

NOVEMBER 2017

UTI FUND WATCH

MUTUALFUNDS
Sahi Hai



OF WEALTH CREATION
~ AND PROSPERITY ~

★ UTI EQUITY FUND ★

Trusted
by 5.9 million
investors[§]

Portfolio for
long term
wealth creation

Total dividend
paid out
₹798 Cr***

Contact your financial advisor or
Give a missed call on 8655019940

Invest in UTI Equity Fund which has withstood the changing weathers
of the Indian economy, from liberalization to digitization.

Key fund features:

- Proven track record of 25 years
- Portfolio that includes large cap companies such as HDFC bank, ITC limited, Infosys and TCS[#]
- Portfolio with steady focus for long term wealth creation
- UTI Master gain - 1992 - to UTI Equity Fund - scheme name change w.e.f (01/07/2005)

SMS "UTIETY" to 5676756 | Follow us on   

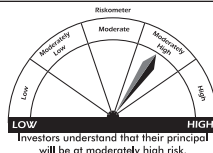
UTI EQUITY FUND

[§]No. of investors on inception date 18th May, 1992. Current investors (3rd May 2017) - more than ₹7 lac. ***From inception date 18th May, 1992 till 30th April 2017. Distribution of dividend is subject to trustee's approval and availability of distributable surplus. Pursuant to payment of dividend, the NAV of the respective options of the schemes would fall to the extent of payout and statutory levy (if applicable). [#]The stocks referred in this literature are not an endorsement by the Mutual Fund and AMC of their soundness or a recommendation to buy or sell these stocks at any point of time. The names of companies are only for reference purpose. The scheme may or may not necessarily invest in all or any of these companies.

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.



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

INSIDE

• Snapshot
• Portfolio

• Fund Performance
• Sectoral Breakdown

• Volatility Measures
• Credit Profile

• Active Stock Positions
• Dividend History

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 recorded stellar performance in October 2017. Benchmarks S&P BSE Sensex and Nifty 50 gained around 6.17% and 5.59%, respectively. The government's Rs 9.11 lakh crore package to stimulate the economy was the biggest positive for the market.

Back home, market rose sharply after the government announced a Rs 2.11 lakh crore recapitalisation plan for them and Rs 6.92 lakh crore infrastructure spending to build 83,677 km of roads to spur the economy and create more jobs. Investors also cheered release of encouraging industrial output and consumer price inflation numbers. Persistent buying by domestic institutional investors (DIIs), buying by the foreign institutional investors (FIIs) after two months of selling and intermittent strength in the rupee also augured well for the market. DIIs bought equities worth Rs 8620 crore while FIIs bought Rs 1978 crore in October 2017. Sentiments were boosted further after the Goods & Service Tax (GST) Council provided relief to Small and Medium-sized Enterprises (SMEs) on filing and payment of taxes, eased rules for exporters and cut tax rates on 27 items. Stock-specific buying amid the ongoing corporate earnings season supported the benchmarks.

Further gains were, however, capped on sporadic profit booking, caution ahead of the corporate earnings season, the United States (US) Federal Reserve meeting, and volatility amid the expiry of the October 2017 futures and options contract. Muted buying on weak global cues including political uncertainty in Spain and intermittent weakness in the US equities on reports that the House of Representatives was considering phasing in a cut to corporate taxes rather than immediate implementation also chipped off some gains.

All the S&P BSE Sectoral indices ended higher in October 2017. S&P BSE Public Sector Undertakings (PSU) index was the top gainer - up 13% owing to recapitalisation boost from the government to Public Sector Banks (PSBs). S&P BSE Oil & Gas advanced 11.5% after Oil Minister Dharmendra Pradhan said there is a need to maintain the oil and gas companies' freedom to market and set price of fuels. Rally in metal stocks on account of rise in global metal prices and optimism about global growth also aided the market. S&P BSE Metal index rose around 9%. Capital goods stocks witnessed heavy buying interest after the government announced the highway development plan, which includes the Bharatmala project wherein 34,800 km of roads will be constructed. S&P BSE Capital goods index rose 7.29%.

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 surplus liquidity in the system. Reversal of reverse repo auctions conducted earlier by the Reserve Bank of India (RBI) brought inflows into the banking system and kept fund demand low. Intermittent term repo auctions conducted by the central bank helped keep the call rates down. However, ample liquidity prompted the central bank to hold regular reverse repo auctions. Brief spike in call rates was witnessed because of outflows towards indirect tax payments and strong fund demand on account of the festival season.

Government bond prices (gilts) declined in the month. Yield on the 10-year benchmark 6.79% 2027 paper ended at 6.86% on October 31, 2017 compared with 6.66% on September 29, 2017. Bonds onset the month on negative note after the RBI's revised inflation projection diminished hopes of further interest rate cuts. In its policy meet on October 4, 2017, the RBI raised its inflation projection to 4.2-4.6% for the second half of the current fiscal owing to firming global oil prices and uncertainty on kharif farm output. The central bank's move to reduce the Held-To-Maturity (HTM) limit and the Statutory Liquidity Ratio (SLR) also dampened demand for bonds. The RBI reduced the SLR by 0.5% to 19.5% and cut the ceiling on SLR securities under HTM from 20.25% to 19.50% of banks' the Net Demand and Time Liability (NDTL) in a phased manner. Gilts came under further pressure on worries about heavy supply as the RBI announced some open market bond sales during the month. Reports that the government may miss tax collection in the current financial year also affected bonds. Further dip in prices was seen on uncertainty about the features and supply of the proposed public sector banks' recapitalisation bonds, and their implication on the market. Further, participants remained concerned about the government's ability to maintain its fiscal deficit target of 3.2% of Gross Domestic Product (GDP) for 2017-18. On the global front, sporadic rise in the United States (US) Treasury yields and crude oil prices weighed on prices.

Further pullback in gilts was restricted as lower-than-expected September domestic consumer inflation data rekindled hopes of an interest rate cut over the medium term. Prices gained further after the Prime Minister's Economic Advisory Council said it had suggested to the government to avoid breaching the fiscal deficit target.

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

ECONOMY VIEW

Bank recap: On the economic front, the Government's announcement regarding bank recapitalization took centre stage. Prime Minister Narendra Modi's administration announced injection of Rs 2.11 trillion into struggling state-run banks over the next two years, his biggest attempt to revive growth. This includes Rs1.35 trillion through recapitalization bonds and Rs76,000 crore via "budgetary support" and from the market. The recapitalization package announced by the government is a major initiative towards revitalizing public sector banks (PSBs) grappling with non-performing assets (NPAs) and inadequate capital, and will help them focus on credit growth.

Inflation: On the inflation front, for September 2017, while base effect was unfavorable, month on month decline in consumer price index momentum (-0.1%) led to headline inflation rate at 3.28% (same as lower revised August-2017 reading). Fall in monthly price pressures was supported by lower food prices. The latest print hints at some stabilization of prices post GST pass on. However the depreciation of INR and higher crude oil prices globally marked higher fuel and gold prices in India. Sep's inflation reveals: 1. Sharpest decline in food index since January'17 tracking steep fall in vegetable prices, 2. High commodity driven inflation (crude & gold) & 3. Relative moderation in core items compared to July & August 2017 which saw direct pass on of GST rates. Core inflation rose to 4.61% v/s 4.5%(Aug).

Industrial Production: August 2017 Index of Industrial Production (IIP) at 4.3% came in significantly higher than 0.9% in July -2017 and consensus expectations. The reading marked improvement in activity even on a seasonally adjusted basis post the headwinds seen around GST in July 2017. Festive season in September - October -2017 and pent up consumption demand are likely to support near-term production activity. Mining, Manufacturing & Electricity grew 9.4%, 3.1% & 8.3% respectively. 10 of the 23 industries showed positive growth. Use based classification: Primary goods (7.1%) shot up by heavyweight items such as electricity & mining. Capital goods (5.4%) marked positive growth post 4 months of contraction that reflect muted investment cycle. Intermediate goods (-0.2%), marked third consecutive contraction raising doubts about strong future production. Consumer durables probably indicated demand ahead of the festive season in October (Strong sales seen in September -2017 during Navratri). Some pent up consumption could support durables growth. Non-durables (6.9%) have grown consistently.

UTI MUTUAL FUND IN MEDIA**

Fund Call UTI MIS Advantage Plan

Advantage of safety with some spice

The fund's larger allocation to debt instruments helps reduce risk

DHURAJEEL GUNASEKARAN

Investors with a low risk profile could consider the UTI MIS Advantage Plan.

The fund invests around 75 per cent in debt instruments while allocating around 25 per cent to equities. The larger allocation to debt instruments helps reduce risk. The equity component gives potential to spice up returns.

Over the last one, three and five years, the fund has outperformed its category average by 0.5-1.5 percentage points, delivering annualised returns of 9.8, 10.4 and 11.3 per cent.

Choose growth option

The monthly dividend option of UTI MIS Advantage Plan has declared dividends consistently since launch with the average

pre-tax dividend yield of 0.5 per cent. However, relying on the dividend option for regular income may not be a great idea.

Although the fund has consistently paid dividends since inception, paying dividend is not mandatory for mutual funds. Besides, they can declare dividends only if they have realised profits. Secondly, dividends also suffer a dividend distribution tax of 28.84 per cent before being given out.

Instead, investors can choose the growth option and hold for at least three years. As per the current law, long-term capital gain tax is levied on the gains when the units are held more than 36 months. The gains are thus taxed at 20 per cent with indexation benefits. For regular income, one can initiate System-

Ideal for regular flow of income



atic Withdrawal Plan post completion of three years.

Portfolio

Over the last three years, the fund has maintained a well-balanced portfolio by allocating 23-26 per cent to equities and the rest to debt. On the equity side, the fund follows a multi-cap approach, investing across sectors and market capitalisation.

The ratio of large vs mid-cap stocks stands at 68:32 as per the fund's latest equity portfolio. Financial services (38 per cent), consumer goods (14.8 per cent) and IT (11.3 per cent) are the top three sectors. Bajaj Finance, IndusInd Bank and YES Bank are the top stocks.

In the fixed income portfolio, the fund manager takes active duration calls. The average ma-

turity of the portfolio has come down to 5.3 years from seven years over the last one year.

During the period, the fund has almost halved its exposure to government securities (to 18.5 per cent from 37 per cent) and has doubled its exposure to corporate bonds (to 52 per cent from 26.5 per cent). AA rated bonds comprise one-fourth of its portfolio currently.



Fundias

- About 25 per cent exposure to equity
- Corporate bond exposure doubled in last year
- Beats category average

Meet the Manager

'Overrated issuers may be the first ones to be downgraded'

RADHIKA MEKHWAN

With SEBI tightening the norms for rating agencies, any negative news may lead to downgrades, says Ritesh Nambiar, Senior Vice President-Fund Manager (Fixed Income), UTI Mutual Fund. Excerpts from a chat with BusinessLine.

What is your view on credit opportunities in the debt segment? Do you think the market is overheated, given the rally in lower rated bonds over the past one to two years?

The credit/income opportunities category has grown over ₹1 trillion and is one of the fastest growing segments in the debt category. Currently, credit theme is prevailing over duration due to uncertainty over further policy rate

cuts amid rising inflation.

The category has seen good degree of upgrades and credit spread compression over the years. HFCS/NBFCs, which form a major part of the portfolio, have seen upgrade by multiple notches over the years.

The challenge from here on is the risk not getting adequately compensated amid ease in the availability of liquidity. Credit portfolio doesn't have a high turnover ratio and hence most of the portfolio gains over and

The challenge from here on is the risk not getting adequately compensated amid ease in the availability of liquidity

RITESH NAMBIAR
Senior Vice President-Fund Manager, UTI Mutual Fund

above the portfolio yield could remain unrealised. Moreover, credit rating migration will be limited as SEBI has tightened the norms for rating agencies. Any negative news on the sector or company may lead to downgrades.



So, could gains be limited from the credit

opportunities fund from here on?

The credit opportunities fund is an accrual fund. Hence, most of the portfolio gains will come from portfolio yield. Mark-to-market gains from here on could be limited. So, the way forward for such funds is to ensure addition towards right issuers.

That said, credit penetration within lower category issuers stands limited for mutual funds; hence MFs will continue to identify newer issuers/sectors.

The performance of your fund, UTI Income Opportunities, has fallen short of the category average, despite decent exposure (about 20-25 per cent) to lower-rated bonds. Why?

Currently, the category is vaguely defined. Short-term to medium-term credit funds fall within this category, i.e., duration of funds varies from 1.5 years to 4.5 years. As the interest rate cycle has been favourable, longer-duration credit funds have performed better than short-duration credit funds.

Hence, UTI Medium Term fund (medium-term credit product) will give higher returns than UTI Income Opportunities fund (short-term credit product).

UTI Income Opportunities fund has a good performance history in the short-term credit category. In terms of risk adjusted return – which means that for the underlying risk that we take, our returns are superior within the category of funds. For instance,

the average exposure of this category of funds to 'A' rated bonds is about 30 per cent. UTI Income Opportunities has less than 10 per cent exposure to 'A' rated bonds.

Given the sluggish lending activity, banks have been lapping up bonds instead, over the past year or so. Has this impacted the dynamics of the bond market?

Yes, it has. Banks have been helping corporates reduce their cost of borrowing by tapping into wholesale markets. The excess liquidity that banks were left with, post demonetisation, further skewed the corporate bond spreads as bond demand far exceeded supply.

UTI flows into domestic bonds since March '17 further supported the corporate

bond spreads. Steady demand from mutual funds/insurance month after month also helped in reducing credit spreads across ratings.

What is your view on the interest rate front?

Globally, there is this issue that advanced countries are not able to re-inflate, keeping central banks tentative about their rate actions. In India, thanks to the sharp fall in food inflation, the overall trend in consumer inflation has been favourable.

But, just like the RBI, we believe that this could normalise and inflation head over 4 per cent by March '18. Hence, the room for further rate cuts could be limited. Thus, the fixed income market from here on is much more data-dependent.

Publication : The_Hindu_Business_Line
Date: October 02, 2017

ONE FUND REVIEW



Mint 50 is a curated list of 50 investment-worthy funds.

UTI Opportunities Fund

Corpus (Rs cr) (as on 31 Aug 2017) **4210.44**

NAV (as on 27 Sep 2017) **54.15**

Expense ratio (as on 31 Aug 2017) **2.13**

Category average expense ratio (as on 31 Aug 2017) **2.02**

Minimum investment **Rs5,000**

Returns How Rs10,000 has grown



FUND PICK: UTI-BANKING & PSU DEBT FUND

Focused on safety, liquidity

The benchmark Nifty has recovered all its losses seen in September to end at a record high on Friday.

Launched in January 2014, UTI-Banking & PSU Debt Fund is classified under the debt-short category of CRISIL Mutual Fund Ranking. The fund has been consistently ranked in the top 30 percentile (CRISIL Fund Rank 1 or 2) over the past four quarters ended June 2017. It has been managed by Sudhir Agarwal since January 2014. It has quarterly average assets under management of ₹1,324 crore at the end of June 2017 quarter.

The fund's primary objective is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt and money market securities by banks and public sector undertakings.

Superior performance

The fund has consistently outperformed its benchmark (CRISIL Short Term Bond Fund Index) and peers (schemes defined under the debt-

short category of CRISIL Mutual Fund Ranking June 2017) across all periods under analysis.

An investment of ₹1,000 in the fund on January 27, 2014 would have grown to ₹1,391 (9.23 per cent CAGR, or compounded annual growth rate) on October 23, 2017 vis-à-vis ₹1,376 (8.91 per cent CAGR) for the peer group and ₹1,363 (9.06 per cent) for the benchmark.

A systematic investment plan (SIP) is a mode of investment offered by mutual funds to retail investors through which one can invest a certain amount at a regular interval. UTI-Banking & PSU Debt Fund outperformed its benchmark in all periods.

Duration management

The fund has actively managed duration compared to its peers in response to movement in benchmark yields (G-secs, or government securities) over the past two years. From October 2015 to September 2016, when yields were headed southwards, the fund maintained a higher duration than peers to bene-

fit from the fall in yields as bond prices move inversely to interest rates. The fund returned 9.81 per cent absolute returns during this period compared with peers' 8.49 per cent. When yields were on the rise from November 2016 to April 2017, the fund protected downside for investors by maintaining a lower duration than peers.

Portfolio analysis

Over the past two years, the fund maintained about 80 per cent exposure to highest rated debt securities ('AAA/A1+') and G-secs. It took minimal exposure to sub-AAA rated instruments (1.08 per cent on average) and maintained high liquidity with only eight per cent exposure to non-liquid securities. This indicates the fund's emphasis on safety and liquidity.

During the past two months, the fund shifted allocation from G-secs to corporate securities to benefit from higher yield. As of September 2017, non-convertible debentures and bonds dominate the portfolio with about 75 per cent exposure into AAA-rated securities.

CRISIL Research

AHEAD ACROSS TIME FRAMES



Publication : Business_Standard
Date: October 30, 2017

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~	4706.66 Cr			5200.84 Cr			940.25 Cr			390.74 Cr		
Expense Ratio@ (%)	Direct : 1.47, Regular: 2.32			Direct : 1.65, Regular: 2.09			Direct : 1.88, Regular: 2.42			Direct : 2.16, Regular: 2.57		
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. 61	
		>= 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	☑			☑			☑			☑			☑	
SWP	☑			☑			☑			☑			☑	
Trigger	☑			☑			☑			☑			☑	
Fund Size ~	2743.27 Cr			4254.87 Cr			2065.58 Cr			1922.19 Cr			968.69 Cr	
Expense Ratio@ (%)	Direct : 1.51, Regular: 2.12			Direct : 1.37, Regular: 2.12			Direct : 1.82, Regular: 2.40			Direct : 1.40, Regular: 2.27			Direct : 1.40, Regular: 2.57	
Benchmark Index	Nifty Dividend Opportunities 50			S&P BSE 200			S&PBSE 200			Nifty MNC			Please refer to pg. 61	

~(Monthly Average as on 31/10/2017)

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 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	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
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 ~	3990.72 Cr			280.99 Cr			1638.10 Cr			671.08 Cr		
Expense Ratio@ (%)	Direct : 1.36, Regular: 2.30			Direct : 2.00, Regular: 2.55			Direct : 1.76, Regular: 2.31			Direct : 1.54, Regular: 2.69		
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	
	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	
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 ~	344.4 Cr			1343.17 Cr			922.98 Cr		1881.43 Cr	
Expense Ratio@ (%)	Direct : 1.78, Regular : 2.81			Direct : 1.27, Regular: 2.48			Direct : 1.82 , Regular: 2.58		Direct: - , Regular: 2.12	
Benchmark Index	Nifty Pharma			UTI Transportation & Logistics Index			S&P BSE 200		S&P BSE 100	

~(Monthly Average as on 31/10/2017)

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	Entry Load	Entry Load
	Exit Load	Exit 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 ~	135.45 Cr	364.65 Cr	1919.18 Cr
Expense Ratio@ (%)	Direct : -, Regular: 2.64	Direct: 0.58, Regular: 2.32	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
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.	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.
Asset Allocation	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
Min. Invest Amt.	₹ 5,000/-	Growth Option ₹ 1000/- Income Option ₹ 5,000/-	Minimum Target Amt. ₹ 15,000/-	Please refer to pg. 62
Entry Load/ Exit Load	Entry Load	Entry Load	Entry Load	Entry Load
	Exit Load	Exit Load	Exit Load	Exit Load
	Nil	Nil	Nil	Nil
	Nil	Nil	2% for premature withdrawal Nil - On or after Maturity	Nil
Plans/Options (Regular / Direct)	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
SIP	<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"/>
Trigger	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Fund Size ~	631.52 Cr	4076.99 Cr	3999.40 Cr	663.29 Cr
Expense Ratio@ (%)	Direct : 0.13, Regular: 0.20	Direct : 1.50, Regular : 2.33	Direct : 1.36, Regular: 1.91	Direct : 1.72, Regular: 2.44
Benchmark Index	NIFTY 50	CRISIL Balanced Fund Index	CRISIL Debt Hybrid (60:40)	CRISIL Debt Hybrid (75:25)

~(Monthly Average as on 31/10/2017)

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
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.	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.
Asset Allocation	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
Min. Invest Amt.	₹ 1,000/-	Please refer to pg. 62	Growth Option ₹ 1000/- Income Option ₹ 5,000/-	₹ 1,000/-	Please refer to pg. 62
Entry Load/ Exit Load	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
Plans/Options (Regular/Direct)	Growth Scholarship	Growth Option	Growth option Dividend option with Reinvestment	Growth option Dividend option Scholarship Option	Growth option Dividend option with 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"/>
Strip			<input checked="" type="checkbox"/>		
Fund Size ~	3774.33 Cr	2493.19 Cr	323.07 Cr	215.12 Cr	268.03 Cr
Expense Ratio@ (%)	Direct : 1.64, Regular: 1.83	Direct : 1.46, Regular : 2.05	Direct : 1.99, Regular: 2.58	Direct : 1.99, Regular : 2.87	Direct : 0.53, Regular: 1.01
Benchmark Index	CRISIL Debt Hybrid (60:40)	CRISIL Debt Hybrid (60:40)	CRISIL Debt Hybrid (75:25)	S&P BSE 100	CRISIL MIP Blended Index (Please refer to pg. 61)

Key Features	UTI MIS Advantage Plan	UTI Bond Fund	UTI Short Term Income Fund	UTI Dynamic Bond Fund	UTI Floating Rate Fund
Investment Objective	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.
Asset Allocation	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%
Min. Invest Amt.	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
Entry Load/ Exit Load	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)
Plans/Options (Regular / Institutional/ Direct)	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
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"/>
Strip		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Fund Size ~	1130.97 Cr	1870.99 Cr	11879.92 Cr	1698.71 Cr	6960.04 Cr
Expense Ratio@ (%)	Direct : 0.92, Regular: 1.60	Direct : 0.92, Regular: 1.66	Direct : 0.39, Regular: 0.86	Direct : 0.89, Regular: 1.59	Direct : 0.38, Regular: 1.10
Benchmark Index	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 31/10/2017)

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 Nil Exit Load Nil	Entry Load Nil Exit Load Nil	Entry Load Nil Exit Load 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 ~	11813.01 Cr	746.14 Cr	24.13 Cr	3836.01 Cr	1009.48 Cr	182.33 Cr
Expense Ratio@ (%)	Direct : 0.25, Regular: 0.40	Direct : 0.63, Regular: 0.85	Direct : 0.39, Regular: 0.55	Direct : 0.48, Regular: 1.57	Direct : 0.22, Regular: 0.30	Direct : 0.51, 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 ~	13359.31 Cr		21322.08 Cr	
Expense Ratio@ (%)	Direct : 0.06, Regular : 0.18		Direct : 0.05, Regular: 0.10	
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 31/10/2017)

'Expense Ratio' represents 'Total Recurring Expenses' as a percentage of daily / weekly average net assets' for the month of October 2017. The expense for UTI Income Opportunities Fund, UTI Medium Term Fund and UTI Dynamic Bond Fund excludes B-15 and exit load accrual.

Fund Positioning

In general, investments are dependent upon your asset allocation, your risk appetite as well as your final investment objectives. The chart below the risk profile of UTI Mutual Fund schemes.



	Advantage Funds	Other Funds	Enhanced Fund	Discretionary Equity Fund	Specialty Discretionary Equity Fund	Mutual Funds	Index Funds
Liquid Funds & Other Small Funds							
LTI Money Market	LTI Special Fund	LTI Effective Bond Fund	LTI Balanced Fund	LTI Moderately Conservative	LTI Specialty Index Fund	LTI International Fund	LTI Bonding Sector Fund
LTI Equity Funds		LTI Global Growth Fund (Advantage)	LTI Growth & Income Plan (Advantage)	LTI Equity Fund	LTI Diversified Value Fund	LTI Services Industries Fund	LTI Pharmacy & Healthcare Fund
LTI Equity Funds		LTI Small Fund	LTI Equity Limited Acquisition Fund	LTI Equity Fund	LTI Dividend Growth Fund	LTI Growth Technology Fund	LTI Energy Fund
LTI Technology		LTI Global Fund	LTI Select Fund	LTI Central Fund	Equity Fund		LTI Transportation Logistics Fund
Advantage Funds		Small-Ten-Fund	LTI Retirement	LTI Small Cap Fund			
LTI Floating Rate		LTI Debt Advantage Fund	Benefit Pension Fund	LTI Mid-Cap Fund	LTI 2000 Fund		
		LTI TR	LTI Children's Future Plan (Advantage)	LTI Mid-Cap Fund			
		LTI World Fund		LTI 2000 Fund			
		LTI Mutual Unit Income		LTI Long Term Advantage Fund Series B			
		LTI CFI		LTI Long Term Advantage Fund Series B			
		LTI Money		LTI Long Term Advantage Fund Series B			
		Investor Selecter Advantage Plan					

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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.

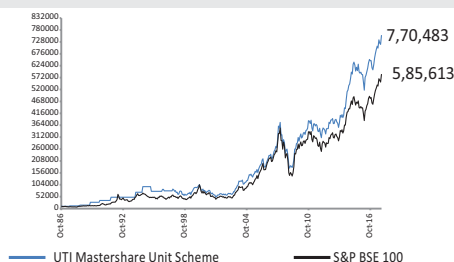
Investment Objective

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

Fund Manager 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 & Mid</div> <div>Mid & Small</div>	Management Style - Market Cap Grid			Growth	Blend	Value						
Management Style - Market Cap Grid													
Growth		Blend	Value										
Date of inception/allotment: 15th October, 1986													
Fund size monthly average: ₹ 4706.66 Crore													
Closing AUM ₹ 4817.02 Crore													
No. of Unit Holders : 5,50,680	<table><tr><th colspan="3">Market Capitalisation (%)</th></tr><tr><td>Large</td><td>Mid</td><td>Small</td></tr><tr><td>84</td><td>16</td><td>0</td></tr></table>	Market Capitalisation (%)			Large	Mid	Small	84	16	0			
Market Capitalisation (%)													
Large		Mid	Small										
84		16	0										
Minimum Investment Amount : ₹ 100/-													
NAV as on October 31, 2017 Growth Option: ₹ 112.41, Income Option: ₹ 32.53													
High/Low NAV in the month : Growth option ₹ 112.59 , ₹ 107.46													
Total expense ratio (%) : Direct: 1.47, Regular: 2.32	Load Structure: 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 31/10/2017				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*	16.97	20.74	18.87	11,697	12,074	11,887
3 Years*	9.91	8.72	6.02	13,281	12,854	11,919
5 Years*	15.25	13.89	12.40	20,341	19,168	17,946
Since inception as on 31/10/2017 (CAGR)*	15.01	14.00	13.87	7,70,483	5,85,613	5,66,033

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 October 31, 2017

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	1,34,121	1,36,566	1,34,832	22.54	26.58	23.71
3 Years	3,60,000	4,35,370	4,46,191	4,29,535	12.74	14.44	11.81
5 Years	6,00,000	8,75,471	8,56,328	8,09,630	15.10	14.20	11.93
7 Years	8,40,000	13,90,678	13,34,829	12,56,572	14.15	13.00	11.31
10 Years	12,00,000	23,91,364	22,13,894	20,77,926	13.22	11.77	10.58
Since inception as on 31/10/2017	15,50,000	38,25,911	34,85,582	32,69,673	13.1	11.8	10.9

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 October 2017 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

AS ON 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.90	
Standard Deviation (Annual)	13.44%	14.19%
Sharpe ratio	0.29	
Portfolio Turnover Ratio (Annual)	0.21	

Active Stock positions (as compared to Benchmark)

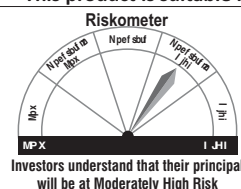
Overweight (Top5) SKF India Ltd. ICICI Bank Ltd. Sanofi India Ltd. IndusInd Bank Ltd. Indraprastha Gas Ltd.	Underweight (Top5) HDFC Ltd. Reliance Industries Ltd. ITC Ltd. State Bank of India Hindustan Unilever Ltd.
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Portfolio as on October 31, 2017

Equity	% of NAV
HDFC Bank Ltd.	8.17
ICICI Bank Ltd.	6.00
Infosys Ltd.	5.48
Maruti Suzuki India Ltd.	3.84
Kotak Mahindra Bank Ltd.	3.53
IndusInd Bank Ltd.	3.50
Tata Consultancy Services Ltd.	3.03
Tata Motors Ltd.	2.74
Mahindra & Mahindra Ltd.	2.44
Reliance Industries Ltd.	2.43
Larsen & Toubro Ltd.	2.33
SKF India Ltd.	2.30
Bharat Petroleum Corporation Ltd.	2.21
ITC Ltd.	2.19
Tech Mahindra Ltd.	2.16
Asian Paints Ltd.	2.01
Axis Bank Ltd.	1.95
Hero Motocorp Ltd.	1.87
Bharat Electronics Ltd.	1.79
Aurobindo Pharma Ltd.	1.79
Shree Cement Ltd.	1.77
Sanofi India Ltd.	1.75
GAIL (India) Ltd.	1.74
Vedanta Ltd.	1.74
Bharat Forge Ltd.	1.66
Indraprastha Gas Ltd.	1.63
Sun TV Network Ltd.	1.62
Gujarat State Petronet Ltd.	1.57
Bank of Baroda	1.56
Ultratech Cement Ltd.	1.48
Others	17.51
Net Current Assets	4.21
Total	100.00

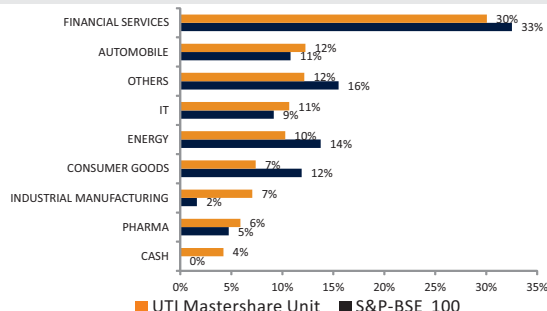
% of top 10 stocks	41.16
Median Market Cap (₹ Cr)	1,17,894
Weighted Average Market (₹ Cr)	1,62,153

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: ₹ 5200.84 Crore
Closing AUM ₹ 5166.09 Crore

No. of Unit Holders : 7,57,642

Minimum Investment Amount : ₹ 5,000/-

Management Style - Market Cap Grid

Growth	Blend	Value	
			Large
			Large & Mid
			Mid & Small

Market Capitalisation (%)

Large	Mid	Small
80	20	-

NAV as on October 31, 2017 : Growth Option: ₹ 124.46, Income Option: ₹ 94.72

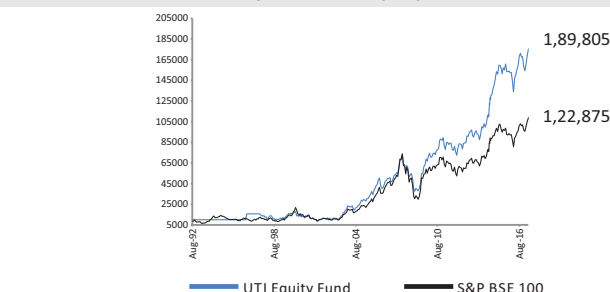
High/Low NAV in the month : Growth option ₹ 126.15 , ₹ 122.52

Total expense ratio (%):

Load Structure:

Direct: 1.65, **Regular:** 2.09

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 31/10/2017**

Period	Growth of ₹10000					
	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
1 Year*	13.18	20.74	19.65	11,318	12,074	11,965
3 Years*	8.82	8.72	7.48	12,889	12,854	12,418
5 Years*	15.94	13.89	12.95	20,958	19,168	18,390
Since inception as on 31/10/2017 (CAGR)*	12.25	10.35	9.82	1,89,805	1,22,875	1,08,694

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 October 31, 2017

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	1,31,519	1,36,566	1,35,489	18.29	26.58	24.80
3 Years	3,60,000	4,25,458	4,46,191	4,37,098	11.15	14.44	13.01
5 Years	6,00,000	8,71,108	8,56,328	8,31,599	14.20	13.01	12.11
7 Years	8,40,000	14,23,879	13,34,829	12,93,211	14.81	13.00	12.11
10 Years	12,00,000	26,01,197	22,13,894	21,43,478	14.79	11.77	11.17
Since inception as on 31/10/2017	15,50,000	42,65,009	34,85,582	33,74,886	14.6	11.8	11.35

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @Since inception return for above mentioned schemes is taken for the period December 2004 to October 2017 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

AS ON 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.90	
Standard Deviation (Annual)	13.59%	14.19%
Sharpe ratio	0.21	
Portfolio Turnover Ratio (Annual)	0.12	

Active Stock positions (as compared to Benchmark)

Overweight (Top5)
Shree Cement Ltd.
Yes Bank Ltd.
IndusInd Bank Ltd.
Bajaj Finserv Ltd.
Motherson Sumi System Ltd.

