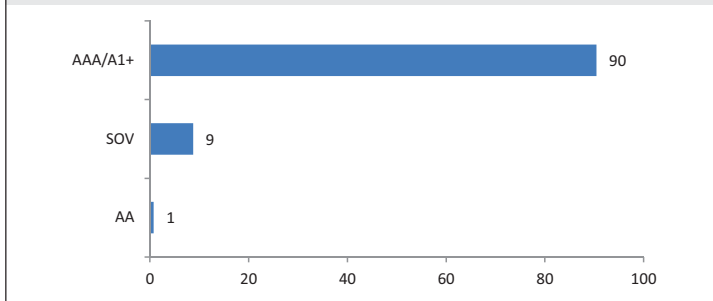
Debt	% of NAV	Rating
<b>CP / CDs</b>		
✓ Axis Bank Ltd.	9.88	ICRA A1+
✓ IndusInd Bank Ltd.	8.44	CRISIL A1+
✓ South Indian Bank Ltd.	5.02	CRISIL A1+
✓ National Bank for Agriculture & Rural Development	4.57	ICRA A1+
✓ HDFC Ltd.	4.24	ICRA A1+
✓ Small Industries Development Bank of India	3.66	CARE A1+
✓ Talwandi Sabo Power Ltd.	3.46	IND A1+
✓ Steel Authority of India Ltd.	2.88	CARE A1+
✓ IDFC Bank Ltd.	2.86	CRISIL A1+
Federal Bank Ltd.	2.85	CRISIL A1+
HDFC Bank Ltd.	2.71	CRISIL A1+
India Infoline Finance Ltd.	2.34	CRISIL A1+
Ujjivan Small Finance Bank Ltd.	2.22	ICRA A1+
Dalmia Cement (Bharat) Ltd.	2.03	ICRA A1+
Future Retail Ltd.	2.03	CRISIL A1+
Altico Capital India Pvt Ltd.	1.87	IND A1+
Piramal Finance Ltd.	1.86	CRISIL A1+
Equitas Small Finance Bank Ltd.	1.71	CRISIL A1+
Cox And Kings Ltd.	1.68	CARE A1+
Indiabulls Commercial Credit Ltd.	1.59	CRISIL A1+
Dewan Hsg Finance Corporation Ltd.	1.40	CRISIL A1+
Infrastructure Leasing & Fin.Ser.Lt	1.23	ICRA A1+
Muthoot Finance Ltd.	1.17	CRISIL A1+
EXIM Bank	1.14	CRISIL A1+
Hinduja Leyland Finance Ltd.	1.14	ICRA A1+
Century Textiles & Industries Ltd.	1.14	CRISIL A1+
Manappuram Finance Ltd.	0.92	CRISIL A1+
Aditya Birla Finance Ltd.	0.89	ICRA A1+
Karur Vysya Bank Ltd.	0.86	CRISIL A1+
RBL Bank Ltd.	0.85	CRISIL A1+
L&T Finance Ltd.	0.83	CARE A1+
IIFL Wealth Finance Ltd.	0.83	ICRA A1+
Bharti Telecom Ltd.	0.77	CRISIL A1+
TVA Credit Services Ltd.	0.57	CRISIL A1+
DCB Bank Ltd.	0.57	CRISIL A1+
TMF Holdings Ltd.	0.56	ICRA A1+
Sutlej Textiles & Industries Ltd.	0.48	CARE A1+
Aspire Home Finance Corporation Ltd.	0.43	CRISIL A1+
Ramco Cements Ltd.	0.43	CRISIL A1+
Aadhar Housing Finance Ltd.	0.28	CRISIL A1+
Jyothy Laboratories Ltd.	0.28	CARE A1+
KEC International Ltd.	0.28	CRISIL A1+
Tata Capital Financial Services Ltd.	0.14	CRISIL A1+
Kalpitaru Power Transmission Ltd.	0.14	CRISIL A1+
JM Financial Products Ltd.	0.06	CRISIL A1+
Kotak Securities Ltd.	0.06	CRISIL A1+
Nabha Power Ltd.	0.06	CRISIL A1+
Indiabulls Housing Finance Ltd.	0.06	CRISIL A1+
Magma Fincorp Ltd.	0.06	CRISIL A1+
Bharat Aluminium Company Ltd.	0.03	ICRA A1+
Reliance Capital Ltd.	0.03	ICRA A1+
Adani Ports And Special Economic Zone Ltd.	0.03	CRISIL A1+
Vedanta Ltd.	0.03	CRISIL A1+
<b>Govt Securities</b>		
✓ 91 D TBILL MAT - 22/02/2018	6.36	SOV
91 D TBILL MAT - 01/03/18	1.94	SOV
91 D TBILL MAT - 08/03/18	0.01	SOV
<b>NCDs</b>		
ECL Finance Ltd.	0.72	ICRA AA
<b>Short Term Deposits</b>		
IDFC Bank Ltd.	2.87	
RBL Bank Ltd.	1.61	
Equitas Small Finance Bank Ltd..	0.11	
Yes Bank Ltd.	0.01	
Net Current Assets	0.72	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited, ✓ Top 10 scrips in the portfolio

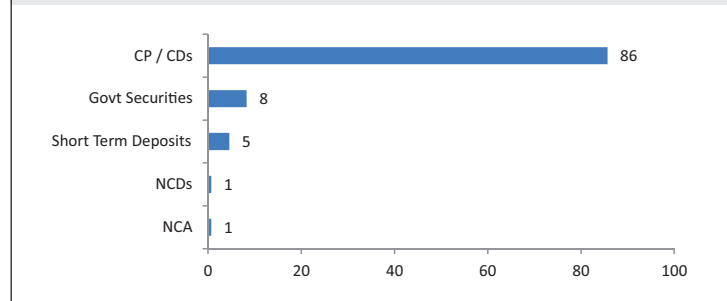
**This product is suitable for investors who are seeking\*:**

- Current income consistent with preservation of capital over short-term
- Investment in short-term money market securities

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

**Credit Profile of Debt as on January 31, 2018**

Excluding Net Current Assets

**Asset Allocation as on January 31, 2018**



## 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 money market securities and high quality debt.

<b>Date of inception/allotment:</b> 23rd June, 2003	<b>Fund Managers</b> Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi]) Mr. Amit Sharma (B.Com, CA, FRM)
<b>Fund size monthly average:</b> ₹ 23992.73 Crore <b>Closing AUM:</b> ₹ 21712.14 Crore	<b>NAV per unit as on January 31, 2018:</b> Growth : ₹ 2803.39
<b>Weighted Average Maturity:</b> 30 Days	<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.
<b>Initial minimum Investment Amount</b> ₹ 500/ and in multiples of Re. 1/-	<b>No. of Unit Holding Accounts</b> 6,346
	<b>Total expense ratio (%):</b> <b>Direct:</b> 0.02, <b>Regular:</b> 0.05
<b>Yield to Maturity :</b> 6.45%	<b>Load Structure</b> Entry Load : Nil
<b>Mod Dur :</b> NA	Exit Load : NIL (Minimum amount for redemption under Growth Option is ₹ 10/- & all the other options is ₹ 1000/-)

## Fund Performance Vs Benchmark (CAGR)

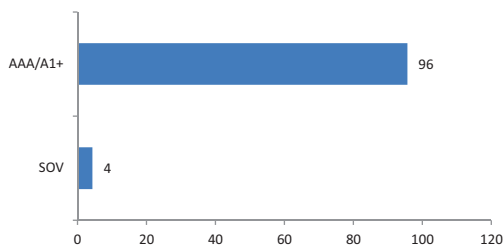
Fund Performance Vs Benchmark (CAGR) as on 31/01/2018				Growth of ₹10,000		
Period	NAV (%)	Crisil Liquid Fund Index (%)	Crisil 1 Year T-Bill Index (%)	NAV (₹)	Crisil Liquid Fund Index (₹)	Crisil 1 Year T-Bill Index (₹)
1 Year	6.66	6.68	5.65	10,666	10,668	10,565
3 Years	7.47	7.40	6.97	12,415	12,391	12,242
5 Years	8.12	8.10	7.05	14,778	14,765	14,061
Since inception as on 31/01/2018 (CAGR)*	7.56	6.96	5.93	28,052	25,917	22,600

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 Jul-2015

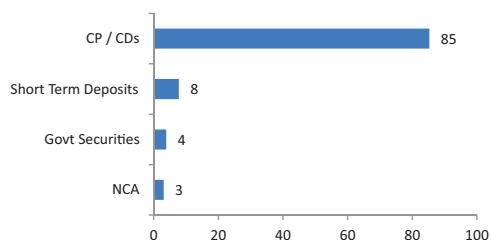
\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.

