

OCTOBER 2017

UTI FUND WATCH

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[†]Past performance may or may not be sustained in future. 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). Distribution of dividend is subject to trustee's approval and availability of distributable surplus. Subject to prevailing tax laws. [‡]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. [§]Paid from 2003 till 30th September 2017. ^{||}Inception date 15th October, 1986. ^{||}As on 30th September, 2017

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) AS ON 31/09/2017				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*	11.07	14.77	12.27	11,107	11,477	11,227
3 Years*	9.60	8.26	5.51	13,169	12,691	11,747
5 Years*	13.73	12.27	10.76	19,034	17,843	16,674
Since inception as on 31/09/2017 (CAGR)*	14.83	13.83	13.70	7,25,980	5,52,801	5,33,151

^{*}Initial investment along with the value of Rights entitlement discounted at the scheme's CAGR, assuming all [†]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 Mrs. Swati Kulkarni is given below

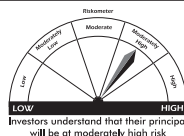
Fund Performance Vs Benchmark (CAGR) as on 31/09/2017							
Period	1 Year		3 Year		5 Year		Fund Manager managing the fund since
	Scheme Return (%)	Benchmark return (%)	Scheme Return (%)	Benchmark return (%)	Scheme Return (%)	Benchmark return (%)	
UTI MNC Fund	12.15	27.79	14.15	15.55	20.45	18.12	June, 2004
UTI Dividend Yield Fund	14.46	15.38	8.51	6.05	11.72	8.24	Dec. 2005

^{*}Compound annualized Growth Rate. The benchmark for UTI MNC Fund is Nifty MNC. The benchmark for UTI Dividend Yield Fund is Nifty Dividend Opportunities 50. Mrs. Swati Kulkarni manages 3 domestic schemes of UTI Mutual Fund. Different plans have a different expense structure. The performance details provided herein are of regular plan.

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.



**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

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MISSION

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- 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 reported disappointing performance in September 2017. Benchmarks S&P BSE Sensex and Nifty 50 ended the month at 31284 and 9789 points – down 1.41% and 1.30%, respectively. Concerns over domestic economic state, persistent selling by Foreign Institutional Investors (FIIs) and escalating tensions between the US and North Korea dragged the market down.

Domestic triggers were the government's stimulus spending plan to revive the economy and worries that it could have an adverse impact on the country's fiscal deficit. Persistent selling by FIIs for the second consecutive month, weakness in the rupee and profit booking also contributed to the decline. FIIs sold equities worth Rs 15,337 crore in September 2017 compared to selling of Rs 14,156 crore in August 2017. Sentiments dented further on reports that the Indian Army conducted a strike against Naga militants along the Myanmar border and after the Organisation for Economic Co-operation and Development (OECD) slashed India's growth forecast to 6.7% for the Fiscal Year 2018 from 7.3% estimated in June citing transitory impact of Goods and Services Tax (GST) rollout and demonetisation. Weak global cues also brought sharp fluctuations in the month. Geopolitical tensions surrounding the Korean peninsula deepened after North Korea said it might detonate a hydrogen bomb in the Pacific Ocean. The United States (US) Federal Reserve's plan to normalise its balance sheet, its projection of another interest rate hike later this year, rising crude oil prices and China's sovereign credit rating downgrade by Standard & Poor's were some of the developments that further dented market sentiments.

More downside was capped amid hopes of an interest rate cut by the Reserve Bank of India (RBI) on October 4, 2017 after the release of weaker-than-expected domestic economic growth data for the June 2017 quarter. Market also recovered after government stick to its fiscal deficit target by planning to borrow Rs 2.08 lakh crore from the market in the second half of 2017-2018. Value buying in the recently battered stocks, short covering ahead of the September futures and options expiry and a rally in pharmaceutical shares on positive stock-specific supported the indices. Persistent buying support by the Domestic Institutional Investors (DIIs) also augured well for the market. Intermittent rebound in the US equities buoyed by US President Donald Trump proposed tax plan also boosted sentiments.

Majority of S&P BSE sectoral indices ended lower in September 2017. Fast Moving Consumer Goods (FMCG), Public Sector Undertakings (PSU) and realty stocks witnessed heavy selling pressure; S&P BSE FMCG index, S&P BSE PSU index and S&P BSE Realty index fell 3.95%, 3.74% and 3.38%, respectively. S&P BSE Healthcare was the top gainer – up around 3% owing to a rally in shares of pharmaceutical shares which were benefited by clearance of several facilities by the US drug regulator. S&P BSE Metal index advanced 2.11% owing to buying interest in metal firms. S&P BSE Auto index ended in green – up nearly 2% after domestic sales recorded robust growth in August 2017.

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

DEBT MARKET

Interbank call money rates remained below the repo rate for most of the month amid comfortable liquidity in the 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 subdued. Intermittent term repo auctions conducted by the central bank helped in keeping the call rates down. However, surplus liquidity prompted the central bank to hold regular reverse repo auctions. Brief tightness in call rates was seen owing to outflows towards payment of advance taxes.

Government bond prices (gilts) declined in the month. Yield on the 10-year benchmark 6.79% 2027 paper ended at 6.66% on September 29, 2017 compared with 6.53% on August 31, 2017. Prices were mainly affected by reports that the government is considering a stimulus package to boost the economy, thereby leading to fears of extra borrowing in the current fiscal. Gilts fell further as hopes of policy easing by the RBI in the coming months diminished after government data showed a sharp rise in domestic consumer inflation figures for August 2017. Sentiments also weakened ahead of some open market bond sales and weekly gilt auctions. Caution ahead of the release of the October 2017- March 2018 borrowing calendar pulled down the prices further. The government said it plans to borrow Rs 2.08 lakh crore from the market in the second half of 2017-2018, reiterating its commitment to meet the fiscal deficit target of 3.2% of the Gross Domestic Product (GDP). On the global front, ongoing tensions in the Korean peninsula, sporadic rise in US benchmark Treasury yields and the United States (US) Federal Reserve's announcement of balance sheet normalisation also weighed on gilts.

Further decline in prices was restricted by intermittent value buying, expectations of a rate cut by the RBI following the release of domestic GDP data and quarter end purchases from some participants.

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

ECONOMY VIEW

The domestic macro marked weak growth numbers, growing fiscal concerns and an uptick in inflation levels.

Fiscal balances: Government fiscal accounts for Apr-Aug indicate a fiscal deficit of 96% for the full year budgeted (FY18BE). Fiscal concerns emanate from: 1. Expectations of lower tax revenue given slow growth, 2. Shortfall on non-tax revenue, viz. RBI's dividend to Government, telecom spectrum payouts and disinvestment collections, 3. High revenue spending pattern seen so far and 4. Probable requirement for additional spending to spur growth. The Government has targeted a 3.2% fiscal deficit to GDP ratio for FY18. However expected higher fiscal deficit and lower GDP numbers put this target at risk.

Inflation: On the inflation front, despite a flat base, Aug headline CPI at 3.36% came in much higher than Jul (2.36%). Overall price momentum (1% month on month (MoM)) was on the back of rise in price pressures across segments. The last two readings have marked a cumulative uptick of 190 bps in the headline print. With most of the deceleration behind us, the adverse base effect ahead and continued accounting of HRA hikes, the inflation readings are only headed northwards hereon. Overall inflation internals for Aug reveal: 1. Sharp uptick in the food index tracking surge in cereals & vegetable prices, 2. Higher commodity driven inflation (crude & gold) and 3. Persistent price pressures in services leading to a stubborn core index. Core inflation inched up to 4.5% from 4% in Jul.

Industrial Production: Jul Index of Industrial Production (IIP) at 1.2% came in marginally better than -0.1% seen in Jun. Adjusting on a seasonal basis, the index marked a contraction implying weak activity post implementation of GST. Overall production is dragged lower with the manufacturing sector reeling under the double whammy of cash squeeze since demonetization and GST. Mining, Manufacturing & Electricity grew 4.8%, 0.1% & 6.5% respectively. Use based classification reflected discouraging trends. Primary goods (2.3%), Capital goods (-1%), Intermediate goods (-1.8%) remained tepid. Consumer durables make evident the dent in consumption post demonetization as their growth fell sharply. Non-durables grew 3.4%.

UTI MUTUAL FUND IN MEDIA**

DATE	21.09.2017
WEBSITE	www.economictimes.indiatimes.com
LINK	http://economictimes.indiatimes.com/markets/expert-view/better-go-for-large-caps-and-not-midcaps-now-says-uti-amc-vetri-subramaniam/articleshow/60775922.cms

Better go for large-caps and not midcaps now, says UTI AMC's Vetri Subramaniam
ET Now | Updated: Sep 21, 2017, 12.20 PM IST

Talking to ET Now, **Vetri Subramaniam**, Group President & Head of Equity, **UTI AMC**, says valuation in the midcap space have actually moved to a significant premium to the large-caps and it is not in line with historical trends.

Edited excerpts:

What is your view on NBFCs? It is the hot favourite in the market right now and is turning out to be a bit of a crowded trade. Do you think it is time to go back to drawing board and take a call whether or not you should be booking out on any of the NBFCs names because these stocks have rallied pretty hard?

This is a pretty generic question and honestly it is little hard to take a generic call. There are different kinds of NBFCs involved in very different businesses. At one end of the spectrum, there are low-margin housing finance businesses and on the other end of the spectrum, there are companies doing UCVs or other kind of used vehicles with very high margin business.. But, if I were to dot that back to my own career when I started in 1992, it was the done thing for business groups to set up NBFCs and then many of them proceeded to fade out over 5 to 10 years and very few actually survived and made it all the way through.

Not so long ago, about four or five years ago, the thought process within the RBI was that the NBFCs were leading to a large amount of regulatory arbitrage and they were trying to close the entire route down and in fact the regulations for NBFCs over a period of time have moved closer and closer towards what the regulations are for banks.

But there is certainly some amount of excitement in that area with perhaps the fact that some other financial institutions are not in a position to lend as aggressively or make use of opportunities in the market place because they are grappling with their own internal balance sheet concerns and issues and so capital is getting allocated into some of these NBFCs which are making use of this opportunity to create new business niches for themselves. But you have be a bit worried when the market starts responding aesthetically just to the news of somebody entering a new business segment.

This is true of IT in the late 90s; infrastructure in 2006, 2007, 2008. This is something that I would take with a pinch of salt but should you therefore use that as a broad brush argument to stay away from NBFCs? Maybe, maybe not. This is something that you have to look at on a stock-specific basis based on where you think valuations are, the quality of the management and the kind of execution and growth you are getting.

So, you are saying stick with the leader, stick with the performers, they have already done well. It is the new entrants and the reason why they are entering this space is what one needs to perhaps relook?

Just to reiterate, you cannot so to speak say that he is entering this, so let me start valuing the opportunity on day one. That is a dangerous territory.

Globally, retail or brick and mortar retail stocks are getting smoked. But in India, it is a different story. Avenue Supermart has a market cap of Rs 60,000 crore. Trent is at Rs 300. The Future Group of companies have made a comeback. Globally, if there is a tide which is towards e-commerce and to against brick and mortar, in India I can see there are different signs or different patterns.

Yes, the only thing to keep in mind over there is that the comparison is not a completely fair comparison. In the US, you saw the peak in terms of maybe formalisation of organised retail, maybe a decade or more ago and then thanks to the rise and continued rise of online and particularly Amazon in very specifically you are now seeing a decimation of the market cap that got created in organised retail over maybe six or seven decades.

When you look at the Indian context, keep in mind that the total value of the organised retail segment is still a fraction of the total value of retailing which happens in the country and therefore there is scope. One could arguably make the case that the share of organised retail in this economy will continue to grow and the share of e-commerce will continue to grow as well.

So, it is not a very fair to take a US model and make a mirror image of that over here. As far as the standardised retailing of mass goods is concerned, the economic arguments in favour of e-commerce are very-very strong and therefore unless you are talking about retailing where it really able to make a difference to the consumer's life or it is

able to touch on those elements of branded, touch and feel luxury goods where somebody wants the experience of going into a shop and buying certainly, there will be challenges.

The comparison is misplaced because total organised retail market in India -- if you look at the market cap of that related to the size of the total retail opportunity -- we are a tiny fraction. I do not think that is a fully fair comparison.

A few days back we did some data analysis on how the flows have really come in or at least in terms of performance, it is really the midcaps that have outperformed large-caps over the course of the last five years and that is where the money has really found its way. Is it time for large-caps to now catch up? Are you seeing that in your funds as well?

You never know which way the market will decide to play catch up. It could go either way. Either the large-caps are starting to do significantly better or the midcaps are taking a pause and pulling back to where the large-caps are. But the two relevant things to keep in mind are that, yes the outperformance of midcaps over large-caps has been very significant going back almost last four years, pretty much may to August of 2013 when we were going through a little bit of a mini crisis. There has been massive outperformance of midcaps.

But equally, what has happened is that the valuation in the midcap space have actually moved to a significant premium to the large caps. Now this is quite highly unusual, honestly looking back at the past it is not in line with historical trends that we have seen and typically the premiums in the past at least have tendered not to sustain.

There are many arguments that have been made for this, that midcaps are a lot more locally focussed, large-caps are a lot more globally focussed but honestly when we start drilling down into the numbers and you start looking at individual companies, what we find is that many of the midcap companies do have a significant export profile. They have got global operations. So, it is slightly misplaced to make the comparison between large-caps and midcaps and say that large-caps are global, midcaps are local. You need to be a lot more stock specific when making those judgements. If I were an investor making allocations and just looking at where valuations are, I would have to believe that the better opportunity today lies in large caps as compared to midcaps.

How does one figure out that what could be the next compounding story, theme, industry or sector? Ten years ago if I would have talked about Maruti profits becoming 4x in 10 years, it would have been unreal but the size of the opportunity and the consumer boom is so strong that now everybody is still now telling me that the best for Maruti is yet to come.

The simple thing over here is really to look at it in terms of the runway that the companies or the opportunities that are there in a particular business line for growth and the way to do that is to juxtapose where India stands in terms of growth compare to where let us say even other emerging markets like China were five years or ten years ago or for that matter economies like South Korea or Indonesia were ten years ago.

Look at how industries have grown as the economies have grown in size and as capita incomes have increased. I do not comment on this purely from a consumption point of view but it is a question of saying that if an economy continues to employ more and more people and their income starts going up, then what are they going to do with those incomes? They are going to change their consumption basket. They are going to aspire to buy a lot of new products that they could not previously afford and the penetration levels therefore of consumption of those products start to rise dramatically.

So this is really the story of a classic emerging market where as the economy grows, people's income rise and obviously job creation is significant element of that and then they will spend money on certain things -- be it demand, higher quality, transportation, better healthcare, education.

The trick really here is to say which are those areas which have a long runway, where perhaps consumption has been limited to a few. It is very, very low penetration levels but just as you have seen in other economies, as income levels increase, the penetration level of those products start to rise dramatically because incomes go up and that is pretty much the thought process that would help you identify some of these stocks over long periods of time.

So where could a performer like Maruti come in from, which sector? Do not name the stock but where do you think then next big money could be made say in the next five to ten years, what sector are we going to see emerge as winner?

That is the wrong question because honestly as incomes go up and people's aspirations change and the nature of consumption changes, you would see many

companies which will benefit from this trend. It will not be limited to only a particular sector or otherwise. It could be in areas like travel. It could be in areas like healthcare. It could be in areas like education or it could very well be even in products like automobiles where the fact of the matter is that if you look at the car ownership per thousand of population in India compared to what it is even in other emerging markets, it is a very-very low number.

These kind of stories will emerge across the board. It is not a question of being sector specific. The trick over here is really more about getting the stock selection right because eventually it is the case that there are one or two companies which execute far better than the others and they end up becoming disproportionate winners.

Even as we talk about Maruti and like make a specific stock recommendation, keep in mind that Maruti has had a very different outcome compare to the development of the four-wheeler passenger car market in India. How many of the four-wheeler car manufacturers are actually profitable in India? Hardly anybody. In fact, Maruti accounts for more than 100% of the car profits that are being made by all automobile companies put together. So, it is not as simple as just betting on the sector, it is also a question of you backing the right company.

So it is very attractive to just give a sound bite and say it will happen in auto, it will happen in consumption, it will happen in education but it is never that simple because it is really those one or two companies, combination of brands, right place, right time, managements that create the magic and the others do not.