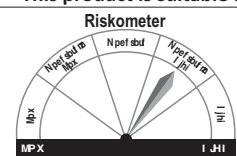
Underweight (Top5)
Reliance Industries Ltd.
Larsen & Toubro Ltd.
State Bank of India
Tata Motors Ltd.
Axis Bank Ltd.

Portfolio as on October 31, 2017

Equity	% of NAV
HDFC Bank Ltd.	7.51
IndusInd Bank Ltd.	4.96
Infosys Ltd.	4.77
HDFC Ltd.	4.65
Yes Bank Ltd.	4.50
ITC Ltd.	4.16
Kotak Mahindra Bank Ltd.	4.13
Tata Consultancy Services Ltd.	4.03
Shree Cement Ltd.	3.90
Bajaj Finserv Ltd.	3.70
Maruti Suzuki India Ltd.	3.57
Motherson Sumi System Ltd.	3.20
Sun Pharmaceuticals Industries Ltd.	3.01
Eicher Motors Ltd.	2.36
Hindustan Zinc Ltd.	2.32
Cadila Healthcare Ltd.	2.31
ICICI Bank Ltd.	2.22
Page Industries Ltd	1.87
Lupin Ltd.	1.85
Eclerx Services Ltd.	1.83
Torrent Pharmaceuticals Ltd.	1.81
Divis Laboratories Ltd.	1.70
Titan Company Ltd.	1.43
Astral Poly Technik Ltd.	1.32
Havells India Ltd.	1.31
P I Industries Ltd.	1.29
Info-Edge (India) Ltd.	1.23
Asian Paints Ltd.	1.19
Amarraja Batteries Ltd.	1.16
Mindtree Ltd.	1.10
Others	13.46
Net Current Assets	2.15
Total	100.00

% of top 10 stocks	46.32
Median Market Cap (₹ Cr)	87,680
Weighted Average Market (₹ Cr)	1,52,399

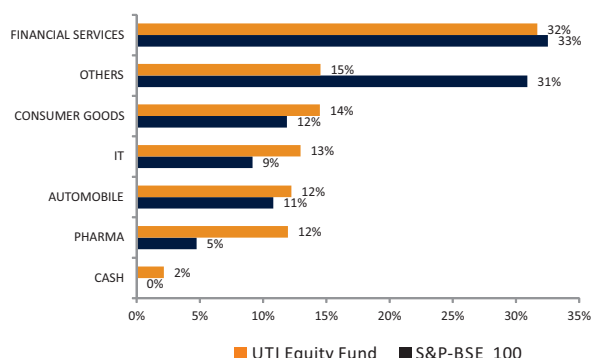
All figures given are provisional and unaudited.

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

Investors understand that their principal will be at Moderately High Risk

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

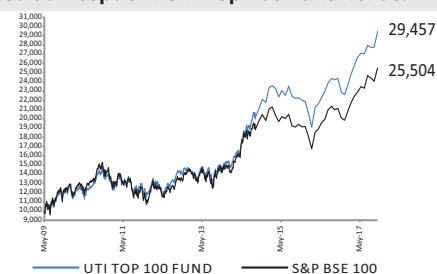
SMS: LEF to 5676756 to get scheme details.

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

Fund Manager Mr. V Srivatsa, B.Com., ACA, CWA, PGDM (IIM-I)	Management Style - Market Cap Grid <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 & Mid</td></tr><tr><td></td><td></td><td></td><td>Mid & Small</td></tr></table>	Growth	Blend	Value					Large				Large & Mid				Mid & Small
Growth		Blend	Value														
				Large													
				Large & Mid													
			Mid & Small														
Date of inception/allotment: 20th May, 2009																	
Fund size monthly average: ₹ 940.25 Crore Closing AUM ₹ 965.69 Crore																	
No. of Unit Holders : 1,86,204	Market Capitalisation (%) <table><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>84</td><td>13</td><td>3</td></tr></table>	Large	Mid	Small	84	13	3										
Large		Mid	Small														
84	13	3															
Minimum Investment Amount : ₹ 5,000/-																	
NAV as on October 31, 2017 Growth Option: ₹ 63.64, Income Option: ₹ 36.54																	
High/Low NAV in the month : Growth option ₹ 63.77 , ₹ 60.33																	
Total expense ratio (%) : Direct: 1.88, Regular: 2.42	Load Structure: 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 31/10/2017				Growth of ₹10000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
1 Year*	20.86	20.74	19.65	12,086	12,074	11,965
3 Years*	11.62	8.72	7.48	13,911	12,854	12,418
5 Years*	16.00	13.89	12.95	21,012	19,168	18,390
Since inception as on 31/10/2017 (CAGR)*	13.63	11.71	11.02	29,457	25,504	24,202

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 October 31, 2017

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	1,37,607	1,36,566	1,35,489	28.31	26.58	24.80
3 Years	3,60,000	4,52,705	4,46,191	4,37,098	15.46	14.44	13.01
5 Years	6,00,000	9,13,280	8,56,328	8,31,599	16.82	14.20	13.01
7 Years	8,40,000	14,58,069	13,34,829	12,93,211	15.47	13.00	12.11
Since inception as on 31/10/2017	10,20,000	19,13,724	17,20,792	16,71,546	14.35	11.96	11.3

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 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.90	
Standard Deviation (Annual)	13.57%	14.19%
Sharpe ratio	0.41	
Portfolio Turnover Ratio (Annual)	0.58	

Active Stock positions (as compared to Benchmark)

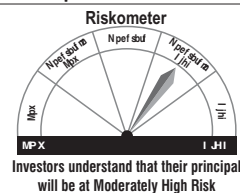
Overweight (Top5) Grasim Industries Ltd. Dr. Reddy'S Laboratories Ltd. Oil & Natural Gas Corporation Ltd. Sun Pharmaceuticals Industries Ltd. General Insurance Corporation of India	Underweight (Top5) Reliance Industries Ltd. HDFC Ltd. Kotak Mahindra Bank Ltd. State Bank of India Hindustan Unilever Ltd.
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Portfolio as on October 31, 2017

Equity	% of NAV
HDFC Bank Ltd.	7.51
ITC Ltd.	5.42
ICICI Bank Ltd.	5.37
Infosys Ltd.	5.00
Maruti Suzuki India Ltd.	4.21
Grasim Industries Ltd.	3.74
Oil & Natural Gas Corporation Ltd.	3.43
Sun Pharmaceuticals Industries Ltd.	3.37
Tata Consultancy Services Ltd.	3.09
Mahindra & Mahindra Ltd.	3.02
Vedanta Ltd.	3.01
Dr. Reddy'S Laboratories Ltd.	2.96
Larsen & Toubro Ltd.	2.90
NTPC Ltd.	2.79
IndusInd Bank Ltd.	2.76
Bharat Petroleum Corporation Ltd.	2.26
GAIL (India) Ltd.	2.20
Bank of Baroda	2.06
Aurobindo Pharma Ltd.	1.97
General Insurance Corporation of India	1.96
Coal India Ltd.	1.93
Tech Mahindra Ltd.	1.84
Tata Motors Ltd.	1.80
Power Grid Corporation Of India Ltd.	1.65
Torrent Power Ltd.	1.64
Tata Global Beverages Ltd.	1.62
Shree Cement Ltd.	1.59
Tata Steel Ltd.	1.57
IDFC Ltd.	1.52
Mphasis Ltd.	1.51
Others	10.92
Net Current Assets	3.38
Total	100.00

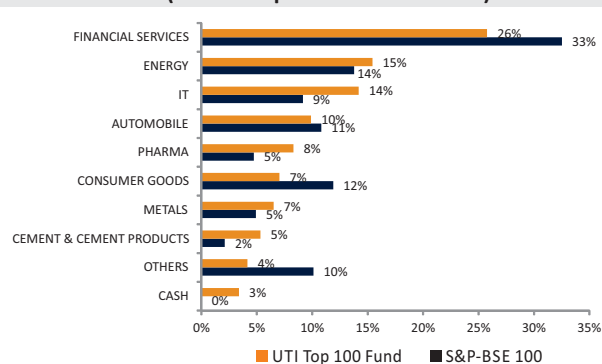
% of top 10 stocks	44.16
Median Market Cap (₹ Cr)	1,24,092
Weighted Average Market (₹ Cr)	1,60,204

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

Fund Manager Mr. Sachin Trivedi , B.Com, MMS, CFA	Management Style - Market Cap Grid <table><tr><th>Growth</th><th>Blend</th><th>Value</th></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr></table> <div>Large Large & Mid Mid & Small</div>	Growth	Blend	Value									
Growth		Blend	Value										
Date of inception/allotment: 22nd August, 2014													
Fund size monthly average: ₹ 390.74 Crore Closing AUM ₹ 399.24 Crore													
No. of Unit Holders : 84,748													
Minimum Investment Amount : ₹ 5,000/-	Market Capitalisation (%) <table><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>72</td><td>19</td><td>9</td></tr></table>	Large	Mid	Small	72	19	9						
Large	Mid	Small											
72	19	9											
NAV as on October 31, 2017 Growth Option: ₹ 13.83, Income Option: ₹ 13.83													
High/Low NAV in the month : Growth option ₹ 13.85, ₹ 13.10													
Load Structure: Please refer to page No. 4													
Total expense ratio (%): Direct: 2.16, Regular: 2.57													
Load Structure: Please refer to page No. 4													

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) AS ON 31/10/2017				Growth of ₹10000		
Period	NAV (%)	S&P BSE 200 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 200 (₹)	Nifty 50 (₹)
1 Year*	19.11	20.96	19.65	11,911	12,096	11,965
3 Years*	9.66	10.20	7.48	13,190	13,386	12,418
Since inception as on 31/10/2017 (CAGR)*	10.68	11.29	8.72	13,829	14,074	13,061

*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 October 31, 2017

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	1,37,630	1,36,978	1,35,489	28.35	27.27	24.80
3 Years	3,60,000	4,47,375	4,52,051	4,37,098	14.63	15.36	13.01
Since inception as on 31/10/2017	3,80,000	4,74,943	4,79,926	4,62,981	14.2	14.89	12.53

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

AS ON 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.96	
Standard Deviation (Annual)	13.95%	14.04%
Sharpe ratio	0.26	
Portfolio Turnover Ratio (Annual)	0.66	

Active Stock positions (as compared to Benchmark)

Overweight (Top5) Muthoot Finance Ltd. Polaris Consulting & Services Ltd. Mphasis Ltd. L&T Finance Holdings Ltd. Gujarat Gas Ltd.	Underweight (Top5) HDFC Ltd. Tata Consultancy Services Ltd. State Bank of India Larsen & Toubro Ltd. Reliance Industries Ltd.
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Portfolio as on October 31, 2017

Equity	% of NAV
HDFC Bank Ltd.	7.55
Reliance Industries Ltd.	4.04
Infosys Ltd.	3.95
ICICI Bank Ltd.	3.73
ITC Ltd.	3.04
Maruti Suzuki India Ltd.	2.81
Tata Motors Ltd.	2.81
Hindustan Unilever Ltd.	2.65
Muthoot Finance Ltd.	2.25
HDFC Ltd.	2.14
IndusInd Bank Ltd.	2.07
Polaris Consulting & Services Ltd.	1.98
Kotak Mahindra Bank Ltd.	1.85
Sun Pharmaceuticals Industries Ltd.	1.76
Bajaj Finance Ltd.	1.70
GAIL (India) Ltd.	1.62
Tata Steel Ltd.	1.54
Vedanta Ltd.	1.51
L&T Finance Holdings Ltd.	1.43
Bharti Airtel Ltd.	1.42
Tech Mahindra Ltd.	1.35
Mphasis Ltd.	1.33
Cipla Ltd.	1.30
Mahindra & Mahindra Financial Services Ltd.	1.29
Mahindra & Mahindra Ltd.	1.22
Power Grid Corporation Of India Ltd.	1.15
Indian Oil Corporation Ltd.	1.12
Gujarat Gas Ltd.	1.12
Multi Commodity Exchange of India Ltd.	1.07
Somany Ceramics Ltd.	1.00
Others	36.02
Net Current Assets	0.18
Total	100.00

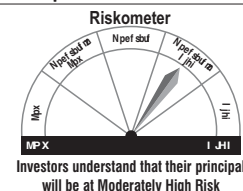
% of top 10 stocks	34.96
Median Market Cap (₹ Cr)	93,093
Weighted Average Market (₹ Cr)	1,48,791

All figures given are provisional and unaudited.

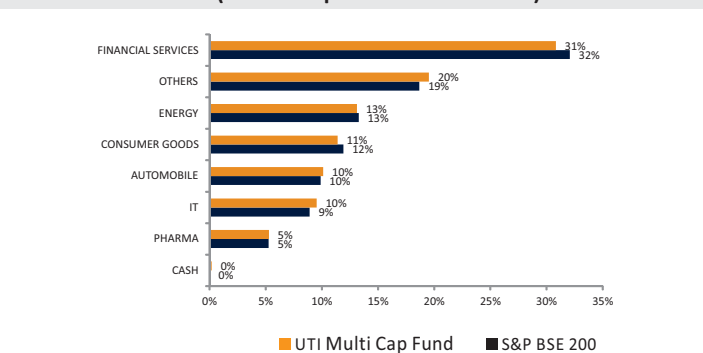
This product is suitable for investors who are seeking*:

- 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**Fund Manager**

Mrs. Swati Kulkarni, MF (NMIMS), CFA

Idate of inception/allotment:

3rd May, 2005

Fund size monthly average: ₹ 2743.27 Crore

Closing AUM ₹ 2809.76 Crore

No. of Unit Holders : 3,07,402

Minimum Investment Amount : ₹ 5,000/-

Management Style - Market Cap Grid

Growth	Blend	Value
		Large
		Large & Mid
		Mid & Small

Market Capitalisation (%)

Large	Mid	Small
65	31	4

NAV as on October 31, 2017 : Growth Option: ₹ 61.98, Income Option: ₹ 17.58

High/Low NAV in the month : Growth option ₹ 62.08 , ₹ 58.55

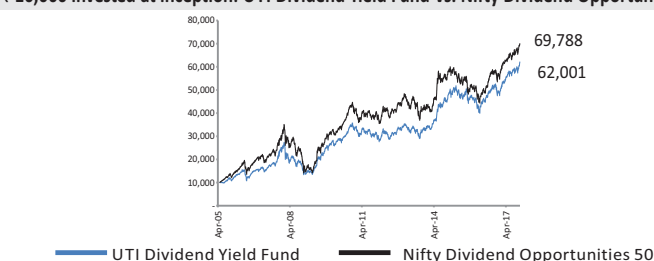
Total expense ratio (%) :

Direct: 1.51, **Regular:** 2.12

Load Structure:

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 31/10/2017				Growth of ₹10000		
Period	NAV (%)	Nifty Dividend Opportunities 50 (%)	Nifty 50 (%)	NAV (₹)	Nifty Dividend Opportunities 50 (₹)	Nifty 50 (₹)
1 Year*	19.73	19.83	19.65	11,973	11,983	11,965
3 Years*	9.20	6.28	7.48	13,025	12,007	12,418
5 Years*	13.50	9.91	12.95	18,842	16,043	18,390
Since inception as on 31/10/2017 (CAGR)*	15.71	16.81	14.41	62,001	69,788	53,832

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 BSE100 return.

SIP Returns as on October 31, 2017

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	1,35,592	1,34,335	1,35,489	24.97	22.90	24.80
3 Years	3,60,000	4,47,649	4,46,865	4,37,098	14.67	14.55	13.01
5 Years	6,00,000	8,70,732	8,15,115	8,31,599	14.88	12.21	13.01
7 Years	8,40,000	13,42,152	12,33,107	12,93,211	13.15	10.78	12.11
10 Years	12,00,000	23,92,569	22,24,961	21,43,478	13.23	11.87	11.17
Since inception as on 31/10/2017	14,90,000	36,80,427	29,74,539	30,69,678	13.67	10.56	11.02

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

AS ON 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.88	
Standard Deviation (Annual)	13.93%	14.38%
Sharpe ratio	0.23	
Portfolio Turnover Ratio (Annual)	0.40	

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

ICICI Bank Ltd.
Mphasis Ltd.
HDFC Bank Ltd.
GAIL (India) Ltd.
Mahanagar Gas Ltd.

Underweight (Top5)

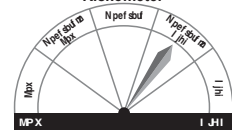
Tata Consultancy Services Ltd.
Hindustan Unilever Ltd.
ITC Ltd.
Bajaj Auto Ltd.
Indiabulls Housing Finance Ltd.

Portfolio as on October 31, 2017

Equity	% of NAV
Infosys Ltd.	7.35
ICICI Bank Ltd.	5.38
ITC Ltd.	4.38
Mphasis Ltd.	3.52
HDFC Bank Ltd.	3.48
Hindustan Zinc Ltd.	3.45
GAIL (India) Ltd.	3.40
Tech Mahindra Ltd.	3.34
Tata Consultancy Services Ltd.	3.11
Mahanagar Gas Ltd.	2.89
Great Eastern Shipping Co. Ltd.	2.70
Bharat Petroleum Corporation Ltd.	2.60
Cummins India Ltd.	2.54
NTPC Ltd.	2.36
Tata Chemicals Ltd.	2.23
Hero Motocorp Ltd.	2.10
ICICI Prudential Life Insurance Company Ltd.	2.03
Akzo Nobel India Ltd.	1.96
Vedanta Ltd.	1.72
Indian Oil Corporation Ltd.	1.70
Castrol India Ltd.	1.69
Power Grid Corporation Of India Ltd.	1.62
Ambuja Cements Ltd.	1.62
Sanofi India Ltd.	1.61
Tata Steel Ltd.	1.58
NIIT Technologies Ltd.	1.58
Bharat Electronics Ltd.	1.51
Torrent Pharmaceuticals Ltd.	1.47
Hindustan Unilever Ltd.	1.47
Hindustan Petroleum Corporation Ltd.	1.43
Others	21.23
Net Current Assets	0.95
Total	100.00

% of top 10 stocks 40.31
Median Market Cap (₹ Cr) 68,245
Weighted Average Market (₹ Cr) 1,19,013

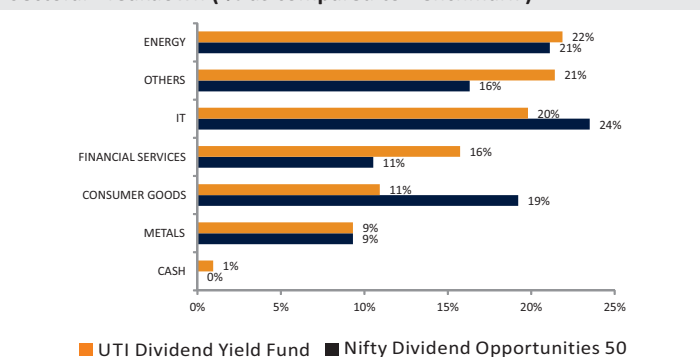
All figures given are provisional and unaudited.

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

Investors understand that their principal will be at Moderately High Risk

- 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**Fund Manager**

Mr. Vetri Murugan Subramaniam, B.Com, PGDM

Date of inception/allotment:

20th July, 2005

Fund size monthly average: ₹ 4254.87 Crore

Closing AUM ₹ 4308.92 Crore

No. of Unit Holders : 4,55,271

Minimum Investment Amount : ₹ 5,000/-

Management Style - Market Cap Grid

Growth	Blend	Value

Large

Large & Mid

Mid & Small

Market Capitalisation (%)

Large	Mid	Small
74	23	3

NAV as on October 31, 2017 : Growth Option: ₹ 57.55, Income Option: ₹ 18.99

High/Low NAV in the month : Growth option ₹ 57.60, ₹ 55.20

Total expense ratio (%):

Direct: 1.37, **Regular:** 2.12

Load Structure:

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 31/10/2017**

Period	Growth of ₹10000			Growth of ₹10000		
	NAV (%)	S&P BSE 200 (%)	Nifty 50 (%)	NAV (%)	S&P BSE 200 (%)	Nifty 50 (%)
1 Year*	14.76	20.96	19.65	11,476	12,096	11,965
3 Years*	6.77	10.20	7.48	12,174	13,386	12,418
5 Years*	13.43	14.81	12.95	18,784	19,956	18,390
Since inception as on 31/10/2017 (CAGR)*	15.30	13.49	13.24	57,532	47,364	46,098

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 October 31, 2017

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	1,33,988	1,36,978	1,35,489	22.32	27.27	24.80
3 Years	3,60,000	4,26,875	4,52,051	4,37,098	11.38	15.36	13.01
5 Years	6,00,000	8,33,235	8,82,441	8,31,599	13.09	15.42	13.01
7 Years	8,40,000	13,34,889	13,78,668	12,93,211	13.00	13.90	12.11
10 Years	12,00,000	24,65,469	22,95,866	21,43,478	13.79	12.46	11.17
Since inception as on 31/10/2017	14,70,000	36,16,157	31,70,327	29,73,443	13.8	11.86	10.9

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 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.96	
Standard Deviation (Annual)	13.97%	14.04%
Sharpe ratio	0.06	
Portfolio Turnover Ratio (Annual)	0.51	

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

Mahindra & Mahindra Financial Services Ltd.
IndusInd Bank Ltd.
Maruti Suzuki India Ltd.
GAIL (India) Ltd.
Indian Oil Corporation Ltd.

Underweight (Top5)

Reliance Industries Ltd.
HDFC Ltd.
ITC Ltd.
Larsen & Toubro Ltd.
Kotak Mahindra Bank Ltd.

Portfolio as on October 31, 2017

Equity	% of NAV	% of NAV (Futures)
HDFC Bank Ltd.	9.03	
IndusInd Bank Ltd.	6.00	
Infosys Ltd.	5.71	
Maruti Suzuki India Ltd.	5.06	
Mahindra & Mahindra Financial Services Ltd.	4.81	
ICICI Bank Ltd.	4.75	
Tata Consultancy Services Ltd.	4.01	
Tata Motors Ltd.	3.53	
GAIL (India) Ltd.	3.40	
Indian Oil Corporation Ltd.	3.20	
Power Grid Corporation Of India Ltd.	2.79	
Container Corporation Of India Ltd.	2.51	
Tech Mahindra Ltd.	2.46	
Sun Pharmaceuticals Industries Ltd.	2.42	
MRF Ltd.	2.33	
Adani Ports And Special Economic Zone Ltd.	2.07	
Federal Bank Ltd.	1.90	
Cipla Ltd.	1.87	
Shree Cement Ltd.	1.69	
Hero Motocorp Ltd.	1.63	
Mahindra & Mahindra Ltd.	1.62	
National Aluminium Co. Ltd.	1.56	
Vedanta Ltd.	1.48	
Petronet Lng Ltd.	1.41	
Equitas Holdings Ltd.	1.27	
Bharat Forge Ltd.	1.26	
Bharti Airtel Ltd.	1.21	
Axis Bank Ltd.	1.15	
Jubilant Food Works Ltd.	1.15	
Crompton Greaves Consumer Electricals Ltd.	1.06	
Others	13.57	
Net Current Assets	2.09	
Total	100.00	

% of top 10 stocks

49.51

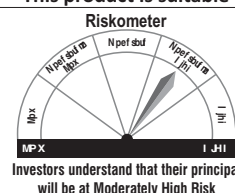
Median Market Cap (₹ Cr)

99,996

Weighted Average Market (₹ Cr)

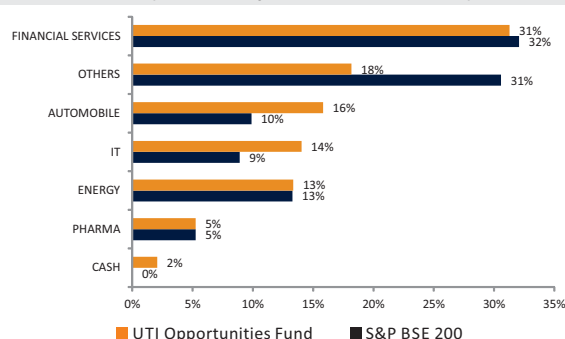
1,45,004

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.

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: ₹ 2065.58 Crore
Closing AUM ₹ 2076.32 Crore

No. of Unit Holders : 3,99,405

Minimum Investment Amount : ₹ 5,000/-

Management Style - Market Cap Grid

Growth	Blend	Value	
			Large
			Large & Mid
			Mid & Small

Market Capitalisation (%)

Large	Mid	Small
66	33	1

NAV as on October 31, 2017 : Growth Option: ₹ 31.44, Income Option: ₹ 24.68

High/Low NAV in the month : Growth option ₹ 31.89 , ₹ 30.91

Total expense ratio (%):
Direct: 1.82, **Regular:** 2.40

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 31/10/2017**

Period	NAV (%)			Growth of ₹10000		
	NAV (%)	S&P BSE 200 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 200 (₹)	Nifty 50 (₹)
1 Year*	18.55	20.96	19.65	11,855	12,096	11,965
3 Years*	9.19	10.20	7.48	13,021	13,386	12,418
5 Years*	14.96	14.81	12.95	20,086	19,956	18,390
Since inception as on 31/10/2017 (CAGR)*	10.23	11.65	11.17	31,434	36,540	34,735

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 October 31, 2017

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	1,35,919	1,36,978	1,35,489	25.51	27.27	24.80
3 Years	3,60,000	4,41,073	4,52,051	4,37,098	13.64	15.36	13.01
5 Years	6,00,000	8,67,249	8,82,441	8,31,599	14.72	15.42	13.01
7 Years	8,40,000	13,80,842	13,78,668	12,93,211	13.95	13.90	12.11
10 Years	12,00,000	22,84,314	22,95,866	21,43,478	12.36	12.46	11.17
Since inception as on 31/10/2017	14,00,000	28,29,605	28,79,306	26,94,356	11.46	11.74	10.69

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 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.96	
Standard Deviation (Annual)	14.42%	14.04%
Sharpe ratio	0.22	
Portfolio Turnover Ratio (Annual)	0.18	

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

Bajaj Finance Ltd.
IndusInd Bank Ltd.
Yes Bank Ltd.
Motherhood Sumi System Ltd.
Shree Cement Ltd.

Underweight (Top5)

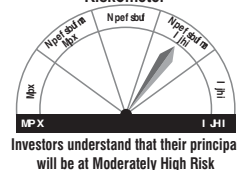
Reliance Industries Ltd.
ICICI Bank Ltd.
Larsen & Toubro Ltd.
HDFC Ltd.
State Bank of India

Portfolio as on October 31, 2017

Equity	% of NAV
Bajaj Finance Ltd.	7.04
IndusInd Bank Ltd.	5.71
Yes Bank Ltd.	5.20
HDFC Bank Ltd.	4.86
Infosys Ltd.	3.56
Kotak Mahindra Bank Ltd.	3.39
Motherhood Sumi System Ltd.	3.17
Shree Cement Ltd.	2.93
HDFC Ltd.	2.79
Tata Consultancy Services Ltd.	2.70
Maruti Suzuki India Ltd.	2.49
Astral Poly Technik Ltd.	2.43
Cadila Healthcare Ltd.	2.36
ITC Ltd.	2.19
Sun Pharmaceuticals Industries Ltd.	2.15
Eclerx Services Ltd.	2.15
Gruh Finance Ltd.	2.15
Page Industries Ltd	2.06
Info-Edge (India) Ltd.	2.01
Torrent Pharmaceuticals Ltd.	1.84
Mindtree Ltd.	1.77
Divis Laboratories Ltd.	1.67
Eicher Motors Ltd.	1.66
Symphony Ltd.	1.66
Hindustan Zinc Ltd.	1.62
Endurance Technologies Ltd.	1.62
Grindwell Norton Ltd.	1.57
P I Industries Ltd.	1.52
Jubilant Food Works Ltd.	1.50
Lupin Ltd.	1.46
Others	18.44
Net Current Assets	2.33
Total	100.00

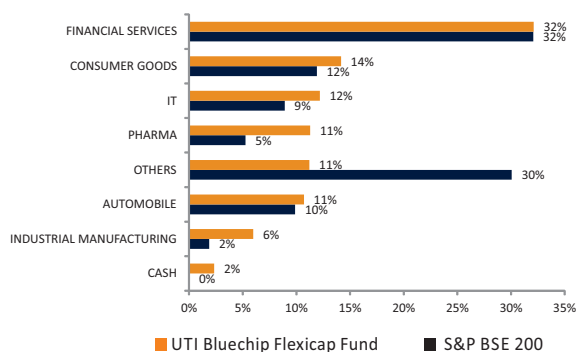
% of top 10 stocks	41.34
Median Market Cap (₹ Cr)	70,802
Weighted Average Market (₹ Cr)	1,10,866

All figures given are provisional and unaudited.

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

- 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**

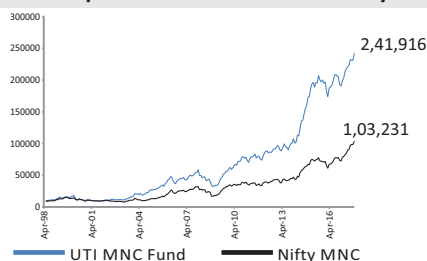
SMS: to 5676756 to get scheme details.