## Asset Allocation as on January 31, 2018



## Credit Profile of Debt as on January 31, 2018



Excluding Net Current Assets

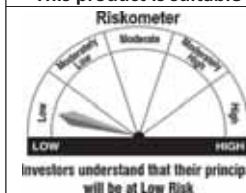
## Portfolio as on January 31, 2018

Debt	% of NAV	Rating
<b>CP / CDs</b>		
✓ Reliance Industries Ltd.	6.81	CRISIL A1+
✓ IDFC Bank Ltd.	5.45	CRISIL A1+
✓ National Bank for Agriculture & Rural Development	5.00	ICRA A1+
✓ Small Industries Development Bank of India	4.55	CARE A1+
✓ Vedanta Ltd.	4.03	CRISIL A1+
✓ IndusInd Bank Ltd.	3.84	CRISIL A1+
✓ India Infoline Finance Ltd.	3.75	CRISIL A1+
✓ HDFC Bank Ltd.	3.65	CRISIL A1+
✓ Axis Bank Ltd.	3.06	ICRA A1+
✓ Indian Railways Fin Corpn Ltd.	2.94	CRISIL A1+
Dewan Hsg Finance Corporation Ltd.	2.54	CRISIL A1+
Indiabulls Housing Finance Ltd.	2.28	CRISIL A1+
Tata Capital Financial Services Ltd.	2.23	CRISIL A1+
Reliance Jio Infocomm Ltd.	2.05	CRISIL A1+
Bharat Aluminium Company Ltd.	1.85	ICRA A1+
Century Textiles & Industries Ltd.	1.82	CRISIL A1+
National Housing Bank	1.80	CRISIL A1+
Sun Pharma Laboratories Ltd.	1.71	ICRA A1+
HDFC Ltd.	1.48	CRISIL A1+
Reliance Retail Ltd.	1.37	CRISIL A1+
Federal Bank Ltd.	1.37	CRISIL A1+
Aditya Birla Housing Finance Ltd.	1.37	ICRA A1+
Reliance Home Finance Ltd.	1.37	ICRA A1+
Canfin Homes Ltd.	1.35	ICRA A1+
Reliance Capital Ltd.	1.35	ICRA A1+
Tata Power Company Ltd.	1.15	ICRA A1+
Piramal Enterprises Ltd.	1.14	ICRA A1+
IIFL Wealth Finance Ltd.	1.14	CRISIL A1+
Magma Fincorp Ltd.	1.09	CRISIL A1+
Adani Ports And Special Economic Zone Ltd.	0.91	ICRA A1+
Bajaj Housing Finance Ltd.	0.91	CRISIL A1+
RBL Bank Ltd.	0.69	CRISIL A1+
KEC International Ltd.	0.68	CRISIL A1+
Larsen & Toubro Ltd.	0.68	ICRA A1+
JM Financial Ltd.	0.66	ICRA A1+
Tata Capital Housing Finance Ltd.	0.57	CRISIL A1+
ICICI Home Finance	0.46	ICRA A1+
Chambal Fertilisers & Chemicals Ltd.	0.46	CRISIL A1+
Network 18 Media & Investments Ltd.	0.46	CARE A1+
Capital First Ltd.	0.46	ICRA A1+
Hinduja Leyland Finance Ltd.	0.46	ICRA A1+
Godrej Industries Ltd.	0.45	CRISIL A1+
Viacom 18 Media Pvt Ltd.	0.45	ICRA A1+
Credit Suisse Finance (India) Pvt Ltd.	0.45	CRISIL A1+
Kotak Mahindra Investment Ltd.	0.41	CRISIL A1+
Mahindra & Mahindra Financial Services Ltd.	0.41	CRISIL A1+
Aditya Birla Capital Ltd.	0.34	CRISIL A1+
ONGC Mangalore Petrochemicals Ltd.	0.23	ICRA A1+
India Infoline Housing Finance Ltd.	0.23	CRISIL A1+
Sun Pharmaceuticals Industries Ltd.	0.23	CRISIL A1+
TV18 Broadcast Ltd.	0.23	CARE A1+
JM Financial Products Ltd.	0.23	ICRA A1+
JM Financial Capital Ltd.	0.23	ICRA A1+
Cholamandalam Investment & Finance Company Ltd.	0.14	CRISIL A1+
Axis Finance Ltd.	0.07	CRISIL A1+
GIC Housing Finance Ltd.	0.05	CRISIL A1+
Tata Motors Finance Ltd.	0.02	CRISIL A1+
Manappuram Finance Ltd.	0.02	CRISIL A1+
Aditya Birla Finance Ltd.	0.02	ICRA A1+
Nabha Power Ltd.	0.02	CRISIL A1+
South Indian Bank Ltd.	0.02	CRISIL A1+
JM Financial Credit Solutions Ltd.	0.02	CRISIL A1+
EXIM Bank	0.02	CRISIL A1+
L&T Finance Ltd.	0.02	CRISIL A1+
HDB Financial Services Ltd.	0.02	CRISIL A1+
<b>Govt Securities</b>		
8.39% RAJASTHAN SDL SPL -15/03/2018	1.73	SOV
91 D TBILL MAT - 01/03/18	1.36	SOV
91D TBILL MAT 08/02/2018	0.76	SOV
91 D TBILL MAT - 22/02/2018	0.02	SOV
91D TBILL MAT 01/02/2018	0.00	SOV
91 D TBILL MAT - 08/03/18	0.00	SOV
<b>Short Term Deposits</b>		
IndusInd Bank Ltd.	3.44	
RBL Bank Ltd.	1.60	
Abudhabhi Commercial Bank Ltd.	1.38	
IDFC Bank Ltd.	1.36	
Net Current Assets	3.08	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

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



- Steady and reasonable income over short-term with capital preservation.
- Investment in money market securities & high quality debt

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

# DIVIDEND/BONUS HISTORY

UTI Mastershare Unit Scheme - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
1987	8.00%	0.80	11.05	10.00	June 29, 1987	June 29, 1987
1988	13.00%	1.30	14.70	10.00	June 30, 1988	June 30, 1988
1989	1.2@Rs.12		17.78	10.00	January 10, 1989	January 10, 1989
	18.00%	1.80	29.45	10.00	June 30, 1989	June 30, 1989
1990	18.00%	1.80	26.52	10.00	June 4, 1990	June 4, 1990
1991	18.00%	1.80	36.00	10.00	June 28, 1991	June 28, 1991
	1.2 bonus		42.09	10.00	July 30, 1991	July 30, 1991
1992	18.00%	1.80	50.00	10.00	June 24, 1992	June 24, 1992
1993	1.3 bonus	0.80	32.10	10.00	December 13, 1993	December 13, 1993
	1:1 right @15			10.00	December 20, 1993	December 20, 1993
	18.00%	1.80	57.60	10.00	November 24, 1993	November 24, 1993
1994	20.00%	2.00	37.97	10.00	July 27, 1994	July 27, 1994
1995	16.00%	1.60	29.78	10.00	June 14, 1995	June 14, 1995
	1.5 bonus		23.09	10.00	August 30, 1995	August 30, 1995
1996	16.00%	1.60	24.16	10.00	August 28, 1996	August 28, 1996
1997	16.00%	1.60	24.76	10.00	August 20, 1997	August 20, 1997
1998	16.00%	1.60	15.76	10.00	August 19, 1998	August 19, 1998
1999	16.00%	1.60	22.62	10.00	August 25, 1999	August 25, 1999
2000	16.00%	1.60	17.14	10.00	May 17, 2000	May 17, 2000
2001	10.00%	1.00	10.34	10.00	October 3, 2001	October 3, 2001
2002	10.00%	1.00	11.13	10.00	October 11, 2002	October 11, 2002
2003	14.00%	1.40	14.54	10.00	September 18, 2003	September 18, 2003
2004	20.00%	2.00	18.90	10.00	September 24, 2004	September 24, 2004
2005	25.00%	2.50	23.47	10.00	October 20, 2005	October 20, 2005
2006	30.00%	3.00	29.77	10.00	November 10, 2006	November 10, 2006
2007	35.00%	3.50	42.75	10.00	November 7, 2007	November 7, 2007
2008	22.00%	2.20	20.93	10.00	October 23, 2008	October 23, 2008
2009	27.00%	2.70	28.65	10.00	October 30, 2009	October 30, 2009
2010	30.00%	3.00	34.04	10.00	November 15, 2010	November 15, 2010
2011	22.00%	2.20	28.02	10.00	October 31, 2011	October 31, 2011
2012	22.00%	2.20	27.36	10.00	November 15, 2012	November 15, 2012
2013	22.50%	2.25	27.33	10.00	October 29, 2013	October 29, 2013
2014	27.50%	2.75	35.54	10.00	November 5, 2014	November 5, 2014
2015	28.00%	2.80	33.76	10.00	November 9, 2015	November 16, 2015
2016	30.00%	3.00	34.5821	10.00	November 01, 2016	November 08, 2016
2017	35.00%	3.50	34.7809	10.00	October 09, 2017	October 16, 2017

Pursuant to payment of dividend/ bonus/ right, the NAV of the Dividend 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. # Dividend declared every year since 1987 till 2016.

\*Not Available

# NAV at the time of Div. Declaration

Cumulative grossTotal  
Dividend of 607%  
Since 1987 till 2017

UTI Equity Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
1996	12%	1.20	11.21	10.00	N/A*	01/10/1996
2000	15%	1.50	13.14	10.00	N/A*	02/04/2000
2004	30%	3.00	19.69	10.00	23/01/2004	13/02/2004
2005	20%	2.00	21.28	10.00	17/05/2005	09/06/2005
2006	20%	2.00	26.99	10.00	12/07/2006	19/07/2006
2009	10%	1.00	25.60	10.00	08/04/2009	16/04/2009
2013	14%	1.40	54.87	10.00	19/02/2013	26/02/2013
2014	17.50%	1.75	67.6094	10.00	20/05/2014	27/05/2014
2015	28%	2.80	83.6487	10.00	13/05/2015	14/05/2015
2016	28%	2.80	82.6040	10.00	13/06/2016	20/06/2016
2017	28%	2.80	93.6715	10.00	13/06/2017	20/06/2017

\*Not Available

UTI Wealth Builder Fund - Series I - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	8%	0.80	12.00	10.00	08/06/2009	15/06/2009
2010	10%	1.00	14.19	10.00	03/06/2010	10/06/2010
2011	11%	1.10	15.49	10.00	26/09/2011	03/10/2011

UTI Wealth Builder Fund - Series I merged with UTI Opportunities Fund in October 2011.