Publication : Vetry_S-Transcripts_ET_Now
Date: September 21, 2017

Finding opportunities in credit

Identifying re-rating candidates in beaten-down sectors helped UTI Mutual Fund's Ritesh Nambiar to outperform his peers and the benchmark



Finding opportunities in credit was the key to UTI Mutual Fund's performance in the last 12 months, says Ritesh Nambiar, the fund manager of the UTI Credit Fund. He says that the fund has been able to identify re-rating candidates in beaten-down sectors and has been able to outperform its peers and the benchmark.

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66 **Innovation will do well to look at products which are feasible in nature. Unlike a regular fund based on a gilt fund where the duration risk is high, investors could look at dynamic bond funds, short-term income funds or income opportunity funds**

Investors could look at dynamic bond funds, short-term income funds or income opportunity funds. These funds are designed to provide a regular income to the investor. They are designed to provide a regular income to the investor. They are designed to provide a regular income to the investor.

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Publication : Business_Standard
Date: September 27, 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~	4516.05 Cr			5206.96 Cr			923.35 Cr			384.09 Cr		
Expense Ratio@ (%)	Direct : 1.46, Regular: 2.30			Direct : 1.64, Regular: 2.12			Direct : 1.87, Regular: 2.53			Direct : 2.15, Regular: 2.60		
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	1.00%	Please refer to pg. 61	
		>= 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			Growth option Dividend option with Payout and Reinvestment			Growth option Dividend option with Payout and Reinvestment			Growth option Dividend option with Payout and Reinvestment			Growth option Dividend option with Payout and Reinvestment	
SIP	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	
SWP	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	
Trigger	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	
Fund Size ~	2712.44 Cr			4224.96 Cr			2023.77 Cr			1924.93 Cr			965.42 Cr	
Expense Ratio@ (%)	Direct : 1.49, Regular: 2.12			Direct : 1.35, Regular: 2.20			Direct : 1.81, Regular: 2.36			Direct : 1.39, Regular: 2.27			Direct : 1.38, Regular: 2.54	
Benchmark Index	Nifty Dividend Opportunities 50			S&P BSE 200			S&PBSE 200			Nifty MNC			Please refer to pg. 61	

~(Monthly Average as on 30/09/2017)

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 ~	3897.13 Cr			279.72 Cr			1625.85 Cr			654.19 Cr		
Expense Ratio@ (%)	Direct : 1.35, Regular: 2.31			Direct : 1.98, Regular: 2.55			Direct : 1.75, Regular: 2.23			Direct : 1.53 , Regular: 2.68		
Benchmark Index	Nifty Free Float Midcap 100			Nifty 500			S&P BSE 100			Nifty Bank		

Key Features	UTI Pharma & Healthcare Fund			UTI Transportation & Logistics Fund			UTI Long Term Equity Fund (Tax saving)		UTI Master Equity Plan Unit Scheme*	
Investment Objective	The objective of the Scheme is capital appreciation through investments in equities and equity related instruments of the Pharma & Healthcare sector			Investment Objective is "capital appreciation" through investments in stocks of the companies engaged in the transportation and logistics sector.			Please refer to Pg. 9		The scheme primarily aims at securing for the members capital appreciation by investing the funds of the scheme in equity shares and convertible and non-convertible bonds / debentures of companies with good growth prospects and money market instruments.	
Asset Allocation	Please refer to pg. 60			Please refer to pg. 61			At least 80% in equity / equity related instruments Up to 20 % in Cash/Money Market Instruments		Minimum 80% in equity & Maximum 20% in debt	
Min. Invest Amt.	₹ 5,000/-			₹ 5,000/-			₹ 500/-		-	
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load (w.e.f. 6/4/2015)	Entry Load	Holding Period	Exit Load (w.e.f. 6/4/2015)	Entry Load	Exit Load	Entry Load	Exit Load
	Nil	Less than one year Greater than or equal to one Year	1.00% Nil	Nil	Less than one year Greater than or equal to one Year	1.00% Nil	Nil	Nil	Nil	Nil
Plans/Options (Regular / Direct)	Growth option Dividend option with Payout and Reinvestment			Growth option Dividend option with Payout and Reinvestment			Growth option Dividend option with Payout		Growth Option	
SIP	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>						
SWP	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>						
Trigger	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			
Fund Size ~	327.28 Cr			1289.01 Cr			897.79 Cr		1852.84 Cr	
Expense Ratio@ (%)	Direct : 1.77, Regular : 2.80			Direct : 1.27, Regular: 2.47			Direct : 1.82 , Regular: 2.57		Direct: - , Regular: 2.10	
Benchmark Index	Nifty Pharma			UTI Transportation & Logistics Index			S&P BSE 200		S&P BSE 100	

~(Monthly Average as on 30/09/2017)

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	Exit Load	Entry Load	Exit Load	Entry Load	Exit Load
	Nil	Nil	Nil	Nil	Nil	0.50% if exited on or before 30 days from the date of investment (w.e.f. February 10, 2015)
Plans/Options (Regular / Direct)	Growth option Dividend option with Payout and Reinvestment		Growth option Dividend option with Payout and Reinvestment		Growth option Dividend option with Payout and Reinvestment CanServe facility available	
SIP					<input checked="" type="checkbox"/>	
SWP						
Trigger (Strip)					<input checked="" type="checkbox"/>	
Fund Size ~	134.08 Cr		352.55 Cr		1627.77 Cr	
Expense Ratio@ (%)	Direct : -, Regular: 2.60		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	Exit Load	Entry Load	Exit Load
	Nil	Nil	Please refer to pg. 63	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 ~	601.47 Cr	3712.72 Cr	3980.79 Cr	645.83 Cr
Expense Ratio@ (%)	Direct : 0.13, Regular: 0.20	Direct : 1.49, Regular : 2.31	Direct : 1.35, Regular: 1.93	Direct : 1.71, Regular: 2.43
Benchmark Index	NIFTY 50	CRISIL Balanced Fund Index	CRISIL Debt Hybrid (60:40)	CRISIL Debt Hybrid (75:25)

~(Monthly Average as on 30/09/2017)

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 ~	3772.94 Cr		2458.71 Cr		283.35 Cr		205.09 Cr		269.67 Cr	
Expense Ratio@ (%)	Direct : 1.62, Regular: 1.82		Direct : 1.45, Regular : 2.11		Direct : 1.99, Regular: 2.56		Direct : 1.99, Regular : 2.85		Direct : 0.54, Regular: 1.02	
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	<div>Entry Load Nil</div> <div>Exit Load Nil</div>	<div>Entry Load Nil</div>	<div>Exit Load Nil</div>	<div>Entry Load Nil</div>	<div>Exit Load Nil</div>	<div>Entry Load Nil</div>	<div>Exit Load Nil (w.e.f. Aug 09, 2017)</div>	<div>Entry Load Nil</div>	<div>Exit Load Nil(w.e.f. October 01, 2012)</div>
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 ~	1087.55 Cr	1888.21 Cr		12566.38 Cr		1683.67 Cr		7211.53 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 30/09/2017)

FUNDS AT A GLANCE

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"/>	<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"/>	<input checked="" type="checkbox"/>
Strip	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	13376.79 Cr	738.34 Cr	22.8 Cr	3686.17 Cr	1178.05 Cr	179.22 Cr
Expense Ratio@ (%)	Direct : 0.25, Regular: 0.40	Direct : 0.63, Regular: 0.85	Direct : 0.39, Regular: 0.55	Direct : 0.49, Regular: 1.58	Direct : 0.22, Regular: 0.30	Direct : 0.52, 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"/>	<input checked="" type="checkbox"/>
SWP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Strip	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	13321.02 Cr	23327.73 Cr
Expense Ratio@ (%)	Direct : 0.07, Regular : 0.19	Direct : 0.06, Regular: 0.11
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 30/09/2017)

'Expense Ratio' represents 'Total Recurring Expenses' as a percentage of daily / weekly average net assets' for the month of September 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.



Liquid Funds & Ultra Short Funds	Debt Funds	Debt Funds	Balanced Funds	Conservative Equity Funds	Aggressive Equity Funds	Mutual Funds	Sector Funds
UTI Money Market Fund UTI Liquid Fund - Cash Plan UTI Treasury Advantage Fund UTI Flexi Dividend Plan	UTI Income Fund UTI Dynamic Bond Fund UTI Short Term Income Fund UTI Liquid Fund - Cash Plan UTI Treasury Advantage Fund UTI Flexi Dividend Plan	UTI Income Fund UTI Dynamic Bond Fund UTI Short Term Income Fund UTI Liquid Fund - Cash Plan UTI Treasury Advantage Fund UTI Flexi Dividend Plan	UTI Balanced Fund UTI Children's Future Plan (Balanced) UTI Liquid Fund - Cash Plan UTI Treasury Advantage Fund UTI Flexi Dividend Plan	UTI Conservative Equity Fund UTI Equity Fund UTI Equity Fund - Cash Plan UTI Liquid Fund - Cash Plan UTI Treasury Advantage Fund UTI Flexi Dividend Plan	UTI Aggressive Equity Fund UTI Equity Fund UTI Equity Fund - Cash Plan UTI Liquid Fund - Cash Plan UTI Treasury Advantage Fund UTI Flexi Dividend Plan	UTI International Fund UTI Emerging Markets Fund UTI Global Fund UTI Liquid Fund - Cash Plan UTI Treasury Advantage Fund UTI Flexi Dividend Plan	UTI Banking Sector Fund UTI Pharma Sector Fund UTI Infrastructure Fund UTI Energy Fund UTI Technology Fund UTI Liquid Fund - Cash Plan UTI Treasury Advantage Fund UTI Flexi Dividend Plan

UTI Mutual Fund Scheme

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.

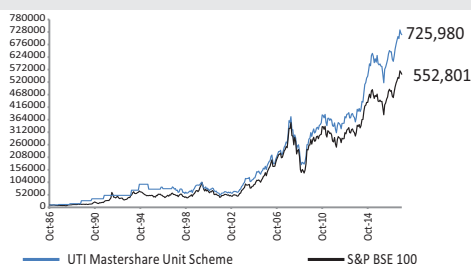
Investment Objective

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: ₹ 4516.05 Crore													
Closing AUM ₹ 4513.62 Crore													
No. of Unit Holders : 5,40,480	<table><tr><th colspan="3">Market Capitalisation (%)</th></tr><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>84</td><td>15</td><td>1</td></tr></table>	Market Capitalisation (%)			Large	Mid	Small	84	15	1			
Market Capitalisation (%)													
Large		Mid	Small										
84		15	1										
Minimum Investment Amount : ₹ 100/-													
NAV as on September 30, 2017													
Growth Option: ₹ 106.68, Income Option: ₹ 34.25													
High/Low NAV in the month : Growth option ₹ 110.80 , ₹ 105.65													
Total expense ratio (%) : Direct: 1.46, Regular: 2.30	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 30/09/2017				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*	11.07	14.77	12.27	11,107	11,477	11,227
3 Years*	9.60	8.26	5.51	13,169	12,691	11,747
5 Years*	13.73	12.27	10.76	19,034	17,843	16,674
Since inception as on 30/09/2017 (CAGR)*	14.83	13.83	13.70	725,980	552,801	533,151

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 September 30, 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	1,28,283	1,30,285	1,28,144	13.17	16.43	12.94
3 Years	3,60,000	4,16,453	4,23,993	4,06,426	9.72	10.95	8.06
5 Years	6,00,000	8,39,920	8,16,202	7,69,282	13.44	12.28	9.89
7 Years	8,40,000	13,28,335	12,66,301	11,88,944	12.88	11.54	9.77
10 Years	12,00,000	22,83,509	20,99,355	19,65,337	12.36	10.78	9.54
Since inception as on 30/09/2017	15,40,000	36,21,195	32,80,362	30,69,799	12.51	11.12	10.18

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

AS ON 30/09/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.90	
Standard Deviation (Annual)	13.60%	14.35%
Sharpe ratio	0.26	
Portfolio Turnover Ratio (Annual)	0.20	

Active Stock positions (as compared to Benchmark)

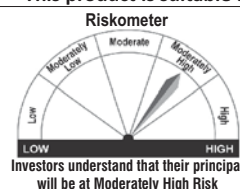
Overweight (Top5) SKF India Ltd. Indus Ind Bank Ltd. Sanofi India Ltd. Indraprastha Gas Ltd. Gujarat State Petronet Ltd.	Underweight (Top5) HDFC Ltd. Reliance Industries Ltd. ITC Ltd. State Bank of India Hindustan Unilever Ltd.
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Portfolio as on September 30, 2017

Equity	% of NAV
HDFC Bank Ltd.	8.71
Infosys Ltd.	5.71
ICICI Bank Ltd.	5.52
Kotak Mahindra Bank Ltd.	4.05
Maruti Suzuki India Ltd.	3.98
Indus Ind Bank Ltd.	3.86
Tata Consultancy Services Ltd.	3.01
Tata Motors Ltd.	2.74
Mahindra & Mahindra Ltd.	2.50
Larsen & Toubro Ltd.	2.32
SKF India Ltd.	2.31
ITC Ltd.	2.25
Tech Mahindra Ltd.	2.19
Reliance Industries Ltd.	2.15
Asian Paints Ltd.	2.14
Bharat Petroleum Corporation Ltd.	2.07
Axis Bank Ltd.	2.03
Hero Motocorp Ltd.	1.96
Sanofi India Ltd.	1.87
Shree Cement Ltd.	1.85
Vedanta Ltd.	1.75
Aurobindo Pharma Ltd.	1.74
Bharat Electronics Ltd.	1.71
Indraprastha Gas Ltd.	1.70
Gujarat State Petronet Ltd.	1.68
Sun TV Network Ltd.	1.53
Bharat Forge Ltd.	1.52
Mahindra & Mahindra Financial Services Ltd.	1.46
Cummins India Ltd.	1.43
GAIL (India) Ltd.	1.42
Others	16.94
Net Current Assets	3.90
Total	100.00

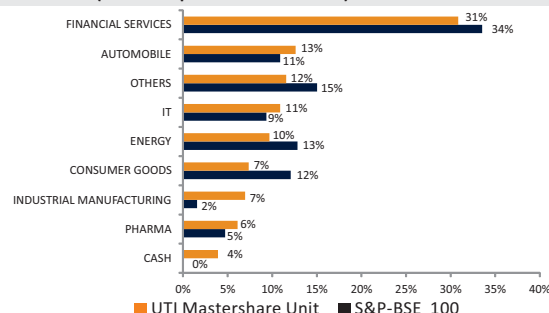
% of top 10 stocks	42.37
Median Market Cap (₹ Cr)	107,161
Weighted Average Market (₹ Cr)	155,110

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: ₹ 5206.96 Crore
Closing AUM ₹ 5114.32 Crore

No. of Unit Holders : 7,59,880

Minimum Investment Amount : ₹ 5,000/-

Management Style - Market Cap Grid

Growth	Blend	Value	
			Large
			Large & Mid
			Mid & Small

Market Capitalisation (%)

Large	Mid	Small
83	17	-

NAV as on September 30, 2017 : Growth Option: ₹ 121.84, Income Option: ₹ 92.73

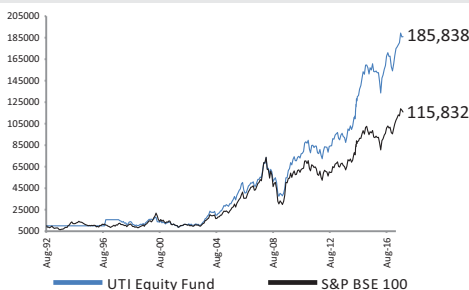
High/Low NAV in the month : Growth option ₹ 125.87 , ₹ 120.62

Total expense ratio (%):

Load Structure:

Direct: 1.64, **Regular:** 2.12

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 30/09/2017****Growth of ₹10000**

Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
1 Year*	10.94	14.77	13.67	11,094	11,477	11,367
3 Years*	9.76	8.26	7.11	13,226	12,691	12,291
5 Years*	15.35	12.27	11.40	20,430	17,843	17,161
Since inception as on 30/09/2017 (CAGR)*	12.20	10.13	9.62	185,838	115,832	102,957

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 September 30, 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	1,29,710	1,30,285	1,29,595	15.49	16.43	15.30
3 Years	3,60,000	4,19,870	4,23,993	4,16,369	10.28	10.95	9.70
5 Years	6,00,000	8,63,261	8,16,202	7,94,798	14.55	12.28	11.21
7 Years	8,40,000	14,05,124	12,66,301	12,30,810	14.45	11.54	10.74
10 Years	12,00,000	25,67,086	20,99,355	20,39,478	14.55	10.78	10.24
Since inception as on 30/09/2017	15,40,000	41,65,694	32,80,362	31,86,438	14.47	11.12	10.71

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

AS ON 30/09/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.90	
Standard Deviation (Annual)	13.73%	14.35%
Sharpe ratio	0.27	
Portfolio Turnover Ratio (Annual)	0.09	

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

Yes Bank Ltd.
Shree Cement Ltd.
Indus Ind Bank Ltd.
Motherson Sumi System Ltd.
Hindustan Zinc Ltd.