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

Fund Manager Mrs. Swati Kulkarni, MFM (NMIMS), CFA	Management Style - Market Cap Grid <table><tr><td>Growth</td><td>Blend</td><td>Value</td><td></td></tr><tr><td></td><td></td><td></td><td>Large</td></tr><tr><td></td><td></td><td></td><td>Large & Mid</td></tr><tr><td></td><td></td><td></td><td>Mid & Small</td></tr></table>	Growth	Blend	Value					Large				Large & Mid				Mid & Small
Growth		Blend	Value														
				Large													
			Large & Mid														
			Mid & Small														
Date of inception/allotment: 29th May, 1998																	
Fund size monthly average: ₹ 1922.19 Crore Closing AUM ₹ 1965.24 Crore																	
No. of Unit Holders : 1,84,514	Market Capitalisation (%) <table><tr><td>Large</td><td>Mid</td><td>Small</td></tr><tr><td>52</td><td>40</td><td>8</td></tr></table>	Large	Mid	Small	52	40	8										
Large		Mid	Small														
52		40	8														
Minimum Investment Amount : ₹ 5,000/-																	
Load Structure: Please refer to page No. 4																	
NAV as on October 31, 2017 Growth Option: ₹ 186.00, Income Option: ₹ 102.55																	
High/Low NAV in the month : Growth option ₹ 186.16, ₹ 177.49																	
Total expense ratio (%) : Direct: 1.40, Regular: 2.27	Load Structure: 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 31/10/2017				Growth of ₹10000		
Period	NAV (%)	Nifty MNC (%)	Nifty 50 (%)	NAV (₹)	Nifty MNC (₹)	Nifty 50 (₹)
1 Year*	17.77	32.66	19.65	11,777	13,266	11,965
3 Years*	14.81	16.87	7.48	15,139	15,970	12,418
5 Years*	21.42	19.10	12.95	26,405	23,975	18,390
Since inception as on 31/10/2017 (CAGR)*	17.81	12.76	12.35	2,41,916	1,03,231	96,174

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 October 31, 2017

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty MNC (₹)	Nifty 50 (₹)	Yield (Fund)	Yield (Nifty MNC)	Yield (Nifty 50)
1 Year	1,20,000	1,36,091	1,46,010	1,35,489	25.80	42.54	24.80
3 Years	3,60,000	4,38,728	4,93,071	4,37,098	13.27	21.53	13.01
5 Years	6,00,000	9,96,614	10,33,758	8,31,599	20.40	21.91	13.01
7 Years	8,40,000	17,16,240	16,94,382	12,93,211	20.05	19.69	12.11
10 Years	12,00,000	35,02,204	30,93,013	21,43,478	20.31	18.01	11.17
Since inception as on 31/10/2017	15,50,000	57,59,235	49,40,513	33,74,886	18.72	16.62	11.35

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2004 to October 2017 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

AS ON 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.70	
Standard Deviation (Annual)	11.87%	14.97%
Sharpe ratio	0.74	
Portfolio Turnover Ratio (Annual)	0.02	

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

Mphasis Ltd.
ITD Cementation India Ltd.
Schaeffler India Ltd.
Sanofi India Ltd.
Honeywell Automation India Ltd.

Underweight (Top5)

Maruti Suzuki India Ltd.
Hindustan Unilever Ltd.
Vedanta Ltd.
Ashok Leyland Ltd.
ABB India Ltd.

Portfolio as on October 31, 2017

Equity	% of NAV
Maruti Suzuki India Ltd.	8.84
Hindustan Unilever Ltd.	8.33
Britannia Industries Ltd.	7.82
Mphasis Ltd.	4.76
Cummins India Ltd.	4.73
Ambuja Cements Ltd.	4.63
Bosch Ltd.	4.43
United Spirits Ltd.	4.19
ITD Cementation India Ltd.	3.36
Schaeffler India Ltd.	3.30
Sanofi India Ltd.	3.23
Honeywell Automation India Ltd.	2.46
Colgate Palmolive India Ltd.	2.44
Castrol India Ltd.	2.42
Procter & Gamble Hygiene & Hel Care Ltd.	2.32
Vedanta Ltd.	2.20
Oracle Financial Services Software Ltd.	2.10
Whirlpool of India Ltd.	1.96
SKF India Ltd.	1.93
Glaxosmithkline Consumer Healthcare Ltd.	1.85
Siemens India Ltd.	1.75
Mahindra Cie Automotive Ltd.	1.73
Glaxosmithkline Pharmaceuticals Ltd.	1.66
Eicher Motors Ltd.	1.57
Gillette India Ltd.	1.55
Igarashi Motors India Ltd.	1.34
GE Power India Ltd.	1.25
Bayer Cropsience Ltd.	1.09
CRISIL Ltd.	1.07
Akzo Nobel India Ltd.	1.05
Others	7.96
Net Current Assets	0.68
Total	100.00

% of top 10 stocks	54.38
Median Market Cap (₹ Cr)	29,000
Weighted Average Market (₹ Cr)	71,539

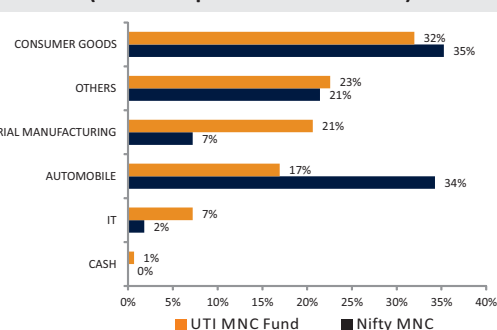
All figures given are provisional and unaudited.

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

Investors understand that their principal will be at Moderately High Risk

- 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**Fund Manager**

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

Date of inception/allotment:
19th November, 2008

Fund size monthly average: ₹ 968.69 Crore
Closing AUM ₹ 969.32 Crore
No. of Unit Holders : 73,452**Minimum Investment Amount** : ₹ 5,000/-**NAV as on October 31, 2017** Growth

Option: ₹ 33.23, Income Option: ₹ 18.99

High/Low NAV in the month : Growth option ₹ 33.29, ₹ 32.25**Total expense ratio (%)**:

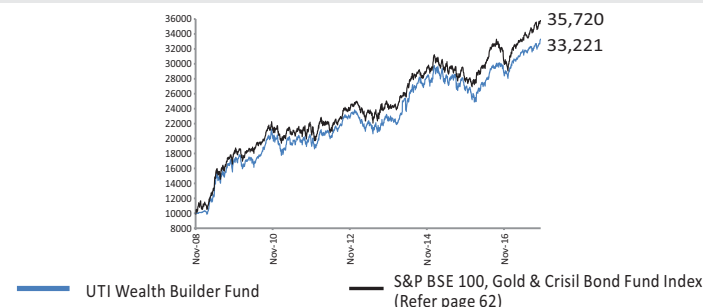
Direct: 1.40, Regular: 2.57

Management Style - Market Cap Grid

Growth	Blend	Value
		Large
		Large & Mid
		Mid & Small

Market Capitalisation (%)

Large	Mid	Small
77	18	5

₹ 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 31/10/2017**

Period	Growth of ₹10000			Growth of ₹10000		
	NAV (%)	Benchmark@ (%)	Nifty 50 (%)	NAV (%)	Benchmark@ (%)	Nifty 50 (%)
1 Year*	11.53	11.65	19.65	11,153	11,165	11,965
3 Years*	5.99	7.26	7.48	11,909	12,342	12,418
5 Years*	7.86	8.55	12.95	14,601	15,075	18,390
Since inception as on 31/10/2017 (CAGR)*	14.35	15.28	16.49	33,221	35,720	39,220

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 October 31, 2017

Period	Investment Amount (₹)	Value-Fund (₹)	Benchmark@ (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50
1 Year	1,20,000	1,29,072	1,30,456	1,35,489	14.33	16.56	24.80
3 Years	3,60,000	4,14,575	4,19,444	4,37,098	9.38	10.18	13.01
5 Years	6,00,000	7,57,788	7,64,016	8,31,599	9.27	9.60	13.01
7 Years	8,40,000	11,52,353	11,63,706	12,93,211	8.88	9.16	12.11
Since inception as on 31/10/2017	10,60,000	16,44,746	16,57,415	18,15,388	9.67	9.84	11.81

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2004 to October 2017. Past performance may or may not be sustained in future.

AS ON 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.91	
Standard Deviation (Annual)	9.60%	9.34%
Sharpe ratio	0.00	
Portfolio Turnover Ratio (Annual)	1.97	

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

Grasim Industries Ltd.
Vedanta Ltd.
NTPC Ltd.
Maruti Suzuki India Ltd.
Mphasis Ltd.

Underweight (Top5)

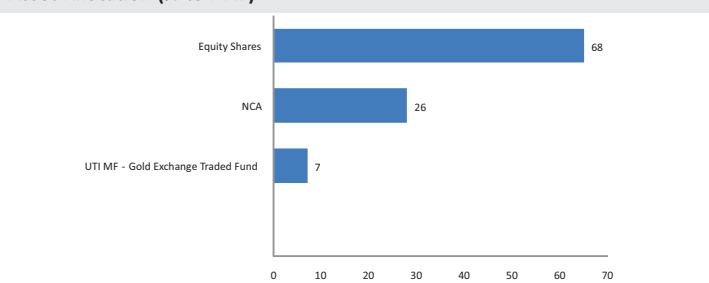
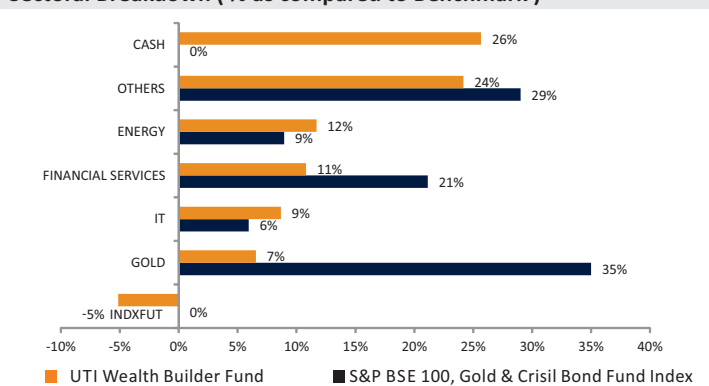
UTI MF - Gold Exchange Traded Fund
Nifty Basket
Reliance Industries Ltd.
HDFC Ltd.
Kotak Mahindra Bank Ltd.

Portfolio as on October 31, 2017

Equity	% of NAV	% of NAV (Futures)
UTI MF - Gold Exchange Traded Fund	6.56	
HDFC Bank Ltd.	3.99	
Grasim Industries Ltd.	3.29	
Maruti Suzuki India Ltd.	3.01	
ICICI Bank Ltd.	3.52	
Larsen & Toubro Ltd.	3.36	
ITC Ltd.	2.46	
Vedanta Ltd.	2.43	
NTPC Ltd.	2.16	
Infosys Ltd.	3.46	
Oil & Natural Gas Corporation Ltd.	1.90	
Indian Oil Corporation Ltd.	1.83	
Dr. Reddy'S Laboratories Ltd.	1.80	
Tech Mahindra Ltd.	1.62	
Aurobindo Pharma Ltd.	1.53	
Power Grid Corporation Of India Ltd.	1.93	
Mphasis Ltd.	1.49	
NIIT Technologies Ltd.	1.34	
Tata Steel Ltd.	1.22	
Tata Global Beverages Ltd.	1.20	
Gujarat State Petronet Ltd.	1.19	
Tata Consultancy Services Ltd.	1.08	
Torrent Power Ltd.	0.99	
IDFC Ltd.	2.28	
General Insurance Corporation of India	0.98	
Mahindra & Mahindra Ltd.	2.20	
Polaris Consulting & Services Ltd.	0.94	
C E S C Ltd.	0.91	
Bank of Baroda	0.88	
Sun Pharmaceuticals Industries Ltd.	1.99	
Others	10.80	
Net Current Assets	25.66	
Total	100.00	

% of top 10 stocks	26.86
Median Market Cap (₹ Cr)	1,38,121
Weighted Average Market (₹ Cr)	1,62,561

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:** ₹ 3990.72 Crore
Closing AUM ₹ 4169.28 Crore**No. of Unit Holders :** 3,57,910**Minimum Investment Amount :** ₹ 5,000/-**Management Style - Market Cap Grid**

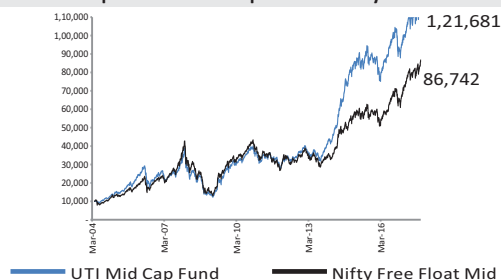
Growth	Blend	Value
		Large
		Large & Mid
		Mid & Small

Market Capitalisation (%)

Large	Mid	Small
23	59	18

NAV as on October 31, 2017 Growth Option: ₹ 110.97, Income Option: ₹ 60.32**High/Low NAV in the month :** Growth option ₹ 110.97, ₹ 101.68**Load Structure:** Please refer to page No. 5**Total expense ratio (%):****Direct:** 1.36, **Regular:** 2.30**Load Structure:**

Please refer to page No. 5

₹ 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 31/10/2017			Growth of ₹10000		
	NAV (%)	Nifty Free Float Mid Cap 100 (₹)	Nifty 50 (%)	NAV (₹)	Nifty Free Float Mid Cap 100 (₹)	Nifty 50 (₹)
1 Year*	18.54	23.59	19.65	11,854	12,359	11,965
3 Years*	16.03	18.23	7.48	15,627	16,534	12,418
5 Years*	27.19	20.31	12.95	33,308	25,219	18,390
Since inception as on 31/10/2017 (CAGR)*	20.21	17.25	13.52	1,21,681	86,742	55,928

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 October 31, 2017

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	1,40,353	1,39,406	1,35,489	32.92	31.32	24.80
3 Years	3,60,000	4,74,973	4,94,065	4,37,098	18.85	21.67	13.01
5 Years	6,00,000	11,67,221	10,63,293	8,31,599	26.97	23.08	13.01
7 Years	8,40,000	20,36,111	16,81,708	12,93,211	24.87	19.48	12.11
10 Years	12,00,000	39,11,970	29,05,850	21,43,478	22.35	16.85	11.17
Since inception as on 31/10/2017	15,50,000	60,31,611	45,85,206	33,74,886	19.34	15.6	11.35

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2004 to October 2017 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

AS ON 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.88	
Standard Deviation (Annual)	15.41%	16.78%
Sharpe ratio	0.65	
Portfolio Turnover Ratio (Annual)	0.27	

Active Stock positions (as compared to Benchmark)**Overweight (Top5)**Bharat Forge Ltd.
Escorts Ltd.
Mahindra & Mahindra Financial Services Ltd.
NCC Ltd.
Federal Bank Ltd.**Underweight (Top5)**Vakrangee Ltd
Tvs Motor Company Ltd
Punjab National Bank
Bharat Electronics Ltd.
Voltas Ltd.**Portfolio as on October 31, 2017**

Equity	% of NAV
Mahindra & Mahindra Financial Services Ltd.	4.27
Escorts Ltd.	4.21
Bharat Forge Ltd.	3.91
NCC Ltd.	3.10
Container Corporation Of India Ltd.	3.07
Tata Chemicals Ltd.	3.02
Exide Industries Ltd.	2.92
Indraprastha Gas Ltd.	2.91
Federal Bank Ltd.	2.28
Apollo Tyres Ltd.	2.21
Engineers India Ltd.	2.19
Power Finance Corporation Ltd.	2.17
Gujarat Fluorochem Ltd.	2.08
Tata Global Beverages Ltd.	2.03
Britannia Industries Ltd.	1.99
Chambal Fertilisers & Chemicals Ltd.	1.98
Mphasis Ltd.	1.91
Titan Company Ltd.	1.90
Coromandel International Ltd.	1.82
JSW Steel Ltd.	1.79
MRF Ltd.	1.67
National Aluminium Co. Ltd.	1.59
EID-Parry (India) Ltd.	1.57
United Spirits Ltd.	1.42
Arvind Ltd.	1.39
Torrent Power Ltd.	1.37
Wabco India Ltd.	1.24
IndusInd Bank Ltd.	1.23
UPL Ltd.	1.19
Navneet Education Ltd.	1.15
Others	30.02
Net Current Assets	4.40
Total	100.00

% of top 10 stocks

Median Market Cap (₹ Cr)

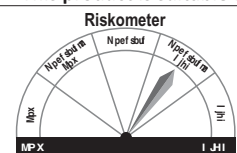
Weighted Average Market (₹ Cr)

31.89

13,967

21,003

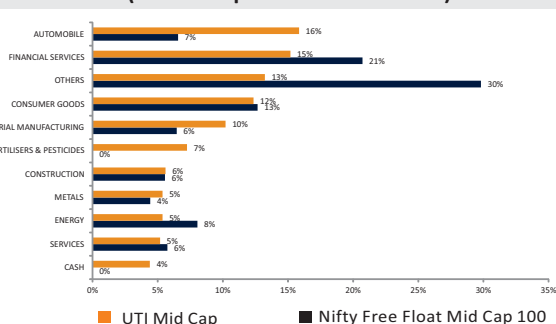
All figures given are provisional and unaudited.

This product is suitable for investors who are seeking*:

Investors understand that their principal will be at Moderately High Risk

- 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**

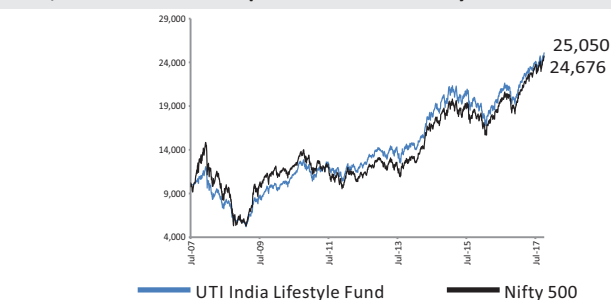
SMS: LMCP to 5676756 to get scheme details.

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

Fund Manager 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>64</td><td>26</td><td>10</td></tr></table>	Market Capitalisation (%)			Large	Mid	Small	64	26	10
Market Capitalisation (%)										
Large		Mid	Small							
64		26	10							
Date of inception/allotment: 30th July, 2007										
Fund size monthly average: ₹ 280.99 Crore Closing AUM: ₹ 285.84 Crore										
No. of Unit Holders : 57,859										
Minimum Investment Amount : ₹ 5,000/-	Load Structure: Please refer to page No. 5									
NAV as on October 31, 2017 Growth Option: ₹ 25.04, Income Option: ₹ 23.45										
High/Low NAV in the month : Growth option ₹ 25.08 , ₹ 23.80										
Total expense ratio (%) : Direct: 2.00, Regular: 2.55										

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

Fund Performance Vs Benchmark (CAGR) AS ON 31/10/2017				Growth of ₹10000		
Period	NAV (%)	Nifty 500 (%)	Nifty 50 (%)	NAV (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year*	18.59	22.14	19.65	11,859	12,214	11,965
3 Years*	8.86	11.03	7.48	12,903	13,691	12,418
5 Years*	13.70	15.51	12.95	19,009	20,572	18,390
Since inception as on 31/10/2017 (CAGR)*	9.36	9.20	8.58	25,050	24,676	23,276

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 October 31, 2017

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,35,185	1,37,970	1,35,489	24.30	28.92	24.80
3 Years	3,60,000	4,39,737	4,58,735	4,37,098	13.43	16.39	13.01
5 Years	6,00,000	8,48,289	9,04,327	8,31,599	13.82	16.42	13.01
7 Years	8,40,000	13,55,424	14,16,733	12,93,211	13.43	14.67	12.11
10 Years	12,00,000	24,12,967	23,52,775	21,43,478	13.39	12.91	11.17
Since inception as on 31/10/2017	12,20,000	24,61,881	23,98,809	21,86,965	13.22	12.74	11.04

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

AS ON 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.94	
Standard Deviation (Annual)	13.45%	14.13%
Sharpe ratio	0.21	
Portfolio Turnover Ratio (Annual)	0.42	

Active Stock positions (as compared to Benchmark)

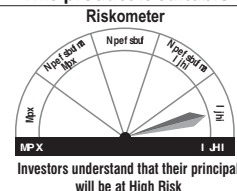
Overweight (Top5)	Underweight (Top5)
Avenue Supermarts Ltd.	Reliance Industries Ltd.
Tata Global Beverages Ltd.	Infosys Ltd.
ICICI Bank Ltd.	Larsen & Toubro Ltd.
Manpasand Beverages Ltd.	Tata Consultancy Services Ltd.
Laurus Labs Ltd.	IndusInd Bank Ltd.

Portfolio as on October 31, 2017

Equity	% of NAV
HDFC Bank Ltd.	7.30
HDFC Ltd.	6.57
ICICI Bank Ltd.	5.69
Avenue Supermarts Ltd.	3.41
State Bank of India	2.84
ITC Ltd.	2.83
Tata Global Beverages Ltd.	2.78
Manpasand Beverages Ltd.	2.52
Hero Motocorp Ltd.	2.39
Kotak Mahindra Bank Ltd.	2.38
Laurus Labs Ltd.	2.35
Bharti Airtel Ltd.	2.35
United Spirits Ltd.	2.30
Mahindra & Mahindra Ltd.	2.26
Raymond Limited.	2.25
Prataap Snacks Ltd.	2.21
Hindustan Unilever Ltd.	2.19
Bajaj Electricals Ltd.	2.15
Maruti Suzuki India Ltd.	2.08
Tata Motors Ltd.	1.98
Bata India Ltd.	1.92
Music Broadcast Ltd.	1.91
Apollo Tyres Ltd.	1.82
Bajaj Auto Ltd.	1.65
Emami Ltd.	1.61
L&T Finance Holdings Ltd.	1.55
Federal Bank Ltd.	1.46
Sun Pharmaceuticals Industries Ltd.	1.39
Cadila Healthcare Ltd.	1.36
Colgate Palmolive India Ltd.	1.33
Others	20.04
Net Current Assets	3.13
Total	100.00

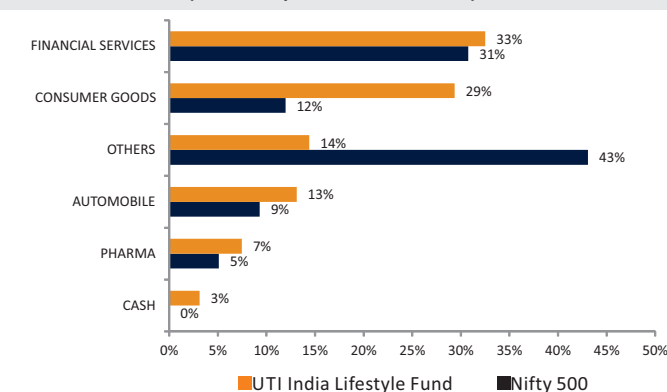
% of top 10 stocks	38.70
Median Market Cap (₹ Cr)	72,150
Weighted Average Market (₹ Cr)	1,26,909

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

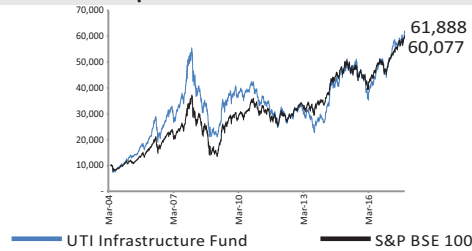
Sectoral Breakdown (% as compared to Benchmark)

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

Fund Manager Mr. Sanjay Dongre, B.E PGDM (IIM Kolkatta)	Management Style - Market Cap Grid <table><tr><th>Growth</th><th>Blend</th><th>Value</th></tr><tr><td></td><td></td><td>Large</td></tr><tr><td></td><td></td><td>Large & Mid</td></tr><tr><td></td><td></td><td>Mid & Small</td></tr></table>	Growth	Blend	Value			Large			Large & Mid			Mid & Small
Growth		Blend	Value										
			Large										
		Large & Mid											
		Mid & Small											
Date of inception/allotment: 7th April, 2004													
Fund size monthly average: ₹ 1638.10 Crore Closing AUM: ₹ 1693.15 Crore													
No. of Unit Holders : 4,16,792	Market Capitalisation (%) <table><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>58</td><td>34</td><td>8</td></tr></table>	Large	Mid	Small	58	34	8						
Large		Mid	Small										
58		34	8										
Minimum Investment Amount : ₹ 5,000/-													
NAV as on October 31, 2017 Growth Option: ₹ 56.52, Income Option: ₹ 29.54													
High/Low NAV in the month : Growth option ₹ 56.60 , ₹ 53.24													
Load Structure: Please refer to page No. 5													
Total expense ratio (%): Direct: 1.76, Regular: 2.31													

₹ 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 31/10/2017				Growth of ₹10000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
1 Year*	22.51	20.74	19.65	12,251	12,074	11,965
3 Years*	11.44	8.72	7.48	13,844	12,854	12,418
5 Years*	14.62	13.89	12.95	19,791	19,168	18,390
Since inception as on 31/10/2017 (CAGR)*	14.37	14.12	13.52	61,888	60,077	55,928

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 October 31, 2017

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	1,38,428	1,36,566	1,35,489	29.69	26.58	24.80
3 Years	3,60,000	4,63,512	4,46,191	4,37,098	17.12	14.44	13.01
5 Years	6,00,000	9,39,728	8,56,328	8,31,599	17.99	14.20	13.01
7 Years	8,40,000	14,08,629	13,34,829	12,93,211	14.51	13.00	12.11
10 Years	12,00,000	20,68,219	22,13,894	21,43,478	10.49	11.77	11.17
Since inception as on 31/10/2017	15,50,000	31,19,437	34,85,582	33,74,886	10.24	11.8	11.35

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2004 to October 2017 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

AS ON 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	1.08	
Standard Deviation (Annual)	17.17%	14.19%
Sharpe ratio	0.32	
Portfolio Turnover Ratio (Annual)	0.17	

Active Stock positions (as compared to Benchmark)

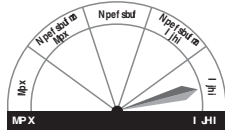
Overweight (Top5) Shree Cement Ltd. Blue Star Ltd. Ultratech Cement Ltd. Voltas Ltd. KEC International Ltd.	Underweight (Top5) HDFC Bank Ltd. Reliance Industries Ltd. HDFC Ltd. ITC Ltd. Infosys Ltd.
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Portfolio as on October 31, 2017

Equity	% of NAV	% of NAV (Futures)
Shree Cement Ltd.	7.16	
Larsen & Toubro Ltd.	5.27	
ICICI Bank Ltd.	5.20	
State Bank of India	4.57	
Ultratech Cement Ltd.	4.47	
Yes Bank Ltd.	4.03	
Axis Bank Ltd.	3.92	
GAIL (India) Ltd.	3.74	
Blue Star Ltd.	3.50	
Voltas Ltd.	3.35	
KEC International Ltd.	3.29	
Adani Ports And Special Economic Zone Ltd.	2.54	
Power Grid Corporation Of India Ltd.	2.49	
Indraprastha Gas Ltd.	2.45	
Kalpitaru Power Transmission Ltd.	2.41	
Engineers India Ltd.	2.38	
ITD Cementation India Ltd.	2.23	
Container Corporation Of India Ltd.	1.99	
Cummins India Ltd.	1.98	
Bharat Electronics Ltd.	1.95	
Petronet Lng Ltd.	1.95	
Bharat Forge Ltd.	1.87	
NCC Ltd.	1.80	
Thermax Ltd.	1.69	
Crompton Greaves Consumer Electricals Ltd.	1.60	
Siemens India Ltd.	1.60	
Gujarat State Petronet Ltd.	1.53	
Indian Oil Corporation Ltd.	1.46	
Bajaj Electricals Ltd.	1.43	
Kirloskar Oil Engines Ltd.	1.39	
Others	13.85	
Net Current Assets	0.91	
Total	100.00	

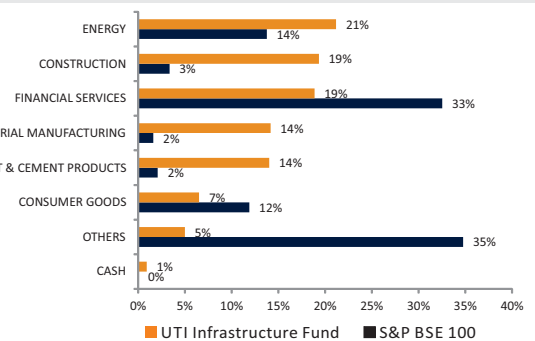
% of top 10 stocks	45.20
Median Market Cap (₹ Cr)	46,478
Weighted Average Market (₹ Cr)	70,953

All figures given are provisional and unaudited.

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

- 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

Fund Manager 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>66</td><td>21</td><td>13</td></tr></table>	Market Capitalisation (%)			Large	Mid	Small	66	21	13
Market Capitalisation (%)										
Large		Mid	Small							
66		21	13							
Date of inception/allotment: 7th April, 2004										
Fund size monthly average: ₹ 671.08 Crore Closing AUM: ₹ 686.32 Crore										
No. of Unit Holders : 62,135										
Minimum Investment Amount : ₹ 5,000/-	Total expense ratio (%): Direct : 1.54, Regular: 2.69									
Load Structure: Please refer to page no. 5										
NAV as on October 31, 2017 Growth Option: ₹ 97.08, Income Option: ₹ 37.78										
High/Low NAV in the month : Growth option ₹ 97.31 , ₹ 94.26										

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

Fund Performance Vs Benchmark (CAGR) AS ON 31/10/2017				Growth of ₹10000		
Period	NAV (%)	Nifty Bank (%)	Nifty 50 (%)	NAV (₹)	Nifty Bank (₹)	Nifty 50 (₹)
1 Year*	24.97	27.94	19.65	12,497	12,794	11,965
3 Years*	15.77	13.63	7.48	15,523	14,677	12,418
5 Years*	17.30	17.28	12.95	22,217	22,198	18,390
Since inception as on 31/10/2017 (CAGR)*	18.23	17.22	13.52	97,119	86,441	55,928

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 October 31, 2017

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Bank Nifty (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Bank Nifty	Yield (%) Nifty 50
1 Year	1,20,000	1,40,079	1,39,763	1,35,489	32.45	31.92	24.80
3 Years	3,60,000	4,96,554	4,77,942	4,37,098	22.04	19.29	13.01
5 Years	6,00,000	10,13,491	9,76,961	8,31,599	21.09	19.58	13.01
7 Years	8,40,000	15,91,342	15,54,817	12,93,211	17.92	17.27	12.11
10 Years	12,00,000	29,32,683	28,47,642	21,43,478	17.02	16.47	11.17
Since inception as on 31/10/2017	15,50,000	50,39,821	47,77,075	33,74,886	16.89	16.16	11.35

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2004 to October 2017 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

AS ON 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.89	
Standard Deviation (Annual)	17.76%	19.14%
Sharpe ratio	0.55	
Portfolio Turnover Ratio (Annual)	0.38	

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

Mahindra & Mahindra Financial Services Ltd.
DCB Bank Ltd.
Equitas Holdings Ltd.
Dewan Hsg Finance Corporation Ltd.
LIC Housing Finance Ltd.