UTI Top 100 Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	12%	1.20	18.77	10.00	14/07/2009	21/07/2009
2010	12%	1.20	22.38	10.00	13/07/2010	20/07/2010
2013	15%	1.50	23.77	10.00	18/09/2013	25/09/2013
2015	30.00%	3.00	36.8854	10.00	19/03/2015	26/03/2015
2016	21.00%	2.10	29.7730	10.00	09/03/2016	16/03/2016
2017	25%	2.50	33.8504	10.00	20/03/2017	27/03/2017

UTI MNC Fund - Dividend Declared						
Year	Dividend	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

UTI Infrastructure Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	30%	3.00	17.88	10.00	03/07/2006	10/07/2006
2007	35%	3.50	22.62	10.00	22/06/2007	29/06/2007
2009	15%	1.50	19.60	10.00	31/07/2009	06/08/2009
2016	9%	0.90	20.32	10.00	09/03/2016	16/03/2016
2017	10%	1.00	26.0469	10.00	20/03/2017	27/03/2017

The scheme dividend details under regular plan.

**Disclaimer:** Pursuant to payment of Dividend/issue of Bonus units, the NAV of the respective Options of the Schemes would fall to the extent of payout and statutory levy (if applicable)

UTI Dividend Yield Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	8%	0.80	13.11	10.00	01/12/2006	08/12/2006
2007	7%	0.70	12.04	10.00	02/03/2007	09/03/2007
2007	8%	0.80	12.54	10.00	08/06/2007	15/06/2007
2007	8%	0.80	12.99	10.00	17/09/2007	24/09/2007
2008	8%	0.80	13.82	10.00	23/01/2008	30/01/2008
2008	7%	0.70	12.56	10.00	09/05/2008	16/05/2008
2009	4%	0.40	11.22	10.00	21/05/2009	28/05/2009
2009	5%	0.50	12.28	10.00	31/07/2009	07/08/2009
2009	5%	0.50	13.20	10.00	05/11/2009	12/11/2009
2010	5%	0.50	14.34	10.00	17/03/2010	24/03/2010
2010	5%	0.50	14.92	10.00	21/07/2010	27/07/2010
2010	7%	0.70	16.13	10.00	28/12/2010	04/01/2011
2011	5%	0.50	14.33	10.00	30/05/2011	06/06/2011
2011	4%	0.40	12.71	10.00	23/11/2011	29/11/2011
2012	4%	0.40	12.90	10.00	19/06/2012	26/06/2012
2012	5%	0.50	14.19	10.00	17/12/2012	24/12/2012
2013	5%	0.50	13.05	10.00	12/05/2013	19/06/2013
2014	4.50%	0.45	13.1011	10.00	07/01/2014	14/01/2014
2014	6.00%	0.60	15.6948	10.00	04/06/2014	11/06/2014
2014	8.00%	0.80	17.4039	10.00	22/12/2014	29/12/2014
2015	5.50%	0.55	15.9054	10.00	24/04/2015	24/06/2015
2015	5.50%	0.55	15.2092	10.00	21/12/2015	28/12/2015
2016	5.50%	0.55	15.3682	10.00	30/06/2016	01/07/2016
2016	5.50%	0.55	14.8750	10.00	22/12/2016	29/12/2016
2017	7.50%	0.75	16.9767	10.00	20/06/2017	27/06/2017
2017	7.50%	0.75	17.8696	10.00	21/12/2017	28/12/2017

UTI Opportunities Fund- Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	15%	1.50	12.45	10.00	03/07/2006	10/07/2006
2007	17%	1.70	13.74	10.00	29/06/2007	06/07/2007
2008	18%	1.80	11.54	10.00	01/07/2008	08/07/2008
2009	10%	1.00	11.95	10.00	10/07/2009	17/07/2009
2010	15%	1.50	14.05	10.00	22/01/2010	29/01/2010
2011	8%	0.80	15.97	10.00	04/05/2011	11/05/2011
2012	9%	0.90	14.39	10.00	12/04/2012	19/04/2012
2013	10%	1.00	15.20	10.00	07/05/2013	14/05/2013
2014	12.50%	1.25	16.0517	10.00	15/04/2014	22/04/2014
2015	15%	1.50	20.5752	10.00	16/04/2015	17/04/2015
2016	10%	1.00	18.6083	10.00	26/04/2016	05/05/2016
2017	13%	1.30	18.6765	10.00	08/05/2017	15/05/2017

UTI Bluechip Flexicap Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	10%	1.00	12.81	10.00	01/09/2009	09/08/2009
2015	22.50%	2.25	24.2800	10.00	19/02/2015	26/02/2015
2017	15.00	1.50	22.4541	10.00	27/02/2017	06/03/2017

UTI Pharma & Healthcare Fund - Dividend Declared						
Year	Dividend	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 Banking Sector Fund - Dividend Declared						
Year	Dividend	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

# DIVIDEND/BONUS HISTORY

UTI Balanced Fund - Dividend History* (Recent Dividends)						
Year	Dividend %	Record Date NAV/FV	Record Date			
2011	10%	19.99/10	10/10/2011			
2012	10%	21.71/10	12/11/2012			
2014	15%	28.64/10	23/06/2014			
2015	15%	30.63/10	26/03/2015			
2015	5%	29.27/10	24/06/2015			
2015	5%	28.80/10	21/09/2015			
2015	5%	27.54/10	09/12/2015			
2016	5%	26.25/10	16/03/2016			
2016	5%	28.09/10	13/06/2016			
2016	6.50%	30.53/10	22/09/2016			
2016	6.50%	28.23/10	22/12/2016			
2017	6.50%	30.77/10	30/03/2017			
2017	2.70%	30.34/10	17/04/2017			
2017	2.70%	30.73/10	18/05/2017			
2017	2.70%	30.93/10	20/06/2017			
2017	2.70%	31.39/10	19/07/2017			
2017	2.70%	30.67/10	14/08/2017			
2017	2.70%	31.21/10	20/09/2017			
2017	2.70%	30.99/10	16/10/2017			
2017	2.70%	31.47/10	20/11/2017			
2017	2.70%	31.55/10	18/12/2017			
2018	2.70%	32.43/10	17/01/2018			

UTI Variable Income Scheme (Index Linked Plan)- Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	12%	1.20	14.1810	10.00	01/12/2005	08/12/2005
2006	14%	1.40	14.7317	10.00	01/12/2006	08/12/2006
2007	14%	1.40	15.5263	10.00	20/12/2007	27/12/2007

\*Scheme merged into UTI Balance Fund

UTI-Unit Scheme for Charitable & Religious Trusts & Registered Societies (UTI-CRTS) - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2008	9.81%	9.81	111.9268	100.00	29/08/2008	05/09/2008
2009	3.68%	3.68	113.6460	100.00	19/05/2009	26/05/2009
2009	4.91%	4.91	121.9547	100.00	11/12/2009	18/12/2009
2010	4.89%	4.89	130.8416	100.00	27/07/2010	03/08/2010
2011	2.44%	2.44	124.8392	100.00	15/03/2011	22/03/2011
2011	5.00%	5.00	125.6001	100.00	03/10/2011	10/10/2011
2012	3.50%	3.50	129.4120	100.00	22/03/2012	29/03/2012
2012	7.00%	7.00	138.8526	100.00	05/11/2012	12/11/2012
2013	5.00%	5.00	138.0701	100.00	19/06/2013	26/06/2013
2013	6.00%	6.00	138.0062	100.00	11/12/2013	18/12/2013
2014	6.50%	6.50	149.1180	100.00	16/06/2014	23/06/2014
2014	6.50%	6.50	154.1969	100.00	15/12/2014	22/12/2014
2015	6.50%	6.50	152.8399	100.00	02/07/2015	09/07/2015
2015	6.50%	6.50	148.4340	100.00	02/12/2015	09/12/2015
2016	6.50%	6.50	150.2518	100.00	07/07/2016	14/07/2016
2016	6.50%	6.50	152.0842	100.00	30/11/2016	07/12/2016
2017	6.50%	6.50	154.3341	100.00	05/07/2017	12/07/2017
2017	6.50%	6.50	152.7042	100.00	07/12/2017	14/12/2017

UTI Retirement Benefit Pension Fund - Bonus Declared						
Year	Bonus Declared	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 Smart Woman Savings Plan - Bonus Declared						
Year	Bonus Declared	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2010	1:01		38.9330	10.00	01/04/2010	08/04/2010

UTI Monthly Income Scheme - Dividend - Regular Plan declared - Last 10 Months Dividends (Recent Dividends)						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	0.08%	0.80	12.2161	10.00	30/12/2016	30/12/2016
2017	0.08%	0.80	12.1712	10.00	30/02/2017	30/02/2017
2017	0.08%	0.80	12.2653	10.00	28/02/2017	28/02/2017
2017	0.08%	0.80	12.2823	10.00	31/03/2017	22/03/2017
2017	0.08%	0.80	12.3654	10.00	28/04/2017	28/04/2017
2017	0.08%	0.80	12.4199	10.00	31/05/2017	25/05/2017
2017	0.08%	0.80	12.3664	10.00	29/06/2017	29/06/2017
2017	0.08%	0.80	12.5693	10.00	31/07/2017	31/07/2017
2017	0.08%	0.80	12.5395	10.00	31/08/2017	31/08/2017
2017	0.08%	0.80	12.3860	10.00	29/09/2017	29/09/2017
2017	0.08%	0.80	12.7370	10.00	31/10/2017	31/10/2017
2017	0.08%	0.80	12.4261	10.00	30/11/2017	30/11/2017
2017	0.08%	0.80	12.3566	10.00	29/12/2017	29/12/2017
2018	0.08%	0.80	12.3451	10.00	31/01/2018	31/01/2018