Underweight (Top5)

Reliance Industries Ltd.
Larsen & Toubro Ltd.
State Bank of India
Axis Bank Ltd.
Tata Motors Ltd.

Portfolio as on September 30, 2017

Equity	% of NAV
HDFC Bank Ltd.	8.11
HDFC Ltd.	5.22
Indus Ind Bank Ltd.	5.08
Yes Bank Ltd.	4.98
Infosys Ltd.	4.71
Kotak Mahindra Bank Ltd.	4.24
ITC Ltd.	4.16
Tata Consultancy Services Ltd.	3.97
Shree Cement Ltd.	3.86
ICICI Bank Ltd.	3.79
Maruti Suzuki India Ltd.	3.73
Motherson Sumi System Ltd.	3.01
Sun Pharmaceuticals Industries Ltd.	2.77
Eicher Motors Ltd.	2.56
Hindustan Zinc Ltd.	2.32
Bajaj Finserv Ltd.	2.26
Cadila Healthcare Ltd.	2.18
Lupin Ltd.	1.85
Torrent Pharmaceuticals Ltd.	1.77
Page Industries Ltd	1.75
Divis Laboratories Ltd.	1.67
Eclerx Services Ltd.	1.51
Titan Company Ltd.	1.33
Havells India Ltd.	1.32
Astral Poly Technik Ltd.	1.29
Cummins India Ltd.	1.22
Hero Motocorp Ltd.	1.20
Asian Paints Ltd.	1.15
Info-Edge (India) Ltd.	1.14
Nestle India Ltd.	1.08
Others	12.58
Net Current Assets	2.19
Total	100.00

% of top 10 stocks 48.10

Median Market Cap (₹ Cr) 101,254

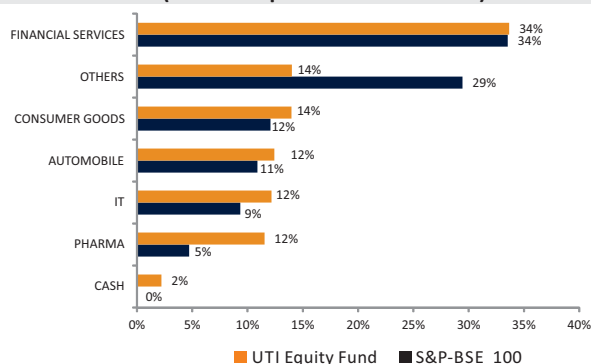
Weighted Average Market (₹ Cr) 155,369

All figures given are provisional and unaudited.

This product is suitable for investors who are seeking*:

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

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

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

SMS: LEF to 5676756 to get scheme details.

Investment Objective

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

Snapshot**Fund Manager**

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

Date of inception/allotment:

20th May, 2009

Fund size monthly average: ₹ 923.35 Crore**Closing AUM** ₹ 912.06 Crore**No. of Unit Holders :** 1,86,583**Minimum Investment Amount :** ₹ 5,000/-**NAV as on September 30, 2017** Growth Option: ₹ 59.98, Income Option: ₹ 34.44**High/Low NAV in the month :** Growth option ₹ 61.70 , ₹ 59.37**Total expense ratio (%):****Direct:** 1.87, **Regular:** 2.53**Management Style - Market Cap Grid**

Growth	Blend	Value
		Large
		Large & Mid
		Mid & Small

Market Capitalisation (%)

Large	Mid	Small
86	11	3

₹ 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 30/09/2017**

Period	NAV (%)			Growth of ₹10000		
	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
1 Year*	14.55	14.77	13.67	11,455	11,477	11,367
3 Years*	10.98	8.26	7.11	13,673	12,691	12,291
5 Years*	14.47	12.27	11.40	19,662	17,843	17,161
Since inception as on 20/05/2017 (CAGR)*	12.98	11.07	10.42	27,773	24,079	22,925

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 September 30, 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	1,31,016	1,30,285	1,29,595	17.62	16.43	15.30
3 Years	3,60,000	4,30,451	4,23,993	4,16,369	11.99	10.95	9.70
5 Years	6,00,000	8,70,466	8,16,202	7,94,798	14.89	12.28	11.21
7 Years	8,40,000	13,83,930	12,66,301	12,30,810	14.03	11.54	10.74
Since inception as on 30/09/2017	10,10,000	17,93,918	16,14,455	15,73,198	13.27	10.86	10.27

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

AS ON 30/09/2017**Quantitative Indicators**

	Fund	Benchmark
Beta	0.90	
Standard Deviation (Annual)	13.73%	14.35%
Sharpe ratio	0.36	
Portfolio Turnover Ratio (Annual)	0.54	

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

Grasim Industries Ltd.
Vedanta Ltd.
Mahindra & Mahindra Ltd.
Oil & Natural Gas Corporation Ltd.
Sun Pharmaceuticals Industries Ltd.

Underweight (Top5)

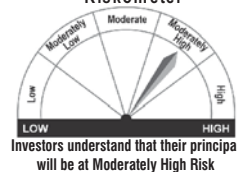
HDFC Ltd.
Reliance Industries Ltd.
Kotak Mahindra Bank Ltd.
State Bank of India
Tata Motors Ltd.

Portfolio as on September 30, 2017

Equity	% of NAV
HDFC Bank Ltd.	7.94
ITC Ltd.	5.58
ICICI Bank Ltd.	5.24
Infosys Ltd.	5.17
Grasim Industries Ltd.	4.71
Maruti Suzuki India Ltd.	4.33
Vedanta Ltd.	3.62
Mahindra & Mahindra Ltd.	3.49
Indus Ind Bank Ltd.	3.40
Oil & Natural Gas Corporation Ltd.	3.25
Sun Pharmaceuticals Industries Ltd.	3.24
Tata Consultancy Services Ltd.	3.04
Larsen & Toubro Ltd.	2.87
NTPC Ltd.	2.73
Coal India Ltd.	2.49
Dr. Reddy's Laboratories Ltd.	2.33
GAIL (India) Ltd.	2.10
Bharat Petroleum Corporation Ltd.	2.08
IDFC Ltd.	1.93
Aurobindo Pharma Ltd.	1.90
Tech Mahindra Ltd.	1.85
Bank of Baroda	1.77
Power Grid Corporation Of India Ltd.	1.74
Shree Cement Ltd.	1.65
Torrent Power Ltd.	1.62
Tata Global Beverages Ltd.	1.56
Tata Steel Ltd.	1.54
Mphasis Ltd.	1.42
Axis Bank Ltd.	1.37
Federal Bank Ltd.	1.35
Others	8.94
Net Current Assets	3.75
Total	100.00

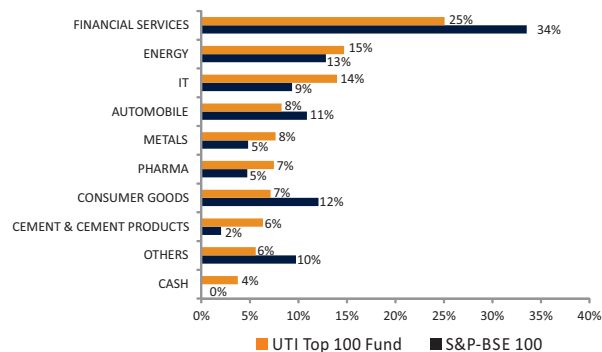
% of top 10 stocks	46.72
Median Market Cap (₹ Cr)	119,811
Weighted Average Market (₹ Cr)	157,404

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 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><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: 22nd August, 2014																	
Fund size monthly average: ₹ 384.09 Crore Closing AUM ₹ 377.28 Crore																	
No. of Unit Holders : 85,221	Market Capitalisation (%) <table><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>73</td><td>19</td><td>8</td></tr></table>	Large	Mid	Small	73	19	8										
Large		Mid	Small														
73	19	8															
Minimum Investment Amount : ₹ 5,000/-																	
NAV as on September 30, 2017 Growth Option: ₹ 12.98, Income Option: ₹ 12.98																	
High/Low NAV in the month : Growth option ₹ 13.48, ₹ 12.82																	
Load Structure: Please refer to page No. 4																	
Total expense ratio (%): Direct: 2.15, Regular: 2.60																	
Load Structure: Please refer to page No. 4																	

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) AS ON 30/09/2017				Growth of ₹10000		
Period	NAV (%)	S&P BSE 200 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 200 (₹)	Nifty 50 (₹)
1 Year*	12.99	15.09	13.67	11,299	11,509	11,367
3 Years*	8.96	9.59	7.11	12,939	13,165	12,291
Since inception as on 30/09/2017 (CAGR)*	8.76	9.51	7.08	12,984	13,264	12,370

*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 September 30, 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	1,30,403	1,30,514	1,29,595	16.62	16.80	15.30
3 Years	3,60,000	4,23,193	4,29,410	4,16,369	10.82	11.82	9.70
Since inception as on 30/09/2017	3,70,000	4,36,106	4,42,488	4,28,563	10.69	11.66	9.53

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 30/09/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.96	
Standard Deviation (Annual)	14.08%	14.20%
Sharpe ratio	0.21	
Portfolio Turnover Ratio (Annual)	0.67	

Active Stock positions (as compared to Benchmark)

Overweight (Top5)	Underweight (Top5)
Muthoot Finance Ltd.	HDFC Ltd.
Polaris Consulting & Services Ltd.	Tata Consultancy Services Ltd.
L&T Finance Holdings Ltd.	State Bank of India
Mphasis Ltd.	Larsen & Toubro Ltd.
Gujarat Gas Ltd.	Axis Bank Ltd.

Portfolio as on September 30, 2017

Equity	% of NAV
HDFC Bank Ltd.	8.05
Infosys Ltd.	4.08
ICICI Bank Ltd.	3.64
Reliance Industries Ltd.	3.55
ITC Ltd.	3.13
Maruti Suzuki India Ltd.	2.89
Tata Motors Ltd.	2.78
Hindustan Unilever Ltd.	2.66
HDFC Ltd.	2.31
Muthoot Finance Ltd.	2.30
Indus Ind Bank Ltd.	2.27
Kotak Mahindra Bank Ltd.	1.91
Bajaj Finance Ltd.	1.84
Sun Pharmaceuticals Industries Ltd.	1.74
Polaris Consulting & Services Ltd.	1.67
GAIL (India) Ltd.	1.59
Vedanta Ltd.	1.51
Tata Steel Ltd.	1.51
L&T Finance Holdings Ltd.	1.47
Tech Mahindra Ltd.	1.36
Mahindra & Mahindra Financial Services Ltd.	1.30
Cipla Ltd.	1.29
Mphasis Ltd.	1.26
Mahindra & Mahindra Ltd.	1.21
Power Grid Corporation Of India Ltd.	1.21
Bharti Airtel Ltd.	1.17
Indian Oil Corporation Ltd.	1.14
Multi Commodity Exchange of India Ltd.	1.12
Gujarat Gas Ltd.	1.09
Somany Ceramics Ltd.	1.07
Others	35.71
Net Current Assets	0.17
Total	100.00

% of top 10 stocks	35.37
Median Market Cap (₹ Cr)	1,00,893
Weighted Average Market (₹ Cr)	1,41,353

All figures given are provisional and unaudited.

This product is suitable for investors who are seeking*:

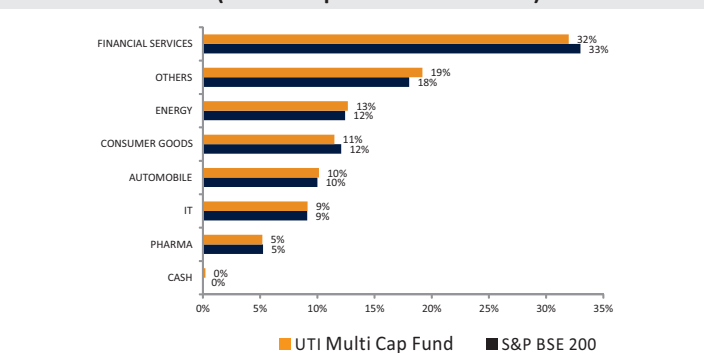
- Long Term Capital appreciation
- Investment in equity instruments of companies across market capitalization

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

Riskometer



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, MFV (NMIMS), CFA

Date of inception/allotment:

3rd May, 2005

Fund size monthly average: ₹ 2712.44 Crore

Closing AUM ₹ 2670.04 Crore

No. of Unit Holders : 3,10,046

Minimum Investment Amount : ₹ 5,000/-

Management Style - Market Cap Grid

Growth	Blend	Value
		Large
		Large & Mid
		Mid & Small

Market Capitalisation (%)

Large	Mid	Small
69	27	4

NAV as on September 30, 2017 : Growth Option: ₹ 58.24, Income Option: ₹ 16.52

High/Low NAV in the month : Growth option ₹ 60.00 , ₹ 57.32

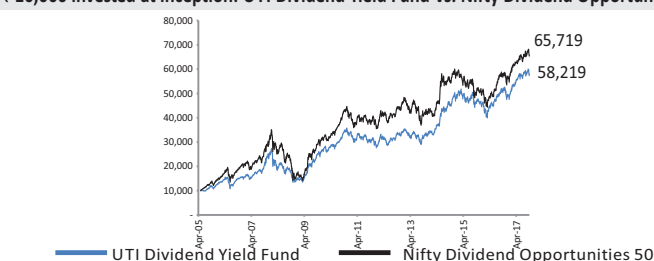
Total expense ratio (%) :

Direct: 1.49, **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 30/09/2017				Growth of ₹10000		
Period	NAV (%)	Nifty Dividend Opportunities 50 (%)	Nifty 50 (%)	NAV (₹)	Nifty Dividend Opportunities 50 (₹)	Nifty 50 (₹)
1 Year*	14.46	15.38	13.67	11,446	11,538	11,367
3 Years*	8.51	6.05	7.11	12,779	11,929	12,291
5 Years*	11.72	8.24	11.40	17,410	14,860	17,161
Since inception as on 30/09/2017 (CAGR)*	15.24	16.37	14.01	58,219	65,719	50,955

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 Opportunity since 01/06/2017, prior period BSE100 return.

SIP Returns as on September 30, 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	1,28,720	1,27,959	1,29,595	13.88	12.64	15.30
3 Years	3,60,000	4,23,546	4,22,944	4,16,369	10.87	10.78	9.70
5 Years	6,00,000	8,25,716	7,72,673	7,94,798	12.75	10.07	11.21
7 Years	8,40,000	12,68,324	11,66,746	12,30,810	11.58	9.24	10.74
10 Years	12,00,000	22,66,295	21,10,022	20,39,478	12.22	10.88	10.24
Since inception as on 30/09/2017	14,80,000	34,48,834	27,91,668	28,97,375	12.92	9.79	10.35

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

AS ON 30/09/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.88	
Standard Deviation (Annual)	14.04%	14.52%
Sharpe ratio	0.18	
Portfolio Turnover Ratio (Annual)	0.39	

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

ICICI Bank Ltd.
HDFC Bank Ltd.
Mphasis Ltd.
GAIL (India) Ltd.
Great Eastern Shipping Co. Ltd.

Underweight (Top5)

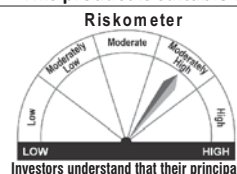
Tata Consultancy Services Ltd.
Hindustan Unilever Ltd.
ITC Ltd.
Bajaj Auto Ltd.
Indiabulls Housing Finance Ltd.