Underweight (Top5)

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

Portfolio as on October 31, 2017

Equity	% of NAV
HDFC Bank Ltd.	23.72
ICICI Bank Ltd.	16.62
IndusInd Bank Ltd.	8.65
Mahindra & Mahindra Financial Services Ltd.	4.52
Bank of Baroda	3.90
Federal Bank Ltd.	3.90
DCB Bank Ltd.	3.63
Equitas Holdings Ltd.	3.17
Dewan Hsg Finance Corporation Ltd.	3.15
LIC Housing Finance Ltd.	3.01
Kotak Mahindra Bank Ltd.	2.99
L&T Finance Holdings Ltd.	2.64
Max Financial Services Ltd.	2.61
Jammu & Kashmir Bank Ltd.	2.48
Satin Creditcare Network Ltd.	2.16
Reliance Nippon Life Asset Management Ltd.	2.13
Mas Financial Services Ltd.	1.82
SBI Life Insurance Co. Ltd.	1.79
CARE Ratings Ltd.	1.53
Axis Bank Ltd.	1.14
Au Small Finance Bank Ltd.	1.10
Yes Bank Ltd.	0.92
PNB Housing Finance Ltd.	0.83
Motilal Oswal Financial Services Ltd.	0.50
Net Current Assets	1.09
Total	100.00

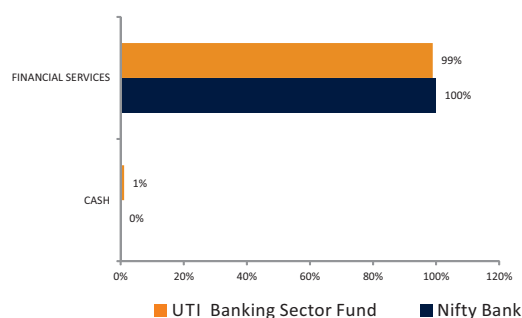
% of top 10 stocks	74.26
Median Market Cap (₹ Cr)	1,09,319
Weighted Average Market (₹ Cr)	1,69,924

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: ₹ 344.4 Crore

Closing AUM: ₹ 354.17 Crore

No. of Unit Holders : 39,709

Minimum Investment Amount : ₹ 5,000/-

Market Capitalisation (%)

Large	Mid	Small
40	46	14

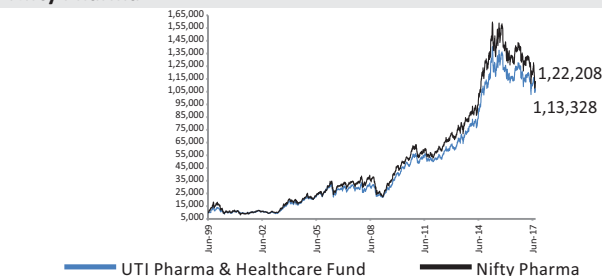
Total expense ratio (%):

Direct : 1.78, Regular : 2.81

Load Structure: Please refer to page No. 5

NAV as on October 31, 2017 : Growth Option: ₹ 85.73, Income Option: ₹ 66.26

High/Low NAV in the month : Growth option ₹ 85.88 , ₹ 82.32

₹ 10,000 invested at inception: UTI Pharma & Healthcare Fund Vs. Nifty Pharma
**Fund Performance Vs Benchmark (CAGR)****Fund Performance Vs Benchmark (CAGR) AS ON 31/10/2017**

Period	NAV (%)			Growth of ₹10000		
	UTI Pharma (%)	Nifty Pharma (%)	Nifty 50 (%)	NAV (₹)	UTI Pharma (₹)	Nifty 50 (₹)
1 Year*	-9.35	-12.88	19.65	9,065	8,712	11,965
5 Years*	13.88	12.74	12.95	19,160	18,219	18,390
3 Years*	1.38	-0.42	7.48	10,420	9,874	12,418
Since inception as on 31/10/2017 (CAGR)*	14.14	14.61	12.49	1,13,328	1,22,208	86,747

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 October 31, 2017

Period	Investment Amount (₹)	Value Fund (₹)	Nifty Pharma (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Pharma (₹)	Yield (%) Nifty 50
1 Year	1,20,000	1,19,144	1,16,841	1,35,489	-1.32	-4.85	24.80
3 Years	3,60,000	3,42,435	3,15,474	4,37,098	-3.22	-8.39	13.01
5 Years	6,00,000	7,15,476	6,40,658	8,31,599	6.97	2.59	13.01
7 Years	8,40,000	12,21,358	11,19,576	12,93,211	10.51	8.07	12.11
10 Years	12,00,000	25,10,533	22,82,277	21,43,478	14.13	12.34	11.17
Since inception as on 31/10/2017	15,50,000	40,29,927	37,29,372	33,74,886	13.82	12.74	11.35

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2004 to October 2017 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

AS ON 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.85	
Standard Deviation (Annual)	16.43%	18.64%
Sharpe ratio	-0.28	
Portfolio Turnover Ratio (Annual)	0.56	

Active Stock positions (as compared to Benchmark)

Overweight (Top5)	Underweight (Top5)
Strides Shasun Ltd.	Sun Pharmaceuticals Industries Ltd.
Dishman Carbogen Amcis Ltd.	Lupin Ltd.
Torrent Pharmaceuticals Ltd.	Piramal Enterprises Ltd.
Pfizer Ltd.	Cipla Ltd.
Narayana Hrudayalaya Ltd.	Glenmark Pharmaceuticals Ltd

Portfolio as on October 31, 2017

Equity	% of NAV
Dr. Reddy's Laboratories Ltd.	9.45
Aurobindo Pharma Ltd.	8.40
Cipla Ltd.	7.19
Sun Pharmaceuticals Industries Ltd.	7.00
Strides Shasun Ltd.	6.20
Torrent Pharmaceuticals Ltd.	5.81
Alkem Laboratories Ltd.	4.29
Natco Pharma Ltd.	4.11
Piramal Enterprises Ltd.	3.97
Dishman Carbogen Amcis Ltd.	3.95
Pfizer Ltd.	3.93
Sanofi India Ltd.	3.91
Cadila Healthcare Ltd.	3.17
Ajanta Pharma Limited	3.07
Narayana Hrudayalaya Ltd.	2.89
Sun Pharma Advanced Research Co Ltd.	2.88
Max India Ltd.	2.84
FDC Ltd.	2.83
IPCA Laboratories Ltd.	2.56
Unichem Laboratories Ltd.	2.23
Indoco Remedies Ltd.	2.20
Apollo Hospitals Enterprise Ltd.	1.88
Dr. Lal Pathlabs Ltd.	1.72
Divis Laboratories Ltd.	1.12
Shilpa Medicare Ltd.	0.88
Net Current Assets	1.52
Total	100.00

% of top 10 stocks

60.38

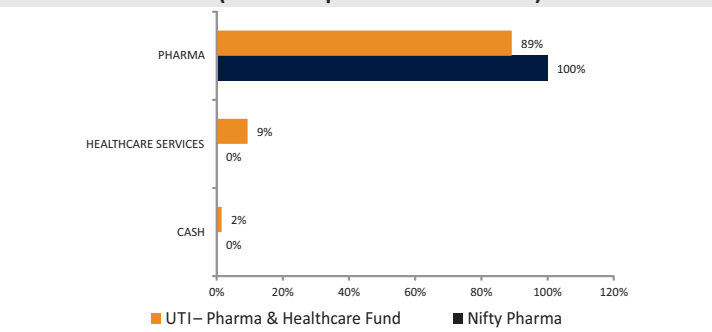
Median Market Cap (₹ Cr)

21,670

Weighted Average Market (₹ Cr)

30,671

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

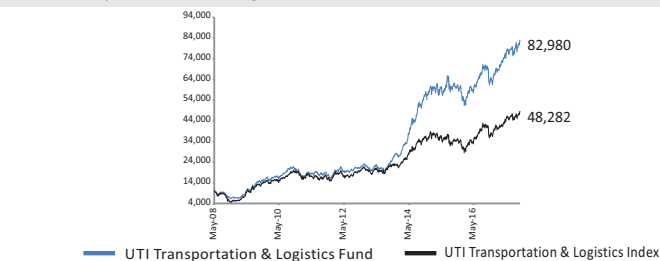
SMS: LPHF to 5676756 to get scheme details.

Investment Objective

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

Snapshot

Fund Manager 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>68</td><td>22</td><td>10</td></tr></table>			Market Capitalisation (%)			Large	Mid	Small	68	22	10
Market Capitalisation (%)													
Large	Mid	Small											
68	22	10											
Date of inception/allotment: 11th April, 2008		Total expense ratio (%): Direct: 1.27, Regular: 2.48											
Fund size monthly average: ₹ 1343.17 Crore Closing AUM: ₹ 1384.09 Crore													
No. of Unit Holders : 1,36,759													
Minimum Investment Amount : ₹ 5,000/-		Load Structure: Please refer to page No. 5											
NAV as on October 31, 2017 Growth Option: ₹ 119.88, Income Option: ₹ 55.28													
High/Low NAV in the month : Growth option ₹ 119.88 , ₹ 114.40													

₹ 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 31/10/2017				Growth of ₹10000		
Period	NAV (%)	UTI Transportation & Logistics Index (%)	Nifty 50 (%)	NAV (₹)	UTI Transportation & Logistics Index (₹)	Nifty 50 (₹)
1 Year*	19.23	16.69	19.65	11,923	11,669	11,965
3 Years*	15.52	10.93	7.48	15,422	13,654	12,418
5 Years*	31.58	20.37	12.95	39,471	25,282	18,390
Since inception as on 31/10/2017 (CAGR)*	24.77	17.90	8.40	82,980	48,282	21,624

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 October 31, 2017

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	1,37,376	1,36,083	1,35,489	27.93	25.78	24.80
3 Years	3,60,000	4,68,734	4,62,095	4,37,098	17.91	16.90	13.01
5 Years	6,00,000	12,36,470	9,76,103	8,31,599	29.39	19.55	13.01
7 Years	8,40,000	22,83,217	16,41,099	12,93,211	28.11	18.79	12.11
Since inception as on 30/09/2017	11,50,000	46,49,944	32,04,329	20,51,114	27.62	20.37	11.65

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

AS ON 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.79	
Standard Deviation (Annual)	15.63%	18.37%
Sharpe ratio	0.61	
Portfolio Turnover Ratio (Annual)	0.15	

Active Stock positions (as compared to Benchmark)

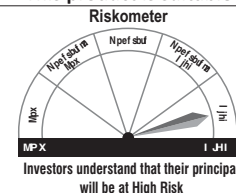
Overweight (Top5) Sundram Fasteners Ltd. Container Corporation Of India Ltd. Balkrishna Industries Ltd. Asahi India Glass Ltd. Rane Holdings Ltd.	Underweight (Top5) Bajaj Auto Ltd. Mahindra & Mahindra Ltd. Motherson Sumi System Ltd. Maruti Suzuki India Ltd. Tata Motors Ltd.
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Portfolio as on October 31, 2017

Equity	% of NAV
Maruti Suzuki India Ltd.	14.22
Tata Motors Ltd.	11.56
Hero Motocorp Ltd.	7.44
Adani Ports And Special Economic Zone Ltd.	6.37
Eicher Motors Ltd.	6.21
Mahindra & Mahindra Ltd.	5.54
Container Corporation Of India Ltd.	4.98
MRF Ltd.	3.12
Escorts Ltd.	2.75
Ashok Leyland Ltd.	2.65
Bharat Forge Ltd.	2.51
Sundram Fasteners Ltd.	2.43
Exide Industries Ltd.	2.15
Balkrishna Industries Ltd.	2.01
Asahi India Glass Ltd.	1.87
Rane Holdings Ltd.	1.87
Wabco India Ltd.	1.84
VRL Logistics Ltd.	1.71
Apollo Tyres Ltd.	1.66
Bosch Ltd.	1.52
Amarraja Batteries Ltd.	1.31
Schaeffler India Ltd.	1.30
Subros Ltd.	1.25
Jamna Auto Inds. Ltd.	1.09
Timken India Ltd.	1.09
Mahindra Cie Automotive Ltd.	1.08
Automotive Axles Ltd.	1.04
Minda Corporation Ltd.	1.03
Igarashi Motors India Ltd.	1.01
Cochin Shipyard Ltd.	0.73
Others	0.96
Net Current Assets	3.70
Total	100.00

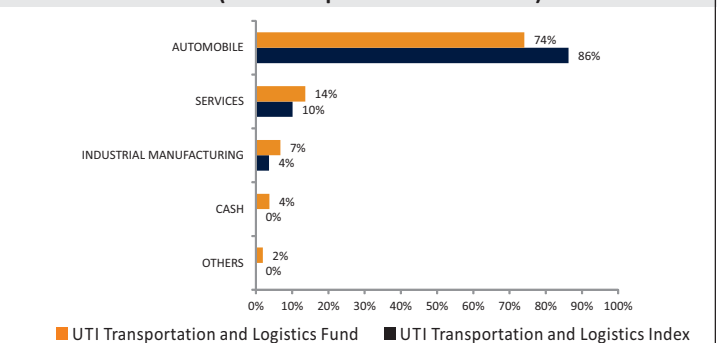
% of top 10 stocks	64.83
Median Market Cap (₹ Cr)	79,458
Weighted Average Market (₹ Cr)	82,971

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: ₹ 922.98 Crore

Closing AUM: ₹ 958.86 Crore

No. of Unit Holders : 1,56,330

Minimum Investment Amount : ₹ 500/-

NAV as on October 31, 2017 Growth

Option: ₹ 85.55 / Income Option: ₹ 22.17

High/Low NAV in the month : Growth option ₹ 85.64 , ₹ 79.95

Total expense ratio (%):

Direct: 1.82 , Regular: 2.58

Management Style - Market Cap Grid

Growth	Blend	Value
		Large
		Large & Mid
		Mid & Small

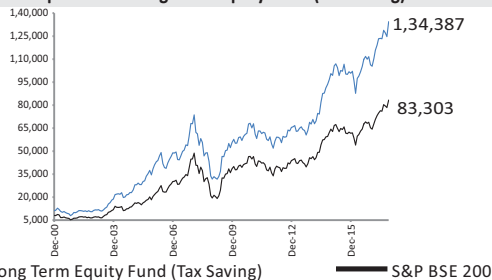
Market Capitalisation (%)

Large	Mid	Small
67	29	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 31/10/2017				Growth of ₹10000		
Period	NAV (%)	S&P BSE 200 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 200 (₹)	Nifty 50 (₹)
1 Year*	20.48	20.96	19.65	12,048	12,096	11,965
3 Years*	11.59	10.20	7.48	13,900	13,386	12,418
5 Years*	16.26	14.81	12.95	21,249	19,956	18,390
Since inception as on 31/10/2017 (CAGR)*	15.63	12.58	11.82	1,34,387	83,303	73,796

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 October 31, 2017

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	1,36,331	1,36,978	1,35,489	26.19	27.27	24.80
3 Years	3,60,000	4,52,021	4,52,051	4,37,098	15.35	15.36	13.01
5 Years	6,00,000	9,12,288	8,82,441	8,31,599	16.78	15.42	13.01
7 Years	8,40,000	14,49,608	13,78,668	12,93,211	15.31	13.90	12.11
10 Years	12,00,000	24,31,150	22,95,866	21,43,478	13.53	12.46	11.17
Since inception as on 31/10/2017	15,50,000	36,33,076	35,85,762	33,74,886	12.38	12.2	11.35

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @-Since inception return for above mentioned schemes is taken for the period December 2004 to October 2017 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

AS ON 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.93	
Standard Deviation (Annual)	13.60%	14.04%
Sharpe ratio	0.41	
Portfolio Turnover Ratio (Annual)	0.48	

Active Stock positions (as compared to Benchmark)

Overweight (Top5)

Mphasis Ltd.
Coromandel International Ltd.
NCC Ltd.
ICICI Bank Ltd.
Mahindra & Mahindra Financial Services Ltd.

Underweight (Top5)

HDFC Ltd.
Larsen & Toubro Ltd.
Tata Consultancy Services Ltd.
Hindustan Unilever Ltd.
Reliance Industries Ltd.

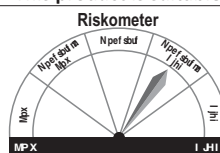
Portfolio as on October 31, 2017

Equity	% of NAV
HDFC Bank Ltd.	6.53
ICICI Bank Ltd.	5.73
Reliance Industries Ltd.	4.25
ITC Ltd.	4.07
Infosys Ltd.	3.85
Maruti Suzuki India Ltd.	3.35
Mphasis Ltd.	2.79
NCC Ltd.	2.37
Coromandel International Ltd.	2.30
Mahindra & Mahindra Financial Services Ltd.	2.25
GAIL (India) Ltd.	2.21
State Bank of India	2.11
Emami Ltd.	2.10
Kotak Mahindra Bank Ltd.	2.10
Tata Motors Ltd.	1.97
Indian Oil Corporation Ltd.	1.91
Bharti Airtel Ltd.	1.89
IndusInd Bank Ltd.	1.79
Axis Bank Ltd.	1.77
Bharat Petroleum Corporation Ltd.	1.55
Sun Pharmaceuticals Industries Ltd.	1.51
Cipla Ltd.	1.50
Federal Bank Ltd.	1.49
Vedanta Ltd.	1.44
Muthoot Finance Ltd.	1.39
Container Corporation Of India Ltd.	1.29
Engineers India Ltd.	1.26
Century Textiles & Industries Ltd.	1.25
Tata Chemicals Ltd.	1.18
Bank of Baroda	1.17
Others	27.12
Net Current Assets	2.51
Total	100.00

% of top 10 stocks	37.50
Median Market Cap (₹ Cr)	80,534
Weighted Average Market (₹ Cr)	1,44,743

All figures given are provisional and unaudited.

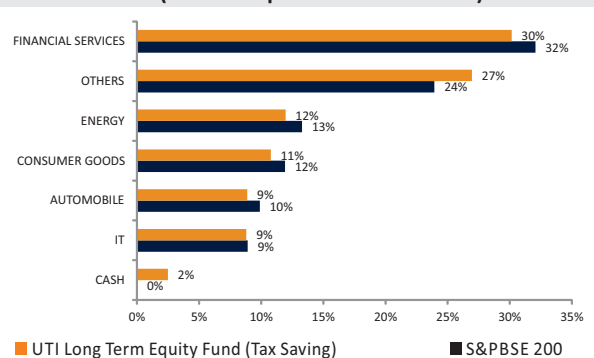
This product is suitable for investors who are seeking*:



- 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

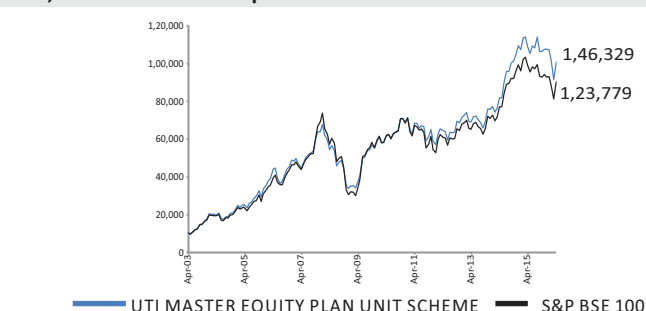
SMS: LETSP to 5676756 to get scheme details.

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

Fund Manager 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								
Date of inception/allotment: 31st March, 2003										
Fund size monthly average: ₹ 1881.43 Crore Closing AUM: ₹ 1926.81 Crore	Total expense ratio (%) : 2.12									
No. of Unit Holders : 2,94,303										
NAV as on October 31, 2017 : ₹ 104.95										
High/Low NAV in the month : Growth option ₹ 105.04 / ₹ 99.95										
Load Structure: 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 31/10/2017				Growth of ₹10000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
1 Year*	19.81	20.74	19.65	11,981	12,074	11,965
3 Years*	11.69	8.72	7.48	13,937	12,854	12,418
5 Years*	16.34	13.89	12.95	21,322	19,168	18,390
Since inception as on 31/10/2017 (CAGR)*	20.18	18.81	17.53	1,46,329	1,23,779	1,05,677

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 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.97	
Standard Deviation (Annual)	14.46%	14.19%
Sharpe ratio	0.39	
Portfolio Turnover Ratio (Annual)	0.13	

Active Stock positions (as compared to Benchmark)

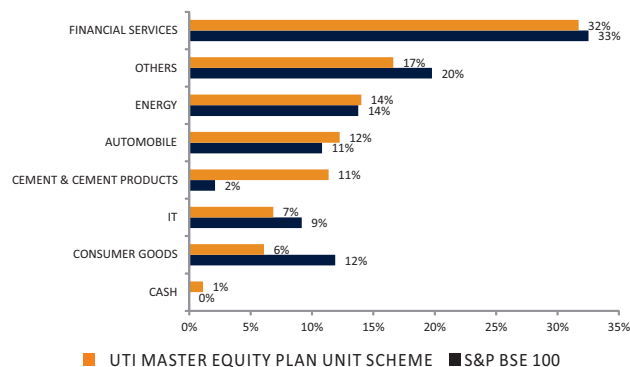
Overweight (Top5) Sundram Fasteners Ltd. Ramco Cements Ltd. Bharat Electronics Ltd. Shree Cement Ltd. Ultratech Cement Ltd.	Underweight (Top5) HDFC Ltd. Reliance Industries Ltd. Kotak Mahindra Bank Ltd. ITC Ltd. Tata Consultancy Services Ltd.
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Portfolio as on October 31, 2017

Equity	% of NAV	% of NAV (Futures)
HDFC Bank Ltd.	9.39	
ICICI Bank Ltd.	4.22	
Axis Bank Ltd.	3.81	
Reliance Industries Ltd.	3.78	
Sundram Fasteners Ltd.	3.77	
Ramco Cements Ltd.	3.67	
State Bank of India	3.59	
IndusInd Bank Ltd.	3.50	
Maruti Suzuki India Ltd.	3.49	
Larsen & Toubro Ltd.	3.35	
Ultratech Cement Ltd.	3.31	
Infosys Ltd.	3.28	
Bharat Electronics Ltd.	3.20	
Tata Motors Ltd.	2.97	
ITC Ltd.	2.81	
Shree Cement Ltd.	2.75	
Indian Oil Corporation Ltd.	2.54	
GAIL (India) Ltd.	2.41	
Hindustan Petroleum Corporation Ltd.	2.11	
Indraprastha Gas Ltd.	2.06	
Mahindra & Mahindra Ltd.	2.02	
UPL Ltd.	1.76	
HDFC Ltd.	1.68	
Grasim Industries Ltd.	1.61	
Hindustan Unilever Ltd.	1.51	
Sanofi India Ltd.	1.39	
Tata Chemicals Ltd.	1.37	
Tata Consultancy Services Ltd.	1.36	
Voltas Ltd.	1.36	
SBI Life Insurance Co. Ltd.	1.23	
Others	13.57	
Net Current Assets	1.13	
Total	100.00	

% of top 10 stocks	42.58
Median Market Cap (₹ Cr)	1,22,824
Weighted Average Market (₹ Cr)	1,70,823

All figures given are provisional and unaudited.

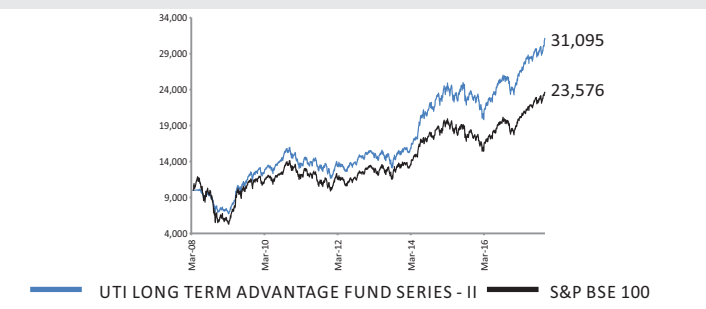
Sectoral Breakdown (% as compared to Benchmark)

Investment Objective

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

Snapshot

Fund Manager 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>67</td><td>28</td><td>5</td></tr></table>	Market Capitalisation (%)			Large	Mid	Small	67	28	5
Market Capitalisation (%)										
Large		Mid	Small							
67	28	5								
Date of inception/allotment: 19th March, 2008										
Fund size monthly average: ₹ 135.45 Crore Closing AUM: ₹ 140.07 Crore	Total expense ratio (%): 2.64									
No. of Unit Holders : 24,774										
Minimum Investment Amount : ₹ 500/-										
NAV as on October 31, 2017 Growth Option: ₹ 31.10 , Income Option: ₹ 28.90	Load Structure: Please refer to page No. 6									
High/Low NAV in the month : Growth option ₹ 31.13 , ₹ 29.06										

₹ 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 31/10/2017				Growth of ₹10000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
1 Year*	21.33	20.74	19.65	12,133	12,074	11,965
3 Years*	11.46	8.72	7.48	13,851	12,854	12,418
5 Years*	16.47	13.89	12.95	21,441	19,168	18,390
Since inception as on 31/10/2017 (CAGR)*	12.51	9.32	8.84	31,095	23,576	22,598

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 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.93	
Standard Deviation (Annual)	13.98%	14.19%
Sharpe ratio	0.39	
Portfolio Turnover Ratio (Annual)	0.50	

Active Stock positions (as compared to Benchmark)

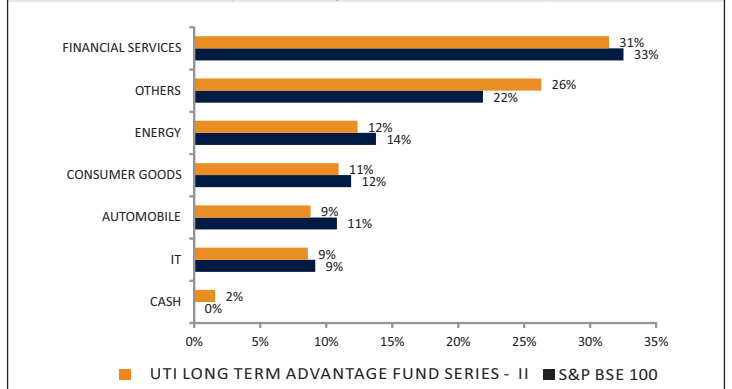
Overweight (Top5)	Underweight (Top5)
Mphasis Ltd.	HDFC Ltd.
Coromandel International Ltd.	Larsen & Toubro Ltd.
NCC Ltd.	Tata Consultancy Services Ltd.
GAIL (India) Ltd.	Reliance Industries Ltd.
Emami Ltd.	Hindustan Unilever Ltd.

Portfolio as on October 31, 2017

Equity	% of NAV
HDFC Bank Ltd.	6.56
ICICI Bank Ltd.	5.83
Reliance Industries Ltd.	4.28
ITC Ltd.	4.16
Infosys Ltd.	3.85
Maruti Suzuki India Ltd.	3.36
GAIL (India) Ltd.	2.79
Mphasis Ltd.	2.77
Coromandel International Ltd.	2.67
NCC Ltd.	2.39
Mahindra & Mahindra Financial Services Ltd.	2.25
Emami Ltd.	2.14
State Bank of India	2.14
Kotak Mahindra Bank Ltd.	2.11
Tata Motors Ltd.	2.05
Bharti Airtel Ltd.	1.99
Indian Oil Corporation Ltd.	1.94
IndusInd Bank Ltd.	1.85
Axis Bank Ltd.	1.78
Bharat Petroleum Corporation Ltd.	1.64
Sun Pharmaceuticals Industries Ltd.	1.54
Federal Bank Ltd.	1.50
Cipla Ltd.	1.49
Muthoot Finance Ltd.	1.43
Vedanta Ltd.	1.38
Century Textiles & Industries Ltd.	1.28
Container Corporation Of India Ltd.	1.25
Bank of Baroda	1.24
Tata Chemicals Ltd.	1.14
Bajaj Corp Ltd.	1.12
Others	26.50
Net Current Assets	1.58
Total	100.00

% of top 10 stocks	38.67
Median Market Cap (₹ Cr)	85,236
Weighted Average Market (₹ Cr)	1,45,074

All figures given are provisional and unaudited.

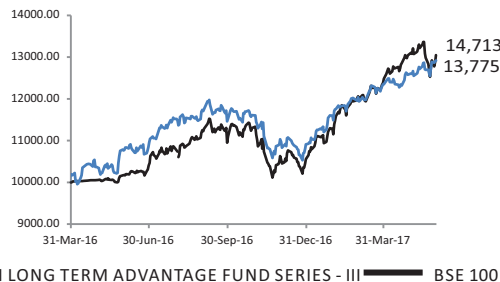
Sectoral Breakdown (% as compared to Benchmark)

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

Fund Manager 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>45</td><td>46</td><td>9</td></tr></table>	Market Capitalisation (%)			Large	Mid	Small	45	46	9
Market Capitalisation (%)										
Large	Mid	Small								
45	46	9								
Date of inception/allotment: 30th March, 2016										
Fund size monthly average: ₹ 364.65 Crore Closing AUM: ₹ 384.20 Crore	Total expense ratio (%) : Direct: 0.58, Regular: 2.32									
No. of Unit Holders : 25,512										
Minimum Investment Amount : ₹ 500/-	Load Structure: Please refer to page No. 6									
NAV as on October 31, 2017 Growth Option: ₹ 14.71, Income Option: ₹ 14.71										
High/Low NAV in the month : Growth option ₹ 14.76 , ₹ 13.30										

₹ 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 31/10/2017				Growth of ₹10000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	BSE 100 (₹)	Nifty 50 (₹)
1 Year*	30.23	20.74	19.65	13,023	12,074	11,965
Since inception as on 31/10/2017 (CAGR)*	27.51	22.33	20.01	14,713	13,775	13,362

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 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	-	-
Standard Deviation (Annual)	-	-
Sharpe ratio	-	-
Portfolio Turnover Ratio (Annual)	0.00	-

Active Stock positions (as compared to Benchmark)

Overweight (Top5)	Underweight (Top5)
Escorts Ltd.	HDFC Bank Ltd.
BEM Ltd.	HDFC Ltd.
Coromandel International Ltd.	ITC Ltd.
Federal Bank Ltd.	Infosys Ltd.
Bharat Forge Ltd.	Tata Consultancy Services Ltd.

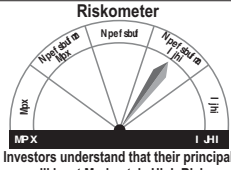
Portfolio as on October 31, 2017

Equity	% of NAV
Reliance Industries Ltd.	9.28
Escorts Ltd.	5.80
ICICI Bank Ltd.	5.10
BEM Ltd.	5.00
Coromandel International Ltd.	4.51
Titan Company Ltd.	3.99
Bharat Forge Ltd.	3.96
Federal Bank Ltd.	3.96
Oil & Natural Gas Corporation Ltd.	3.65
Tata Power Company Ltd.	3.63
Tata Chemicals Ltd.	3.60
Thermax Ltd.	3.43
Larsen & Toubro Ltd.	3.41
Tech Mahindra Ltd.	3.30
NCC Ltd.	3.29
Century Textiles & Industries Ltd.	3.28
Bank of Baroda	3.17
GAIL (India) Ltd.	3.11
Sun Pharma Advanced Research Co Ltd.	3.08
Mahindra & Mahindra Ltd.	2.48
Gateway Distriparks Ltd.	2.35
Rallis India Ltd.	2.34
Container Corporation Of India Ltd.	2.25
VA Tech Wabag Ltd.	2.11
JK Lakshmi Cement Ltd.	2.06
PNB Housing Finance Ltd.	1.91
Praj Industries Ltd.	1.28
Gujarat Pipavav Port Ltd.	1.19
Monsanto India Ltd.	0.76
V-Guard Industries Ltd.	0.63
Net Current Assets	2.09
Total	100.00

% of top 10 stocks	48.88
Median Market Cap (₹ Cr)	23,749
Weighted Average Market (₹ Cr)	1,00,040

All figures given are provisional and unaudited.

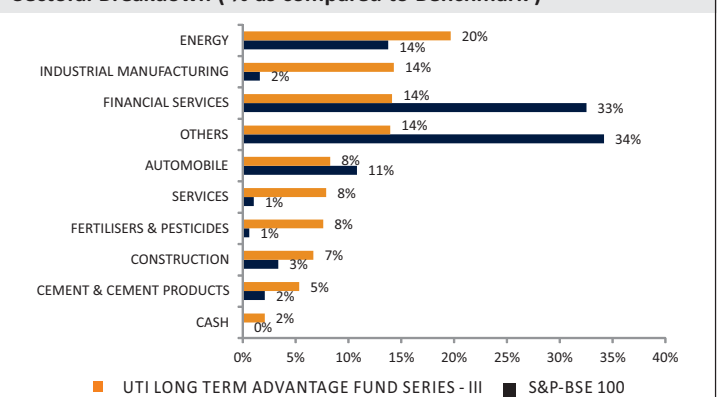
This product is suitable for investors who are seeking*:



Investors understand that their principal will be at Moderately High Risk

- 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.