\*\* NAV of Dividend Option - Regular Plan

UTI MIS - Advantage Plan - Dividend - Regular Plan declared - Last 10 Months Dividends (Recent Dividends)						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	0.08%	0.80	15.253	10.00	30/11/2016	30/11/2016
2016	0.08%	0.80	14.8404	10.00	30/12/2016	30/12/2016
2017	0.08%	0.80	15.1762	10.00	30/01/2017	30/01/2017
2017	0.08%	0.80	15.1579	10.00	28/02/2017	28/02/2017
2017	0.08%	0.80	15.3558	10.00	15/03/2017	22/03/2017
2017	0.08%	0.80	15.3558	10.00	28/04/2017	28/04/2017
2017	0.08%	0.80	15.3791	10.00	31/05/2017	31/05/2017
2017	0.08%	0.80	15.4084	10.00	29/06/2017	29/06/2017
2017	0.08%	0.80	15.7580	10.00	31/07/2017	31/07/2017
2017	0.08%	0.80	15.7082	10.00	31/08/2017	31/08/2017
2017	0.08%	0.80	15.6166	10.00	30/09/2017	30/09/2017
2017	0.08%	0.80	15.7375	10.00	31/10/2017	31/10/2017
2017	0.08%	0.80	15.7534	10.00	30/11/2017	30/11/2017
2017	0.08%	0.80	15.7771	10.00	29/12/2017	29/12/2017
2018	0.08%	0.80	15.7323	10.00	31/01/2018	31/01/2018

@ NAV of Monthly Dividend Option - Regular Plan

The scheme dividend details under regular plan.

**Disclaimer:** Pursuant to payment of Dividend/issue of Bonus units, the NAV of the respective Options of the Schemes would fall to the extent of payout and statutory levy (if applicable)

UTI Short Term Income Fund - Dividend declared - Last 10 Quarterly Dividend						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2015	2.00%	0.200	11.6200	10.00	19/03/2015	26/03/2015
2015	1.00%	0.100	11.5975	10.00	18/06/2015	25/06/2015
2015	1.00%	0.100	11.7468	10.00	21/09/2015	28/09/2015
2015	1.00%	0.100	11.9119	10.00	21/12/2015	28/12/2015
2016	3.50%	0.350	12.1075	10.00	21/03/2016	28/03/2016
2016	1.50%	0.150	14.8408	10.00	20/06/2016	27/06/2016
2016	1.50%	0.150	12.1487	10.00	19/09/2016	26/09/2016
2016	1.50%	0.150	12.3259	10.00	19/12/2016	26/12/2016
2017	2.50%	0.250	12.3115	10.00	15/03/2017	22/03/2017
2017	1.50%	0.150	12.4211	10.00	18/09/2017	25/09/2017
2017	1.50%	0.150	12.3826	10.00	19/12/2017	26/12/2017

UTI Bond Fund - Dividend declared - Last 10 Quarterly Dividend						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2015	2.50%	0.250	13.2991	10.00	19/03/2015	26/03/2015
2015	1.00%	0.100	13.0603	10.00	18/06/2015	25/06/2015
2015	1.00%	0.100	13.3025	10.00	21/09/2015	28/09/2015
2015	1.00%	0.100	13.3201	10.00	21/12/2015	28/12/2015
2016	2.00%	0.200	13.3621	10.00	21/03/2016	28/03/2016
2016	1.50%	0.150	13.4676	10.00	20/06/2016	27/06/2016
2016	1.50%	0.150	14.0523	10.00	19/09/2016	26/09/2016
2016	1.50%	0.150	14.5414	10.00	19/12/2016	26/12/2016
2017	2.50%	0.250	14.3401	10.00	15/03/2017	22/03/2017
2017	1.50%	0.150	14.7304	10.00	18/09/2017	25/09/2017
2017	1.00%	0.100	14.4792	10.00	19/12/2017	26/12/2017

UTI Gilt Advantage Fund - Dividend declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	2.25%	0.225	10.8358	10.00	28/09/2007	05/10/2007
2008	3.50%	0.350	10.8637	10.00	28/03/2008	04/04/2008
2008	2.00%	0.200	10.9132	10.00	30/09/2008	07/10/2008
2008	4.00%	0.400	13.8214	10.00	31/12/2008	07/01/2009
2009	1.00%	0.100	11.7507	10.00	30/09/2009	07/10/2009
2010	0.10%	0.100	11.8658	10.00	23/09/2010	30/09/2010
2011	0.30%	0.300	12.1913	10.00	23/03/2011	29/03/2011
2011	0.25%	0.250	12.4363	10.00	22/09/2011	28/09/2011
2011	2.50%	0.250	12.4316	10.00	28/09/2011	05/10/2011
2012	0.35%	0.350	12.7174	10.00	21/03/2012	28/03/2012
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	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

# DIVIDEND/BONUS HISTORY

UTI Unit Linked Insurance Plan - Bonus declared						
Year	Dividend	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 Banking & PSU Debt Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	1.50%	0.150	10.2857	10.00	19/06/2014	26/06/2014
2014	2.50%	0.250	10.3420	10.00	18/09/2014	25/09/2014
2014	2.00%	0.200	10.3181	10.00	22/12/2014	29/12/2014
2015	2.00%	0.200	10.3217	10.00	19/03/2015	26/03/2015
2015	1.50%	0.150	13.3352	10.00	18/06/2015	25/06/2015
2015	1.50%	0.150	10.3956	10.00	21/09/2015	28/09/2015
2015	1.50%	0.150	10.4645	10.00	21/12/2015	28/12/2015
2016	2.50%	0.250	11.2802	10.00	21/03/2016	28/03/2016
2016	1.50%	0.150	11.2826	10.00	20/06/2016	27/06/2016
2016	1.50%	0.150	10.7366	10.00	19/09/2016	26/09/2016
2016	1.50%	0.150	10.9412	10.00	19/12/2016	26/12/2016
2017	2.50%	0.250	10.9018	10.00	15/03/2017	22/03/2017
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

UTI - Children's Career Plan (UTI - CCP) - Bonus Declared						
Year	Dividend	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 - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	30%	3.00	19.43	10.00	18/08/2006	25/08/2006
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

UTI Master Value Fund - Dividend Declared (Merged in to UTI Mid Cap Fund)						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	100%	10.00	28.71	10.00	01/03/2006	07/03/2006
2008	14%	1.40	12.53	10.00	02/12/2008	08/12/2008
2009	20%	2.00	16.93	10.00	15/06/2009	22/06/2009
2010	22.50%	2.25	24.10	10.00	16/06/2010	23/06/2010
2011	10%	1.00	22.80	10.00	01/03/2011	08/03/2011
2011	10%	1.00	23.52	10.00	29/07/2011	04/08/2011

UTI Transportation & Logistics Fund - Dividend Declared						
Year	Dividend	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 Nifty Index Fund						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	3.50%	0.350	33.4502	10.00	13/11/2017	20/11/2017

UTI Income Opportunities Fund- Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2013	2.00%	0.200	10.5651	10.00	23/12/2013	30/12/2013
2014	1.00%	0.100	10.5907	10.00	19/03/2014	26/03/2014
2014	2.25%	0.225	10.5899	10.00	19/06/2014	26/06/2014
2014	2.50%	0.250	10.8404	10.00	18/09/2014	25/09/2014
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	11.6598	10.00	22/03/2017	29/03/2017
2017	1.50%	0.150	11.7604	10.00	18/09/2017	25/09/2017
2017	1.50%	0.150	11.7444	10.00	19/12/2017	26/12/2017

UTI Floating Rate Fund - STP - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2015	2.50%	25.00	1030.2211	1000.00	19/03/2015	26/03/2015
2015	1.50%	15.00	1028.8111	1000.00	18/06/2015	25/06/2015
2015	1.50%	15.00	1035.5381	1000.00	19/09/2015	26/09/2015
2015	1.50%	15.00	1031.3021	1000.00	21/12/2015	28/12/2015
2016	2.00%	20.00	1049.0935	1000.00	21/03/2016	28/03/2016
2016	1.50%	15.00	1040.2431	1000.00	20/06/2016	27/06/2016
2016	1.50%	15.00	1048.6429	1000.00	19/09/2016	26/09/2016
2016	1.50%	15.00	1054.8228	1000.00	19/12/2016	26/12/2016
2017	2.50%	25.00	1056.6190	1000.00	15/03/2017	22/03/2017
2017	1.50%	15.00	1053.7741	1000.00	18/09/2017	25/09/2017
2017	1.50%	15.00	1053.1182	1000.00	19/12/2017	26/12/2017

Sunder - Dividend Declared (Scheme merged into UTI Nifty Index Fund)						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2004	2.50%		182.6530	100.00	21/10/2004	28/10/2004
2005	2.00%		203.6497	100.00	09/05/2005	16/05/2005