Portfolio as on September 30, 2017

Equity	% of NAV
Infosys Ltd.	7.55
ICICI Bank Ltd.	7.14
HDFC Bank Ltd.	4.08
ITC Ltd.	3.81
Hindustan Zinc Ltd.	3.41
Mphasis Ltd.	3.31
GAIL (India) Ltd.	3.22
Tata Consultancy Services Ltd.	3.04
Great Eastern Shipping Co. Ltd.	2.99
Tech Mahindra Ltd.	2.89
Mahanagar Gas Ltd.	2.88
Cummins India Ltd.	2.73
Bharat Petroleum Corporation Ltd.	2.38
NTPC Ltd.	2.29
Akzo Nobel India Ltd.	2.13
Hero Motocorp Ltd.	2.10
Tata Chemicals Ltd.	2.06
ICICI Prudential Life Insurance Company Ltd.	2.04
CARE Ratings Ltd.	1.84
Vedanta Ltd.	1.72
Sanofi India Ltd.	1.69
Ambuja Cements Ltd.	1.62
Power Grid Corporation Of India Ltd.	1.62
Indian Oil Corporation Ltd.	1.59
Castrol India Ltd.	1.59
Tata Steel Ltd.	1.54
Bharat Electronics Ltd.	1.48
Hindustan Unilever Ltd.	1.46
Hindustan Petroleum Corporation Ltd.	1.44
Procter & Gamble Hygiene & Hel Care Ltd.	1.43
Others	19.69
Net Current Assets	1.24
Total	100.00

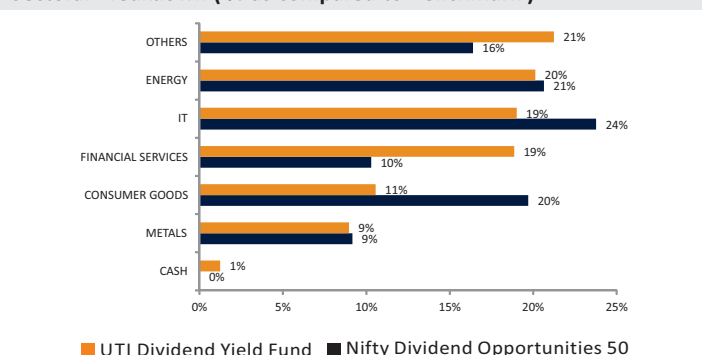
% of top 10 stocks	41.45
Median Market Cap (₹ Cr)	67,975
Weighted Average Market (₹ Cr)	1,16,985

All figures given are provisional and unaudited.

This product is suitable for investors who are seeking*:

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

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

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

SMS: LDYF to 5676756 to get scheme details.

Investment Objective

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

Snapshot**Fund Manager**

Mr. Vetri Murugan Subramaniam, B.Com, PGDM

Date of inception/allotment:

20th July, 2005

Fund size monthly average: ₹ 4224.96 Crore

Closing AUM ₹ 4163.32 Crore

No. of Unit Holders : 4,59,330

Minimum Investment Amount : ₹ 5,000/-

Management Style - Market Cap Grid

Growth	Blend	Value

Large
Large & Mid
Mid & Small

Market Capitalisation (%)

Large	Mid	Small
77	21	2

NAV as on September 30, 2017 : Growth Option: ₹ 54.87, Income Option: ₹ 18.11

High/Low NAV in the month : Growth option ₹ 56.63 , ₹ 54.15

Total expense ratio (%):

Direct: 1.35, **Regular:** 2.20

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 30/09/2017****Growth of ₹10000**

Period	NAV (%)	S&P BSE 200 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 200 (₹)	Nifty 50 (₹)
1 Year*	9.86	15.09	13.67	10,986	11,509	11,367
3 Years*	6.25	9.59	7.11	11,997	13,165	12,291
5 Years*	12.29	13.15	11.40	17,858	18,553	17,161
Since inception as on 30/09/2017 (CAGR)*	14.97	13.05	12.84	54,886	44,688	43,685

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 September 30, 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	1,28,602	1,30,514	1,29,595	13.69	16.80	15.30
3 Years	3,60,000	4,09,212	4,29,410	4,16,369	8.52	11.82	9.70
5 Years	6,00,000	8,02,436	8,40,396	7,94,798	11.59	13.46	11.21
7 Years	8,40,000	12,82,222	13,06,296	12,30,810	11.89	12.41	10.74
10 Years	12,00,000	23,70,164	21,74,359	20,39,478	13.06	11.44	10.24
Since inception as on 30/09/2017	14,60,000	34,38,483	29,78,631	28,06,230	13.26	11.12	10.22

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 30/09/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.96	
Standard Deviation (Annual)	14.11%	14.20%
Sharpe ratio	0.01	
Portfolio Turnover Ratio (Annual)	0.49	

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

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

Underweight (Top5)

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

Portfolio as on September 30, 2017

Equity	% of NAV	% of NAV (Futures)
HDFC Bank Ltd.	9.33	
Indus Ind Bank Ltd.	6.76	
Infosys Ltd.	5.77	
Maruti Suzuki India Ltd.	5.09	
Mahindra & Mahindra Financial Services Ltd.	4.75	
ICICI Bank Ltd.	4.53	
Indian Oil Corporation Ltd.	4.02	
Tata Consultancy Services Ltd.	3.86	
Tata Motors Ltd.	3.42	
GAIL (India) Ltd.	3.00	
Power Grid Corporation Of India Ltd.	2.87	
Container Corporation Of India Ltd.	2.53	
Tech Mahindra Ltd.	2.42	
Adani Ports And Special Economic Zone Ltd.	2.30	
MRF Ltd.	2.29	
Sun Pharmaceuticals Industries Ltd.	2.28	
Hero Motocorp Ltd.	1.91	
Federal Bank Ltd.	1.82	
Shree Cement Ltd.	1.71	
Cipla Ltd.	1.70	
Mahindra & Mahindra Ltd.	1.57	
Vedanta Ltd.	1.45	
Bharat Forge Ltd.	1.44	
Equitas Holdings Ltd.	1.36	
Petronet Lng Ltd.	1.30	
Axis Bank Ltd.	1.16	
TI Financial Holdings Ltd.	1.05	
United Spirits Ltd.	1.04	
Crompton Greaves Consumer Electricals Ltd.	1.04	
Jubilant Food Works Ltd.	1.01	
Others	12.95	
Net Current Assets	2.27	
Total	100.00	

% of top 10 stocks

50.54

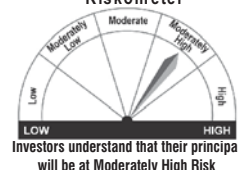
Median Market Cap (₹ Cr)

1,02,801

Weighted Average Market (₹ Cr)

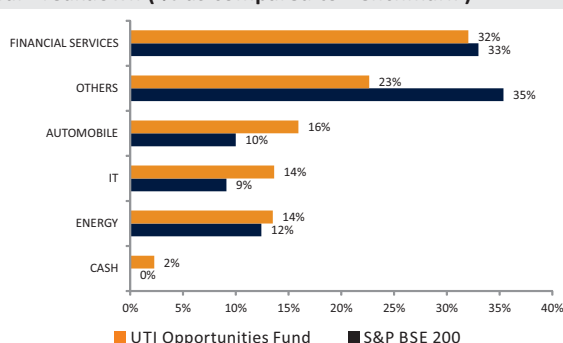
1,40,701

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 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: ₹ 2023.77 Crore
Closing AUM ₹ 2010.49 Crore

No. of Unit Holders : 3,99,029

Minimum Investment Amount : ₹ 5,000/-

Management Style - Market Cap Grid

Growth	Blend	Value	
			Large
			Large & Mid
			Mid & Small

Market Capitalisation (%)

Large	Mid	Small
66	31	3

NAV as on September 30, 2017 : Growth Option: ₹ 30.76, Income Option: ₹ 24.15

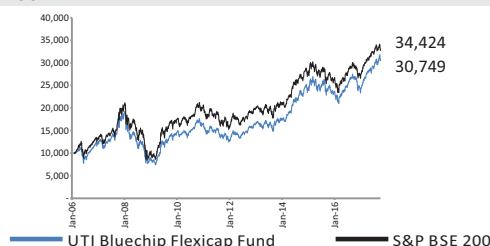
High/Low NAV in the month : Growth option ₹ 31.82 , ₹ 30.45

Total expense ratio (%):

Direct: 1.81, **Regular:** 2.36

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 30/09/2017****Growth of ₹10000**

Period	NAV (%)	S&P BSE 200 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 200 (₹)	Nifty 50 (₹)
1 Year*	16.47	15.09	13.67	11,647	11,509	11,367
3 Years*	9.89	9.59	7.11	13,274	13,165	12,291
5 Years*	14.25	13.15	11.40	19,473	18,553	17,161
Since inception as on 30/09/2017 (CAGR)*	10.10	11.17	10.74	30,749	34,424	32,901

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 September 30, 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	1,34,488	1,30,514	1,29,595	23.35	16.80	15.30
3 Years	3,60,000	4,34,946	4,29,410	4,16,369	12.71	11.82	9.70
5 Years	6,00,000	8,58,121	8,40,396	7,94,798	14.31	13.46	11.21
7 Years	8,40,000	13,59,240	13,06,296	12,30,810	13.52	12.41	10.74
10 Years	12,00,000	22,44,928	21,74,359	20,39,478	12.04	11.44	10.24
Since inception as on 30/09/2017	13,90,000	27,58,936	27,04,296	25,41,906	11.27	10.95	9.96

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

AS ON 30/09/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.97	
Standard Deviation (Annual)	14.57%	14.20%
Sharpe ratio	0.26	
Portfolio Turnover Ratio (Annual)	0.20	

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

Bajaj Finance Ltd.
Yes Bank Ltd.
Indus Ind Bank Ltd.
Shree Cement Ltd.
Mother'son Sumi System Ltd.

Underweight (Top5)

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

Portfolio as on September 30, 2017

Equity	% of NAV
Bajaj Finance Ltd.	7.51
Indus Ind Bank Ltd.	6.10
Yes Bank Ltd.	5.98
HDFC Bank Ltd.	5.06
Infosys Ltd.	3.59
Kotak Mahindra Bank Ltd.	3.42
Mother'son Sumi System Ltd.	3.01
Shree Cement Ltd.	2.97
HDFC Ltd.	2.94
Tata Consultancy Services Ltd.	2.59
Maruti Suzuki India Ltd.	2.50
Astral Poly Technik Ltd.	2.43
Cadila Healthcare Ltd.	2.28
Gruh Finance Ltd.	2.20
ITC Ltd.	2.19
Eclerx Services Ltd.	2.17
Sun Pharmaceuticals Industries Ltd.	2.02
Info-Edge (India) Ltd.	2.02
Page Industries Ltd.	1.96
Torrent Pharmaceuticals Ltd.	1.84
Mindtree Ltd.	1.77
Eicher Motors Ltd.	1.72
Divis Laboratories Ltd.	1.67
Symphony Ltd.	1.59
Hindustan Zinc Ltd.	1.57
Lupin Ltd.	1.49
Grindwell Norton Ltd.	1.43
Endurance Technologies Ltd.	1.43
P I Industries Ltd.	1.42
Jubilant Food Works Ltd.	1.32
Others	17.78
Net Current Assets	2.03
Total	100.00

% of top 10 stocks

43.17

Median Market Cap (₹ Cr)

74,562

Weighted Average Market (₹ Cr)

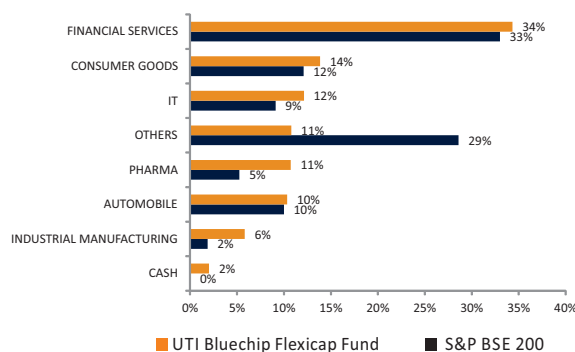
1,10,701

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**

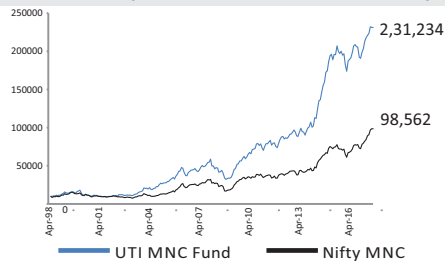
SMS: to 5676756 to get scheme details.

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: ₹ 1924.93 Crore Closing AUM ₹ 1893.13 Crore																	
No. of Unit Holders : 1,86,320	Market Capitalisation (%) <table><tr><td>Large</td><td>Mid</td><td>Small</td></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/-																	
Load Structure: Please refer to page No. 4																	
NAV as on September 30, 2017 Growth Option: ₹ 177.66, Income Option: ₹ 97.94																	
High/Low NAV in the month : Growth option ₹ 183.49 , ₹ 175.54																	
Total expense ratio (%) : Direct: 1.39, 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 30/09/2017				Growth of ₹10000		
Period	NAV (%)	Nifty MNC (%)	Nifty 50 (%)	NAV (₹)	Nifty MNC (₹)	Nifty 50 (₹)
1 Year*	12.15	27.79	13.67	11,215	12,779	11,367
3 Years*	14.15	15.55	7.11	14,879	15,434	12,291
5 Years*	20.45	18.12	11.40	25,366	23,005	17,161
Since inception as on 30/09/2017 (CAGR)*	17.62	12.55	12.09	2,31,234	98,562	91,052

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 September 30, 2017

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty MNC (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty MNC	Yield (%) Nifty 50
1 Year	1,20,000	1,30,995	1,41,787	1,29,595	17.59	35.66	15.30
3 Years	3,60,000	4,24,045	4,75,898	4,16,369	10.95	19.04	9.70
5 Years	6,00,000	9,67,157	9,98,814	7,94,798	19.20	20.52	11.21
7 Years	8,40,000	16,58,361	16,31,001	12,30,810	19.10	18.64	10.74
10 Years	12,00,000	33,79,878	29,72,697	20,39,478	19.66	17.28	10.24
Since inception as on 30/09/2017	15,40,000	54,91,026	47,01,892	31,86,438	18.29	16.15	10.71

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

AS ON 30/09/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.70	
Standard Deviation (Annual)	12.06%	15.16%
Sharpe ratio	0.67	
Portfolio Turnover Ratio (Annual)	0.02	

Active Stock positions (as compared to Benchmark)

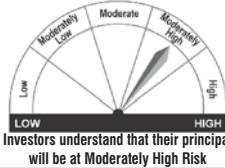
Overweight (Top5) Mphasis Ltd. Sanofi India Ltd. ITD Cementation India Ltd. Schaeffler India Ltd. Honeywell Automation India Ltd.	Underweight (Top5) Maruti Suzuki India Ltd. Hindustan Unilever Ltd. Vedanta Ltd. Ashok Leyland Ltd. ABB India Ltd.
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Portfolio as on September 30, 2017

Equity	% of NAV
Maruti Suzuki India Ltd.	8.80
Hindustan Unilever Ltd.	8.20
Britannia Industries Ltd.	7.60
Cummins India Ltd.	5.01
Bosch Ltd.	4.74
Ambuja Cements Ltd.	4.55
Mphasis Ltd.	4.48
United Spirits Ltd.	3.88
Sanofi India Ltd.	3.35
Colgate Palmolive India Ltd.	3.34
ITD Cementation India Ltd.	3.30
Schaeffler India Ltd.	3.25
Honeywell Automation India Ltd.	2.54
Procter & Gamble Hygiene & Hel Care Ltd.	2.35
Oracle Financial Services Software Ltd.	2.26
Castrol India Ltd.	2.24
Vedanta Ltd.	2.17
Glaxosmithkline Consumer Healthcare Ltd.	1.90
Whirlpool of India Ltd.	1.89
SKF India Ltd.	1.85
Glaxosmithkline Pharmaceuticals Ltd.	1.73
Mahindra Cie Automotive Ltd.	1.72
Siemens India Ltd.	1.70
Eicher Motors Ltd.	1.58
Gillette India Ltd.	1.51
Igarashi Motors India Ltd.	1.38
GE Power India Ltd.	1.29
Bayer Cropscience Ltd.	1.15
CRISIL Ltd.	1.13
Akzo Nobel India Ltd.	1.10
Others	7.67
Net Current Assets	0.34
Total	100.00

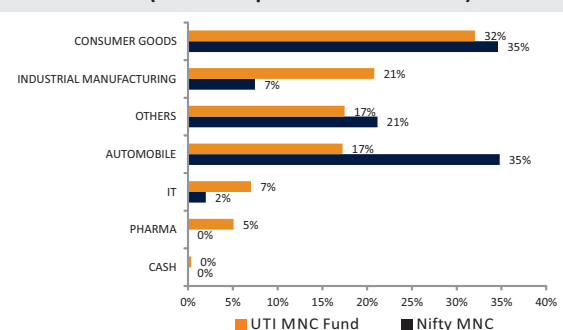
% of top 10 stocks	53.95
Median Market Cap (₹ Cr)	29,192
Weighted Average Market (₹ Cr)	67,882