Date of inception/allotment:

22nd June, 2006

Fund Manager

Mr. Kaushik Basu, B.Com, ACMA

Fund size monthly average: ₹ 1919.18 Crore
Closing AUM: ₹ 1959.85 Crore

NAV as on October 31, 2017

Growth / Income : ₹ 22.86 , ₹ 15.90

High/ Low of NAV in the month

Growth Option : ₹ 22.86 , ₹ 22.76

Minimum Investment Amount

₹ 5,000/-

Registrar

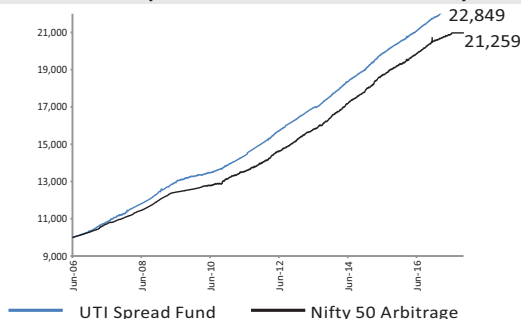
M/s. Karvy Computershare Pvt. Ltd.

No. of Unit Holding accounts

4,919

Sharpe ratio (%): 0.76**Total expense ratio (%):** Direct: 0.10, Regular: 0.60**Load Structure**

Entry Load	Exit Load
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 31/10/2017				Growth of ₹10000		
Period	NAV (%)	Nifty 50 Arbitrage (%)	Nifty 50 (%)	NAV (₹)	Nifty 50 Arbitrage (₹)	Nifty 50 (₹)
1 Year*	5.80	4.19	19.65	10,580	10,419	11,965
3 Years*	6.62	6.34	7.48	12,123	12,027	12,418
5 Years*	7.15	7.18	12.95	14,127	14,147	18,390
Since inception as on 31/10/2017 (CAGR)*	7.54	6.86	11.51	22,849	21,259	34,500

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 October 31, 2017

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 50 Arbitrage (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage	Yield (%) Nifty 50
1 Year	1,20,000	1,23,725	1,22,689	1,35,489	5.81	4.19	24.80
3 Years	3,60,000	3,95,547	3,91,386	4,37,098	6.21	5.50	13.01
5 Years	6,00,000	7,11,423	7,06,048	8,31,599	6.75	6.44	13.01
7 Years	8,40,000	10,81,690	10,73,685	12,93,211	7.11	6.90	12.11
10 Years	12,00,000	17,37,116	16,74,606	21,43,478	7.19	6.48	11.17
Since inception as on 31/10/2017	13,50,000	20,62,316	19,25,320	25,35,151	7.27	6.12	10.7

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.

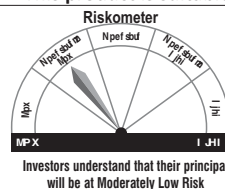
Portfolio as on October 31, 2017

Equity	# % of NAV	Hedged
Equity	66.35	100%
Debt	1.28	
MM Instruments	15.19	
MF Units	5.97	
STD	9.43	
Cash, MM & cash equivalent	1.78	
Total	100.00	

All Figures given are provisional and unaudited.

#%Equity 66.35

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

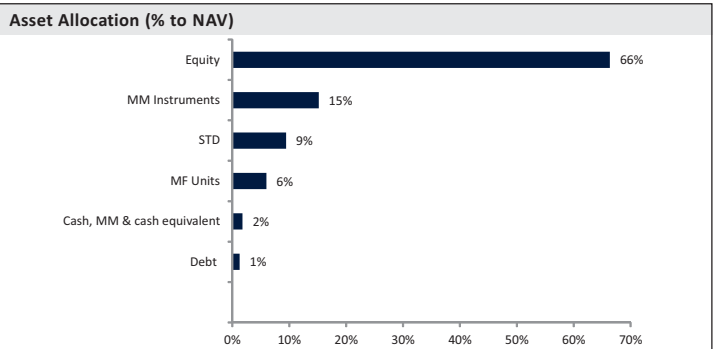
This product is suitable for investors who are seeking*:

- 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 October 31, 2017

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: ₹ 631.52 Crore

Closing AUM: ₹ 650.88 Crore

NAV as on October 31, 2017

Growth / Income : ₹ 66.39 , ₹ 33.80

High/ Low of NAV in the month

Growth Option : ₹ 66.53, ₹ 63.33

Minimum Investment Amount

₹ 5000/-

Registrar

M/s. Karvy Computer share Pvt. Ltd.

No. of Unit Holding accounts

22,736

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 31/10/2017****Growth of ₹10000**

Period	NAV (%)	Nifty 50 (₹)	S&P BSE Sensex (%)	NAV (₹)	Nifty 50 (₹)	S&P BSE Sensex (₹)
1 Year*	20.61	19.65	18.87	12,061	11,965	11,887
3 Years*	8.36	7.48	6.02	12,726	12,418	11,919
5 Years*	13.56	12.95	12.40	18,892	18,390	17,946
Since inception as on 31/10/2017 (CAGR)*	11.31	10.80	10.69	66,384	61,211	60,146

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 October 31, 2017

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	1,36,302	1,35,489	1,34,832	26.14	24.80	23.71
3 Years	3,60,000	4,43,568	4,37,098	4,29,535	14.03	13.01	11.81
5 Years	6,00,000	8,49,664	8,31,599	8,09,630	13.88	13.01	11.93
7 Years	8,40,000	13,26,437	12,93,211	12,56,572	12.82	12.11	11.31
10 Years	12,00,000	21,95,458	21,43,478	20,77,926	11.62	11.17	10.58
Since inception as on 31/10/2017	15,50,000	34,42,721	33,74,886	32,69,673	11.63	11.35	10.9

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 October 2017 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

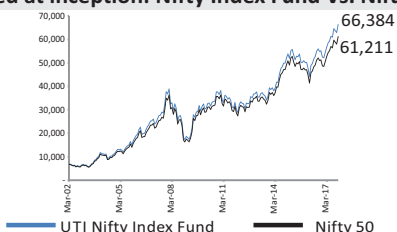
AS ON 31/10/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.99	
Standard Deviation (Annual)	13.74%	13.86%
Sharpe ratio	0.17	
Portfolio Turnover Ratio (Annual)	0.25	

Tracking Error as on 31st October 2017

Tracking Error	Non-Annualised	Annualised Tracking error
Over last 1 year	0.0170	0.2685
Over last 3 year	0.0204	0.3228
Over last 5 year	0.0220	0.3481
Since Inception	0.1012	1.6007

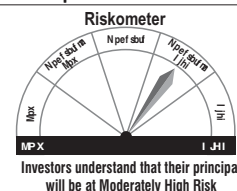
Past performance may or may not be sustained in the future.

₹ 10,000 invested at inception: Nifty Index Fund Vs. Nifty 50**Portfolio as on October 31, 2017**

Equity	% of NAV
HDFC Bank Ltd.	9.13
Reliance Industries Ltd.	7.73
HDFC Ltd.	6.74
ITC Ltd.	5.61
ICICI Bank Ltd.	4.77
Infosys Ltd.	4.56
Larsen & Toubro Ltd.	3.73
Kotak Mahindra Bank Ltd.	3.38
Tata Consultancy Services Ltd.	3.23
State Bank of India	2.81
Maruti Suzuki India Ltd.	2.70
Axis Bank Ltd.	2.21
Hindustan Unilever Ltd.	2.19
IndusInd Bank Ltd.	2.05
Tata Motors Ltd.	1.99
Bharti Airtel Ltd.	1.62
Mahindra & Mahindra Ltd.	1.55
Vedanta Ltd.	1.53
Sun Pharmaceuticals Industries Ltd.	1.51
Yes Bank Ltd.	1.43
NTPC Ltd.	1.37
Oil & Natural Gas Corporation Ltd.	1.34
Asian Paints Ltd.	1.32
Hero Motocorp Ltd.	1.24
HCL Technologies Ltd.	1.18
Tata Steel Ltd.	1.17
Power Grid Corporation Of India Ltd.	1.15
Ultratech Cement Ltd.	1.14
Bajaj Auto Ltd.	1.10
Eicher Motors Ltd.	1.06
Others	15.98
Net Current Assets	1.48
Total	100.00

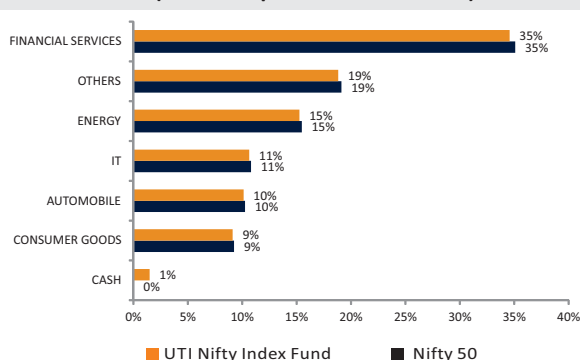
% of top 10 stocks	51.70
Median Market Cap (₹ Cr)	1,98,181
Weighted Average Market (₹ Cr)	2,42,307

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)		Market Capitalisation (%) - Equity Portion <table border="1"> <tr> <th>Large</th><th>Mid</th><th>Small</th></tr> <tr> <td>62</td><td>25</td><td>13</td></tr> </table>	Large	Mid	Small	62	25	13
Large	Mid	Small						
62	25	13						
Date of inception/allotment: 2nd January, 1995								
Fund size monthly average: ₹ 4076.99 Crore Closing AUM: ₹ 4247.16 Crore								
No. of Unit Holders : 8,38,282		Weighted Average Maturity 5.31 Years						
Minimum Investment Amount : Growth / Income : ₹ 1,000 / 5,000		Yield to maturity 7.77%						
NAV as on October 31, 2017 : Growth Option: ₹ 168.81, Income Option: ₹ 31.54								
High/Low NAV in the month : ₹ 168.85, ₹ 163.00								
Total expense ratio (%) : Direct : 1.50, Regular : 2.33								

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 31/10/2017				Growth of ₹10,000		
Period	NAV (%)	Crisil Balanced Fund Index (%)	Nifty 50 Index (%)	NAV (₹)	Crisil Balanced Fund Index (₹)	Nifty 50 Index (₹)
1 Year*	16.74	15.40	19.65	11,674	11,540	11,965
3 Years*	11.47	8.56	7.48	13,855	12,797	12,418
5 Years*	15.09	11.89	12.95	20,200	17,542	18,390
Since inception as on 31/10/2017 (CAGR)*	15.77	NA	NA	2,83,646	10,000	10,000

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

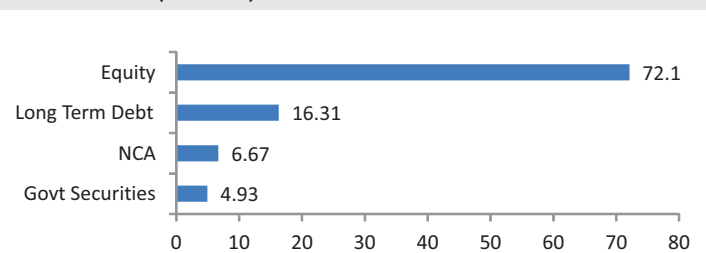
The current fund manager is managing the scheme since Nov-2009

*Compounded annualized Growth Rate.

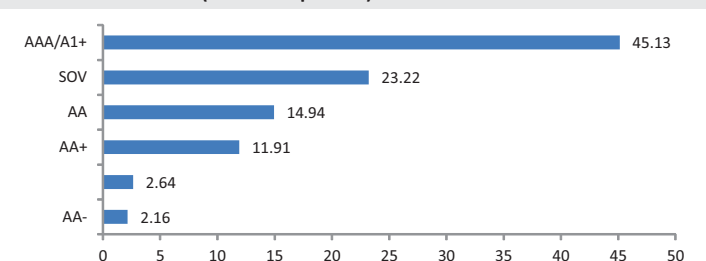
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.

N.A. - Not Available

Asset Allocation (% to NAV)



Credit Profile of Debt (% of Debt portion)



Excluding Net Current Assets

Portfolio as on October 31, 2017

Equity	% of NAV	Rating
✓ ICICI Bank Ltd.	4.54	
✓ HDFC Bank Ltd.	4.03	
✓ ITC Ltd.	3.56	
✓ Grasim Industries Ltd.	2.28	
✓ Sun Pharmaceuticals Industries Ltd.	2.27	
✓ Vedanta Ltd.	2.18	
✓ Larsen & Toubro Ltd.	2.17	
✓ Infosys Ltd.	2.12	
✓ Dr. Reddy'S Laboratories Ltd.	2.05	
Oil & Natural Gas Corporation Ltd.	1.99	
NTPC Ltd.	1.97	
Tata Motors Ltd.	1.89	
Maruti Suzuki India Ltd.	1.83	
General Insurance Corporation of India	1.67	
Mahindra & Mahindra Ltd.	1.47	
Others	36.09	
Govt Securities		
8.27 GSEC - 09/06/2020	1.35	SOV
7.59% NI GS - 20/03/2029	1.21	SOV
6.79% NI GSEC MAT 15/05/2027	1.17	SOV
8.15% G S - 24/11/26	0.63	SOV
6.79% GS 26/12/2029	0.57	SOV
Long Term Debt		
Union Bank of India	1.79	IND AA
Power Grid Corporation Of India Ltd.	1.78	CRISIL AAA
Power Finance Corporation Ltd.	1.52	CRISIL AAA
Punjab National Bank	1.20	IND AA+
Indian Railways Fin Corpn Ltd.	1.18	CRISIL AAA
Indiabulls Housing Finance Ltd.	1.17	CARE AAA
Rural Electrification Corporation Ltd.	0.96	CRISIL AAA
KKR India Financial Services Pvt Ltd.	0.79	CRISIL AA
Hero Fincorp Ltd.	0.74	CRISIL AA+
Bank of Baroda	0.60	CARE AA
Others	4.58	
Net Current Assets	6.65	
Total	100.00	

Median Market Cap (₹Cr.)

79,972

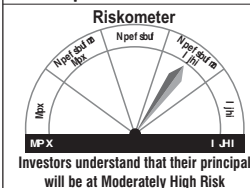
Weighted Average market Cap (₹Cr.)

1,18,906

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

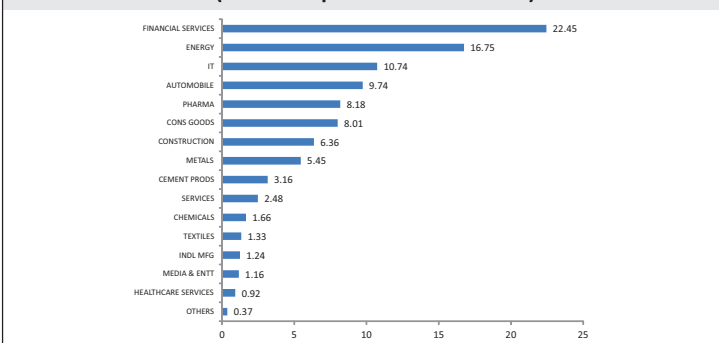
This product is suitable for investors who are seeking*:



- 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

SMS: LBF to 5676756
To get scheme details

Options Available

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: ₹ 3999.40 Crore

Closing AUM: ₹ 4010.50 Crore

No. of Unit Holders : 2,86,867

Minimum Investment Amount :

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

Minimum Target Amount ₹ 15,00,000/-

NAV as on October 31, 2017 : ₹ 24.08

Market Capitalisation (%) - Equity Portion

Large	Mid	Small
65	32	3

Weighted Average Maturity
4.56 Years

Yield to maturity : 8.57%

High/Low NAV in the month : Growth option ₹ 24.18 , ₹ 23.88

Total expense ratio (%) : Direct: 1.36, Regular: 1.91

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 31/10/2017				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*	11.08	12.29	5.12	11,108	11,229	10,512
3 Years*	10.12	8.44	9.43	13,357	12,755	13,107
5 Years*	11.05	10.75	7.89	16,893	16,666	14,622
Since inception as on 31/10/2017 (CAGR)*	10.92	NA	NA	11,90,235	10,000	10,000

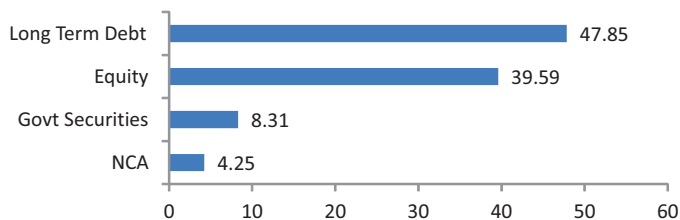
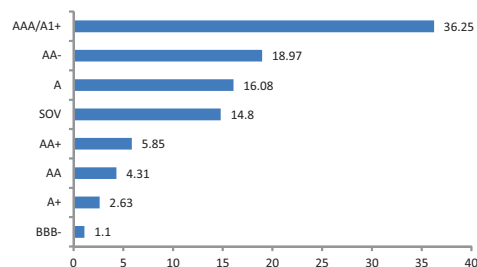
Different plans have a different expense structure. The performance details provided herein are of regular plan.

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

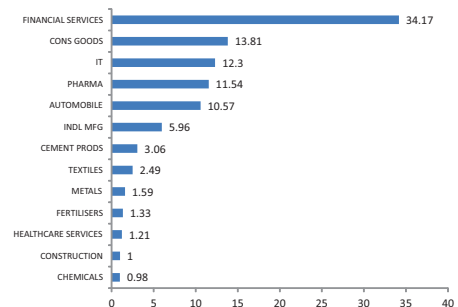
Portfolio as on October 31, 2017

Equity	% of NAV	Rating
✓ Bajaj Finance Ltd.	2.77	
IndusInd Bank Ltd.	2.24	
Yes Bank Ltd.	2.03	
HDFC Bank Ltd.	1.97	
Infosys Ltd.	1.44	
Kotak Mahindra Bank Ltd.	1.35	
Motherson Sumi System Ltd.	1.24	
Shree Cement Ltd.	1.21	
HDFC Ltd.	1.14	
Tata Consultancy Services Ltd.	1.14	
Maruti Suzuki India Ltd.	1.01	
Astral Poly Technik Ltd.	0.99	
Page Industries Ltd.	0.99	
Cadila Healthcare Ltd.	0.96	
Sun Pharmaceuticals Industries Ltd.	0.93	
✓ Others	18.18	
Govt Securities		
Others	0.99	
✓ 6.79% NI GSEC MAT 15/05/2027	3.97	SOV
8.83% GSEC 12/12/2041	1.44	SOV
6.79% GS 26/12/2029	0.73	SOV
8.33% GOI-09/07/2026	0.67	SOV
7.61 GS 2030 09/05/2030	0.51	SOV
Long Term Debt		
✓ IL&FS Transportation Networks Ltd.	4.43	CARE A
✓ Reliance Ports & Terminals Ltd.	4.01	CRISIL AAA
✓ Religare Finvest Ltd.	3.73	IND A
✓ Indiabulls Housing Finance Ltd.	3.19	CARE AAA
✓ Axis Bank Ltd.	2.76	CRISIL AAA
✓ SREI Equipment Finance Ltd.	2.50	CARE AA-
✓ Rural Electrification Corporation Ltd.	2.46	CRISIL AAA
Union Bank of India	2.19	IND AA
Bank of Baroda	2.02	CRISIL AA+
Reliance Utilities & Power Pvt Ltd.	1.97	CRISIL AAA
Others	18.59	
Net Current Assets	4.25	
Total	100.00	

Median Market Cap (₹Cr.)	69,481
Weighted Average market Cap (₹Cr.)	1,10,608

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

Sectoral Breakdown (% as compared to Benchmark)

Initiative	Options Available
SMS: LULIP to 5676756 To get scheme details	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

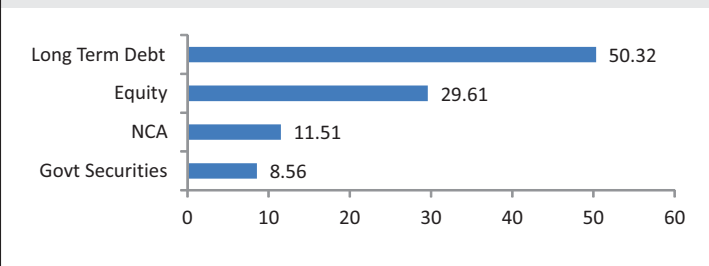
Head-Fixed Income & Fund Manager Mr. Amandeep S. Chopra (Debt Portfolio) (B.Sc. MBA [FMS Delhi])	Fund Manager (Equity Portion) Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I)											
Date of inception/allotment: 1st October, 1981	<table><tr><th colspan="3">Market Capitalisation (%) - Equity Portion</th></tr><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>63</td><td>24</td><td>13</td></tr></table>			Market Capitalisation (%) - Equity Portion			Large	Mid	Small	63	24	13
Market Capitalisation (%) - Equity Portion												
Large				Mid	Small							
63	24	13										
Fund size monthly average: ₹ 663.29 Crore Closing AUM: ₹ 677.16 Crore												
No. of Unit Holders : 6,058												
Minimum Investment Amount : Please refer to page no. 60	Weighted Average Maturity 3.72 Years											
NAV as on October 31, 2017 : Growth Option: ₹ 349.34, Income Option: ₹ 152.71	Yield to maturity 7.63%											
High/Low NAV in the month : Growth Option : ₹ 349.34, ₹ 343.08												
Total expense ratio (%) : Direct: 1.72, Regular: 2.44												
Load Structure												
Entry / Exit Load : Nil												

Fund Performance Vs Benchmark (CAGR)

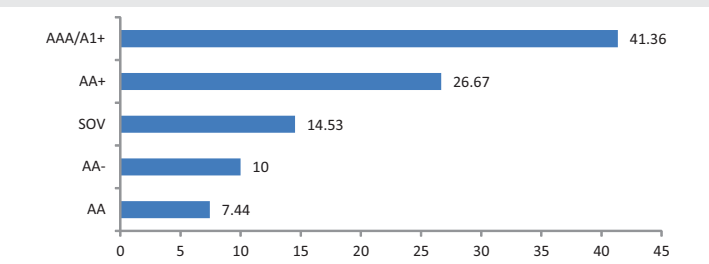
Fund Performance Vs Benchmark (CAGR) as on 31/10/2017				Growth of ₹10,000		
Period	NAV (%)	Crisil Debt Hybrid (75.25) (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Debt Hybrid (75.25) (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year*	10.07	10.41	5.12	11,007	11,041	10,512
3 Years*	9.32	8.57	9.43	13,068	12,801	13,107
5 Years*	11.37	10.08	7.89	17,138	16,168	14,622
Since inception as on 31/10/2017 (CAGR)*	10.85	NA	NA	4,12,349	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)



Portfolio as on October 31, 2017

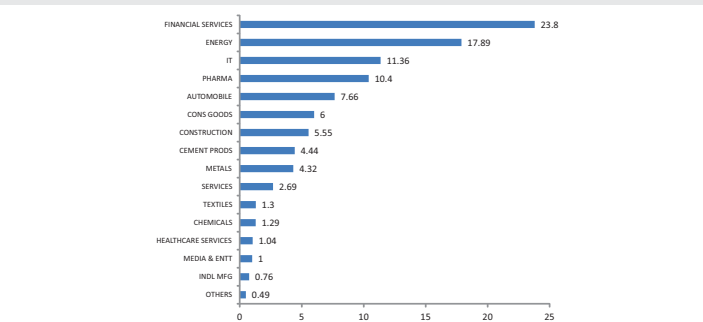
Equity	% of NAV	Rating
HDFC Bank Ltd.	1.83	
ICICI Bank Ltd.	1.43	
Grasim Industries Ltd.	1.32	
Infosys Ltd.	1.21	
Larsen & Toubro Ltd.	0.93	
Sun Pharmaceuticals Industries Ltd.	0.92	
Vedanta Ltd.	0.92	
Dr. Reddy'S Laboratories Ltd.	0.90	
ITC Ltd.	0.90	
Maruti Suzuki India Ltd.	0.88	
IndusInd Bank Ltd.	0.84	
Mahindra & Mahindra Ltd.	0.77	
Oil & Natural Gas Corporation Ltd.	0.75	
NTPC Ltd.	0.73	
Federal Bank Ltd.	0.68	
Aurobindo Pharma Ltd.	0.62	
NIIT Technologies Ltd.	0.60	
GAIL (India) Ltd.	0.59	
Indian Oil Corporation Ltd.	0.59	
Axis Bank Ltd.	0.53	
Others	11.67	
Govt Securities		
✓ 6.79% NI GSEC MAT 15/05/2027	3.67	SOV
8.20% GOVT STOCK 24/09/2025	1.58	SOV
6.79% GS 26/12/2029	1.44	SOV
8.39% RAJASTHAN SDL - 15/03/2020	1.08	SOV
8.85% MAHARASHTR SDL MAT 18/07/2022	0.79	SOV
Long Term Debt		
✓ Indian Hotels Company Ltd.	5.95	CARE AA+
✓ Bharat Aluminium Company Ltd.	5.89	ICRA AA-
✓ IDEA Cellular Ltd.	5.88	CARE AA+
✓ Punjab National Bank	3.76	IND AA+
✓ Tata Sons Ltd.	3.71	CRISIL AAA
✓ Reliance Ports & Terminals Ltd.	3.71	CRISIL AAA
✓ Piramal Enterprises Ltd.	3.71	ICRA AA
✓ Power Grid Corporation Of India Ltd.	3.14	ICRA AAA
✓ Reliance Jio Infocomm Ltd.	2.98	CRISIL AAA
LIC Housing Finance Ltd.	2.65	CRISIL AAA
EXIM Bank	2.30	CRISIL AAA
Power Finance Corporation Ltd.	1.89	CRISIL AAA
HDFC Ltd.	1.80	CARE AAA
Indiabulls Housing Finance Ltd.	1.49	CARE AAA
NTPC Ltd.	0.46	CRISIL AAA
Edelweiss Housing Finance Ltd.	0.26	ICRA AA
Rural Electrification Corporation Ltd.	0.22	CRISIL AAA
India Infoline Finance Ltd.	0.20	ICRA AA
Vedanta Ltd.	0.15	CRISIL AA
Reliance Home Finance Ltd.	0.12	CARE AA+
Blue Dart Express Ltd.	0.06	ICRA AA
Net Current Assets	11.50	
Total	100.00	

Median Market Cap (₹Cr.)	82,448
Weighted Average Market Cap (₹Cr.)	1,26,313

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

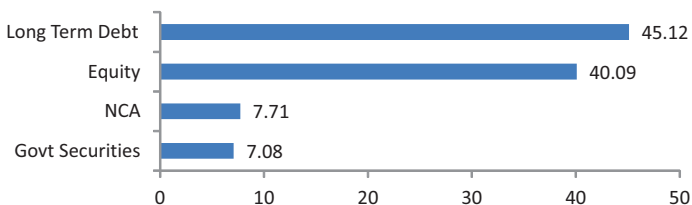
Head-Fixed Income & Fund Manager (Debt Portion) Mr. Amandeep S. Chopra (B.Sc. MBA [FMS Delhi])		<table><tr><th colspan="3">Market Capitalisation (%) - Equity Portion</th></tr><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>59</td><td>28</td><td>13</td></tr></table>	Market Capitalisation (%) - Equity Portion			Large	Mid	Small	59	28	13
Market Capitalisation (%) - Equity Portion											
Large	Mid	Small									
59	28	13									
Fund Manager (Equity Portion) Mr. Kaushik Basu, B.Com, ACMA											
Date of inception/allotment: 12th July, 1993		Weighted Average Maturity 4.80 Years									
Fund size monthly average: ₹ 3774.33 Crore Closing AUM: ₹ 3809.49 Crore											
No. of Unit Holders : 19,89,303		Yield to maturity 8.31%									
Minimum Investment Amount : ₹ 1,000/-											
NAV as on October 31, 2017 : ₹ 22.44											
High/Low NAV in the month : Growth option ₹ 22.44, ₹ 22.00											
Total expense ratio (%) : Direct: 1.64, Regular: 1.83											
Load Structure											
Entry Load :	Nil										
Exit Load :	3%	< 2 yr									
	2%	>= 2 yr & < 4 yrs									
	1%	>= 4 yrs & < 5 yrs									
	Nil	>= 5 years									

Fund Performance Vs Benchmark (CAGR)

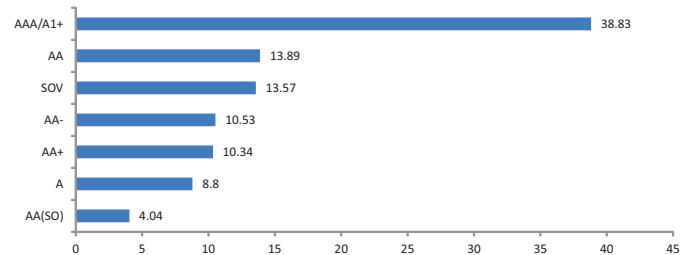
Fund Performance Vs Benchmark (CAGR) as on 31/10/2017				Growth of ₹10,000		
Period	NAV (%)	Crisil Debt Hybrid (60.40) (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Debt Hybrid (60.40) (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year*	11.02	12.29	5.12	11,102	11,229	10,512
3 Years*	11.22	8.44	9.43	13,762	12,755	13,107
5 Years*	13.76	10.75	7.89	19,059	16,666	14,622
Since inception as on 31/10/2017 (CAGR)*	11.77	NA	NA	1,49,726	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

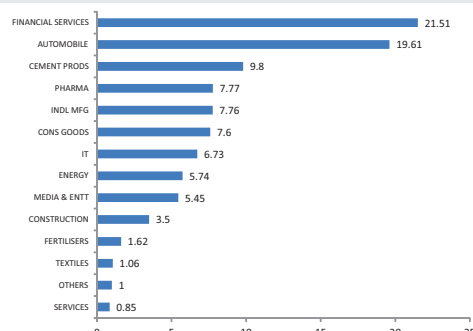
Portfolio as on October 31, 2017

Equity	% of NAV	Rating
✓ HDFC Bank Ltd.	2.47	
Reliance Industries Ltd.	1.93	
Shree Cement Ltd.	1.44	
Essel Propack Ltd.	1.42	
MRF Ltd.	1.40	
Motherson Sumi System Ltd.	1.34	
Navneet Education Ltd.	1.30	
Ramco Cements Ltd.	1.27	
Larsen & Toubro Ltd.	1.25	
Infosys Ltd.	1.22	
Cholamandalam Investment & Finance Company Ltd.	1.22	
Ultratech Cement Ltd.	1.20	
Eicher Motors Ltd.	1.20	
ITC Ltd.	1.11	
Tata Consultancy Services Ltd.	1.10	
✓ Others	19.22	
Govt Securities		
Others	0.96	
6.79% NI GSEC MAT 15/05/2027	1.96	SOV
GS-8.33%- MAT-07/06/2036	1.72	SOV
8.33% GOI-09/07/2026	0.99	SOV
7.61 GS 2030 09/05/2030	0.81	SOV
6.79% GS 26/12/2029	0.64	SOV
Long Term Debt		
✓ Religare Finvest Ltd.	3.93	IND A
✓ Reliance Ports & Terminals Ltd.	3.69	CRISIL AAA
✓ Indiabulls Housing Finance Ltd.	3.36	CARE AAA
✓ Power Finance Corporation Ltd.	3.30	ICRA AAA
✓ Axis Bank Ltd.	2.62	CRISIL AAA
✓ Rural Electrification Corporation Ltd.	2.47	CRISIL AAA
Yes Bank Ltd.	2.11	ICRA AA
SREI Equipment Finance Ltd.	2.10	CARE AA-
Union Bank of India	2.00	IND AA
KKR India Financial Services Pvt Ltd.	1.95	CRISIL AA
Others	17.59	
Net Current Assets	7.71	
Total	100.00	

Median Market Cap (₹Cr.)	65,950
Weighted Average Market Cap (₹Cr.)	1,35,936

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

Sectoral Breakdown (% as compared to Benchmark)



Initiative	Options Available
SMS: LCCPto 5676756 To get scheme details	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 & 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: ₹ 2493.19 Crore

Closing AUM: ₹ 2535.36 Crore

No. of Unit Holders : 23,42,254

Minimum Investment Amount :

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

NAV as on October 31, 2017 : ₹ 25.74

High/Low NAV in the month: Growth Option : ₹ 25.74, ₹ 25.09

Total expense ratio (%) : Direct : 1.46, Regular : 2.05

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
60	24	16

Weighted Average Maturity : 4.15 Years

Yield to maturity : 8.78%

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 31/10/2017

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*	13.15	12.29	5.12	11,315	11,229	10,512
3 Years*	10.76	8.44	9.43	13,592	12,755	13,107
5 Years*	12.20	10.75	7.89	17,787	16,666	14,622
Since inception as on 31/10/2017 (CAGR)*	11.26	NA	NA	1,14,670	10,000	10,000

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

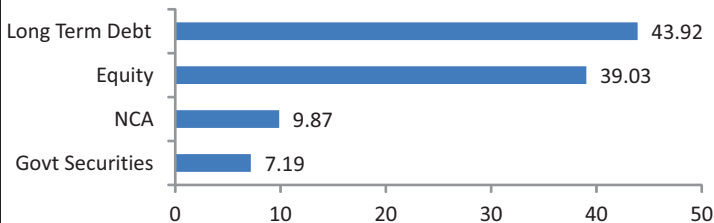
The current fund manager is managing the scheme since Dec-2006

*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)



Initiative

SMS: LRBP to 5676756

To get scheme details

Options Available

SWP Option & SIP

Portfolio as on October 31, 2017

Equity	% of NAV	Rating
ICICI Bank Ltd.	1.95	
HDFC Bank Ltd.	1.95	
Grasim Industries Ltd.	1.57	
ITC Ltd.	1.57	
Vedanta Ltd.	1.53	
Maruti Suzuki India Ltd.	1.38	
Infosys Ltd.	1.20	
IndusInd Bank Ltd.	1.20	
Mahindra & Mahindra Ltd.	1.06	
Larsen & Toubro Ltd.	1.06	
NTPC Ltd.	1.02	
Dr. Reddy'S Laboratories Ltd.	0.95	
Sun Pharmaceuticals Industries Ltd.	0.90	
Oil & Natural Gas Corporation Ltd.	0.86	
Aurobindo Pharma Ltd.	0.82	
Others	20.01	
Govt Securities		
Others	1.46	
7.61 GS 2030 09/05/2030	1.83	SOV
8.20% GOVT STOCK 24/09/2025	1.05	SOV
6.79% NI GSEC MAT 15/05/2027	0.98	SOV
6.79% GS 26/12/2029	0.96	SOV
8.83% GSEC 12/12/2041	0.91	SOV
Long Term Debt		
IL&FS Transportation Networks Ltd.	7.43	CARE A
Axis Bank Ltd.	3.94	CRISIL AA+
Andhra Bank	2.82	CRISIL AA+
SREI Equipment Finance Ltd.	2.77	CARE AA-
Power Finance Corporation Ltd.	2.54	CRISIL AAA
Piramal Enterprises Ltd.	2.36	ICRA AA
Yes Bank Ltd.	2.17	ICRA AA
Punjab National Bank	2.01	IND AA+
Indian Hotels Company Ltd.	1.99	CARE AA+
PNB Housing Finance Ltd.	1.98	CARE AAA
Others	13.91	
Net Current Assets	9.86	
Total	100.00	

Median Market Cap (₹Cr.)