UTI - Wealth Builder Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2013	8%	0.80	16.72	10.00	14/03/2013	21/03/2013
2015	27.50%	2.75	19.8134	10.00	7/07/2015	03/08/2015
2016	0.90%	0.09	18.6080	10.00	29/09/2016	06/10/2016
2016	1.00%	0.10	18.7205	10.00	01/11/2016	08/11/2016
2016	1.00%	0.10	17.4546	10.00	30/11/2016	07/12/2016
2017	1.00%	0.10	17.3949	10.00	02/01/2017	09/01/2017
2017	1.00%	0.10	18.1387	10.00	02/03/2017	09/03/2017
2017	1.00%	0.10	18.4390	10.00	05/04/2017	12/04/2017
2017	1.00%	0.10	18.6409	10.00	04/05/2017	11/05/2017
2017	1.00%	0.10	18.6429	10.00	05/07/2017	12/07/2017
2017	1.00%	0.10	18.6644	10.00	03/08/2017	10/08/2017
2017	1.00%	0.10	18.68	10.00	06/09/2017	13/09/2017
2017	1.00%	0.10	18.5375	10.00	04/10/2017	11/10/2017
2017	1.00%	0.10	19.1092	10.00	06/11/2017	13/11/2017
2017	1.00%	0.10	18.7802	10.00	04/12/2017	11/12/2017
2018	1.00%	0.10	19.0908	10.00	04/01/2018	11/01/2018

UTI India Lifestyle Fund						
Year	Dividend	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

UTI Medium Term Fund						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2015	0.75%	0.075	10.3529	10.00	21/09/2015	28/09/2015
2015	0.75%	0.075	10.4837	10.00	21/12/2015	28/12/2015
2016	4.50%	0.450	10.7337	10.00	21/03/2016	28/03/2016
2016	1.50%	0.150	10.5543	10.00	20/06/2016	27/06/2016
2016	1.50%	0.150	10.6427	10.00	19/09/2016	29/09/2016
2017	2.50%	0.250	10.7209	10.00	15/03/2017	22/03/2017
2017	1.50%	0.150	10.8526	10.00	18/09/2017	25/09/2017
2017	1.50%	0.150	10.8082	10.00	19/12/2017	26/12/2017

UTI Long Term Advantage Fund Series - II						
Year	Dividend	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

## PLANS/OPTIONS

### UTI Liquid Cash Plan

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

### UTI - Money Market Fund

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

**Disclaimer:** Pursuant to payment of Dividend/issue of Bonus units, the NAV of the respective Options of the Schemes would fall to the extent of payout and statutory levy (if applicable)

The scheme dividend details under regular plan.



## 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	MEPUS	March 03
UTI Growing Corpus Growing Income Plan (GCGIP)	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 Opportunities Fund (New Scheme)	July 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 Top 100 Fund	May 09
UTI Infrastructure Advantage Fund Series 1	UTI Infrastructure Fund	Feb 11
UTI Variable Income Scheme - Index Linked Plan	UTI Balanced Fund	Mar 11
UTI Wealth Builder Fund	UTI Opportunities Fund	Oct 11
UTI Master Index Fund, Sunder	UTI Nifty 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	July 14
UTI Contra Fund & UTI Services Industries Fund	UTI Multi Cap Fund (New scheme)	August 14
UTI Energy Fund	UTI Infrastructure Fund	March 16



## Schemes Renamed

Sr. No.	Old Scheme Name	New Scheme Name	W. E. F
1	UTI Master Gain -92	UTI Equity Fund	Jun-05
2	UTI Equity Tax Saving Plan	UTI Long Term Equity Fund ( Tax Saving )	Dec-15
3	UTI Wealth Builder Fund Series- II	UTI Wealth Builder Fund	Jun-16
4	UTI Leadership Equity Fund	UTI Bluechip Flexicap Fund	Dec-15
5	UTI Mahila Unit Scheme	UTI Smart Woman Saving Plan	Mar-17
6	UTI Credit Opportunities Fund	UTI Income Opportunities Fund	Sep-13

## UTI MNC Fund

Equity, Maximum allocation 100%. Risk Profile, High, Money Market Instruments, No fixed allocation will normally be made for money market instruments, Risk Profile, Low. Investment in money market instruments will be kept to the minimum so as to be able to meet the liquidity needs of the scheme.

## UTI Infrastructure Fund

Equity & Equity related instruments of companies engaged either directly or indirectly in the Infrastructure sector. 65 % to 100% Risk Profile Medium to High, Debt and Money Market Instruments including Securitised Debt\* 0 % to 35% Risk Profile Low to Medium. The scheme may invest upto 100% of its debt portfolio in Securitised debt.

## UTI Mid Cap Fund

The Fund would invest, at least 65% of its Net Assets in equity and equity related instruments issued by companies which are constituents of CNX Midcap Index or S&P CNX 500 but not a part of BSE Sensex (30) or Nifty (50), at the time of investment. Currently, companies having an annual average market capitalisation of less than Rs.75 crores would not be considered for investment in the aforesaid portion of the portfolio, in line with the floor specified in the Benchmark CNX Mid Cap Index. This lower limit of Rs.75 crores would change in line with the change in the lower limit of the market capitalisation criterion in the Benchmark. Further, no stocks, which are among the top 50 stocks in terms of market capitalisation, will form part of the aforesaid 65% of the net assets of UTI Mid Cap Fund, at the time of investment. Upto 35% of the Net Assets would be invested in equity and equity related instruments issued by companies with a potential for consistent growth and are relatively undervalued to their expected long-term earning growth. Not more than 20% of net assets will be invested in money market instruments.

## UTI Opportunities Fund

Equity & Equity Related Instruments 90- 100%, Risk Profile, High, Debt Instruments and Money Market Instruments, 0-10%, Risk Profile, Low to Medium, While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the Scheme.

## UTI Bluechip Flexicap Fund

Equity & Equity Related Instruments of "leaders" as stated in Investment Objective, 65 - 100%, Risk Profile, High, Equity and Equity Related Instruments of others including investments in potential leaders. 0 - 35%, Risk Profile, High, Debt\* and Money Market Instruments including Securitised debt., 0-10% Risk Profile, Low to Medium.\*For Debt investments, the fund will invest in companies where the paper is rated AA+ and above.

## UTI Pharma & Healthcare Fund

At least 90% of the investible resources of each of the funds will be invested in stocks of companies engaged in manufacturing of Pharmaceuticals- bulk drugs, formulations & OTC drugs, medical equipment and accessories, personal healthcare products and also companies owning/managing hospitals etc.

## UTI CCP Advantage Fund

Equity & Equity Related Instruments 70- 100%, Debt & Money Market Instruments including securitised Debt\* 0-30%, \*Investment in securitised Debt will not normally exceed 20% of the net assets of the scheme.

## UTI Income Opportunities Fund

Debt Instruments\*\*, Minimum - 35% to Maximum - 100%, Risk Profile Low to Medium, Money Market Instruments Minimum - 0% to Maximum - 65% Risk Profile Low. \* The scheme may invest upto 50% of its net assets in securities carrying a rating below AA (or equivalent). However all the securities will be of investment grade by accredited / registered credit rating agencies. \*\* The scheme may invest upto 50% of its debt portfolio in domestic securitised debt. The Scheme shall not have exposure in fixed income securities in excess of 30% of the net assets in any sector as per sectoral classification as prescribed by AMFI.

## UTI Balanced Fund

Equity & Equity Related Instruments, Minimum - 40% Maximum - 75%, Risk Profile High, Debt & Money Market Instruments including securitised debt, 25% Maximum - 60%, Risk Profile Low to Medium. Subject to the Regulations, the asset allocation pattern indicated above may change from time to time keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the unitholders. Such changes in the investment pattern will be for short term and on defensive considerations.

## UTI Children's Career Balanced Plan

Debt Securities, Minimum - 60% to Maximum - 100%, Risk Profile Low to Medium, Equity and Equity related Instruments Minimum - 0% to Maximum - 40% Risk Profile High.

## UTI Monthly Income Scheme

Debt, (Government Securities and Money Market instruments including Corporate rated debts) 85% to 100% Risk profile Low to Medium Equity/Equity Related Instruments, 0% to 15% Risk profile High,

## UTI MIS-Advantage Plan

\*Debt and Money Market instruments (including securitised debt) Upto 100% Risk Profile Low to Medium, Equity & equity related instruments Upto 25% Risk Profile Medium to High The above stated percentages are only indicative and not absolute. \*Note: It is the intention of the Scheme that the investments in securitised debt will not, normally exceed 60% of the net assets of the respective plans.

## UTI Treasury Advantage Fund

Debt Securities (including Securitised debt) 00% to 90% Risk profile Low to Medium, Money Market (including cash / call money) 10% to 100% Risk profile Low to Medium,

## UTI Short Term Income Fund

No investment will be made in equity instruments. Government Securities issued by Central &/or State Govt. and other fixed income/debt Securities including but not limited to corporate bonds and securitised debt. minimum 30 % to Maximum 100 %, Money Market Instruments, minimum 0 % to Maximum 70 % Investment in Securitised Debt upto 100% of debt portfolio. i) UTI-Short Term Income Fund would keep the average maturity of its portfolio upto 4 years. ii) The asset allocation and average maturity of the portfolio are indicative and can be altered for short term periods on defensive consideration.