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 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)

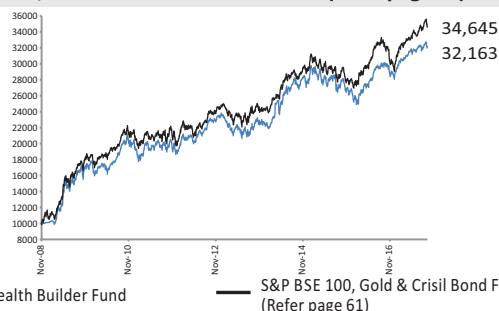
Date of inception/allotment:
19th November, 2008

Fund size monthly average: ₹ 965.42 Crore
Closing AUM ₹ 962.86 Crore
No. of Unit Holders : 74,373**Minimum Investment Amount** : ₹ 5,000/-
NAV as on September 30, 2017 Growth
 Option: ₹ 32.17, Income Option: ₹ 18.48
High/Low NAV in the month : Growth option ₹ 32.70, ₹ 31.97
Total expense ratio (%):
 Direct: 1.38, Regular: 2.54
Management Style - Market Cap Grid

Growth	Blend	Value
		Large
		Large & Mid
		Mid & Small

Market Capitalisation (%)

Large	Mid	Small
78	16	6

₹ 10,000 invested at inception: UTI Wealth Builder Fund
Vs. S&P BSE 100, Gold & Crisil Bond Fund Index (Refer page 61)
**Fund Performance Vs Benchmark (CAGR)****Fund Performance Vs Benchmark (CAGR) AS ON 30/09/2017**

Period	NAV (%)	Benchmark@ (%)	Nifty 50 (%)	NAV (₹)	Benchmark@ (₹)	Nifty 50 (₹)
1 Year*	8.09	7.10	13.67	10,809	10,710	11,367
3 Years*	5.31	6.88	7.11	11,681	12,211	12,291
5 Years*	6.89	7.62	11.40	13,956	14,440	17,161
Since inception as on 30/09/2017 (CAGR)*	14.08	15.04	15.95	32,163	34,645	37,152

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. 61)

*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 September 30, 2017

Period	Investment Amount (₹)	Value-Fund (₹)	Benchmark@ (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50
1 Year	1,20,000	1,25,690	1,27,204	1,29,595	8.99	11.42	15.30
3 Years	3,60,000	4,03,138	4,09,125	4,16,369	7.51	8.51	9.70
5 Years	6,00,000	7,37,692	7,45,552	7,94,798	8.21	8.63	11.21
7 Years	8,40,000	11,21,786	11,35,064	12,30,810	8.14	8.47	10.74
Since inception as on 30/09/2017	10,50,000	15,82,534	15,97,759	17,09,432	9.14	9.35	10.83

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 September 2017. Past performance may or may not be sustained in future.

AS ON 30/09/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.91	
Standard Deviation (Annual)	9.77%	9.41%
Sharpe ratio	-0.08	
Portfolio Turnover Ratio (Annual)	1.92	

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

Grasim Industries Ltd.
 Indian Oil Corporation Ltd.
 GAIL (India) Ltd.
 Vedanta Ltd.
 NIIT Technologies Ltd.

Underweight (Top5)

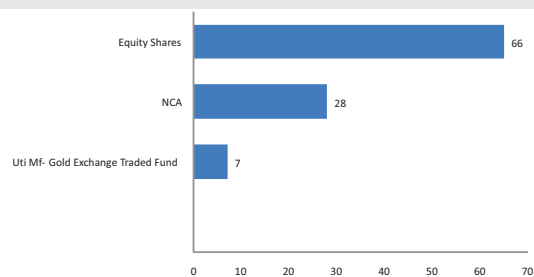
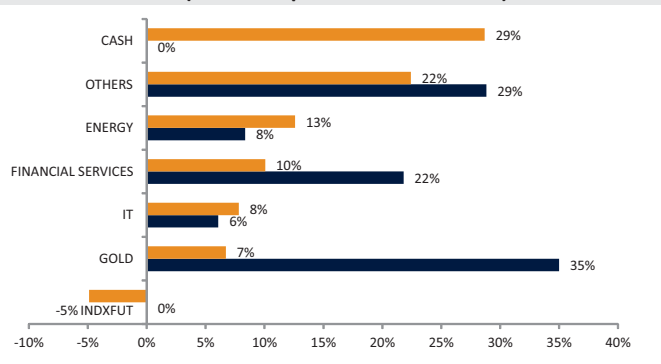
UTI MF- Gold Exchange Traded Fund
 Nifty Basket
 HDFC Ltd.
 Reliance Industries Ltd.
 HDFC Bank Ltd.

Portfolio as on September 30, 2017

Equity	% of NAV	% of NAV (Futures)
UTI MF - Gold Exchange Traded Fund	6.72	
HDFC Bank Ltd.	4.01	
Grasim Industries Ltd.	3.06	
Maruti Suzuki India Ltd.	2.95	
ICICI Bank Ltd.	3.26	
Larsen & Toubro Ltd.	3.15	
ITC Ltd.	2.41	
Vedanta Ltd.	2.32	
Indian Oil Corporation Ltd.	2.19	
Infosys Ltd.	3.40	
NTPC Ltd.	2.01	
GAIL (India) Ltd.	1.90	
Dr. Reddy'S Laboratories Ltd.	1.74	
Oil & Natural Gas Corporation Ltd.	1.71	
Power Grid Corporation Of India Ltd.	1.93	
NIIT Technologies Ltd.	1.45	
Aurobindo Pharma Ltd.	1.40	
Mphasis Ltd.	1.34	
Gujarat State Petronet Ltd.	1.17	
Tata Steel Ltd.	1.14	
Tech Mahindra Ltd.	1.10	
Tata Global Beverages Ltd.	1.09	
Tata Consultancy Services Ltd.	1.01	
IDFC Ltd.	2.16	
Mahindra & Mahindra Ltd.	2.07	
C E S C Ltd.	0.89	
Torrent Power Ltd.	0.78	
Sun Pharmaceuticals Industries Ltd.	1.82	
Polaris Consulting & Services Ltd.	0.75	
Bank of Baroda	0.71	
Others	9.66	
Net Current Assets	28.70	
Total	100.00	

% of top 10 stocks	26.13
Median Market Cap (₹ Cr)	1,38,292
Weighted Average Market (₹ Cr)	1,58,020

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: ₹ 3897.13 Crore
Closing AUM ₹ 3816.17 Crore
No. of Unit Holders : 3,56,801**Minimum Investment Amount :** ₹ 5,000/-**Management Style - Market Cap Grid**

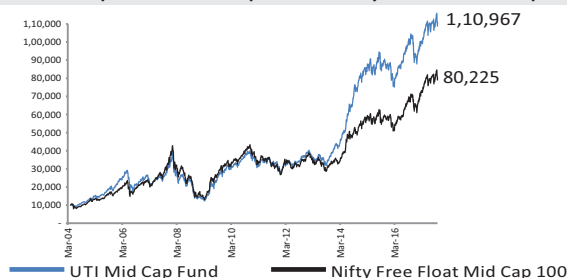
Growth	Blend	Value

 Large
 Large & Mid
 Mid & Small
Market Capitalisation (%)

Large	Mid	Small
24	54	22

NAV as on September 30, 2017 Growth Option: ₹ 101.14, Income Option: ₹ 54.97**High/Low NAV in the month :** Growth option ₹ 105.75 , ₹ 99.17**Load Structure:** Please refer to page No. 5**Total expense ratio (%):****Direct:** 1.35, **Regular:** 2.31**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 30/09/2017			Growth of ₹10000		
	NAV (%)	Nifty Free Float Mid Cap 100 (%)	Nifty 50 (%)	NAV (₹)	Nifty Free Float Mid Cap 100 (₹)	Nifty 50 (₹)
1 Year*	10.24	17.48	13.67	11,024	11,748	11,367
3 Years*	13.96	16.60	7.11	14,805	15,859	12,291
5 Years*	24.88	18.21	11.40	30,390	23,092	17,161
Since inception as on 30/09/2017 (CAGR)*	19.53	16.69	13.15	1,10,967	80,225	52,945

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 September 30, 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	1,28,723	1,30,412	1,29,595	13.88	16.63	15.30
3 Years	3,60,000	4,37,900	4,62,932	4,16,369	13.18	17.07	9.70
5 Years	6,00,000	10,84,047	9,96,357	7,94,798	23.92	20.42	11.21
7 Years	8,40,000	18,74,562	15,64,876	12,30,810	22.56	17.47	10.74
10 Years	12,00,000	35,96,315	27,03,665	20,39,478	20.81	15.52	10.24
Since inception as on 30/09/2017	15,40,000	54,87,629	42,30,883	31,86,438	18.28	14.69	10.71

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

AS ON 30/09/2017

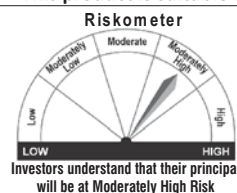
Quantitative Indicators	Fund	Benchmark
Beta	0.87	
Standard Deviation (Annual)	15.51%	16.92%
Sharpe ratio	0.51	
Portfolio Turnover Ratio (Annual)	0.25	

Active Stock positions (as compared to Benchmark)**Overweight (Top5)**
 Bharat Forge Ltd.
 Escorts Ltd.
 Mahindra & Mahindra Financial Services Ltd.
 Federal Bank Ltd.
 NCC Ltd.
Underweight (Top5)
 Vakrangee Ltd
 TVS Motor Company Ltd
 Bharat Electronics Ltd.
 Pidilite Industries Ltd.
 Bharat Financial Inclusion Ltd
Portfolio as on September 30, 2017

Equity	% of NAV
Mahindra & Mahindra Financial Services Ltd.	4.45
Escorts Ltd.	3.99
Bharat Forge Ltd.	3.60
Container Corporation Of India Ltd.	3.27
Indraprastha Gas Ltd.	2.95
Tata Chemicals Ltd.	2.89
NCC Ltd.	2.58
Apollo Tyres Ltd.	2.42
Federal Bank Ltd.	2.30
Power Finance Corporation Ltd.	2.07
Exide Industries Ltd.	2.05
Britannia Industries Ltd.	2.03
Chambal Fertilisers & Chemicals Ltd.	2.02
Tata Global Beverages Ltd.	2.01
Engineers India Ltd.	1.92
Titan Company Ltd.	1.91
JSW Steel Ltd.	1.88
Mphasis Ltd.	1.87
MRF Ltd.	1.73
Coromandel International Ltd.	1.67
Gujarat Fluorochem Ltd.	1.65
EID-Parry (India) Ltd.	1.58
Arvind Ltd.	1.40
Indus Ind Bank Ltd.	1.39
Wabco India Ltd.	1.27
UPL Ltd.	1.27
Navneet Education Ltd.	1.25
United Spirits Ltd.	1.22
Eicher Motors Ltd.	1.21
Glaxosmithkline Consumer Healthcare Ltd.	1.19
Others	30.91
Net Current Assets	6.05
Total	100.00

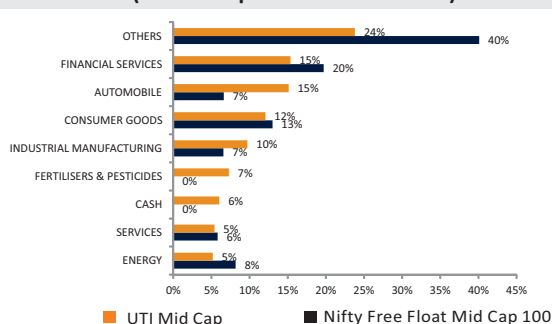
% of top 10 stocks	30.53
Median Market Cap (₹ Cr)	12,388
Weighted Average Market (₹ Cr)	19,879

All figures given are provisional and unaudited.

This product is suitable for investors who are seeking*:

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

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

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

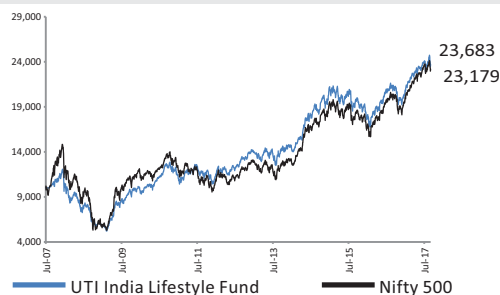
SMS: LMCP to 5676756 to get scheme details.

Investment Objective

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

Snapshot

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>63</td><td>27</td><td>10</td></tr></table>	Market Capitalisation (%)			Large	Mid	Small	63	27	10
Market Capitalisation (%)										
Large		Mid	Small							
63		27	10							
Date of inception/allotment: 30th July, 2007										
Fund size monthly average: ₹ 279.72 Crore Closing AUM: ₹ 273.16 Crore										
No. of Unit Holders : 58,285										
Minimum Investment Amount : ₹ 5,000/-	Load Structure: Please refer to page No. 5									
NAV as on September 30, 2017 Growth Option: ₹ 23.69, Income Option: ₹ 22.19										
High/Low NAV in the month : Growth option ₹ 24.73 , ₹ 23.45										
Total expense ratio (%): Direct: 1.98, 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 30/09/2017				Growth of ₹10000		
Period	NAV (%)	Nifty 500 (%)	Nifty 50 (%)	NAV (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year*	13.29	16.30	13.67	11,329	11,630	11,367
3 Years*	8.07	10.25	7.11	12,624	13,405	12,291
5 Years*	12.23	13.80	11.40	17,811	19,093	17,161
Since inception as on 30/09/2017 (CAGR)*	8.84	8.61	8.08	23,683	23,179	22,053

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 September 30, 2017

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,29,130	1,31,116	1,29,595	14.54	17.78	15.30
3 Years	3,60,000	4,18,853	4,34,506	4,16,369	10.11	12.64	9.70
5 Years	6,00,000	8,10,581	8,58,720	7,94,798	12.00	14.34	11.21
7 Years	8,40,000	12,91,519	13,38,258	12,30,810	12.09	13.08	10.74
10 Years	12,00,000	22,96,351	22,20,848	20,39,478	12.47	11.84	10.24
Since inception as on 30/09/2017	12,10,000	23,19,835	22,43,804	20,61,354	12.40	11.78	10.19

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

AS ON 30/09/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.94	
Standard Deviation (Annual)	13.58%	14.29%
Sharpe ratio	0.15	
Portfolio Turnover Ratio (Annual)	0.43	

Active Stock positions (as compared to Benchmark)

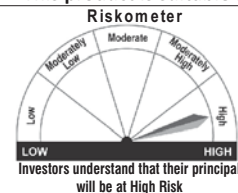
Overweight (Top5) Avenue Supermarts Ltd. Manpasand Beverages Ltd. Tata Global Beverages Ltd. ICICI Bank Ltd. Laurus Labs Ltd.	Underweight (Top5) Reliance Industries Ltd. Infosys Ltd. Larsen & Toubro Ltd. Tata Consultancy Services Ltd. Indus Ind Bank Ltd.
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Portfolio as on September 30, 2017

Equity	% of NAV
HDFC Bank Ltd.	7.74
HDFC Ltd.	7.12
ICICI Bank Ltd.	5.57
Avenue Supermarts Ltd.	3.42
ITC Ltd.	2.92
Manpasand Beverages Ltd.	2.85
Tata Global Beverages Ltd.	2.68
State Bank of India	2.51
Hero Motocorp Ltd.	2.49
Kotak Mahindra Bank Ltd.	2.47
Laurus Labs Ltd.	2.36
Mahindra & Mahindra Ltd.	2.24
Hindustan Unilever Ltd.	2.21
Raymond Limited.	2.18
Maruti Suzuki India Ltd.	2.15
Bajaj Electricals Ltd.	2.07
Music Broadcast Ltd.	1.99
Tata Motors Ltd.	1.97
Bharti Airtel Ltd.	1.96
Apollo Tyres Ltd.	1.94
United Spirits Ltd.	1.92
Pratap Snacks Ltd.	1.85
Bata India Ltd.	1.74
Bajaj Auto Ltd.	1.67
L&T Finance Holdings Ltd.	1.60
Emami Ltd.	1.49
Federal Bank Ltd.	1.44
Karur Vysya Bank Ltd.	1.44
Colgate Palmolive India Ltd.	1.41
Navneet Education Ltd.	1.38
Others	20.24
Net Current Assets	2.98
Total	100.00