80,786

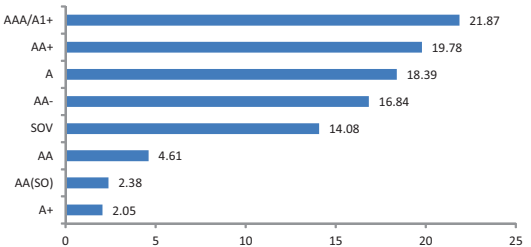
Weighted Average Market Cap (₹Cr.)

1,16,770

All figures given are provisional and unaudited

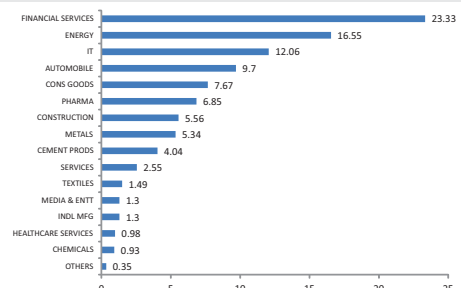
✓ Top 10 scrips in the portfolio

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: ₹ 323.07 Crore

Closing AUM: ₹ 333.75 Crore

No. of Unit Holders : 25,855

Minimum Investment Amount :

Growth / Income : ₹ 1,000 / ₹ 5,000

NAV as on October 31, 2017 :

Growth Option: ₹ 36.46, Income Option: ₹ 36.46

High/Low NAV in the month : Growth Option : ₹ 36.62, ₹ 36.26

Total expense ratio (%) : Direct: 1.99, Regular: 2.58

Load Structure

Entry / Exit Load : Nil

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 31/10/2017

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*	9.92	10.41	5.12	10,992	11,041	10,512
3 Years*	9.37	8.57	9.43	13,086	12,801	13,107
5 Years*	10.36	10.08	7.89	16,375	16,168	14,622
Since inception as on 31/10/2017 (CAGR)*	12.67	NA	NA	72,969	10,000	10,000

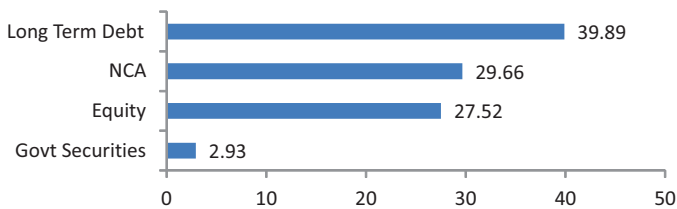
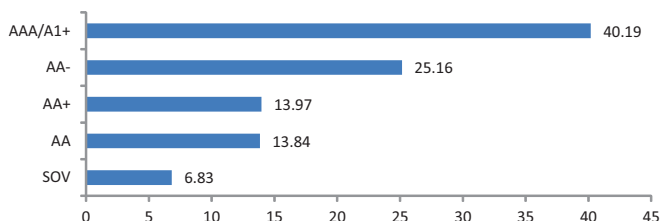
Different plans have a different expense structure. The performance details provided herein are of regular plan.

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 October 31, 2017

Equity	% of NAV	Rating
✓ Bajaj Finance Ltd.	2.16	
Yes Bank Ltd.	1.60	
IndusInd Bank Ltd.	1.58	
HDFC Bank Ltd.	1.36	
Infosys Ltd.	0.99	
Shree Cement Ltd.	0.90	
Motherson Sumi System Ltd.	0.88	
Kotak Mahindra Bank Ltd.	0.83	
HDFC Ltd.	0.80	
ITC Ltd.	0.70	
Cadila Healthcare Ltd.	0.66	
Maruti Suzuki India Ltd.	0.66	
Tata Consultancy Services Ltd.	0.64	
Eclerx Services Ltd.	0.63	
Sun Pharmaceuticals Industries Ltd.	0.62	
✓ Others	12.51	
Govt Securities		
✓ 6.79% GS 26/12/2029	2.93	SOV
Long Term Debt		
✓ Axis Finance Ltd.	7.44	CRISIL AAA
✓ Reliance Utilities & Power Pvt Ltd.	5.80	CRISIL AAA
✓ Afcons Infrastructure Ltd.	5.75	ICRA AA
✓ Bharat Aluminium Company Ltd.	4.78	ICRA AA-
✓ Nirma Ltd.	4.48	CRISIL AA-
✓ IDEA Cellular Ltd.	4.47	CARE AA+
✓ EXIM Bank	1.60	CRISIL AAA
Steel Authority of India Ltd.	1.51	IND AA-
Yes Bank Ltd.	1.51	CARE AA+
LIC Housing Finance Ltd.	1.06	CRISIL AAA
Others	1.49	
Net Current Assets	29.66	
Total	100.00	

Median Market Cap (₹ Cr.)

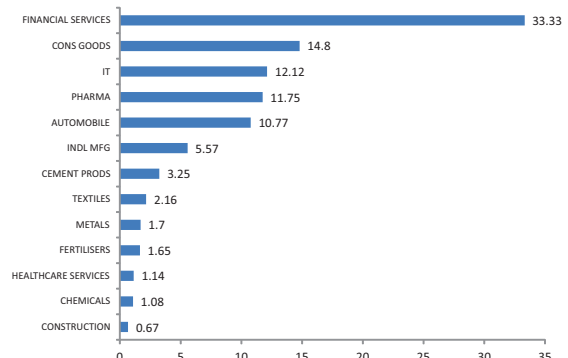
72,029

Weighted Average Market Cap (₹ Cr.)

1,09,571

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

Fund Manager 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>21</td><td>5</td></tr></table>	Market Capitalisation (%) - Equity Portion			Large	Mid	Small	74	21	5
Market Capitalisation (%) - Equity Portion										
Large		Mid	Small							
74		21	5							
Date of inception/allotment: 30th January, 2008										
Fund size monthly average: ₹ 215.12 Crore Closing AUM: ₹ 220.87 Crore										
No. of Unit Holders : 28,885										
Minimum Investment Amount : ₹ 5,000/-	Weighted Average Maturity 14.60 Days									
NAV as on October 31, 2017 : Growth Option: ₹ 37.09, Income Option: ₹ 37.09										
High/Low NAV in the month : Growth option ₹ 37.09, ₹ 35.46										
Total expense ratio (%) : Direct : 1.99, Regular : 2.87										
Load Structure										
Entry Load :	Nil									
Exit Load :	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 31/10/2017				Growth of ₹10,000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 Index (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 Index (₹)
1 Year*	26.02	20.74	19.65	12,602	12,074	11,965
3 Years*	13.31	8.72	7.48	14,553	12,854	12,418
5 Years*	17.20	13.89	12.95	22,122	19,168	18,390
Since inception as on 31/10/2017 (CAGR)*	12.43	7.10	7.36	31,373	19,530	19,998

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)

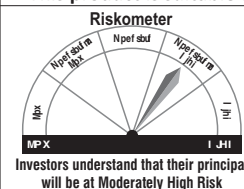
FINANCIAL SERVICES	32.86
CONS GOODS	16.37
ENERGY	11.74
AUTOMOBILE	8.93
IT	5.91
INDL MFG	5.23
CEMENT PRODS	5.01
CONSTRUCTION	4.63
METALS	3.33
SERVICES	2.34
PHARMA	1.43
TELECOM	1.15
CHEMICALS	1.08

Portfolio as on October 31, 2017

Equity	% of NAV
✓ HDFC Bank Ltd.	6.55
✓ L&T Finance Holdings Ltd.	4.10
✓ Reliance Industries Ltd.	3.83
✓ Britannia Industries Ltd.	3.36
✓ ICICI Bank Ltd.	2.99
✓ Shree Cement Ltd.	2.84
✓ Avenue Supermarts Ltd.	2.57
✓ Infosys Ltd.	2.50
✓ State Bank of India	2.49
✓ Graphite India Ltd.	2.36
Sheela Foam Ltd.	2.31
IndusInd Bank Ltd.	2.21
ITC Ltd.	2.05
Indraprastha Gas Ltd.	1.91
Kotak Mahindra Bank Ltd.	1.90
Indian Oil Corporation Ltd.	1.88
Whirlpool of India Ltd.	1.87
Tata Consultancy Services Ltd.	1.83
Ultratech Cement Ltd.	1.79
Axis Bank Ltd.	1.78
Others	39.45
Net Current Assets	7.43
Total	100.00

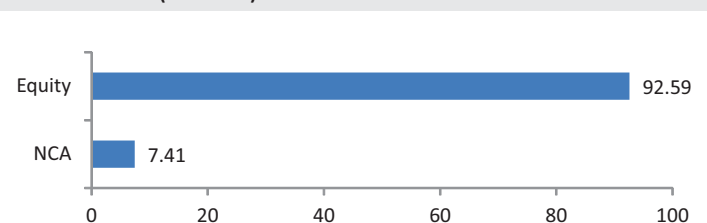
Median Market Cap (₹Cr.)	77,554
Weighted Average Market Cap (₹Cr.)	1,48,789

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: ₹ 268.03 Crore

Closing AUM: ₹ 268.40 Crore

No. of Unit Holders : 13,970

Minimum Investment Amount :

Please refer to page no. 63

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

Large	Mid	Small
92	8	-

Weighted Average Maturity

4.30 yrs

NAV as on October 31, 2017 : Growth : ₹ 35.14 , Income : ₹ 12.52

High/Low NAV in the month : Growth Option : ₹ 35.16 , ₹ 34.83

Total expense ratio (%) : Direct: 0.53, Regular: 1.01

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 31/10/2017

Growth of ₹10,000

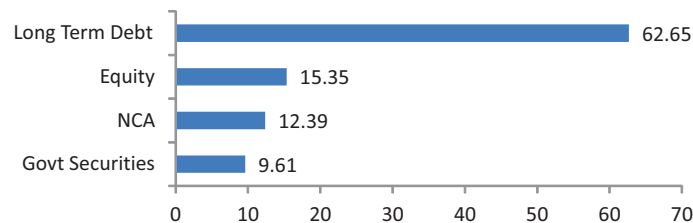
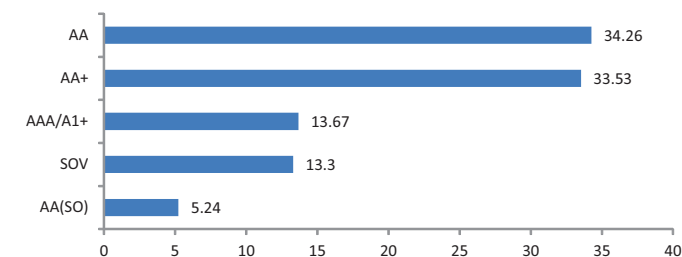
Period	NAV (%)	Crisil MIP Blended Index* (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil MIP Blended Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year*	8.57	9.07	5.12	10,857	10,907	10,512
3 Years*	8.99	9.68	9.43	12,950	13,198	13,107
5 Years*	9.65	9.93	7.89	15,855	16,058	14,622
Since inception as on 31/10/2017 (CAGR)*	8.65	8.83	6.56	35,130	36,022	26,177

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 October 31, 2017

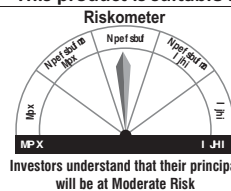
Equity	% of NAV	Rating
HDFC Bank Ltd.	1.78	
Grasim Industries Ltd.	1.01	
ICICI Bank Ltd.	1.00	
Maruti Suzuki India Ltd.	0.91	
IndusInd Bank Ltd.	0.91	
Larsen & Toubro Ltd.	0.90	
ITC Ltd.	0.68	
IDFC Ltd.	0.67	
Infosys Ltd.	0.63	
GAIL (India) Ltd.	0.59	
NTPC Ltd.	0.57	
Federal Bank Ltd.	0.57	
Sun Pharmaceuticals Industries Ltd.	0.56	
Shree Cement Ltd.	0.55	
Indian Oil Corporation Ltd.	0.54	
Others	3.48	
Govt Securities		
✓ 7.68% G S 15/12/23	5.82	SOV
✓ 7.94% TELANGA SPL SDL- 22/03/2024	1.90	SOV
7.70% TELANGA SPL SDL- 22/03/2023	1.89	SOV
Long Term Debt		
✓ Reliance Utilities & Power Pvt Ltd.	9.80	CRISIL AAA
✓ Afcons Infrastructure Ltd.	9.78	ICRA AA
✓ Piramal Enterprises Ltd.	9.35	ICRA AA
✓ Bank of Baroda	9.33	CRISIL AA+
✓ IDEA Cellular Ltd.	9.27	CARE AA+
✓ Yes Bank Ltd.	5.63	CARE AA+
✓ Cholamandalam Investment & Finance Company Ltd.	5.63	ICRA AA
✓ Edelweiss Asset Reconstruction Company Ltd.	3.78	ICRA AA(SO)
Dewan Hsg Finance Corporation Ltd.	0.08	CARE AAA
Net Current Assets	12.39	
Total	100.00	

Median Market Cap (₹ Cr.) 1,75,531

Weighted Average Market Cap (₹ Cr.) 1,94,699

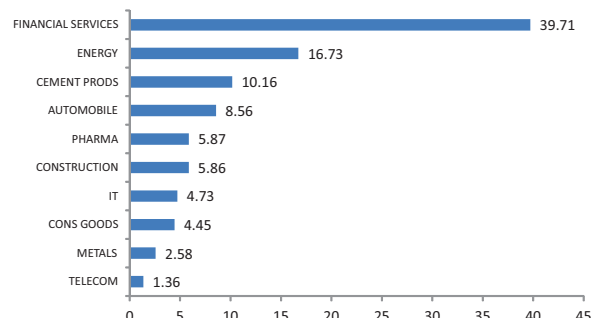
All figures given are provisional and unaudited

✓ 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: ₹ 1130.97 Crore

Closing AUM: ₹ 1153.99 Crore

No. of Unit Holders : 35,478

Minimum Investment Amount :

Monthly Dividend / Monthly Payment Plan -

₹ 25,000/-

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

NAV as on October 31, 2017 : Growth/Income : ₹ 38.62 , ₹ 15.74

High/Low NAV in the month : Growth Option : ₹ 38.73, ₹ 38.41

Total expense ratio (%) : Direct: 0.92, Regular: 1.60

Load Structure

Entry / Exit Load : Nil

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 31/10/2017				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*	9.94	9.07	5.12	10,994	10,907	10,512
3 Years*	10.00	9.68	9.43	13,313	13,198	13,107
5 Years*	11.35	9.93	7.89	17,123	16,058	14,622
Since inception as on 31/10/2017 (CAGR)*	10.22	8.18	5.67	38,617	29,794	21,506

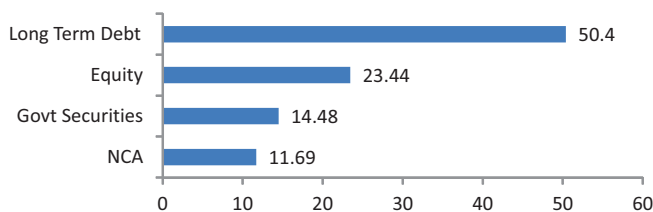
Different plans have a different expense structure. The performance details provided herein are of regular plan.

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

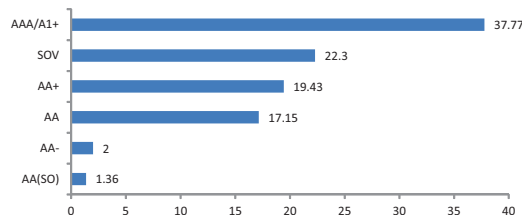
*Compounded annualized Growth Rate.

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 October 31, 2017

Equity	% of NAV	Rating
Bajaj Finance Ltd.	1.85	
IndusInd Bank Ltd.	1.50	
Yes Bank Ltd.	1.26	
HDFC Bank Ltd.	1.20	
Kotak Mahindra Bank Ltd.	0.88	
Infosys Ltd.	0.83	
Motherson Sumi System Ltd.	0.73	
HDFC Ltd.	0.70	
Shree Cement Ltd.	0.63	
Maruti Suzuki India Ltd.	0.63	
Others	13.23	
Govt Securities		
✓ 7.68% G S 15/12/23	6.32	SOV
✓ 8.39% RAJASTHAN SDL - 15/03/2020	4.83	SOV
6.79% NI GSEC MAT 15/05/2027	2.16	SOV
8.90% MAH SDL 20/09/2022	0.93	SOV
7.59% NI GS - 20/03/2029	0.21	SOV
7.88% GSEC MAT- 19.03.2030	0.03	SOV
Long Term Debt		
✓ Indiabulls Housing Finance Ltd.	6.68	CARE AAA
✓ Axis Finance Ltd.	4.42	CRISIL AAA
✓ Piramal Enterprises Ltd.	4.35	ICRA AA
✓ Bank of Baroda	4.34	CRISIL AA+
✓ IDEA Cellular Ltd.	4.31	CARE AA+
✓ Dewan Hsg Finance Corporation Ltd.	3.41	CARE AAA
✓ Punjab National Bank	2.21	IND AA+
✓ Power Finance Corporation Ltd.	2.19	CRISIL AAA
Cholamandalam Investment & Finance Company Ltd.	2.18	ICRA AA
Edelweiss Commodities Services Ltd.	2.17	CRISIL AA
PNB Housing Finance Ltd.	2.17	CARE AAA
Mahindra & Mahindra Financial Services Ltd.	1.81	CARE AAA
Yes Bank Ltd.	1.75	CARE AA+
Raymond Limited.	1.74	CARE AA
Power Grid Corporation Of India Ltd.	1.60	CRISIL AAA
Reliance Ports & Terminals Ltd.	1.31	CRISIL AAA
Nirma Ltd.	1.30	CRISIL AA
Reliance Utilities & Power Pvt Ltd.	0.91	CRISIL AAA
Edelweiss Asset Reconstruction Company Ltd.	0.88	ICRA AA(SO)
KKR India Financial Services Pvt Ltd.	0.68	CRISIL AA
Net Current Assets	11.67	
Total	100.00	

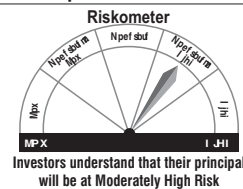
Median Market Cap (₹Cr.) 73,784

Weighted Average Market Cap (₹Cr.) 1,13,299

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

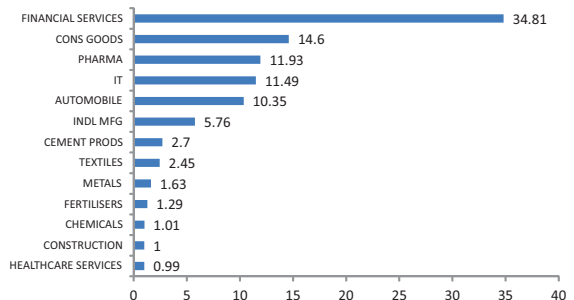
This product is suitable for investors who are seeking*:



- 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.

Date of inception/allotment: 4th May, 1998	Fund Manager Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
Fund size monthly average: ₹ 1870.99 Crore Closing AUM: ₹ 1864.37 Crore	NAV per unit as on October 31, 2017: Growth : ₹ 51.97, ₹ 14.57
High/Low of NAV in the month Growth/Income : ₹ 52.00, ₹ 51.78	Minimum Investment Amount Regular Growth Option ₹ 1,000/- Income Option ₹ 20,000/-
Total expense ratio (%): Direct: 0.92, Regular: 1.66	
Registrar M/s. Karvy Computershare Pvt. Ltd.	No. of Unit Holding Accounts : 31,769
Weighted Average Maturity 8.64 yrs	Yield to Maturity : 7.50%
	Mod Dur : 5.64 yrs
Load Structure Entry / Exit Load : Nil	

Portfolio as on October 31, 2017

Debt	% of NAV	Rating
Govt Securities		
✓ 7.61 GS 2030 09/05/2030	18.51	SOV
✓ 6.68% GSEC MAT- 17/09/2031	16.93	SOV
✓ 6.79% NI GSEC MAT 15/05/2027	10.67	SOV
✓ 8.15% G S - 24/11/26	5.72	SOV
7.06% G S MAT - 10/10/2046	1.56	SOV
7.68% M P SPL SDL- 22/03/2023	1.36	SOV
7.67% TAMIL NADU SPL SDL-22/03/2023	0.82	SOV
8.05 SDL J & K MAT- 15/03/2027	0.55	SOV
7.91% TAMIL NADU SPL SDL-22/03/2024	0.55	SOV
7.74% TN UDAY MAT 22/02/2029	0.27	SOV
9.71% ANDHRA PRADESH SDL-12/03/2024	0.18	SOV
8.1% West Bengal SDL 28.01.2025	0.17	SOV
9.65% TAMILNADU SDL-12/03/2024	0.15	SOV
8.27% WEST BENGAL SDL 24/12/24	0.12	SOV
8.27% HARYANA SDL 24/12/24	0.03	SOV
Long Term Debt		
✓ IDEA Cellular Ltd.	4.80	CARE AA+
✓ Reliance Utilities & Power Pvt Ltd.	4.39	CRISIL AAA
✓ Reliance Jio Infocomm Ltd.	4.30	CRISIL AAA
✓ Dewan Hsg Finance Corporation Ltd.	4.00	CARE AAA
✓ U P Power Corporation Ltd.	3.92	IND AA(SO)
✓ Indian Railways Fin Corpn Ltd.	2.73	CRISIL AAA
State Bank of India	2.42	CRISIL AA+
HPCL Mittal Energy Ltd.	0.88	ICRA AA
Net Current Assets	14.97	
Total	100.00	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

Fund Performance Vs Benchmark (CAGR)

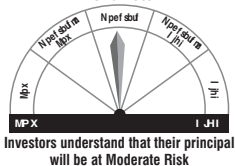
Fund Performance Vs Benchmark (CAGR) as on 31/10/2017				Growth of ₹10,000		
Period	NAV (%)	Crisil Composite Bond Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Composite Bond Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year*	8.49	7.18	5.12	10,849	10,718	10,512
3 Years*	9.83	9.92	9.43	13,252	13,284	13,107
5 Years*	9.37	9.25	7.89	15,653	15,567	14,622
Since inception as on 31/10/2017 (CAGR)*	8.82	NA	NA	52,008	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.

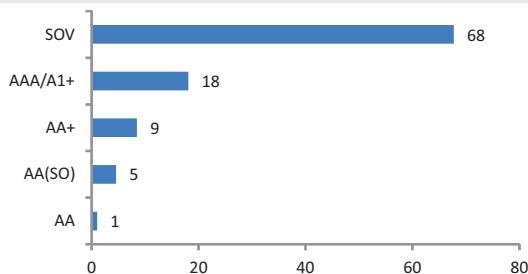
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.

N.A. - Not Available

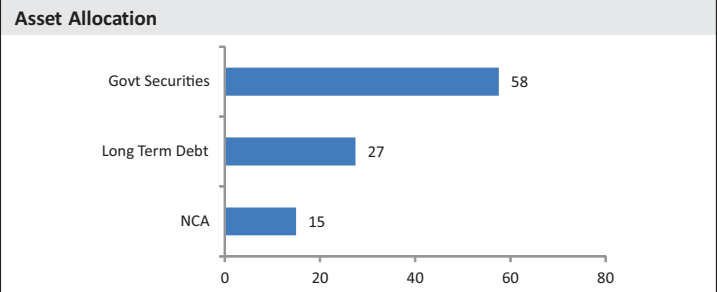
This product is suitable for investors who are seeking*:**Riskometer**

- 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 October 31, 2017

Excluding Net Current Assets

Asset Allocation as on October 31, 2017**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.

Date of inception/allotment: 23rd June, 2003	Fund Manager Mr. Sudhir Agarwal [MCom,MBA (Finance),CFA]
Fund size monthly average: ₹ 11879.92 Crore Closing AUM: ₹ 12148.21 Crore	NAV per unit as on October 31, 2017: Growth : ₹ 20.78, ₹ 15.87
High/Low of NAV in the month Growth Option : ₹ 20.78, ₹ 20.69	Registrar M/s. Karvy Computershare Pvt. Ltd.
Minimum Investment Amount ₹ 10,000/- Subsequent minimum investment amount is ₹ 1,000/- and in multiples of ₹1/-.	Weighted Average Maturity 2.30 yrs
	Total expense ratio (%): Direct: 0.39, Regular: 0.86
No. of Unit Holding Accounts 17,193	Yield to Maturity : 7.41%
	Mod Dur : 1.83 yrs
Load Structure Entry / Exit Load : Nil	

Fund Performance Vs Benchmark (CAGR)

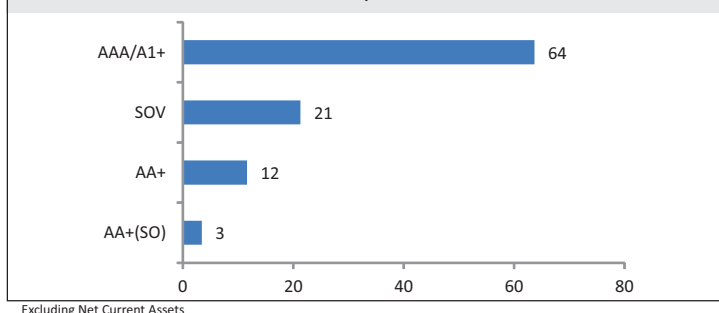
Fund Performance Vs Benchmark (CAGR) as on 31/10/2017				Growth of ₹10,000		
Period	NAV (%)	CRISIL Short-Term Bond Fund Index(%)	1 Year T-Bill (%)	NAV (₹)	CRISIL Short-Term Bond Fund Index (₹)	Crilil 1 Year T-Bill Index (₹)
1 Year*	7.73	7.29	5.91	10,773	10,729	10,591
3 Years*	8.78	8.68	7.30	12,875	12,839	12,356
5 Years*	9.19	8.87	7.23	15,525	15,298	14,180
Since inception as on 31/10/2017 (CAGR)*	9.04	7.93	6.27	20,777	19,056	16,717

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 October 31, 2017



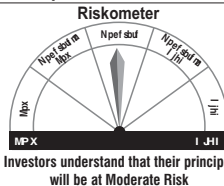
Portfolio as on October 31, 2017

Debt	% of NAV	Rating
CP / CDs		
Bajaj Finance Ltd.	2.47	CRISIL A1+
EXIM Bank	1.62	CRISIL A1+
Vodafone India Ltd.	0.82	CRISIL A1+
Govt Securities		
✓ 6.79% NI GSEC MAT 15/05/2027	4.96	SOV
✓ 6.35% GOI 02/01/2020	3.28	SOV
7.35 % GSEC - MAT 22.06.2024	2.86	SOV
6.68% GSEC MAT- 17/09/2031	2.40	SOV
8.18% HR UDAY SDL -15/06/2022	0.85	SOV
8.61% UP DAY SDL -21/03/2022	0.85	SOV
8.27% RAJASTHAN SPL SDL -23/06/2022	0.74	SOV
6.84% G S MAT - 19/12/2022	0.58	SOV
6.68% UP UDAY SDL -10/03/2022	0.43	SOV
8.21% HR SDL MAT - 31/03/22	0.43	SOV
8.01% RAJASTHAN SPL SDL -23/06/2020	0.42	SOV
8.49% PN UDAY SDL -31/03/2022	0.32	SOV
7.67% TAMIL NADU SPL SDL-22/03/2023	0.21	SOV
8.03% UP SDL SPL - 02/06/2020	0.17	SOV
8.19% RAJASTHAN SPL SDL -23/06/2026	NA	SOV
NCDs		
✓ Power Finance Corporation Ltd.	6.68	CRISIL AAA
✓ National Bank for Agriculture & Rural Development	6.45	IND AAA
✓ HDFC Ltd.	5.92	CRISIL AAA
✓ Small Industries Development Bank of India	5.42	CARE AAA
✓ LIC Housing Finance Ltd.	4.82	CRISIL AAA
✓ Shriram Transport Finance Co.Ltd.	3.32	CRISIL AA+
✓ Indiabulls Housing Finance Ltd.	3.11	CARE AAA
✓ IDFC Bank Ltd.	3.09	ICRA AAA
Business Broadcast News Holdings Ltd.	2.97	CARE AA+(SO)
Rural Electrification Corporation Ltd.	2.61	CRISIL AAA
Dewan Hsg Finance Corporation Ltd.	2.19	CARE AAA
Punjab National Bank	2.14	IND AA+
Daimler Financial Services India Pvt Ltd.	1.66	IND AAA
Capital First Ltd.	1.66	CARE AA+
Shriram Housing Finance Ltd.	1.58	CARE AA+
Bank of Baroda	1.42	CRISIL AA+
Indian Railways Fin Corpn Ltd.	1.24	CRISIL AAA
PNB Housing Finance Ltd.	1.23	CARE AAA
ONGC Mangalore Petrochemicals Ltd.	1.04	IND AAA
Tata Sons Ltd.	0.83	CRISIL AAA
Power Grid Corporation Of India Ltd.	0.55	ICRA AAA
Reliance Jio Infocomm Ltd.	0.42	CRISIL AAA
Tata Industries Ltd.	0.41	CRISIL A1+
BMW India Financial Services Pvt Ltd.	0.34	CRISIL AAA
National Housing Bank	0.21	CRISIL AAA
Infrastructure Leasing & Fin.Ser.Lt	0.17	IND AAA
ICICI Bank Ltd.	0.14	CRISIL AAA
Reliance Utilities & Power Pvt Ltd.	0.13	CRISIL AAA
Axis Finance Ltd.	0.07	ICRA AAA
Securitized Debt		
Sansar Trust Sept 2017 VI	1.76	CRISIL AAA(SO)
Net Current Assets	13.01	
Total	100.00	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

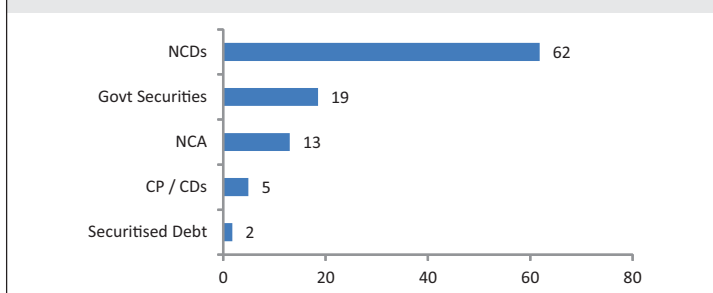
This product is suitable for investors who are seeking*:



- 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 October 31, 2017



Investment Objective

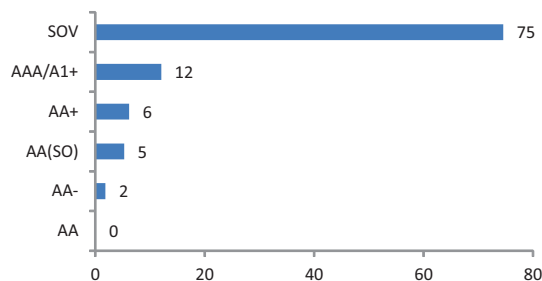
The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.