## UTI Money Market Fund

Governments Dated Securities Maximum Exposure 75%, Risk Profile Sovereign, Private Corporate Debt Maximum Exposure 75%, Risk Profile Medium to High, PSU Bonds Maximum Exposure 75% Risk Profile medium, Mortgaged backed Securities Maximum Exposure 75% Risk profile Medium, FI & Banking Sector Bonds Maximum Exposure 75% Risk profile Low to Medium, Call Money Maximum Exposure 100% Risk Profile Low Treasury Bills Maximum Exposure 100% Risk Profile Sovereign Commercial Paper Maximum Exposure 75% Risk Profile Medium to High, Certificates of Deposit Maximum Exposure 75% Risk Profile Low to Medium, Repo Transactions 100% Risk Profile Low, Bills Rediscounting Maximum Exposure 50% Risk Profile Low to Medium.

## UTI India Lifestyle Fund

Equities & Equity related instruments of sectors / areas likely to benefit from changing Indian demographics, Indian lifestyle & rising consumption pattern\* 65-100%, Risk Profile, High, Other Equity & Equity related instruments\*\* 0-35%, Risk Profile - High, Debt & Money Market Instruments including securitised Debt \*\*\* 0-20%, Risk Profile - Low to Medium. \* Equities of Companies can include from the areas/sectors like outsourcing, autos, home goods, transportation, computer, retail, telcom, consumer finance, food personal care, fashion accessories, restaurants, housing, healthcare, leisure, entertainment and media. To put it precisely, the scheme will endeavor to invest in companies/sectors/ areas which benefit directly or indirectly from changing Indian demographics, Indian lifestyles and rising consumption pattern. \*\* Other equities as mentioned under 1(b) include stock / companies from the sector / areas which do not fall in the category 1(a). \*\*\* The scheme may invest upto 20% of its debt portfolio in Securitised debt.

## UTI-BANKING SECTOR FUND

Equity and equity related Instruments Atleast 90% Risk Profile Medium to High, Equity and equity related instruments of the companies/ institutions engaged in the banking services activities Atleast 65% Risk Profile High, Cash/money market instruments upto 10 % Risk Profile low to Medium

## UTI-TOP 100 FUND

Equity and Equity related instruments of top 100 stocks by market capitalisation 65-100%, Risk Profile High, Other equity or equity related instruments 0-35% Risk Profile High, Debt and Money Market instruments including securitised debt.\* 0-35% Risk Profile Low to Medium.\* The fund may invest upto 100% of its debt portfolio in securitised debt.

## UTI-BOND FUND

Debt Instruments (including securitised debt) 75 % to 100 % Risk Profile Low to Medium , Money Market Instruments (including cash/call money) 0 % to 25 % Risk Profile Low to Medium, Change in Investment Pattern Subject to the Regulations, the asset allocation pattern indicated above may change from time to time keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the unitholders. Such changes in the investment pattern will be for short term and on defensive considerations.

## UTI-GILT ADVANTAGE FUND

Government of India dated Securities and Treasury Bills 75 % to 100 % Risk Profile Sovereign , State Government dated Securities 0 % to 25 % Risk Profile Low to Medium , The above stated percentages are only indicative and not absolute.

## UTI BANKING & PSU DEBT FUND

Type of Instruments	Indicative Allocation (% of Total Assets)	Risk Profile
Debt and Money Market Securities issued by Banks and Public Sector Undertakings (PSUs)	80% to 100%	Low to Medium
Debt (including government securities) and Money Market Securities issued by entities other than Banks and Public Sector Undertakings (PSUs)	0%-20%	Low to Medium
Total investments in debt, money market instruments, units of mutual fund scheme and gross exposure in derivatives shall not exceed 100% of the net assets of the scheme.		

## UTI MULTI CAP FUND

Instruments	Indicative Allocation (% of net assets)	Risk Profile
Equity & Equity Related Instruments (a) Large Cap: 60% to 85% (b) Mid Cap: 10% to 30% (c) Small Cap: 5% to 10%	65% 100%	High
(Allocation under the Large Cap, Mid Cap and Small Cap considered as a % of equity & equity related instruments)		
Debt & Money Market Instruments*	0% 35%	Low to Medium
*The scheme will not invest in securitised debt		

## UTI-TRANSPORTATION & LOGISTICS FUND

Equity and equity related instruments Atleast 90% Risk Profile Medium to High, Equity and equity related instruments of the companies principally engaged in providing transportation services, companies principally engaged in the design, manufacture, distribution, or sale of transportation equipment and companies in the logistics sector. Atleast 80% Risk Profile High, Cash/money market instruments upto 10 % Risk Profile low to Medium,

## UTI-NIFTY INDEX FUND

Equity upto 100% Risk Profile High, Money Market Instruments, Investment in money market instruments will be kept to the minimum. Risk Profile Low, The net subscription amount on any day will be invested in stocks of companies comprising the Nifty 50 Index. Pending deployment of funds of the scheme in shares in terms of the investment objective stated above the Trust may invest the funds of the scheme in short term deposits of scheduled commercial banks and other money market instruments.

## UTI-DYNAMIC BOND FUND

Money Market, Debentures and Securitised Debt with residual maturity of less than one year. 0 % to 99 % Risk Profile Low to Medium , Debt Instruments including Securitised Debt\* with maturity more than one year 1 % to 100 % Risk Profile Low to Medium  
\*Debt Securities will also include Securitised Debt, which may go up to 100% of the portfolio.

## UTI G-SEC FUND - STP

Equity and Equity Linked Instruments , The schemes will not invest in Equity and Equity Linked Instruments. Debt Securities , 100% investment in Central Government Securities, Treasury Bills, Call Money and Repos. Under normal circumstances at least 65% of the total portfolio will be invested in securities issued/created by the Central Government. Money Market Instruments , While no fixed allocation will normally be made for investment in money market instruments, the investment in money market instruments will be kept to the minimum generally to meet the liquidity needs of the scheme.

## UTI MEDIUM TERM FUND

Instruments	Indicative Allocation (% of net assets)	Risk Profile
Government Securities issued by Central & / or State Govt. and debt securities including but not limited to corporate bonds and securitized debt*	Minimum - 55 % Maximum - 100%	Low to Medium
Money Market Instrument	Minimum 0% Maximum 45%	Low
The average maturity of the scheme would be between 3 to 7 years. *Debt Securities will also include Securitised Debt, which may go up to 50% of the portfolio		

# Minimum Investment Amount

## UTI-Unit Scheme for Charitable & Religious Trusts & Registered Societies

Minimum amount of investment is Rs.10,000/- and in multiples of Re.1/- for all the options or such other amount as may be prescribed from time to time.  
Systematic Withdrawal Plan under Growth Option-Monthly & Quarterly Withdrawal - Minimum amount of investment is Rs.1 lac and in multiples of Re.1/-.  
The Schemes may change the minimum investment requirements as deemed necessary.  
The provision of "Minimum Application Amount", as specified above is not applicable in the case of transaction through Systematic Investment Plan (SIP).

## UTI Monthly Income Scheme

1. Dividend Option - Rs.10,000/- 2. Growth Option - Rs.1,000/- and in multiples of Re.1/- under all the options.

## UTI Bond Fund

1. Growth Option - Rs.1,000/- 2. Dividend Option - Rs.20,000/- and in multiples of Re.1/- under all the options.

## UTI Treasury Advantage Fund

Minimum amount of investment is ₹ Rs. 1,000/ and in multiples of ₹ 1

## UTI Gilt Advantage Fund

Growth & Dividend Option - Rs.5000/- and in multiples of Re.1/-  
Additional purchases of Units by existing Unit holders under all the Options can be for any amount in multiples of Re.1/- and subject to a minimum of Rs.1,000/-.

## UTI – Wealth Builder Fund

Minimum initial investment is ₹ 5,000/-.

## UTI LIQUID CASH PLAN (UTI LCP)

Initial Investment ₹. 500/ and in multiples of ₹ 1/

## UTI - MONEY MARKET FUND

Minimum amount of initial investment ₹ 10,000/- and in multiples of ₹ 1 under both the Plans.

## UTI Short Term Income Fund

Minimum amount of investment is ₹ 10,000/- and in multiples of ₹ 1/-

## UTI Floating Rate Fund

Minimum amount of initial investment is Rs.5000/- and in multiples of Re.1/- thereafter.

## UTI Medium Term Fund

Minimum initial investment under both Plans and Options is 5,000/- and in multiples of ₹1/- thereafter without any upper limit.

## UTI Banking & PSU Debt Fund

Minimum initial investment under both Plans and Options is ₹ 5,000/- and in multiples of ₹ 1/- thereafter without any upper limit.

## UTI Retirement Benefit Pension Fund

- (a) Minimum amount for purchase:
- (i) Minimum amount to each investment is Rs.500/ (purchase value). There is no upper limit.

# Benchmark Index

## UTI – Wealth Builder Fund

S&P BSE 100 is the benchmark index for the Equity part of the Portfolio, CRISIL Bond Fund Index is the benchmark for that part of the Portfolio relating to investments in Debt and Money Market Instruments and the Price of Gold as per SEBI Regulations for Gold ETFs in India is the benchmark in so far it pertains to investments in Gold ETFs.