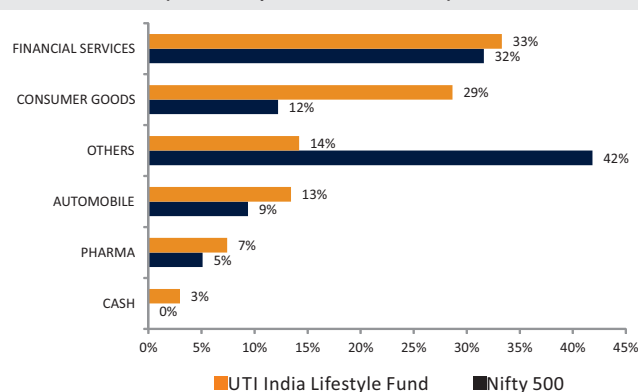
% of top 10 stocks	39.78
Median Market Cap (₹ Cr)	69,757
Weighted Average Market (₹ Cr)	1,24,063

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

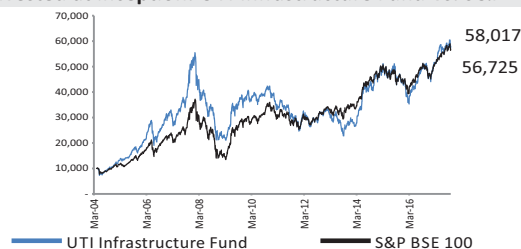
Sectoral Breakdown (% as compared to Benchmark)

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><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: 7th April, 2004																	
Fund size monthly average: ₹ 1625.85 Crore Closing AUM: ₹ 1594.07 Crore																	
No. of Unit Holders : 4,20,252	Market Capitalisation (%) <table><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>60</td><td>30</td><td>10</td></tr></table>	Large	Mid	Small	60	30	10										
Large	Mid	Small															
60	30	10															
Minimum Investment Amount : ₹ 5,000/-																	
NAV as on September 30, 2017 Growth Option: ₹ 53.00, Income Option: ₹ 27.70																	
High/Low NAV in the month : Growth option ₹ 55.24 , ₹ 52.21																	
Load Structure: Please refer to page No. 5																	
Total expense ratio (%): Direct: 1.75, Regular: 2.23																	

₹ 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 30/09/2017				Growth of ₹10000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
1 Year*	17.14	14.77	13.67	11,714	11,477	11,367
3 Years*	11.68	8.26	7.11	13,933	12,691	12,291
5 Years*	12.89	12.27	11.40	18,341	17,843	17,161
Since inception as on 30/09/2017 (CAGR)*	13.92	13.73	13.15	58,017	56,725	52,945

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 September 30, 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	1,31,323	1,30,285	1,29,595	18.13	16.43	15.30
3 Years	3,60,000	4,38,749	4,23,993	4,16,369	13.31	10.95	9.70
5 Years	6,00,000	8,89,594	8,16,202	7,94,798	15.77	12.28	11.21
7 Years	8,40,000	13,24,943	12,66,301	12,30,810	12.80	11.54	10.74
10 Years	12,00,000	19,43,503	20,99,355	20,39,478	9.33	10.78	10.24
Since inception as on 30/09/2017	15,40,000	29,15,504	32,80,362	31,86,438	9.45	11.12	10.71

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

AS ON 30/09/2017

Quantitative Indicators	Fund	Benchmark
Beta	1.09	
Standard Deviation (Annual)	17.42%	14.35%
Sharpe ratio	0.32	
Portfolio Turnover Ratio (Annual)	0.17	

Active Stock positions (as compared to Benchmark)

Overweight (Top5) Shree Cement Ltd. KEC International Ltd. Blue Star Ltd. Yes Bank Ltd. Ultratech Cement Ltd.	Underweight (Top5) HDFC Bank Ltd. HDFC Ltd. Reliance Industries Ltd. ITC Ltd. Infosys Ltd.
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Portfolio as on September 30, 2017

Equity	% of NAV	% of NAV (Futures)
Shree Cement Ltd.	7.46	
Larsen & Toubro Ltd.	5.23	
ICICI Bank Ltd.	5.09	
Yes Bank Ltd.	4.85	
Ultratech Cement Ltd.	4.16	
Axis Bank Ltd.	4.06	
State Bank of India	4.03	
KEC International Ltd.	3.66	
Blue Star Ltd.	3.55	
GAIL (India) Ltd.	3.22	
Voltas Ltd.	3.17	
Power Grid Corporation Of India Ltd.	2.75	
Kalpitaru Power Transmission Ltd.	2.52	
Indraprastha Gas Ltd.	2.42	
Adani Ports And Special Economic Zone Ltd.	2.36	
ITD Cementation India Ltd.	2.24	
Cummins India Ltd.	2.15	
Engineers India Ltd.	2.02	
Container Corporation Of India Ltd.	1.99	
Petronet Lng Ltd.	1.84	
Bharat Electronics Ltd.	1.83	
Thermax Ltd.	1.74	
Bharat Forge Ltd.	1.68	
Crompton Greaves Consumer Electricals Ltd.	1.60	
Gujarat State Petronet Ltd.	1.60	
Indian Oil Corporation Ltd.	1.56	
Kirloskar Oil Engines Ltd.	1.51	
NCC Ltd.	1.46	
Bajaj Electricals Ltd.	1.38	
Siemens India Ltd.	1.38	
Others	14.05	
Net Current Assets	1.44	
Total	100.00	

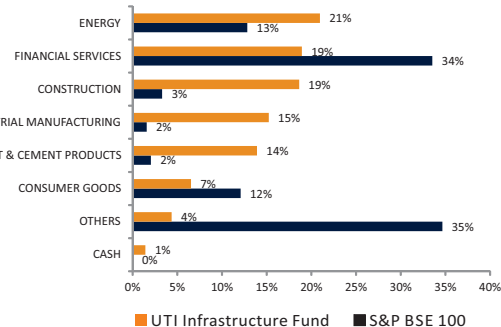
% of top 10 stocks	45.30
Median Market Cap (₹ Cr)	43,124
Weighted Average Market (₹ Cr)	65,008

All figures given are provisional and unaudited.

This product is suitable for investors who are seeking*:

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

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

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

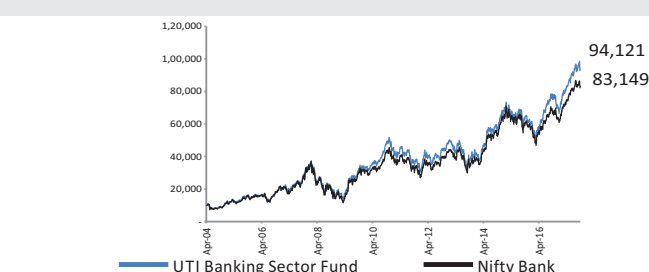
SMS: LIF to 5676756 to get scheme details.

Investment Objective

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

Snapshot

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>69</td><td>25</td><td>6</td></tr></table>			Market Capitalisation (%)			Large	Mid	Small	69	25	6
Market Capitalisation (%)													
Large	Mid	Small											
69	25	6											
Date of inception/allotment: 7th April, 2004													
Fund size monthly average: ₹ 654.19 Crore Closing AUM: ₹ 644.65 Crore		Total expense ratio (%): Direct : 1.53 , Regular: 2.68											
No. of Unit Holders : 61,356													
Minimum Investment Amount : ₹ 5,000/-													
Load Structure: Please refer to page no. 5													
NAV as on September 30, 2017 Growth Option: ₹ 94.09, Income Option: ₹ 36.62													
High/Low NAV in the month : Growth option ₹ 98.59 , ₹ 92.79													

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

Fund Performance Vs Benchmark (CAGR) AS ON 30/09/2017				Growth of ₹10000		
Period	NAV (%)	Nifty Bank (%)	Nifty 50 (%)	NAV (₹)	Nifty Bank (₹)	Nifty 50 (₹)
1 Year*	23.77	24.72	13.67	12,377	12,472	11,367
3 Years*	18.26	16.03	7.11	16,547	15,627	12,291
5 Years*	16.23	15.98	11.40	21,221	20,994	17,161
Since inception as on 30/09/2017 (CAGR)*	18.08	17.00	13.15	94,121	83,149	52,945

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 September 30, 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	1,37,900	1,36,664	1,29,595	29.06	26.99	15.30
3 Years	3,60,000	4,87,987	4,65,207	4,16,369	20.84	17.42	9.70
5 Years	6,00,000	9,93,648	9,50,308	7,94,798	20.31	18.48	11.21
7 Years	8,40,000	15,51,853	15,03,940	12,30,810	17.24	16.36	10.74
10 Years	12,00,000	28,65,795	27,57,789	20,39,478	16.60	15.89	10.24
Since inception as on 30/09/2017	15,40,000	48,74,943	45,82,585	31,86,438	16.65	15.80	10.71

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

AS ON 30/09/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.90	
Standard Deviation (Annual)	18.01%	19.26%
Sharpe ratio	0.68	
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.
L&T Finance Holdings Ltd.
LIC Housing Finance Ltd.

Underweight (Top5)

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

Portfolio as on September 30, 2017

Equity	% of NAV
HDFC Bank Ltd.	25.21
ICICI Bank Ltd.	15.02
Indus Ind Bank Ltd.	9.52
Mahindra & Mahindra Financial Services Ltd.	5.05
DCB Bank Ltd.	4.08
Federal Bank Ltd.	3.93
Kotak Mahindra Bank Ltd.	3.73
Equitas Holdings Ltd.	3.48
L&T Finance Holdings Ltd.	3.48
Bank of Baroda	3.42
LIC Housing Finance Ltd.	3.02
Dewan Hsg Finance Corporation Ltd.	2.86
Jammu & Kashmir Bank Ltd.	2.34
Max Financial Services Ltd.	2.20
SBI Life Insurance Co. Ltd.	2.02
CARE Ratings Ltd.	1.48
Axis Bank Ltd.	1.38
Au Small Finance Bank Ltd.	1.23
Yes Bank Ltd.	1.09
Shriram Transport Finance Co.Ltd.	1.08
PNB Housing Finance Ltd.	0.92
Motilal Oswal Financial Services Ltd.	0.50
Net Current Assets	2.96
Total	100.00

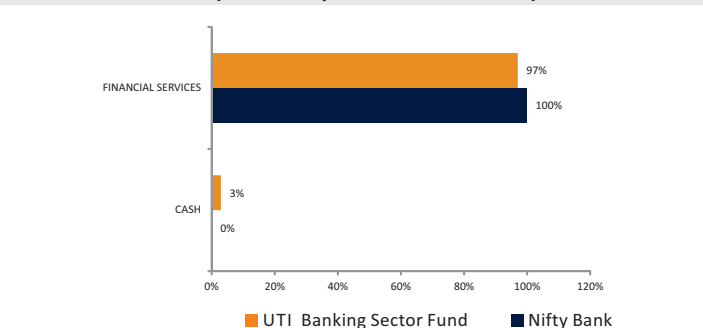
% of top 10 stocks	76.93
Median Market Cap (₹ Cr)	1,14,947
Weighted Average Market (₹ Cr)	1,76,263

All figures given are provisional and unaudited.

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

- 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: ₹ 327.28 Crore

Closing AUM: ₹ 332.32 Crore

No. of Unit Holders : 39,538

Minimum Investment Amount : ₹ 5,000/-

Market Capitalisation (%)

Large	Mid	Small
40	49	11

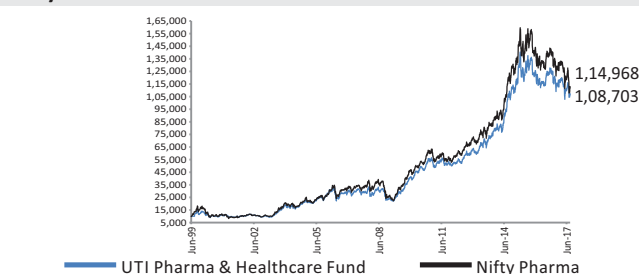
Total expense ratio (%):

Direct : 1.77, **Regular :** 2.80

Load Structure: Please refer to page No. 5

NAV as on September 30, 2017 : Growth Option: ₹ 82.23, Income Option: ₹ 63.55

High/Low NAV in the month : Growth option ₹ 85.78 , ₹ 80.69

₹ 10,000 invested at inception: UTI Pharma & Healthcare Fund Vs. Nifty Pharma
**Fund Performance Vs Benchmark (CAGR)****Fund Performance Vs Benchmark (CAGR) AS ON 30/09/2017**

Period	NAV (%)			Growth of ₹10000		
	NAV (%)	Nifty Pharma (%)	Nifty 50 (%)	NAV (₹)	Nifty Pharma (₹)	Nifty 50 (₹)
1 Year*	-11.96	-17.11	13.67	8,804	8,289	11,367
5 Years*	12.76	11.42	11.40	18,236	17,177	17,161
3 Years*	-0.18	-2.42	7.11	9,946	9,291	12,291
Since inception as on 30/09/2017 (CAGR)*	13.95	14.30	12.21	1,08,703	1,14,968	82,061

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 September 30, 2017

Period	Investment Amount (₹)	Value Fund (₹)	Nifty Pharma (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Pharma (₹)	Yield (%) Nifty 50
1 Year	1,20,000	1,12,953	1,07,781	1,29,595	-10.79	-18.46	15.30
3 Years	3,60,000	3,28,486	2,95,150	4,16,369	-5.87	-12.51	9.70
5 Years	6,00,000	6,94,560	6,08,670	7,94,798	5.80	0.57	11.21
7 Years	8,40,000	11,83,061	10,62,705	12,30,810	9.63	6.62	10.74
10 Years	12,00,000	24,34,909	21,68,648	20,39,478	13.57	11.39	10.24
Since inception as on 30/09/2017	15,40,000	38,55,781	34,96,405	31,86,438	13.39	12.02	10.71

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

AS ON 30/09/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.85	
Standard Deviation (Annual)	16.58%	18.75%
Sharpe ratio	-0.38	
Portfolio Turnover Ratio (Annual)	0.58	

Active Stock positions (as compared to Benchmark)

Overweight (Top5)
 Dishman Carbogen Amcis Ltd.
 Strides Shasun Ltd.
 Torrent Pharmaceuticals Ltd.
 Pfizer Ltd.
 Max India Ltd.

Underweight (Top5)
 Sun Pharmaceuticals Industries Ltd.
 Lupin Ltd.
 Cipla Ltd.
 Piramal Enterprises Ltd.
 Glenmark Pharmaceuticals Ltd

Portfolio as on September 30, 2017

Equity	% of NAV
Dr. Reddy's Laboratories Ltd.	9.66
Aurobindo Pharma Ltd.	8.15
Sun Pharmaceuticals Industries Ltd.	7.44
Cipla Ltd.	5.62
Strides Shasun Ltd.	5.51
Torrent Pharmaceuticals Ltd.	5.38
Dishman Carbogen Amcis Ltd.	4.78
Pfizer Ltd.	4.17
Alkem Laboratories Ltd.	4.13
Piramal Enterprises Ltd.	4.03
Sanofi India Ltd.	3.79
Natco Pharma Ltd.	3.56
Cadila Healthcare Ltd.	3.16
Max India Ltd.	3.11
Narayana Hrudayalaya Ltd.	3.04
FDC Ltd.	2.93
Sun Pharma Advanced Research Co Ltd.	2.78
IPCA Laboratories Ltd.	2.49
Ajanta Pharma Limited	2.36
Apollo Hospitals Enterprise Ltd.	1.94
Dr. Lal Pathlabs Ltd.	1.89
Unichem Laboratories Ltd.	1.76
Indoco Remedies Ltd.	1.44
Divis Laboratories Ltd.	1.16
Shilpa Medicare Ltd.	0.82
Net Current Assets	4.90
Total	100.00

% of top 10 stocks

58.88

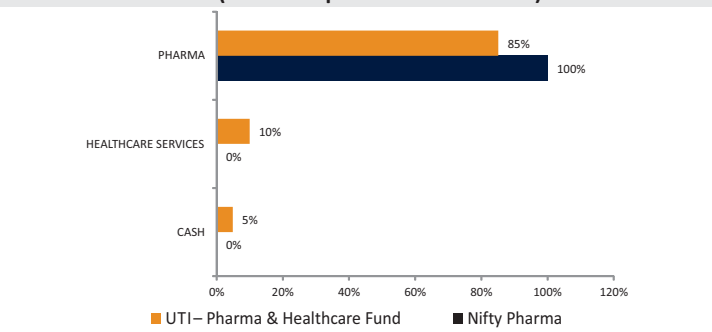
Median Market Cap (₹ Cr)

21,086

Weighted Average Market (₹ Cr)

29,184

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

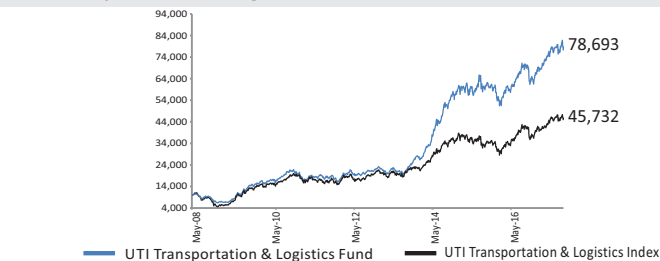
SMS: LPHF to 5676756 to get scheme details.