Date of inception/allotment: 16th June, 2010	Fund Manager Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
Fund size monthly average: ₹ 1698.71 Crore Closing AUM: ₹ 1711.53 Crore	NAV per unit as on October 31, 2017: Growth Option : ₹ 19.99 Income Option : ₹ 12.16
High/Low of NAV in the month Growth Option : ₹ 20.00, ₹ 19.89	Minimum Investment Amount ₹ 10,000/-
Total expense ratio (%): Direct: 0.89, Regular: 1.59	
Registrar M/s. Karvy Computer share Pvt. Ltd.	No. of Unit Holding Accounts : 20,928
Weighted Average Maturity 8.63 yrs	Yield to Maturity : 7.46%
Mod Dur : 5.61 yrs	
Load Structure Entry / Exit Load : Nil	

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 31/10/2017				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*	9.49	7.18	5.12	10,949	10,718	10,512
3 Years*	10.25	9.92	9.43	13,405	13,284	13,107
5 Years*	10.16	9.25	7.89	16,227	15,567	14,622
Since inception as on 31/10/2017 (CAGR)*	9.84	8.55	6.95	19,992	18,322	16,420

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 October 31, 2017

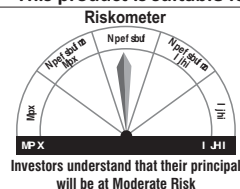
Excluding Net Current Assets

Portfolio as on October 31, 2017

Debt	% of NAV	Rating
Govt Securities		
✓ 6.68% GSEC MAT- 17/09/2031	25.82	SOV
✓ 7.61 GS 2030 09/05/2030	14.44	SOV
✓ 6.79% NI GSEC MAT 15/05/2027	13.95	SOV
✓ 7.06% G S MAT - 10/10/2046	1.42	SOV
8.05 SDL J & K MAT- 15/03/2027	1.20	SOV
7.67% TAMIL NADU SPL SDL-22/03/2023	1.19	SOV
7.68% M P SPL SDL- 22/03/2023	1.19	SOV
8.15% G S - 24/11/26	0.93	SOV
8.49% KL SDL MAT 10/02/2026	0.02	SOV
NCDs		
✓ Reliance Utilities & Power Pvt Ltd.	6.06	CRISIL AAA
✓ U P Power Corporation Ltd.	4.27	IND AA(SO)
✓ Dewan Hsg Finance Corporation Ltd.	3.61	CARE AAA
✓ IDEA Cellular Ltd.	3.49	CARE AA+
✓ Syndicate Bank	1.50	CARE AA-
✓ Punjab National Bank	1.49	IND AA+
Rural Electrification Corporation Ltd.	0.06	CRISIL AAA
Bank of Baroda	0.01	CARE AA
Net Current Assets	19.35	
Total	100.00	

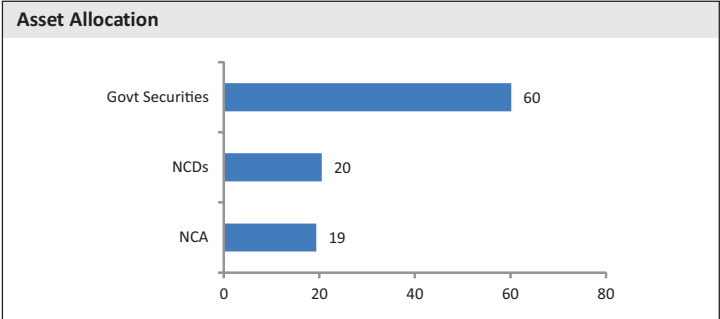
All figures given are provisional and unaudited

✓ 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 October 31, 2017

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.

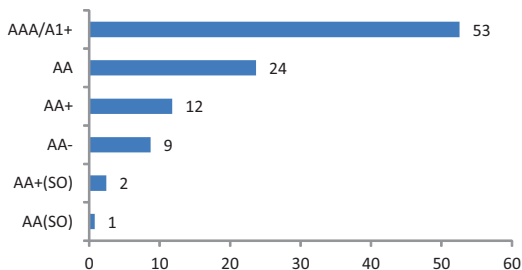
Date of inception/allotment: 29th August, 2003	Fund Manager Mr. Sudhir Agarwal [MCom,MBA (Finance),CFA] Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance])
Fund size monthly average: ₹ 6960.04 Crore Closing AUM: ₹ 7031.54 Crore	NAV per unit as on October 31, 2017: Growth Option : ₹ 2757.42 Weekly Dividend Option : ₹ 1113.08
High/Low of NAV in the month Growth Option : ₹ 2757.42 , ₹ 2744.98	Weighted Average Maturity : 239 Days
Minimum Investment Amount Please refer to page no. 61	Registrar M/s. Karvy Computershare Pvt. Ltd.
Yield to Maturity : 7.44%	Load Structure Entry / Exit Load : Nil
Mod Dur : 225 Days	
No. of Unit Holding Accounts 81,759	
Total expense ratio (%): Direct: 0.38, Regular: 1.10	

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 31/10/2017				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*	7.10	6.71	5.91	10,710	10,671	10,591
3 Years*	8.20	7.57	7.30	12,670	12,450	12,356
5 Years*	8.65	8.17	7.23	15,144	14,812	14,180
Since inception as on 31/10/2017 (CAGR)*	7.41	6.91	5.92	27,563	25,798	22,609

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 October 31, 2017



Excluding Net Current Assets

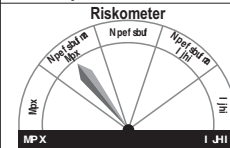
Portfolio as on October 31, 2017

Debt	% of NAV	Rating
CP / CDs		
✓ National Bank for Agriculture & Rural Development	6.68	CRISIL A1+
✓ Axis Bank Ltd.	6.65	ICRA A1+
✓ Gruh Finance Ltd.	3.70	CRISIL A1+
IndusInd Bank Ltd.	3.33	CRISIL A1+
Sun Pharma Laboratories Ltd.	3.32	ICRA A1+
Reliance Industries Ltd.	2.70	CRISIL A1+
HDFC Bank Ltd.	1.33	IND A1+
Afcons Infrastructure Ltd.	1.00	ICRA A1+
ICICI Bank Ltd.	0.66	ICRA A1+
Nabha Power Ltd.	0.34	ICRA A1+
IDFC Bank Ltd.	0.33	ICRA A1+
Kotak Mahindra Bank Ltd.	0.33	CRISIL A1+
FRBs		
✓ Shriram Transport Finance Co.Ltd.	3.40	IND AA+
NCDs		
✓ Vedanta Ltd.	6.20	CRISIL AA
✓ ECL Finance Ltd.	4.79	ICRA AA
✓ Small Industries Development Bank of India	4.14	CARE AAA
✓ Indiabulls Housing Finance Ltd.	3.77	CARE AAA
✓ Capital First Ltd.	3.69	CARE AA+
✓ Future Enterprises Ltd.	3.45	CARE AA-
KKR India Financial Services Pvt Ltd.	3.05	CRISIL AA
Dewan Hsg Finance Corporation Ltd.	2.79	CARE AAA
Shriram Transport Finance Co.Ltd.	2.74	CRISIL AA+
JM Financial Credit Solutions Ltd.	2.39	ICRA AA
Business Broadcast News Holdings Ltd.	2.18	CARE AA+(SO)
PNB Housing Finance Ltd.	2.06	CARE AAA
National Bank for Agriculture & Rural Development	2.04	CRISIL AAA
JSW Steel Ltd.	1.73	ICRA AA-
Edelweiss Commodities Services Ltd.	1.36	CRISIL AA
HDFC Ltd.	1.36	CRISIL AAA
Jubilant Life Sciences Ltd.	1.36	IND AA-
Raymond Limited.	1.25	CARE AA
JM Financial Asset Reconstruction Co Pvt Ltd	1.22	ICRA AA-
Edelweiss Asset Reconstruction Company Ltd.	0.69	ICRA AA(SO)
Vodafone Mobile Services Ltd.	0.68	CRISIL AA
Tata Motors Finance Ltd.	0.68	CRISIL AA
Edelweiss Retail Finance Ltd.	0.49	ICRA AA
UPL Ltd.	0.42	CARE AA+
LIC Housing Finance Ltd.	0.34	CARE AAA
Aditya Birla Finance Ltd.	0.25	ICRA AA+
Manappuram Finance Ltd.	0.20	BWR AA
Altico Capital India Pvt Ltd.	0.02	IND AA-
Family Credit Ltd.	0.00	CARE AA+
Net Current Assets	10.89	
Total	100.00	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

This product is suitable for investors who are seeking*:

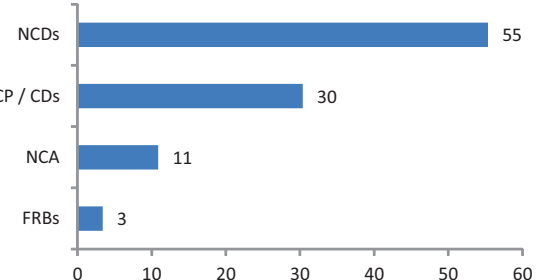


Investors understand that their principal will be at Moderately Low Risk

- 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 October 31, 2017



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.

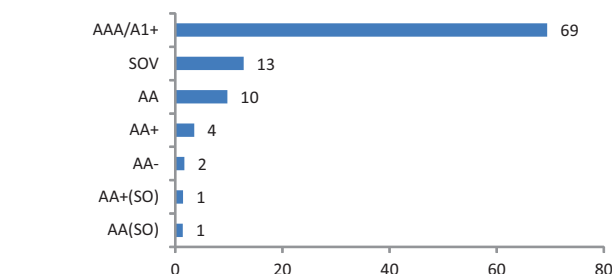
Date of inception/allotment: 12th July, 1999	Fund Manager Mr. Sudhir Agarwal [MCom, MBA (Finance), CFA]
Fund size monthly average: ₹ 11813.01 Crore Closing AUM: ₹ 11193.83 Crore	NAV per unit as on October 31, 2017: Growth Option : ₹ 2333.87 Daily Dividend Plan Option : ₹ 1050.46
High/Low of NAV in the month Growth Option : ₹ 2333.87, ₹ 2322.85	Minimum Investment Amount ₹ Rs. 10,000/ and in multiples of ₹ 1
Total expense ratio (%): Direct: 0.25, Regular: 0.40	
Yield to Maturity : 6.99%	No. of Unit Holding Accounts : 12,782
Mod Dur : 200 Days	Weighted Average Maturity: 209 Days
Load Structure Entry / Exit Load : Nil	Registrar M/s. Karvy Computershare Pvt. Ltd.

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 31/10/2017				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*	7.50	6.71	5.91	10,750	10,671	10,591
3 Years*	8.44	7.57	7.30	12,755	12,450	12,356
5 Years*	8.83	8.17	7.23	15,270	14,812	14,180
Since inception as on 31/10/2017 (CAGR)*	8.38	7.54	6.41	23,333	21,498	19,235

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 October 31, 2017



Excluding Net Current Assets

*Excluding BRDS

New Initiative

SMS: LLPSto 5676756
To get scheme details

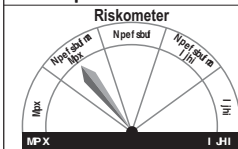
Portfolio as on October 31, 2017

Debt	% of NAV	Rating
CP / CDs		
✓ Axis Bank Ltd.	10.50	ICRA A1+
✓ National Bank for Agriculture & Rural Development	7.90	CRISIL A1+
✓ Tata Power Company Ltd.	4.38	ICRA A1+
✓ Vodafone India Ltd.	3.57	CRISIL A1+
HDFC Bank Ltd.	3.05	IND A1+
ICICI BANK LTD	2.62	ICRA A1+
IndusInd Bank Ltd.	2.40	CRISIL A1+
L&T Finance Ltd.	1.97	CARE A1+
EXIM Bank	0.22	CRISIL A1+
Power Finance Corporation Ltd.	0.22	CRISIL A1+
HDB Financial Services Ltd.	0.09	CRISIL A1+
Govt Securities		
✓ 317D TBILL MAT 15/03/2018	6.55	SOV
182 D TBILL MAT - 14/12/2017	2.62	SOV
91 D TBILL MAT 30/11/2017	1.69	SOV
182 D TBILL MAT - 28/12/17	1.64	SOV
NCDs		
✓ LIC Housing Finance Ltd.	5.43	CRISIL AAA
✓ Indiabulls Housing Finance Ltd.	5.41	CARE AAA
✓ HDFC Ltd.	5.36	CRISIL AAA
✓ ECL Finance Ltd.	3.98	ICRA AA
✓ Shriram Transport Finance Co.Ltd.	3.44	IND AA+
Piramal Enterprises Ltd.	3.15	ICRA AA
Dewan Hsg Finance Corporation Ltd.	2.89	CARE AAA
IDFC Ltd.	2.75	ICRA AAA
Small Industries Development Bank of India	2.50	CARE AAA
National Bank for Agriculture & Rural Development	1.79	CRISIL AAA
Business Broadcast News Holdings Ltd.	1.41	CARE AA+(SO)
Edelweiss Asset Reconstruction Company Ltd.	1.36	ICRA AA(SO)
Cholamandalam Investment & Finance Company Ltd.	1.22	ICRA AA
JM Financial Credit Solutions Ltd.	1.13	IND AA
PNB Housing Finance Ltd.	0.90	CARE AAA
JM Financial Asset Reconstruction Co Pvt Ltd	0.85	ICRA AA-
Power Finance Corporation Ltd.	0.51	CRISIL AAA
JSW Steel Ltd.	0.46	ICRA AA-
Steel Authority of India Ltd.	0.20	IND AA-
IDFC Bank Ltd.	0.14	ICRA AAA
Magma Fincorp Ltd.	0.13	IND AA-
Kotak Mahindra Investment Ltd.	0.09	CRISIL AAA
HDB Financial Services Ltd.	0.07	CRISIL AAA
ICICI Bank Ltd.	0.06	CRISIL AAA
Canfin Homes Ltd.	0.04	ICRA AAA
Tata Capital Financial Services Ltd.	0.03	CRISIL AA+
Vedanta Ltd.	0.02	CRISIL AA
Altico Capital India Pvt Ltd.	0.01	IND AA-
Blue Dart Express Ltd.	NA	ICRA AA
India Infoline Housing Finance Ltd.	NA	ICRA AA
Talwandi Sabo Power Ltd.	NA	CRISIL AA(SO)
India Infoline Finance Ltd.	NA	ICRA AA
Aditya Birla Finance Ltd.	NA	ICRA AA+
Securitized Debt		
Sansar Trust Sept 2017 VI	3.13	CRISIL AAA(SO)
Net Current Assets	2.12	
Total	100.00	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

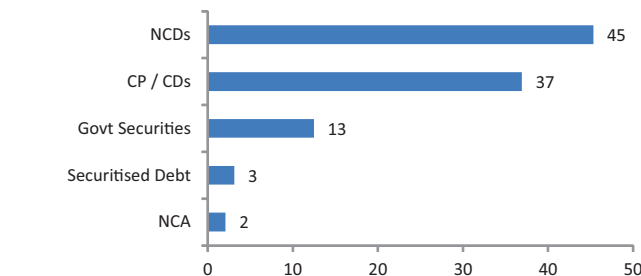
This product is suitable for investors who are seeking*:



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

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

Asset Allocation as on October 31, 2017



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.

Date of inception/allotment: 21st January, 2002	Fund Manager Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
Fund size monthly average: ₹ 746.14 Crore Closing AUM: ₹ 749.35 Crore	NAV per unit as on October 31, 2017: Growth/Income : ₹ 38.23 , ₹ 23.72
High/Low of NAV in the month Growth/Income : ₹ 38.42, ₹ 38.16	Minimum Investment Amount Please refer to page no. 61
Registrar M/s. Karvy Computershare Pvt. Ltd.	No. of Unit Holding Accounts 7,320
Weighted Average Maturity 9.97 yrs	Total expense ratio (%): Direct: 0.63, Regular: 0.85
	Yield to Maturity : 7.20%
	Mod Dur : 6.51 yrs
Load Structure Entry / Exit Load : Nil	

Portfolio as on October 31, 2017

Debt	% of NAV	Rating
Govt Securities		
✓ 7.61 GS 2030 09/05/2030	23.99	SOV
✓ 6.68% GSEC MAT- 17/09/2031	23.91	SOV
✓ 6.79% NI GSEC MAT 15/05/2027	21.85	SOV
✓ 8.15% G S - 24/11/26	16.32	SOV
✓ 7.68% M P SPL SDL- 22/03/2023	1.35	SOV
Net Current Assets	12.58	
Total	100.00	

All figures given are provisional and unaudited

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 31/10/2017				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*	9.97	5.80	5.12	10,997	10,580	10,512
3 Years*	10.93	10.75	9.43	13,654	13,588	13,107
5 Years*	10.58	10.03	7.89	16,539	16,131	14,622
Since inception as on 31/10/2017 (CAGR)*	8.87	NA	6.92	38,251	10,000	28,756

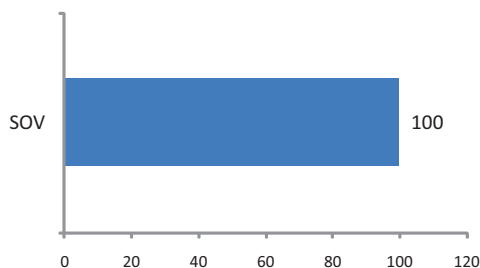
Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Jul-2004

N.A. - Not Available

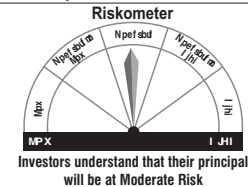
*Compounded annualized Growth Rate.

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

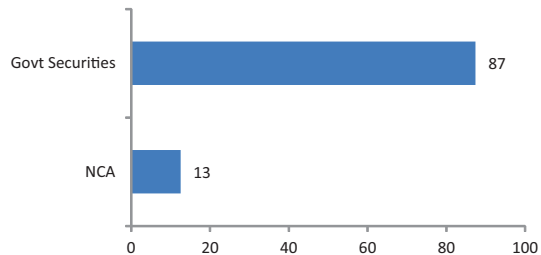
Maturity Profile**Options Available**

SIP

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 October 31, 2017

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.

Date of inception/allotment: 24th November, 2003	Fund Manager Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
Fund size monthly average: ₹ 24.13 Crore Closing AUM: ₹ 24.05 Crore	NAV per unit as on October 31, 2017: Growth/Income : ₹ 23.91, ₹ 13.85
High/Low of NAV in the month Growth Option : ₹ 23.91, ₹ 23.82	Minimum Investment Amount Growth Option : ₹ 1,000/- Income Option : ₹ 10,000/-
Total expense ratio (%): Direct: 0.39, Regular: 0.55	No. of Unit Holding Accounts : 1,674
Registrar M/s. Karvy Computershare Pvt. Ltd.	Yield to Maturity : 6.63%
Weighted Average Maturity 2.10 yrs	Mod Dur : 1.81 yrs
Load Structure Entry / Exit Load : Nil	

Fund Performance Vs Benchmark (CAGR)

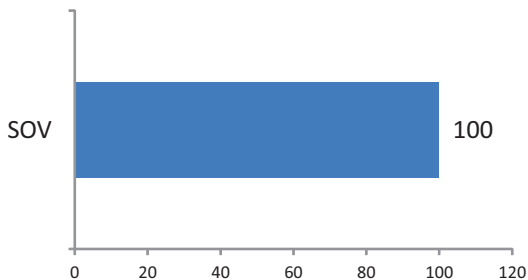
Fund Performance Vs Benchmark (CAGR) as on 31/10/2017				Growth of ₹10,000		
Period	NAV Growth (%)	I-Sec Sibex Index (%)	Crisil 1-Year T-Bill (%)	NAV Growth (₹)	I-Sec Sibex Index (₹)	Crisil 1-Year T-Bill (₹)
1 Year*	6.16	6.97	5.91	10,616	10,697	10,591
3 Years*	7.70	8.53	7.30	12,495	12,786	12,356
5 Years*	8.07	8.35	7.23	14,744	14,936	14,180
Since inception as on 31/10/2017 (CAGR)*	6.45	NA	5.94	23,908	10,000	22,360

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

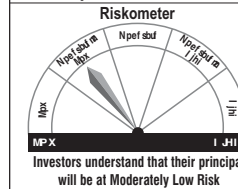
Maturity Profile**Options Available**

SIP & Trigger Option

Portfolio as on October 31, 2017

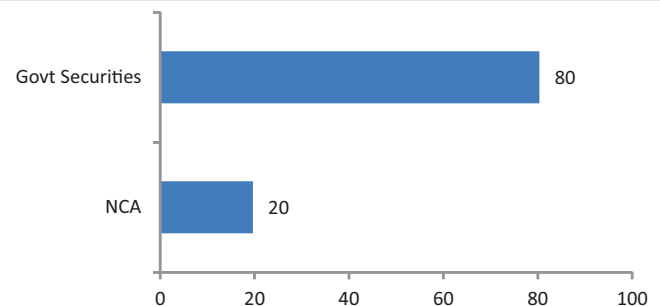
Debt	% of NAV	Rating
Govt Securities		
✓ 8.27 GSEC - 09/06/2020	80.35	SOV
Net Current Assets	19.65	
Total	100.00	

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 October 31, 2017

Investment Objective

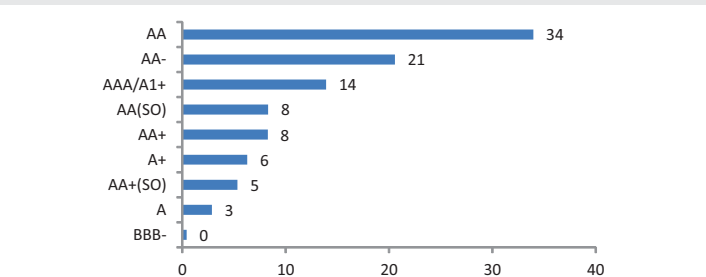
The investment objective of the scheme is generate reasonable income and capital appreciation by investing in debt and money market instruments across different maturities and credit ratings. There is no assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment: 19th November, 2012	Fund Managers Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance])
Fund size monthly average: ₹ 3836.01 Crore Closing AUM: ₹ 3980.74 Crore	NAV per unit as on October 31, 2017: Growth : ₹ 15.53 Income (Retail Option) ₹ 11.71
Weighted Average Maturity 2.02 yrs	High/Low of NAV in the month Growth Option : ₹ 15.53, ₹ 15.44
Minimum Investment Amount Minimum initial investment is ₹ 5000/- and in multiples of ₹1/-	Registrar M/s. Karvy Computershare Pvt. Ltd.
No. of Unit Holding Accounts : 46,866	Load Structure Entry Load : Nil Exit Load : (A) Redemption / Switch out within 12 months from the date of allotment – (i) upto 10% of the allotted Units – NIL (ii) beyond 10% of the allotted Units - 1.00 % (B) Redemption / Switch out after 12 months from the date of allotment – NIL
Yield to Maturity : 8.55%	
Mod Dur : 1.70 yrs	
Total expense ratio (%): Direct: 0.48, Regular: 1.57	

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 31/10/2017				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*	8.08	7.29	5.91	10,808	10,729	10,591
3 Years*	9.21	8.68	7.30	13,028	12,839	12,356
Since inception as on 31/10/2017 (CAGR)*	9.30	8.87	7.22	15,531	15,231	14,122

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

Credit Profile of Debt as on October 31, 2017

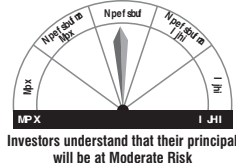
Excluding Net Current Assets

Portfolio as on October 31, 2017

Debt	% of NAV	Rating
CP / CDs		
National Bank for Agriculture & Rural Development	2.46	CRISIL A1+
Afcos Infrastructure Ltd.	2.44	ICRA A1+
Gruh Finance Ltd.	0.62	CRISIL A1+
Long Term Debt		
✓ Bharat Aluminium Company Ltd.	4.76	ICRA AA-
✓ Muthoot Finance Ltd.	4.28	CRISIL AA
✓ Edelweiss Commodities Services Ltd.	4.15	ICRA AA
✓ Dalmia Cement (Bharat) Ltd.	3.94	ICRA AA
✓ Dewan Hsg Finance Corporation Ltd.	3.57	CARE AAA
✓ Varun Beverages Ltd.	3.52	CRISIL AA-
✓ Piramal Enterprises Ltd.	3.21	ICRA AA
✓ IDEA Cellular Ltd.	3.00	CARE AA+
✓ ECL Finance Ltd.	2.89	BWR AA
✓ Reliance Broadcast Network Ltd.	2.63	CARE AA+(SO)
Welspun Renewables Energy Pvt Ltd.	2.62	CARE AA(SO)
Jubilant Life Sciences Ltd.	2.51	IND AA-
Nirma Ltd.	2.51	CRISIL AA-
Amba River Coke Ltd.	2.39	CARE AA-
Edelweiss Asset Reconstruction Company Ltd.	2.04	ICRA AA(SO)
Zee Learn Ltd.	2.02	CARE AA+(SO)
Punjab & Sind Bank Ltd.	1.97	CARE A+
Nuvoco Vistas Corporation Ltd.	1.93	CRISIL AA
Cox And Kings Ltd.	1.89	CARE AA
Aspire Home Finance Corporation Ltd.	1.84	ICRA AA-
Vedanta Ltd.	1.52	CRISIL AA
Janalakshmi Financial Services Pvt Ltd.	1.50	ICRA A
Equitas Small Finance Bank Ltd.	1.45	CARE A+
Afcos Infrastructure Ltd.	1.39	ICRA AA
Jyothy Fabricare Services Ltd.	1.33	CARE AA(SO)
Adani Transmission Ltd.	1.27	IND AA+
Indian Hotels Company Ltd.	1.26	CARE AA+
HDFC Ltd.	1.26	CRISIL AAA
Ujjivan Financial Services Ltd.	1.26	ICRA A+
Yes Bank Ltd.	1.26	ICRA AA
Hansdeep Industries & Trading Co. Ltd.	1.24	CARE AA(SO)
Union Bank of India	1.17	IND AA
Bhopal Dhule Transmission Co Ltd.	1.09	CRISIL AAA
Music Broadcast Ltd.	1.03	CRISIL AA
IL&FS Transportation Networks Ltd.	1.01	CARE A
JM Financial Capital Ltd.	0.75	ICRA AA
Punjab National Bank	0.64	IND AA+
Bank of Baroda	0.63	CRISIL AA+
Hinduja Leyland Finance Ltd.	0.53	ICRA A+
Power Finance Corporation Ltd.	0.42	CRISIL AAA
Altico Capital India Pvt Ltd.	0.38	IND AA-
IDBI Bank Ltd.	0.37	ICRA BBB-
UPL Ltd.	0.26	CARE AA+
Power Grid Corporation Of India Ltd.	0.26	ICRA AAA
Au Small Finance Bank Ltd.	0.26	CRISIL A+
India Infoline Finance Ltd.	0.13	ICRA AA
Capital First Ltd.	0.13	CARE AA+
Net Current Assets	13.01	
Total	100.00	

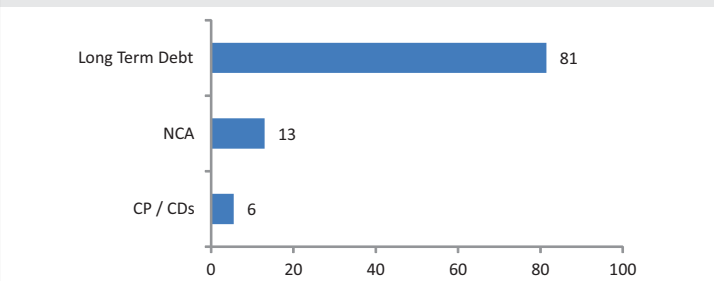
All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

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

- 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 October 31, 2017

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).