## UTI Monthly Income Scheme

CRISIL MIP Blended Index (15% to Nifty Index returns and 85% to Composite Bond Index Fund)

# Load Structure

## UTI Wealth Builder Fund

Entry Load	Exit Load
Nil	(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

## UTI BALANCED FUND

Entry Load	Exit Load
Nil	(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

## UTI Income Opportunities Fund

Entry Load	Exit Load
Nil	(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

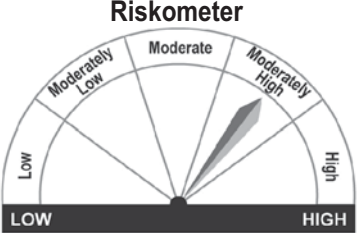
# FUND MANAGER SUMMARY

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

Sr. No	Name of the Fund Manager and Experiences in number of year	Funds Managed	Performance data refer page no.
1	Mr. Sanjay Dongre 21	UTI Infrastructure Fund UTI Master Equity Plan Unit Scheme	21 26
2	Mrs. Swati Kulkarni 23	UTI Mastershare Unit Scheme UTI MNC Fund UTI Dividend Yield Fund	10 17 14
3	Mr. Lalit Nambiar 9	UTI India Lifestyle Fund UTI Mid Cap Fund UTI Long Term Advantage Fund S II & S III UTI Long Term Equity Fund (tax Saving) (along with Mr. Vetri Murugan Subramaniam) UTI Focussed Equity Fund Series I & II UTI Gold Exchange Traded Fund	20 19 27 & 28 25 11 13
4	Mr. Kaushik Basu 30	UTI Spread Fund UTI Nifty Index Fund UTI CCP Advantage Fund UTI Children's Career Balanced Plan(Equity Portion) UTI-Nifty ETF UTI Sensex - ETF UTI Nifty Next 50	29 30 39 36
5	Mr. Ajay Tyagi 15	UTI Unit Linked Insurance Plan (Equity Portion) UTI Smart Woman Savings Plan (Equity Portion) UTI MIS Advantage Plan (Equity Portion) UTI Bluechip Flexicap Fund UTI Equity Fund Offshore Funds – Advisory – K.B. India Fund, Emirates India Islamic Fund, Shinsei Funds, UOB China India Fund, UTI India Dynamic Equity Fund	34 38 41 16 11
6	Mr. V Srivatsa 13	UTI Top 100 Fund UTI Wealth Builder Fund UTI Pharma & Healthcare Fund [Along with Mr. Ritesh Rathod] UTI Balanced Fund UTI Retirement Benefit Pension Fund (Equity Portion) UTI Unit Scheme for Charitable & Religious Trusts & Registered Societies (Equity Portion) UTI Capital Protection Oriented Schemes IV - Series I,II & III (Equity Portion) UTI Monthly Income Scheme (Equity Portion) Offshore Funds – Advisory – Milltrust India Fund & Spectrum India Fund. UTI India Unit Scheme - 1986 UTI India Pharma Fund UTI India Debt - Opportunities Fund Unit Scheme	12 18 23 33 37 35 40
7	Mr Sachin Trivedi, 8	UTI Transportation & Logistic Fund UTI Multi Cap Fund	24
8	Mr. Amit Premchandani, 6	UTI Banking Sector Fund	22
9	Mr. Amandeep Chopra, Head of Fixed Income 26	UTI Unit Linked Insurance Plan (Debt Portion) UTI Unit Scheme for Charitable & Religious Trusts & Registered Societies (Debt Portion) UTI Children's Career Balanced Plan (Debt Portion) UTI Retirement Benefit Pension Fund (Debt Portion) UTI Smart Woman Savings Plan (Debt Portion) UTI Monthly Income Scheme (Debt Portion) UTI MIS Advantage Plan (Debt Portion) UTI Bond Fund UTI Gilt Advantage Fund LTP UTI G-Sec Fund STP UTI Dynamic Bond Fund UTI Money Market Fund (along with Mr. Amit Sharma) UTI Liquid Cash Plan (along with Mr. Amit Sharma) UTI Medium Term Fund	34 35 36 37 38 40 41 43 48 49 47 53 54 52
10	Mr. Sudhir Agrwal 10	UTI Treasury Advantage Fund UTI Short Term Income Fund UTI Floating Rate Fund STP (along with Ritesh Nambiar) UTI Banking and PSU Debt Fund	47 44 46 51
11	Mr. Ritesh Nambiar 7	UTI Income Opportunities Fund UTI Floating Rate Fund STP (along with Sudhir Agrwal) UTI Medium Term Fund [along with Mr. Amandeep Chopra]	50 46 52
12	Mr. Vetri Murugan Subramaniam 24	UTI Opportunities Fund UTI Long Term Equity Fund (Tax Saving) (along with Mr. Lalit Nambiar)	15 25
13	Mr. Amit Sharma 9	UTI Money Market Fund (along with Mr.Amandeep Chopra) UTI Liquid Cash Plan (along with Mr.Amandeep Chopra)	54 55



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



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

**Investors understand that their principal will be at Moderately High Risk**

Schemes	Product label
UTI - Unit Linked Insurance Plan (An open-ended tax saving cum insurance scheme) (Please refer to pg. 34)	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>- Long term capital appreciation</li> <li>- Investment in equity instruments (maximum-40%) and debt instruments</li> </ul>
UTI- Unit Scheme for Charitable & Religious Trusts & Registered Societies (UTI-C.R.T.S) (An open-ended income scheme) (Please refer to pg. 35)	The product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>- Regular income over long-term</li> <li>- Investment in equity instruments (maximum-30%) and debt/ money market instruments</li> </ul>
UTI -Childrens Career Balanced Plan (An open-ended scheme) (Please refer to pg. 36)	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>- Long term capital appreciation</li> <li>- Investment in equity instruments (maximum-40%) and debt instruments</li> </ul>
UTI-Retirement Benefit Pension Fund (An open-ended notified tax saving -cum- pension scheme) (Please refer to pg. 37)	This product is suitable for investors who are seeking* : <ul style="list-style-type: none"> <li>- Long term capital appreciation</li> <li>- Investment in equity instruments (maximum-40%) and debt/ money market instruments</li> </ul>
UTI - Smart Woman Savings Plan (An open-ended debt oriented scheme) (Please refer to pg. 38)	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>- Reasonable income with moderate capital appreciation over a long-term horizon</li> <li>- Investment in equity instrument (maximum-30%) and debt/ money market instruments</li> </ul>
UTI - Wealth Builder Fund Segment Focused Balanced Fund (Please refer to pg. 18)	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>- Long term capital growth</li> <li>- Investment in equity instruments/ Gold ETFs</li> </ul>

The information on this document is provided for information purpose only. It does not constitute any offer, recommendation or solicitation to any person to enter into any transaction or adopt any hedging, trading or investment strategy, nor does it constitute any prediction of likely future movement in rates or prices or any representation that any such future movements will not exceed those shown in any illustration. Users of this document should seek advice regarding the appropriateness of investing in any securities, financial instruments or investment strategies referred to on this document and should understand that statements regarding future prospects may not be realised. Opinion, Projections and estimates are subject to change without notice.

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## ATTENTION

### UTI SCUP Outstanding Unit holding Accounts

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

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

For any assistance in this regard you may also directly contact 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](mailto:kishor.paunikar@uti.co.in)

Please fill in the information below legibly in **English** and in **CAPITAL LETTERS**.



Date: 

D	D	M	M	Y	Y	Y	Y

1. Folio Number :	
2. Name of Sole/ First Unit Holder :	
3. Scheme / Plan / Option	UTI -

Existing A/c number as per Folio	
New CBS A/c number	
*MICR	(9 digit number next to your cheque number)
*IFSC Code	(11 digit code)

(If you do not find this on your cheque leaf, Please check for the same with your local Bank Branch)

\* Mandatory fields

☐ Original cheque leaf

☐ Photocopy of Cheque Leaf (Original cheque leaf should be produced for immediate verification & return.)

Mobile No		PAN		Please attach PAN Card Copy
Email ID				

\_\_\_\_\_  
 Sole/First Unit holder                      Second Unit holder                      Third Unit holder  
 (To be signed by All Unitholders if units are held jointly)

(To be signed by All Unitholders if units are held jointly)

Receiving UFC/ Registrar's official stamp  
with date and signature

M/s. Karvy Computershare Pvt. Ltd.  
7th Floor, Karvy Selenium Tower | Plot Nos. 31 & 32 | Survey No. 116/22, 115/24 & 115/25, Financial District, Nanakramguda, Selingampally Mandal, Hyderabad - 500032  
Tel: +91 40 6716 1801, Email: uti@karvy.com

### Guidelines

- 1) This form shall be used for Updation of Core Bank A/c No. MICR & IFSC Code (if not registered earlier) , retaining all other bank detail such as Bank Name , Branch Name, Branch Address etc.
- 2) If MICR and IFSC code are existing in the folio , the same shall be retained.
- 3) A Cancelled cheque Leaf Or a Copy of cheque leaf consisting of the New CBS bank account No. and Account Holders Name preprinted on same shall be Mandatory . If Copy of cheque leaf is provided the original cheque leaf may be produced for verification and immediate return.
- 4) The CBS Account updation form shall be processed subject to verification of signature and subject to receipt of all the other requirements.
- 5) Please fill in the Form in CAPITAL LETTERS.
- 6) For registration of PAN, a self - attested PAN Card copy is to be provided alongwith the Original PAN Card for verification and immediate return.
- 7) In case of any assistance , please contact nearest UTI Financial Center (For details of UFC visit [www.utimf.com](http://www.utimf.com)).