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	Market Capitalisation (%)		
	Large	Mid	Small
	69	22	9
Date of inception/allotment: 11th April, 2008	Total expense ratio (%): Direct: 1.27, Regular: 2.47		
Fund size monthly average: ₹ 1289.01 Crore Closing AUM: ₹ 1287.33 Crore			
No. of Unit Holders : 1,33,307			
Minimum Investment Amount : ₹ 5,000/-	Load Structure: Please refer to page No. 5		
NAV as on September 30, 2017 Growth Option: ₹ 113.73, Income Option: ₹ 52.44			
High/Low NAV in the month : Growth option ₹ 118.24 , ₹ 111.64			

₹ 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 30/09/2017				Growth of ₹10000		
Period	NAV (%)	UTI Transportation & Logistics Index (%)	Nifty 50 (%)	NAV (₹)	UTI Transportation & Logistics Index (₹)	Nifty 50 (₹)
1 Year*	14.01	11.56	13.67	11,401	11,156	11,367
3 Years*	14.81	10.38	7.11	15,139	13,452	12,291
5 Years*	29.83	18.88	11.40	36,914	23,755	17,161
Since inception as on 31/08/2017 (CAGR)*	24.32	17.40	7.86	78,693	45,732	20,484

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 September 30, 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	1,31,542	1,29,867	1,29,595	18.48	15.74	15.30
3 Years	3,60,000	4,49,963	4,41,263	4,16,369	15.07	13.71	9.70
5 Years	6,00,000	11,99,784	9,38,314	7,94,798	28.17	17.95	11.21
7 Years	8,40,000	21,93,182	15,68,916	12,30,810	27.00	17.55	10.74
Since inception as on 30/09/2017	11,40,000	44,01,365	30,25,434	19,32,689	27.00	19.62	10.75

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 30/09/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.79	
Standard Deviation (Annual)	15.76%	18.64%
Sharpe ratio	0.56	
Portfolio Turnover Ratio (Annual)	0.13	

Active Stock positions (as compared to Benchmark)

Overweight (Top5) Sundram Fasteners Ltd. Container Corporation Of India Ltd. Asahi India Glass Ltd. Rane Holdings Ltd. Wabco India Ltd.	Underweight (Top5) Bajaj Auto Ltd. Maruti Suzuki India Ltd. Mahindra & Mahindra Ltd. Motherson Sumi System Ltd. Tata Motors Ltd.
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Portfolio as on September 30, 2017

Equity	% of NAV
Maruti Suzuki India Ltd.	14.03
Tata Motors Ltd.	10.95
Hero Motocorp Ltd.	7.54
Eicher Motors Ltd.	6.18
Adani Ports And Special Economic Zone Ltd.	5.99
Mahindra & Mahindra Ltd.	5.55
Container Corporation Of India Ltd.	4.84
MRF Ltd.	3.18
Ashok Leyland Ltd.	2.82
Escorts Ltd.	2.56
Bharat Forge Ltd.	2.28
Exide Industries Ltd.	2.28
Sundram Fasteners Ltd.	2.22
Asahi India Glass Ltd.	1.96
Bosch Ltd.	1.88
Rane Holdings Ltd.	1.87
Wabco India Ltd.	1.86
Apollo Tyres Ltd.	1.78
Amarraja Batteries Ltd.	1.42
Schaeffler India Ltd.	1.33
VRL Logistics Ltd.	1.26
Subros Ltd.	1.17
Timken India Ltd.	1.17
Mahindra Cie Automotive Ltd.	1.12
Igarashi Motors India Ltd.	1.08
Automotive Axles Ltd.	1.06
Minda Corporation Ltd.	0.97
Bajaj Auto Ltd.	0.94
Balkrishna Industries Ltd.	0.80
Jamna Auto Inds. Ltd.	0.75
Others	1.98
Net Current Assets	5.18
Total	100.00

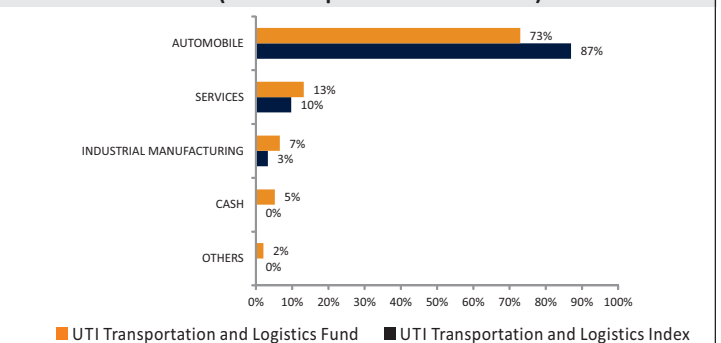
% of top 10 stocks	63.65
Median Market Cap (₹ Cr)	76,405
Weighted Average Market (₹ Cr)	79,419

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 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: ₹ 897.79 Crore
Closing AUM: ₹ 884.83 Crore

No. of Unit Holders : 1,55,961

Minimum Investment Amount : ₹ 500/-

NAV as on September 30, 2017 Growth
Option: ₹ 79.37 / Income Option: ₹ 20.57

High/Low NAV in the month : Growth option ₹ 82.27 , ₹ 78.24

Total expense ratio (%):
Direct: 1.82 , **Regular:** 2.57

Management Style - Market Cap Grid

Growth	Blend	Value
		Large
		Large & Mid
		Mid & Small

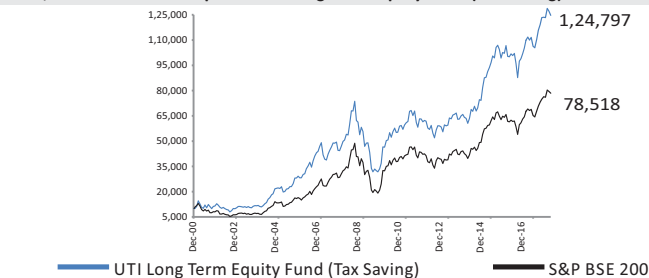
Market Capitalisation (%)

Large	Mid	Small
67	27	6

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 30/09/2017				Growth of ₹10000		
Period	NAV (%)	S&P BSE 200 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 200 (₹)	Nifty 50 (₹)
1 Year*	13.40	15.09	13.67	11,340	11,509	11,367
3 Years*	10.01	9.59	7.11	13,317	13,165	12,291
5 Years*	14.37	13.15	11.40	19,576	18,553	17,161
Since inception as on 30/09/2017 (CAGR)*	15.23	12.27	11.53	1,24,797	78,518	69,796

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 September 30, 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	1,27,724	1,30,514	1,29,595	12.26	16.80	15.30
3 Years	3,60,000	4,22,827	4,29,410	4,16,369	10.76	11.82	9.70
5 Years	6,00,000	8,56,084	8,40,396	7,94,798	14.21	13.46	11.21
7 Years	8,40,000	13,53,318	13,06,296	12,30,810	13.40	12.41	10.74
10 Years	12,00,000	22,66,721	21,74,359	20,39,478	12.23	11.44	10.24
Since inception as on 30/09/2017	15,40,000	33,61,284	33,70,246	31,86,438	11.47	11.50	10.71

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

AS ON 30/09/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.92	
Standard Deviation (Annual)	13.68%	14.20%
Sharpe ratio	0.29	
Portfolio Turnover Ratio (Annual)	0.50	

Active Stock positions (as compared to Benchmark)

Overweight (Top5)

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

Underweight (Top5)

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

Portfolio as on September 30, 2017

Equity	% of NAV
HDFC Bank Ltd.	7.07
ICICI Bank Ltd.	5.73
ITC Ltd.	4.29
Infosys Ltd.	4.07
Reliance Industries Ltd.	3.82
Maruti Suzuki India Ltd.	3.53
Mphasis Ltd.	2.70
Mahindra & Mahindra Financial Services Ltd.	2.33
Kotak Mahindra Bank Ltd.	2.23
GAIL (India) Ltd.	2.16
Coromandel International Ltd.	2.09
Indus Ind Bank Ltd.	2.01
Tata Motors Ltd.	2.00
Indian Oil Corporation Ltd.	1.99
Emami Ltd.	1.98
NCC Ltd.	1.95
State Bank of India	1.90
Axis Bank Ltd.	1.86
Bharti Airtel Ltd.	1.60
Cipla Ltd.	1.51
Sun Pharmaceuticals Industries Ltd.	1.49
Federal Bank Ltd.	1.49
Vedanta Ltd.	1.48
Bharat Petroleum Corporation Ltd.	1.47
Muthoot Finance Ltd.	1.44
Container Corporation Of India Ltd.	1.36
Century Textiles & Industries Ltd.	1.21
Hero Motocorp Ltd.	1.21
Aditya Birla Fashion and Retail Ltd.	1.20
Tata Chemicals Ltd.	1.12
Others	27.36
Net Current Assets	2.35
Total	100.00

% of top 10 stocks	37.92
Median Market Cap (₹ Cr)	74,927
Weighted Average Market (₹ Cr)	1,36,072

All figures given are provisional and unaudited.

This product is suitable for investors who are seeking*:

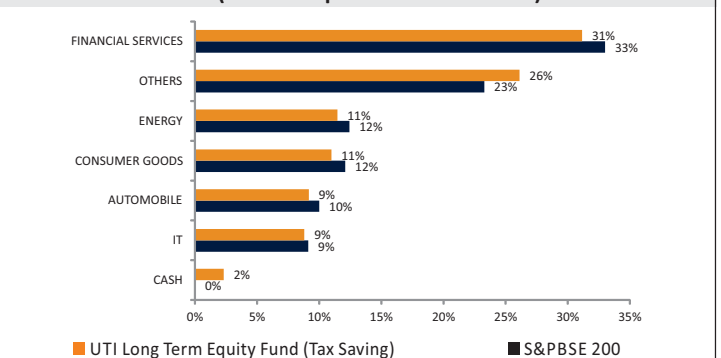
Riskometer



- Long term capital growth
- Investment in equity instruments of companies that are 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

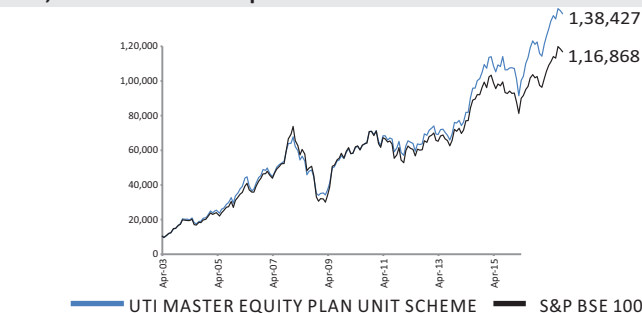
SMS: LETSP to 5676756 to get scheme details.

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>78</td><td>21</td><td>1</td></tr></table>	Market Capitalisation (%)			Large	Mid	Small	78	21	1
Market Capitalisation (%)										
Large		Mid	Small							
78		21	1							
Date of inception/allotment: 31st March, 2003										
Fund size monthly average: ₹ 1852.84 Crore Closing AUM: ₹ 1862.27 Crore										
No. of Unit Holders : 2,95,273										
NAV as on September 30, 2017 ₹ 99.29	Total expense ratio (%) : 2.10									
High/Low NAV in the month : Growth option ₹ 103.63 / ₹ 98.27										
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 30/09/2017				Growth of ₹10000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
1 Year*	14.59	14.77	13.67	11,459	11,477	11,367
3 Years*	10.97	8.26	7.11	13,669	12,691	12,291
5 Years*	14.79	12.27	11.40	19,938	17,843	17,161
Since inception as on 31/08/2017 (CAGR)*	19.85	18.46	17.20	1,38,427	1,16,868	1,00,069

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 30/09/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.97	
Standard Deviation (Annual)	14.60%	14.35%
Sharpe ratio	0.34	
Portfolio Turnover Ratio (Annual)	0.11	

Active Stock positions (as compared to Benchmark)

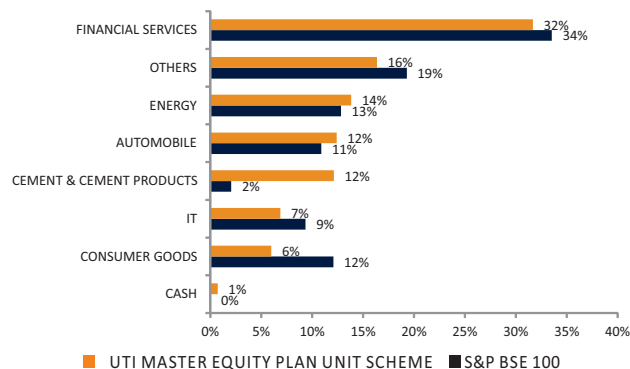
Overweight (Top5) Ramco Cements Ltd. Sundram Fasteners Ltd. Bharat Electronics Ltd. Shree Cement Ltd. Grasim Industries Ltd.	Underweight (Top5) HDFC Ltd. Kotak Mahindra Bank Ltd. Reliance Industries Ltd. ITC Ltd. Yes Bank Ltd.
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Portfolio as on September 30, 2017

Equity	% of NAV	% of NAV (Futures)
HDFC Bank Ltd.	9.87	
ICICI Bank Ltd.	4.43	
Axis Bank Ltd.	3.91	
Indus Ind Bank Ltd.	3.82	
Ramco Cements Ltd.	3.78	
Maruti Suzuki India Ltd.	3.58	
Reliance Industries Ltd.	3.50	
Sundram Fasteners Ltd.	3.38	
Infosys Ltd.	3.37	
Larsen & Toubro Ltd.	3.30	
State Bank of India	3.26	
ITC Ltd.	3.06	
Bharat Electronics Ltd.	3.05	
Ultratech Cement Ltd.	3.05	
Indian Oil Corporation Ltd.	2.98	
Tata Motors Ltd.	2.97	
Shree Cement Ltd.	2.84	
Grasim Industries Ltd.	2.46	
Hindustan Petroleum Corporation Ltd.	2.23	
Indraprastha Gas Ltd.	2.01	
Mahindra & Mahindra Ltd.	1.98	
GAIL (India) Ltd.	1.96	
HDFC Ltd.	1.81	
UPL Ltd.	1.80	
Hindustan Unilever Ltd.	1.51	
Sanofi India Ltd.	1.46	
SBI Life Insurance Co. Ltd.	1.37	
Tata Consultancy Services Ltd.	1.33	
Voltas Ltd.	1.27	
Tata Chemicals Ltd.	1.27	
Others	12.66	
Net Current Assets	0.73	
Total	100.00	

% of top 10 stocks	42.93
Median Market Cap (₹ Cr)	1,11,358
Weighted Average Market (₹ Cr)	1,61,738

All figures given are provisional and unaudited.