Date of inception/allotment: 27th January, 2014	Fund Managers Mr Sudhir Agarwal [MCom, MBA (Finance), CFA]
Fund size monthly average: ₹ 1009.48 Crore Closing AUM: ₹ 1015.65 Crore	Weighted Average Maturity: 2.20 yrs
NAV per unit as on October 31, 2017: Growth / Income : ₹ 13.96 , 10.90	Registrar M/s. Karvy Computershare Pvt. Ltd.
High/Low of NAV in the month Growth Option : ₹ 13.96, 13.86	No. of Unit Holding Accounts : 5,523
Minimum Investment Amount Minimum initial investment under both Plans and Options is ₹ 5,000/- and in multiples of ₹ 1/- thereafter without any upper limit.	Load Structure Entry / Exit Load : Nil
	Yield to Maturity : 7.27%
	Mod Dur : 1.76 yrs
	Total expense ratio (%): Direct: 0.22, Regular: 0.30

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 31/10/2017				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*	8.46	7.29	5.91	10,846	10,729	10,591
3 Years*	9.25	8.68	7.30	13,043	12,839	12,356
Since inception as on 31/10/2017 (CAGR)*	9.32	9.07	7.55	13,958	13,839	13,131

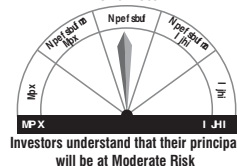
Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Aug-2014. The above scheme is in existence for less than 5 years

Portfolio as on October 31, 2017

Debt	% of NAV	Rating
CP / CDs		
EXIM Bank	2.43	CRISIL A1+
Govt Securities		
6.68% GSEC MAT- 17/09/2031	2.39	SOV
7.35 % GSEC - MAT 22.06.2024	2.01	SOV
8.53% MH SDL -27/10/2020	1.03	SOV
7.67% TAMIL NADU SPL SDL-22/03/2023	1.00	SOV
Long Term Debt		
✓ National Bank for Agriculture & Rural Development	9.94	CRISIL AAA
✓ LIC Housing Finance Ltd.	9.91	CRISIL AAA
✓ Small Industries Development Bank of India	8.72	CARE AAA
✓ ONGC Mangalore Petrochemicals Ltd.	7.50	IND AAA
✓ EXIM Bank	5.70	CRISIL AAA
✓ Rural Electrification Corporation Ltd.	5.68	CRISIL AAA
✓ Indian Railways Fin Corpn Ltd.	4.99	CRISIL AAA
✓ Power Finance Corporation Ltd.	4.71	ICRA AAA
✓ Syndicate Bank	4.11	CARE AA-
✓ Power Grid Corporation Of India Ltd.	3.76	ICRA AAA
Allahabad Bank	2.02	IND A
Punjab National Bank	2.01	IND AA+
Punjab & Sind Bank Ltd.	1.54	CARE A+
HDFC Ltd.	0.51	CRISIL AAA
IDFC Bank Ltd.	0.50	ICRA AAA
ICICI Bank Ltd.	0.49	CRISIL AAA
Net Current Assets	19.05	
Total	100.00	

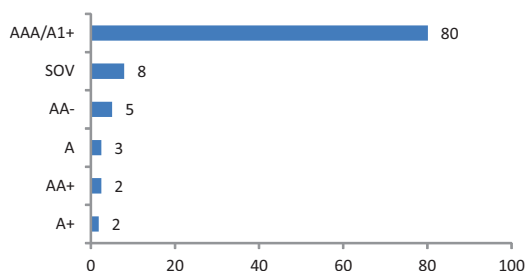
All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

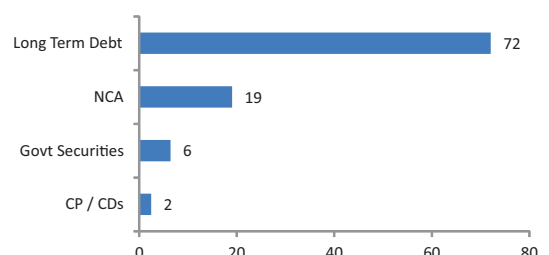
This product is suitable for investors who are seeking*:**Riskometer**

- 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 October 31, 2017

Excluding Net Current Assets

Asset Allocation as on October 31, 2017

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.

Date of inception/allotment: 25th March, 2015	Fund Managers Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi]) Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance])
Fund size monthly average: ₹ 182.33 Crore Closing AUM: ₹ 178.82 Crore	NAV per unit as on October 31, 2017: Growth : ₹ 12.55, ₹ 10.50
Weighted Average Maturity 2.94 yrs	High/Low of NAV in the month Growth Option : ₹ 12.55, ₹ 12.48
Minimum Investment Amount Minimum initial investment is ₹ 5000/- and in multiples of ₹1/-	Registrar M/s. Karvy Computershare Pvt. Ltd.
No. of Unit Holding Accounts : 2,272	Total expense ratio (%): Direct: 0.51, Regular : 1.24
Yield to Maturity : 8.46%	Load Structure Entry Load : Nil Exit Load : < = 365 Days : 1.00% > 365 days and <= 548 days : 0.50% 548 days : NIL
Mod Dur : 2.32 yrs	

Portfolio as on October 31, 2017

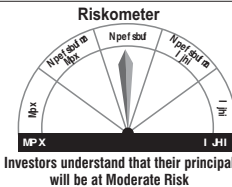
Debt	% of NAV	Rating
Long Term Debt		
✓ Dewan Hsg Finance Corporation Ltd.	7.49	CARE AAA
✓ Rural Electrification Corporation Ltd.	6.01	CRISIL AAA
✓ Raymond Limited.	5.70	CARE AA
✓ Indian Hotels Company Ltd.	5.63	CARE AA+
✓ Edelweiss Commodities Services Ltd.	5.61	CRISIL AA
✓ ECL Finance Ltd.	5.61	ICRA AA
✓ Bharat Aluminium Company Ltd.	5.58	ICRA AA-
✓ Welspun Renewables Energy Pvt Ltd.	5.55	CARE AA(SO)
✓ Power Finance Corporation Ltd.	5.33	ICRA AAA
✓ Muthoot Finance Ltd.	5.14	CRISIL AA
Zee Learn Ltd.	3.74	CARE AA+(SO)
Reliance Broadcast Network Ltd.	3.11	CARE AA+(SO)
Punjab & Sind Bank Ltd.	2.92	CARE A+
Dalmia Cement (Bharat) Ltd.	2.81	ICRA AA
Reliance Ports & Terminals Ltd.	2.81	CRISIL AAA
Amba River Coke Ltd.	2.80	CARE AA-
Janalakshmi Financial Services Pvt Ltd.	2.79	ICRA A
IDEA Cellular Ltd.	2.78	CARE AA+
Aspire Home Finance Corporation Ltd.	1.71	ICRA AA-
Equitas Small Finance Bank Ltd.	1.70	CARE A+
Piramal Enterprises Ltd.	1.68	ICRA AA
Hansdeep Industries & Trading Co. Ltd.	1.16	CARE AA(SO)
Bhopal Dhule Transmission Co Ltd.	1.13	CRISIL AAA
Indostar Capital Finance Ltd.	0.06	CARE AA-
Net Current Assets	11.15	
Total	100.00	

All figures given are provisional and unaudited

Fund Performance Vs Benchmark (CAGR)

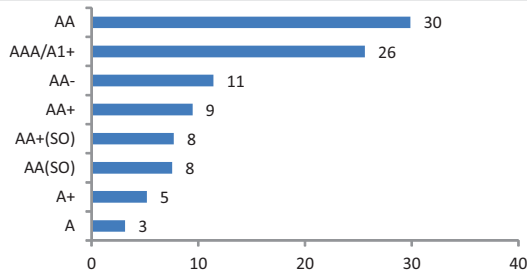
Fund Performance Vs Benchmark (CAGR) as on 31/10/2017				Growth of ₹10,000		
Period	NAV Growth (%)	CRISIL Composite Bond Fund Index (%)	Crisil 1-Year T-Bill (%)	NAV Growth (₹)	CRISIL Composite Bond Fund Index (₹)	Crisil 1-Year T-Bill (₹)
1 Year*	8.28	7.18	5.91	10,828	10,718	10,591
Since inception as on 31/10/2017 (CAGR)*	9.17	9.23	6.99	12,550	12,568	11,912

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

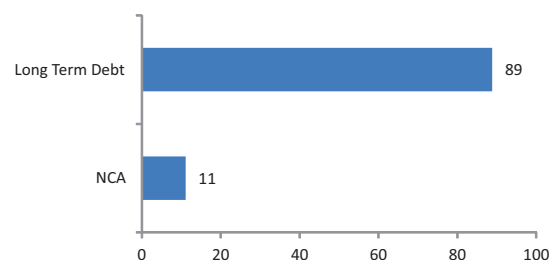
This product is suitable for investors who are seeking*:

- 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 October 31, 2017

Excluding Net Current Assets

Asset Allocation as on October 31, 2017

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.

Date of inception/allotment: 23rd April, 1997	Fund Managers Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi]) Mr. Amit Sharma (B.Com, CA, FRM)
Fund size monthly average: ₹ 13359.31 Crore Closing AUM: ₹ 15136.64 Crore	Registrar M/s. Karvy Computershare Pvt. Ltd.
NAV per unit as on October 31, 2017: Growth : ₹ 1886.60, ₹ 2436.54	No. of Unit Holding Accounts : 12,165
High/Low of NAV in the month Growth Option : ₹ 1886.60, ₹ 1876.88	Weighted Average Maturity: 36 Days
Minimum Investment Amount Minimum amount of initial investment ₹ 10,000/- and in multiples of ₹ 1 under both the Plans.	Yield to Maturity : 6.46%
	Mod Dur : NA
	Total expense ratio (%): Direct : 0.06, Regular : 0.18
Load Structure Entry / Exit Load : Nil	

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 31/10/2017				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*	6.71	6.71	5.91	10,671	10,671	10,591
3 Years*	7.68	7.57	7.30	12,488	12,450	12,356
5 Years*	8.26	8.17	7.23	14,874	14,812	14,180
Since inception as on 31/10/2017 (CAGR)*	7.93	7.52	6.33	18,862	18,274	16,659

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 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'.

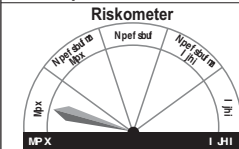
**The Institution plan (Growth Option) launch on 10 July 2009.

Portfolio as on October 31, 2017

Debt CP / CDs	% of NAV	Rating
✓ National Bank for Agriculture & Rural Development	9.27	CRISIL A1+
✓ HDFC Ltd.	7.43	ICRA A1+
✓ Axis Bank Ltd.	5.53	ICRA A1+
✓ Dewan Hsg Finance Corporation Ltd.	3.68	CRISIL A1+
✓ Manappuram Finance Ltd.	3.61	ICRA A1+
✓ Aditya Birla Finance Ltd.	2.76	ICRA A1+
✓ Bajaj Finance Ltd.	2.46	CRISIL A1+
✓ Indiabulls Commercial Credit Ltd.	2.38	CRISIL A1+
Dalmia Cement (Bharat) Ltd.	2.23	ICRA A1+
Equitas Small Finance Bank Ltd.	1.86	CRISIL A1+
ICICI Bank Ltd.	1.86	ICRA A1+
DCB Bank Ltd.	1.85	CRISIL A1+
IDFC Bank Ltd.	1.85	ICRA A1+
Reliance Commercial Finance Ltd.	1.84	ICRA A1+
Cox And Kings Ltd.	1.82	CARE A1+
Vedanta Ltd.	1.73	CRISIL A1+
Kotak Mahindra Bank Ltd.	1.68	CRISIL A1+
India Infoline Finance Ltd.	1.55	CRISIL A1+
Magma Fincorp Ltd.	1.45	CRISIL A1+
Altico Capital India Pvt Ltd.	1.45	IND A1+
IIFL Wealth Finance Ltd.	1.36	ICRA A1+
Century Textiles & Industries Ltd.	1.24	CRISIL A1+
Sun Pharmaceuticals Industries Ltd.	1.21	ICRA A1+
Raymond Limited.	1.08	CRISIL A1+
JSW Steel Ltd.	1.08	CARE A1+
RBL Bank Ltd.	0.93	ICRA A1+
KEC International Ltd.	0.93	IND A1+
Future Retail Ltd.	0.92	CARE A1+
National Co-operative Development Corporation	0.76	ICRA A1+
Yes Bank Ltd.	0.62	ICRA A1+
TGS Investment & Trade Pvt Ltd.	0.62	ICRA A1+
Bajaj Housing Finance Ltd.	0.62	CRISIL A1+
IFMR Capital Finance Pvt Ltd.	0.62	ICRA A1+
Mahindra & Mahindra Financial Services Ltd.	0.62	CRISIL A1+
Piramal Finance Ltd.	0.59	ICRA A1+
Reliance Home Finance Ltd.	0.56	ICRA A1+
Tata Advanced Materials Ltd.	0.31	CRISIL A1+(SO)
TVA Credit Services Ltd.	0.31	ICRA A1+
Nabha Power Ltd.	0.31	ICRA A1+
Kalpitaru Power Transmission Ltd.	0.31	CRISIL A1+
ONGC Mangalore Petrochemicals Ltd.	0.31	CRISIL A1+
Avanse Financial Services Ltd.	0.19	CRISIL A1+
Talwandi Sabo Power Ltd.	0.06	CRISIL A1+
Muthoot Finance Ltd.	0.03	CRISIL A1+
Aditya Birla Housing Finance Ltd.	0.03	CRISIL A1+
Govt Securities		
✓ 91 D TBILL MAT - 28/12/17	6.07	SOV
✓ 91 D TBILL - MAT - 07.12.17.	2.32	SOV
91 D TBILL MAT - 14/12/17	1.24	SOV
Short Term Deposits		
RBL Bank Ltd.	3.14	
Ujjivan Small Finance Bank Ltd.	0.93	
Yes Bank Ltd.	0.01	
Net Current Assets	12.38	
Total	100.00	

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

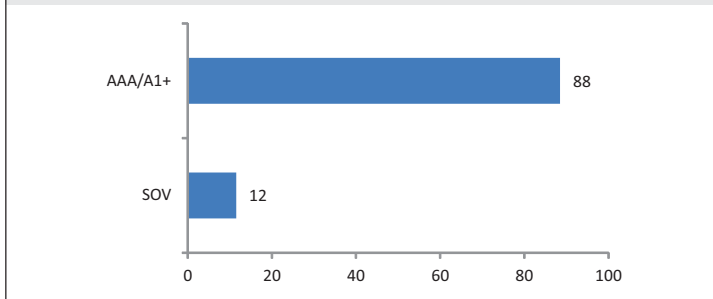
This product is suitable for investors who are seeking*:



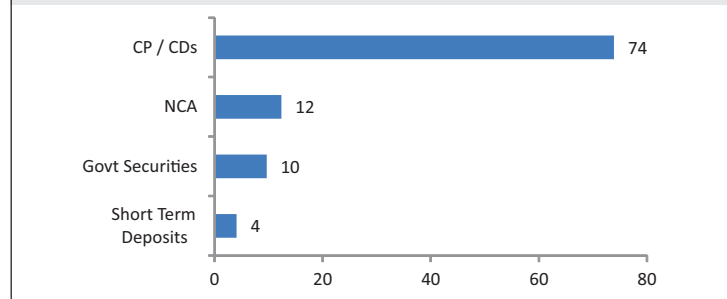
Investors understand that their principal will be at Low Risk

- 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 October 31, 2017

Excluding Net Current Assets

Asset Allocation as on October 31, 2017

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.

Date of inception/allotment: 23rd June, 2003	Fund Managers Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi]) Mr. Amit Sharma (B.Com, CA, FRM)
Fund size monthly average: ₹ 21322.08 Crore Closing AUM: ₹ 20458.28 Crore	NAV per unit as on October 31, 2017: Growth : ₹ 2758.72 Income (Retail Option) : ₹ 1136.52
Weighted Average Maturity: 36 Days	Registrar M/s. Karvy Computershare Pvt. Ltd.
Initial minimum Investment Amount ₹ 500/- and in multiples of Re. 1/-	No. of Unit Holding Accounts 5,371
	Total expense ratio (%): Direct: 0.05, Regular: 0.10
Yield to Maturity : 6.34%	Load Structure Entry Load : Nil
Mod Dur : NA	Exit Load : NIL (Minimum amount for redemption under Growth Option is ₹ 10/- & all the other options is ₹ 1000/-)

Fund Performance Vs Benchmark (CAGR)

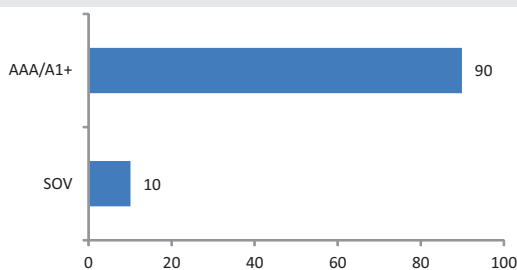
Fund Performance Vs Benchmark (CAGR) as on 31/10/2017				Growth of ₹10,000		
Period	NAV (%)	Crisil Liquid Fund Index (%)	Crisil 1 Year T-Bill Index (%)	NAV (₹)	Crisil Liquid Fund Index (₹)	Crisil 1 Year T-Bill Index (₹)
1 Year*	6.71	6.71	5.91	10,671	10,671	10,591
3 Years*	7.65	7.57	7.30	12,478	12,450	12,356
5 Years*	8.22	8.17	7.23	14,847	14,812	14,180
Since inception as on 31/10/2017 (CAGR)*	7.57	6.97	5.94	27,577	25,514	22,303

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

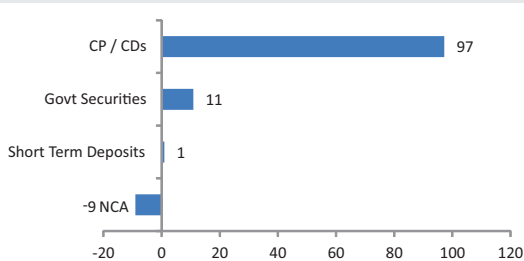
*Compounded annualized Growth Rate.

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 October 31, 2017



Credit Profile of Debt as on October 31, 2017



Excluding Net Current Assets

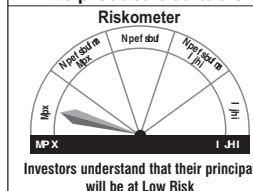
Portfolio as on October 31, 2017

Debt	% of NAV	Rating
CP / CDs		
✓ National Bank for Agriculture & Rural Development	9.50	CRISIL A1+
✓ Axis Bank Ltd.	7.77	CRISIL A1+
✓ HDFC Bank Ltd.	5.68	ICRA A1+
✓ Vedanta Ltd.	5.16	CRISIL A1+
✓ ICI Bank Ltd.	3.95	ICRA A1+
✓ IDFC Bank Ltd.	3.95	ICRA A1+
✓ Bajaj Finance Ltd.	3.73	CRISIL A1+
✓ Tata Motors Finance Ltd.	3.69	CARE A1+
✓ HDFC Ltd.	3.67	ICRA A1+
Reliance Jio Infocomm Ltd.	3.62	CARE A1+
Power Finance Corporation Ltd.	3.35	CRISIL A1+
Sun Pharmaceuticals Industries Ltd.	2.79	ICRA A1+
Reliance Industries Ltd.	2.56	CRISIL A1+
India Infoline Finance Ltd.	2.38	CRISIL A1+
Vodafone India Ltd.	2.31	CRISIL A1+
JSW Steel Ltd.	2.30	CARE A1+
Cholamandalam Investment & Finance Company Ltd.	2.30	ICRA A1+
Oriental Bank Of Commerce	2.07	CRISIL A1+
Reliance Home Finance Ltd.	1.94	ICRA A1+
Piramal Finance Ltd.	1.42	ICRA A1+
Reliance Commercial Finance Ltd.	1.39	ICRA A1+
IIFL Wealth Finance Ltd.	1.39	ICRA A1+
IndusInd Bank Ltd.	1.28	CRISIL A1+
Viacom 18 Media Pvt Ltd.	1.16	ICRA A1+
Gruh Finance Ltd.	1.16	CRISIL A1+
Piramal Enterprises Ltd.	1.16	ICRA A1+
Rural Electrification Corporation Ltd.	1.16	CARE A1+
Kotak Mahindra Bank Ltd.	1.05	CRISIL A1+
Tata Capital Financial Services Ltd.	1.05	ICRA A1+
Dewan Hsg Finance Corporation Ltd.	0.94	CRISIL A1+
Chambal Fertilisers & Chemicals Ltd.	0.93	CRISIL A1+
Network 18 Media & Investments Ltd.	0.93	ICRA A1+
Indian Railways Fin Corp Ltd.	0.93	CRISIL A1+
Bharat Aluminium Company Ltd.	0.88	ICRA A1+
Repco Home Finance Ltd.	0.70	ICRA A1+
IIFL Wealth Management Ltd.	0.70	ICRA A1+
Havells India Ltd.	0.69	CARE A1+
Capital First Ltd.	0.69	CARE A1+
Tata Power Company Ltd.	0.58	ICRA A1+
Aditya Birla Finance Ltd.	0.47	ICRA A1+
ONGC Mangalore Petrochemicals Ltd.	0.47	ICRA A1+
TV18 Broadcast Ltd.	0.46	ICRA A1+
Emami Ltd.	0.46	CRISIL A1+
Bajaj Housing Finance Ltd.	0.46	CRISIL A1+
Kalpitaru Power Transmission Ltd.	0.46	CRISIL A1+
Godrej Industries Ltd.	0.42	ICRA A1+
Kotak Securities Ltd.	0.35	CRISIL A1+
Redington (India) Ltd.	0.23	ICRA A1+
JM Financial Ltd.	0.23	ICRA A1+
Hero Cycles Ltd.	0.14	CRISIL A1+
Axis Securities Ltd.	0.12	ICRA A1+
Citicorp Finance India Ltd.	0.02	CRISIL A1+
Govt Securities		
✓ 91D TBILL MAT 21/12/2017	6.60	SOV
91 D TBILL - MAT - 07.12.17.	1.74	SOV
182 D TBILL MAT - 14/12/2017	1.39	SOV
182 D TBILL MAT - 30/11/2017	0.70	SOV
91 D TBILL MAT - 14/12/17	0.47	SOV
Short Term Deposits		
Axis Bank Ltd.	0.93	
Net Current Assets	-9.03	
Total	100.00	

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

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

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	20/06/2016	20/06/2016
2017	28%	2.80	93.6715	10.00	13/06/2017	20/06/2017

*Not Available

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.

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

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	27.58	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

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)

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	24/07/2009	31/07/2009
2009	5%	0.50	13.20	10.00	12/11/2009	19/11/2009
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	21/12/2010	28/12/2010
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	12/06/2013	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	17/06/2015	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	22/11/2016	29/11/2016
2017	7.50%	0.75	16.9767	10.00	13/06/2017	20/06/2017

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	14.97	10.00	01/05/2011	08/05/2011
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	23/04/2015
2016	10%	1.00	18.6083	10.00	28/04/2016	05/05/2016
2017	13%	1.30	18.6765	10.00	08/05/2017	15/05/2017

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	09/09/2009
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

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

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

UTI Long Term Equity Fund (Tax Saving) - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2001	12%	1.20	N/A*	10.00	24/02/2001	01/03/2001
2004	40%	4.00	N/A*	10.00	14/01/2004	20/01/2004
2004	20%	2.00	N/A*	10.00	29/10/2004	04/11/2004
2005	40%	4.00	N/A*	10.00	09/09/2005	15/09/2005
2006	60%	6.00	22.93	10.00	23/02/2006	02/03/2006
2007	20%	2.00	19.56	10.00	16/01/2007	23/01/2007
2008	35%	3.50	22.8	10.00	04/02/2008	11/02/2008
2009	15%	1.50	17.07	10.00	29/12/2009	05/01/2010
2011	10%	1.00	16.37	10.00	14/02/2011	21/02/2011
2013	20%	2.00	17.5786	10.00	11/12/2013	18/12/2013
2015	22%	2.20	22.5504	10.00	12/01/2015	19/01/2015
2016	25%	2.50	19.0170	10.00	18/01/2016	25/01/2016
2017	13.5%	1.35	19.1411	10.00	10/01/2017	17/01/2017

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	

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
2007	4.91%	4.91	112.0435	100.00	29/05/2007	05/06/2007
2007	6.13%	6.13	123.9386	100.00	12/11/2007	19/11/2007
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	138.8536	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

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	0.80	19.3365	10.00	30/03/2007	05/04/2007
2009	1:10	0.80	21.1539	10.00	19/05/2009	26/05/2009
2010	1:05	0.80	22.1851	10.00	31/03/2010	07/04/2010
2011	1:10	0.80	19.8899	10.00	25/04/2011	02/05/2011
2012	1:10	0.80	18.0822	10.00	13/06/2012	20/06/2012
2013	1:10	0.80	18.4373	10.00	23/05/2013	30/05/2013
2014	1:10	0.80	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	0.80	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	12.3480	10.00	30/09/2016	30/09/2016
2016	0.08%	0.80	12.4561	10.00	30/09/2016	30/09/2016
2016	0.08%	0.80	12.5728	10.00	30/11/2016	30/11/2016
2016	0.08%	0.80	12.2161	10.00	30/12/2016	30/12/2016
2017	0.08%	0.80	12.4172	10.00	30/01/2017	30/01/2017
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	31/05/2017
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	12.5200	10.00	31/10/2017	31/10/2017

** 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	15.2599	10.00	31/08/2016	31/08/2016
2016	0.08%	0.80	15.1444	10.00	30/09/2016	30/09/2016
2016	0.08%	0.80	15.2352	10.00	28/10/2016	28/10/2016
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	15.7580	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

@@ 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	
2014	2.50%	0.250	11.6244	10.00	22/12/2014	29/12/2014	
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	3.00%	0.300	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%	0.2500	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	

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	
2014	1.00%	0.100	13.0011	10.00	22/12/2014	29/12/2014	
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	13.7174	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%	0.2500	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	

UTI Gilt Advantage Fund - Dividend declared							
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date	
2007	1.50%	0.150	10.7091	10.00	30/03/2007	06/04/2007	
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	07/10/2009	24/10/2009	
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	

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	2.00%	0.200	12.5067	10.00	19/03/2014	26/03/2014
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%	0.2500	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

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

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 Income Opportunities Fund- Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2013	3.00%	0.300	10.62	10.00	23/05/2013	30/05/2013
2013	2.00%	0.200	10.5851	10.00	23/11/2013	30/11/2013
2014	1.00%	0.100	10.5807	10.00	19/03/2014	26/03/2014
2014	2.25%	0.225	10.8389	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	10.9257	10.00	29/12/2014	26/12/2014
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	2.50%	0.250	11.6442	10.00	19/12/2016	26/12/2016
2017	2.50%	0.2500	11.6698	10.00	15/03/2017	22/03/2017
2017	1.50%	0.150	11.7604	10.00	18/09/2017	25/09/2017

UTI Floating Rate Fund - STP - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	3.75%	37.50	1148.3019	1000.00	18/09/2014	25/09/2014
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	1035.2381	1000.00	21/09/2015	28/09/2015
2015	1.50%	15.00	1031.3021	1000.00	21/12/2015	28/12/2015
2016	2.00%	20.00	1049.9855	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

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
2009	8%	0.80	11.62	10.00	16/04/2009	23/04/2009
2009	8%	0.80	13.33	10.00	27/05/2009	03/06/2009
2010	12%	1.20	15.14	10.00	29/04/2010	05/05/2010
2011	11%	1.10	15.49	10.00	26/09/2011	03/10/2011
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

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	26/09/2016
2017	2.50%	0.2500	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

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

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

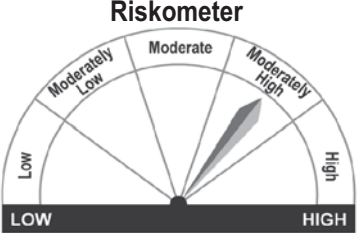
Entry Load	Exit Load
Nil	(A) Redemption / Switch out within 12 months from the date of allotment – (i) upto 10% of the allotted Units – NIL (ii) beyond 10% of the allotted Units - 1.00 % (B) Redemption / Switch out after 12 months from the date of allotment – NIL

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.	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 UTI Banking and PSU Debt Fund	47 44 46 51
11	Mr. Ritesh Nambiar 7	UTI Income Opportunities Fund UTI Floating Rate Fund STP 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"> - Long term capital appreciation - Investment in equity instruments (maximum-40%) and debt instruments
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"> - Regular income over long-term - Investment in equity instruments (maximum-30%) and debt/ money market instruments
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"> - Long term capital appreciation - Investment in equity instruments (maximum-40%) and debt instruments
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"> - Long term capital appreciation - Investment in equity instruments (maximum-40%) and debt/ money market instruments
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"> - Reasonable income with moderate capital appreciation over a long-term horizon - Investment in equity instrument (maximum-30%) and debt/ money market instruments
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"> - Long term capital growth - Investment in equity instruments/ Gold ETFs

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

CORE BANKING SOLUTION (CBS) ACCESS
(Please read the guidelines on the reverse of the form carefully).

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

[illegible]

My existing Bank account has been changed to CBS Bank Account number by the bank as under :-

Existing A/c number as per Folio

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
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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

* Cancelled Cheque leaf / copy of original cheque leaf with printed Account number and name of the 1st Unit Holder to be submitted.

- ☐ 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

I/we have read and understood the guidelines printed on the reverse of this Form and agree to abide by the same.

Sole/First Unit holder	Second Unit holder	Third Unit holder
------------------------	--------------------	-------------------

(To be signed by All Unitholders if units are held jointly)

Received, subject to verification, Form for CBS ACCOUNT NUMBER UPDATION FORM Details from Mr/ Mrs/ Ms :

Folio No : _____

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.utmif.com).

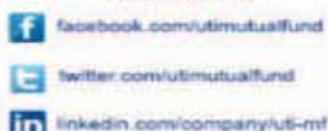
Check list

- ☐ 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
SMS: SERVICE to 5 67 67 56 Web: www.utmif.com

Follow us on :



For Existing Investors



Type ESOA 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
2. Mr. James Sellers Riepe
3. Mr. Flemming Madsen
4. Mr. Dinesh Kumar Mehrotra
5. Mr. P. N. Venkatachalam
6. Mr. M. V. Suryanarayana
7. Mr. Sumit Bose
8. Mrs Uttara Dasgupta
9. Mr N Seshadri

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 23865/233348 ● 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 222472/45 ● 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 2221307/2100607 ● Trichur 2331259/2331495 ● Trichy 2770712/13/14 ● Tirupur 2236339 ● Udaipur 2423065/66/67 ● Vapi 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.

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

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

"**Note:** SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor."

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

Standard Deviation : A statistical measure of the historical volatility of a fund or portfolio. More generally, a measure of the extent to which numbers are spread around their average. Lower the measure, lesser the volatility of the returns of the Fund, The Standard Deviation has been computed by taking Daily returns of the Fund over the past three years.

Sharpe Ratio : The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit 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.

**HAND-PICKED STOCKS FOR
A SPARKLING FUTURE.**

**PRESENTING
UTI FEF SERIES V[#]**

Contact your mutual fund distributor or
give a missed call on **8655019940**.

**NFO OPENS
NOV 20, 2017**

**NFO CLOSSES
DEC 04, 2017**

Presenting UTI Focussed Equity Fund Series-V (1102 days), a close ended equity scheme which aims to accelerate your wealth creation.

- Opportunity to invest in companies which aim to provide higher earnings growth
- Investments in stocks which can benefit from the changing dynamics of the Indian economy
- Advantage of active stock picking strategy

SMS "UTIFEV" to 5676756

**UTI FOCUSSED
EQUITY FUND
SERIES-V
(1102 DAYS)**

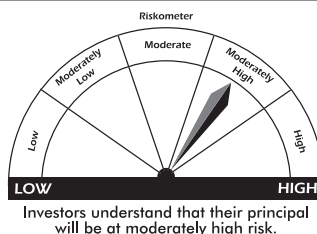
#UTI Focussed Equity Fund Series-V (1102 days)

UTI Focussed Equity Fund Series-V (1102 days)

This product is suitable for investors who are seeking*:

- Long term capital growth
- A close ended scheme that aims to provide capital appreciation by investing in equity and equity related securities

* Investors should consult their financial advisers 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.**