\*\*\*\*\*

### Check list

- ☐ The Form is complete in all respects.
- ☐ The form is signed by the holders as per the holding basis.
- ☐ A Cancelled cheque Leaf OR a Copy of cheque leaf consisting of the New CBS bank account No. and Account Holders Name preprinted on same is submitted .
- ☐ If Copy of cheque leaf is provided the original cheque leaf shall be produced for verification and immediate return.
- ☐ All other details of Bank such as Bank name , Branch Name etc. remains the same.
- ☐ Folio No and Scheme details should be filled in Complete.
- ☐ Core Bank A/c No., MICR and IFSC code should be filled in accurately and legibly.
- ☐ Mobile No., Email and PAN details are provided (If not registered earlier).
- ☐ In case of PAN Updation, a self attested PAN Card copy is provided alongwith the Original PAN Card for verification and immediate return.



Toll Free: 1800 22 1230 Email: [service@uti.co.in](mailto:service@uti.co.in)  
SMT: SERVICE to 5 67 67 56 Web: [www.utimf.com](http://www.utimf.com)

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#### For Existing Investors

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



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

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

## This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



# Corporate Information & Contact Details

## UTI TRUSTEE CO. (P) LTD.

### Directors

1. Shri Ashok K Kini, Trustee Chairman
2. Prof P G Apte
3. Shri S Ravi
4. Shri C E S Azariah
5. Shri A Ramesh Kumar
6. Shri Suhail Nathani

## UTI ASSET MANAGEMENT CO. LTD.

### Directors

- |                                    |                            |
|------------------------------------|----------------------------|
| 1. Mr. Leo Puri, Managing Director | 6. Mr. M. V. Suryanarayana |
| 2. Mr. James Sellers Riepe         | 7. Mr. Sumit Bose          |
| 3. Mr. Flemming Madsen             | 8. Mrs Uttara Dasgupta     |
| 4. Mr. Dinesh Kumar Mehrotra       | 9. Mr N Seshadri           |
| 5. Mr. P. N. Venkatachalam         |                            |

## REGISTERED OFFICE

UTI Towers, 'Gn' Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051. Tel : 6678 6666 (Board), Fax : 2652 4921.

## SPONSORS

- State Bank of India
- Punjab National Bank
- Bank of Baroda
- Life Insurance Corporation of India

## UTI FINANCIAL CENTRES

Agra 2858046/47/2857789/8859 • Agartala 2387812/2383995 • Ahmedabad 26462905/2180/26424008/26401558 • Ajmer 2423948 • Alwar 2700303/4 • Aligarh 3200211 • Allahabad 2561037/28/57 • Ambala 2631780/4006223 • Amravati 2553126/27/28 • Amritsar 2505839/2505956 • Anand 245943/44 • Anna Nagar (Chennai) 65720030/50 • Aurangabad 2345219/29 • Baharampur 277163 • Balasore 241894/211283/241938 • Bandra - Kurla Complex 66786354/6101 • Bangalore 64535089 • Barasat 25844623/583 • Bardhaman 2647722 • Bareilly 2303014 • Baroda 2336962/963/2332481 • Bathinda 2236500 • Belgaum 2423637 • Bellari 255635 • Berhampur 2225094/95 • Berhampore (WB) 274251 • Bhagalpur 2300040 • Bharuch 227331 • Bhavnagar 2519961 • Bhilai 2293222/2292777 • Bhilwara 242221 • Bhopal 2558308/2578408 • Bhubaneswar • 2410995/997/998 • Bhuj 220031 • Bikaner 2524755 • Bilwara 242220/21 • Bokaro 323865/233348 • Borivali (W) 28980521/28990715/28988596/28996372/28988115/28985749 • Chandigarh 2703683/2709407 • Chennai 28511727/28514466 • Churchgate (Lotus Court) 22850822/22821357 • Cochin 2380259/2368743/2382163 • Coimbatore 2244973/4/5 • Cuttack 2315350/51/52 • Davangere 231730/1 • Darbhanga 250033/251428 • Dehradun 2743203/2749112 • Dhanbad 6451971/2304676 • Durgapur 2546831/832 • Faridabad 2424771/2419156 • Gaya 2221623 • Ghatkopar (W) 25010812/2256/0715/0833 • Ghaziabad 2820920/923 • Gorakhpur 2204995/96 • Goregaon 26866134 • Gulbarga 273864 • Guntur 2333819 • Gurgaon 2336622 • Guwahati 2545870 • Gwalior 2234072 • Hubli 2363963/64/2266244 • Hyderabad 24750281/381/382 • Indore 2534958/2533869/2542468 • Jabalpur 2480004/05 • Jaipur 4004941/43/44/45/46 • Jalandhar 22324756 • Jalgaon 2240480/86 • Jammu 2470627 • Jamnagar 2662767/2662768 • Jamshedpur 2756074/3290573/75 • Janak Puri 25523246/47/48 • Jayanagar (Bangalore) 22440837/64516489 • Jeevan Bharti (New Delhi) 23739491/92/23327497 • Jodhpur 5135100 • JVPD 26201995/26239841 • Kadapa 222121/131 • Kalyan 2317191/6063 • Kalyani 25025136 • Kanpur 2304278/5279 • Kharagpur 228518/20 • Kolhapur 2657315/25/2666603 • Kolkata 22436571/22134832 • Kota 2502242/2502207/513882 • Kottayam 2560734 • Kozhikode 2367284 • Lucknow 2238628/598/622 • Ludhiana 2441264/1338 • Madurai 2333317 • Malda 223681/724 • Malleswaram (Bangalore) 23340672/65902928 • Manglore 2426258/290/325 • Margao 2711132 • Marol 28362671 • Meerut 2648031 • Moradabad 2411220 • Muzaffarpur 2265091 • Mysore 2344425 • Nagpur 2536893/2529135/36 • Nasik 2570251/52 • Navsari 233087 • Nehru Place (New Delhi) 28898128/29/30 • Nellore 2335818 • New Delhi 23739491/2/23327497 • Noida 2512311/12/13 • Panaji 2222472/45 • Patiala 2200047 • Patna 2911207 • Pimpri – Chinchwad 65337240/43 • Pitam Pura (New Delhi) 27351001/03 • Powai 67536797/98 • Preet Vihar (New Delhi) 22529398/9374 • Pune 25665071/72/73/74/25670419 • Punjagutta (Hyderabad) 23417246/7426 • Raipur 2881410/12 • Rajahmundry 2008399/2425202 • Rajkot 2452885/2440701 • Ranchi 2900207 • Rash Behari (Kolkata) 24639811/13/15 • Ratlam 222771/72 • Rourkela 240116 • Salem 2336163/4040273 • Salt Lake 23371985/82 • Sambalpur 2520214 • Secunderabad 27711524/34 • Serampore 26529153/54 • Shillong 2500910 • Shimla 2657803 • Sikar 271044 • Silchar 230082 • Siliguri 2536671/2535199 • Solapur 2311767 • Sriganganagar 2481601 • Surat 2474550/2473161/2476499 • T Nagar (Chennai) 65720011/12 • Thane 25332409/25332415 • Thiruvananthapuram 2723674/2720310 • Tinsukia 2341026 • Tirunelveli 2500186 • Tirupati 221307/2100607 • Trichur 2331259/2331495 • Trichy 2770712/13/14 • Tirupur 2236339 • Udaipur 2423065/66/67 • Ivapi 2421315/6533907 • Varanasi 2226881/562 • Vashi 27820171/74/77 • Vellore 2235357/5339 • Vijayawada 2444819/818 • Visakhapatnam 2550275/2748121/122 • Warangal 2441099/2440766

### Dubai Representative Office

UTI International Limited, Office no.4, Level 4, Al Attar Business Towers, Near DIFC, Post Box No. 29288, Sheikh Zayed Road, Dubai(UAE), Tel:+971-4--3857707; Fax: +971-4-3857702

## 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 an 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.

**Exit Load:** Exit 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 or 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 v2 Index Returns' divided by 'Variance of index returns' based on daily returns for the past three years.

**AUM:** AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

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

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

**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.

**Market Capitalizations:** The market value of a company's outstanding shares of common stock, determined by multiplying the number of shares outstanding by the share price. The universe of publicly traded companies is frequently divided into large, mid and small-capitalization stocks. "Large-cap" stocks tend to be the most liquid. For our analysis, Companies whose market capitalization falls within the largest 70% of the total market capitalization of all the listed companies in India have been classified as Large Cap, the next 20% as Mid-cap, and the smallest 10% as Small-Caps. Average Market capitalization has been computed based on the invested portfolio.

## Equity & Debt Commentary data source credits:

### Equity write-up

Source for numbers: CRISIL Centre for Economic Research (IIP, WPI), and respective stock exchanges (BSE, NSE)

### Debt write-up

Source for numbers: CRISIL Research Fixed Income Database and RBI.

## REGISTRAR & TRANSFER AGENCY

M/s. Karvy Computershare Pvt. Ltd.

UTIMF Unit | Karvy Computershare Pvt. Ltd., 7th Floor, Karvy Selenium Tower | Plot Nos. 31 & 32 | Survey No. 116/22, 115/24 & 115/25  
Financial District, Nanakramguda, Selingampally Mandal, Hyderabad - 500032  
Tel: +91 40 6716 1801, Email:uti@karvy.com

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

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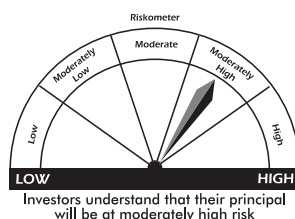
## UTI LONG TERM ADVANTAGE FUND SERIES-VII

(A 10 YEAR CLOSE-ENDED EQUITY LINKED  
SAVINGS SCHEME)

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

- Capital appreciation over a period of 10 years
- Investment in equity and equity related instruments of companies along with income tax benefit under Section 80C of the Income Tax Act, 1961.

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



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