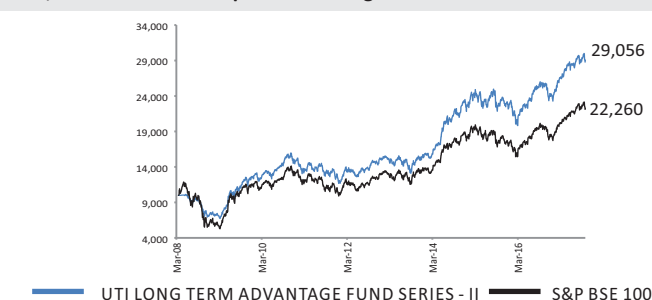
Sectoral Breakdown (% as compared to Benchmark)

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>73</td><td>24</td><td>3</td></tr></table>	Market Capitalisation (%)			Large	Mid	Small	73	24	3
Market Capitalisation (%)										
Large	Mid	Small								
73	24	3								
Date of inception/allotment: 19th March, 2008										
Fund size monthly average: ₹ 134.08 Crore Closing AUM: ₹ 131.63 Crore	Total expense ratio (%) : 2.60									
No. of Unit Holders : 24,914										
Minimum Investment Amount : ₹ 500/-	Load Structure: Please refer to page No. 6									
NAV as on September 30, 2017 Growth Option: ₹ 29.04 , Income Option: ₹ 26.99										
High/Low NAV in the month : Growth option ₹ 29.99 , ₹ 28.79										

₹ 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 30/09/2017				Growth of ₹10000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
1 Year*	15.01	14.77	13.67	11,501	11,477	11,367
5 Years*	14.61	12.27	11.40	19,782	17,843	17,161
3 Years*	10.28	8.26	7.11	13,416	12,691	12,291
Since inception as on 30/09/2017 (CAGR)*	11.83	8.75	8.30	29,056	22,260	21,397

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 30/09/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.93	
Standard Deviation (Annual)	14.11%	14.35%
Sharpe ratio	0.30	
Portfolio Turnover Ratio (Annual)	0.07	

Active Stock positions (as compared to Benchmark)

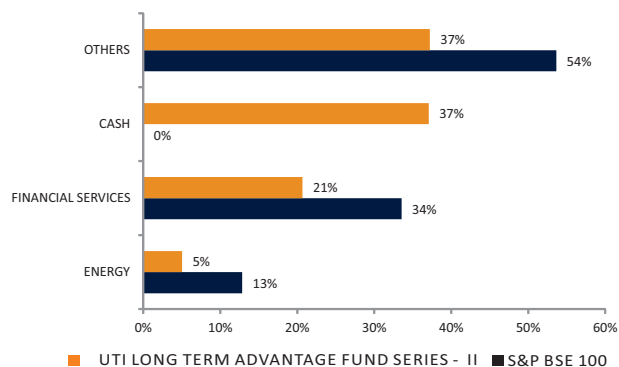
Overweight (Top5)	Underweight (Top5)
Coromandel International Ltd.	HDFC Ltd.
Bharat Electronics Ltd.	Larsen & Toubro Ltd.
Century Textiles & Industries Ltd.	ITC Ltd.
Container Corporation Of India Ltd.	Tata Consultancy Services Ltd.
ICICI Bank Ltd.	Kotak Mahindra Bank Ltd.

Portfolio as on September 30, 2017

Equity	% of NAV
HDFC Bank Ltd.	7.08
ICICI Bank Ltd.	5.32
Reliance Industries Ltd.	3.84
Infosys Ltd.	2.94
Maruti Suzuki India Ltd.	2.49
Coromandel International Ltd.	2.39
Axis Bank Ltd.	2.22
Bharat Electronics Ltd.	2.13
ITC Ltd.	1.99
State Bank of India	1.92
Container Corporation Of India Ltd.	1.71
Bharti Airtel Ltd.	1.66
Century Textiles & Industries Ltd.	1.48
Vedanta Ltd.	1.41
Tata Chemicals Ltd.	1.38
Bank of Baroda	1.18
Sun Pharmaceuticals Industries Ltd.	1.11
Sanofi India Ltd.	1.05
Exide Industries Ltd.	1.02
Ultratech Cement Ltd.	1.01
Hero Motocorp Ltd.	0.99
NCC Ltd.	0.95
Thermax Ltd.	0.93
Hindalco Industries Ltd.	0.91
Tech Mahindra Ltd.	0.86
Engineers India Ltd.	0.84
L&T Finance Holdings Ltd.	0.83
Biocon Ltd.	0.76
Cipla Ltd.	0.71
Indraprastha Gas Ltd.	0.69
Others	9.13
Net Current Assets	37.07
Total	100.00

% of top 10 stocks	32.32
Median Market Cap (₹ Cr)	1,19,947
Weighted Average Market (₹ Cr)	1,62,033

All figures given are provisional and unaudited.

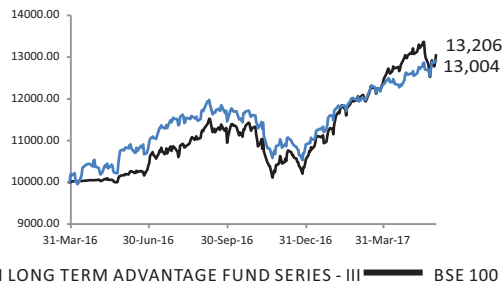
Sectoral Breakdown (% as compared to Benchmark)

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>47</td><td>39</td><td>14</td></tr></table>	Market Capitalisation (%)			Large	Mid	Small	47	39	14
Market Capitalisation (%)										
Large	Mid	Small								
47	39	14								
Date of inception/allotment: 30th March, 2016										
Fund size monthly average: ₹ 352.55 Crore Closing AUM: ₹ 344.81 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 September 30, 2017 Growth Option: ₹ 13.21, Income Option: ₹ 13.21										
High/Low NAV in the month : Growth option ₹ 13.94 , ₹ 13.06										

₹ 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 30/09/2017				Growth of ₹10000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	BSE 100 (₹)	Nifty 50 (₹)
1 Year*	18.99	14.77	13.67	11,899	11,477	11,367
Since inception as on 31/08/2017 (CAGR)*	20.31	19.08	16.94	13,206	13,004	12,654

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 30/09/2017

Quantitative Indicators	Fund	Benchmark
Beta	-	-
Standard Deviation (Annual)	-	-
Sharpe ratio	-	-
Portfolio Turnover Ratio (Annual)	0.02	-

Active Stock positions (as compared to Benchmark)

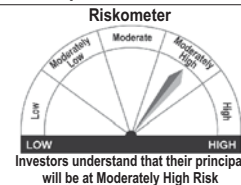
Overweight (Top5)	Underweight (Top5)
Escorts Ltd.	HDFC Bank Ltd.
BEM Ltd.	HDFC Ltd.
Coromandel International Ltd.	ITC Ltd.
Federal Bank Ltd.	Infosys Ltd.
Thermax Ltd.	Tata Consultancy Services Ltd.

Portfolio as on September 30, 2017

Equity	% of NAV
Reliance Industries Ltd.	8.58
Escorts Ltd.	5.60
ICICI Bank Ltd.	5.23
BEM Ltd.	5.15
Coromandel International Ltd.	4.22
Titan Company Ltd.	4.09
Federal Bank Ltd.	4.08
Bharat Forge Ltd.	3.72
Tata Power Company Ltd.	3.71
Thermax Ltd.	3.67
Oil & Natural Gas Corporation Ltd.	3.64
Larsen & Toubro Ltd.	3.55
Tata Chemicals Ltd.	3.52
Tech Mahindra Ltd.	3.49
Century Textiles & Industries Ltd.	3.28
GAIL (India) Ltd.	3.12
Sun Pharma Advanced Research Co Ltd.	3.10
Bank of Baroda	2.86
NCC Ltd.	2.79
Mahindra & Mahindra Ltd.	2.58
Container Corporation Of India Ltd.	2.44
VA Tech Wabag Ltd.	2.37
Gateway Distriparks Ltd.	2.25
PNB Housing Finance Ltd.	2.22
Rallis India Ltd.	2.21
JK Lakshmi Cement Ltd.	2.06
Gujarat Pipavav Port Ltd.	1.25
Praj Industries Ltd.	1.23
Monsanto India Ltd.	0.84
V-Guard Industries Ltd.	0.60
Net Current Assets	2.55
Total	100.00

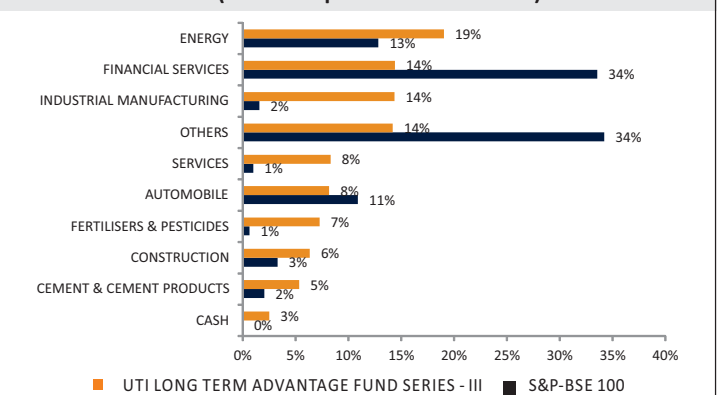
% of top 10 stocks	48.07
Median Market Cap (₹ Cr)	22,586
Weighted Average Market (₹ Cr)	84,048

All figures given are provisional and unaudited.

This product is suitable for investors who are seeking*:

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

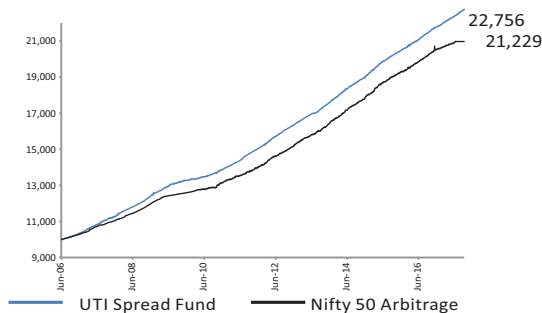
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Sectoral Breakdown (% as compared to Benchmark)

Investment Objective

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

Date of inception/allotment: 22nd June, 2006	Fund Manager Mr. Kaushik Basu, B.Com, ACMA
Fund size monthly average: ₹ 1627.77 Crore Closing AUM: ₹ 1757.50 Crore	NAV as on September 30, 2017 Growth / Income : ₹ 22.76 , ₹ 15.91
High/ Low of NAV in the month Growth Option : ₹ 22.76 , ₹ 22.64	Minimum Investment Amount ₹ 5,000/-
Registrar M/s. Karvy Computershare Pvt. Ltd.	No. of Unit Holding accounts 4,978
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 30/09/2017				Growth of ₹10000		
Period	NAV (%)	Nifty 50 Arbitrage (%)	Nifty 50 (%)	NAV (₹)	Nifty 50 Arbitrage (₹)	Nifty 50 (₹)
1 Year*	5.92	4.74	13.67	10,592	10,474	11,367
3 Years*	6.69	6.46	7.11	12,146	12,068	12,291
5 Years*	7.18	7.29	11.40	14,147	14,219	17,161
Since inception as on 31/08/2017 (CAGR)*	7.56	6.90	11.07	22,756	21,229	32,691

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 September 30, 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	1,23,807	1,22,942	1,29,595	5.99	4.62	15.30
3 Years	3,60,000	3,96,031	3,92,720	4,16,369	6.31	5.75	9.70
5 Years	6,00,000	7,12,584	7,08,946	7,94,798	6.82	6.62	11.21
7 Years	8,40,000	10,83,807	10,78,146	12,30,810	7.17	7.03	10.74
10 Years	12,00,000	17,40,294	16,78,116	20,39,478	7.23	6.53	10.24
Since inception as on 30/09/2017	13,40,000	20,43,643	19,11,673	23,91,122	7.30	6.17	9.94

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

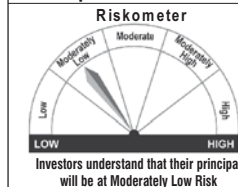
Portfolio as on September 30, 2017

Equity	# % of NAV	Hedged
Equity	64.37	100%
Debt	1.42	
MM Instruments	7.06	
MF Units	3.18	
STD	9.44	
Cash, MM & cash equivalent	14.53	
Total	100.00	

All Figures given are provisional and unaudited.

#%Equity 64.37

(Annual average of the monthly averages of the opening and closing figures)

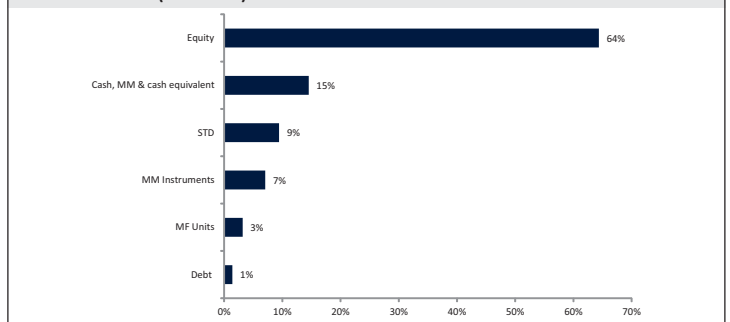
This product is suitable for investors who are seeking*:

- 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 September 31, 2017**Asset Allocation (% to NAV)**

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

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

Investment Objective

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

Date of inception/allotment :
6th March, 2000

Fund Manager
Mr. Kaushik Basu, B.Com, ACMA

Fund size monthly average: ₹ 601.47 Crore
Closing AUM: ₹ 601.05 Crore

NAV as on September 30, 2017
Growth / Income : ₹ 62.89 , ₹ 32.01

High/ Low of NAV in the month
Growth Option : ₹ 65.20 , ₹ 62.56

Minimum Investment Amount
₹ 5000/-

Registrar
M/s. Karvy Computer share Pvt. Ltd.

No. of Unit Holding accounts
20,934

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 30/09/2017				Growth of ₹10000		
Period	NAV (%)	Nifty 50 (₹)	S&P BSE Sensex (%)	NAV (₹)	Nifty 50 (₹)	S&P BSE Sensex (₹)
1 Year*	14.64	13.67	12.27	11,464	11,367	11,227
3 Years*	8.00	7.11	5.51	12,600	12,291	11,747
5 Years*	12.04	11.40	10.76	17,660	17,161	16,674
Since inception as on 30/09/2017 (CAGR)*	11.03	10.51	10.37	62,933	57,948	56,670

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 September 30, 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	1,30,473	1,29,595	1,28,144	16.73	15.30	12.94
3 Years	3,60,000	4,22,835	4,16,369	4,06,426	10.76	9.70	8.06
5 Years	6,00,000	8,12,462	7,94,798	7,69,282	12.09	11.21	9.89
7 Years	8,40,000	12,62,825	12,30,810	11,88,944	11.46	10.74	9.77
10 Years	12,00,000	20,88,925	20,39,478	19,65,337	10.69	10.24	9.54
Since inception as on 30/09/2017	15,40,000	32,50,911	31,86,438	30,69,799	11.00	10.71	10.18

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

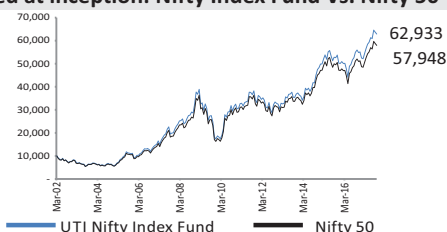
AS ON 30/09/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.99	
Standard Deviation (Annual)	13.88%	14.01%
Sharpe ratio	0.14	
Portfolio Turnover Ratio (Annual)	0.26	

Tracking Error as on 30th September 2017

Tracking Error	Non-Annualised	Annualised Tracking error
Over last 1 year	0.0171	0.2702
Over last 3 year	0.0204	0.3222
Over last 5 year	0.0226	0.3576
Since Inception	0.1015	1.6041

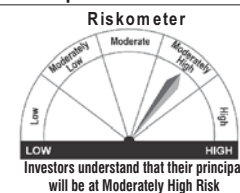
Past performance may or may not be sustained in the future.

₹ 10,000 invested at inception: Nifty Index Fund Vs. Nifty 50**Portfolio as on September 30, 2017**

Equity	% of NAV
HDFC Bank Ltd.	9.62
HDFC Ltd.	7.26
Reliance Industries Ltd.	6.77
ITC Ltd.	5.76
Infosys Ltd.	4.70
ICICI Bank Ltd.	4.64
Larsen & Toubro Ltd.	3.68
Kotak Mahindra Bank Ltd.	3.49
Tata Consultancy Services Ltd.	3.17
Maruti Suzuki India Ltd.	2.77
State Bank of India	2.46
Axis Bank Ltd.	2.26
Indus Ind Bank Ltd.	2.24
Hindustan Unilever Ltd.	2.19
Tata Motors Ltd.	1.97
Yes Bank Ltd.	1.68
Mahindra & Mahindra Ltd.	1.53
Vedanta Ltd.	1.53
Sun Pharmaceuticals Industries Ltd.	1.45
Bharti Airtel Ltd.	1.34
NTPC Ltd.	1.33
Asian Paints Ltd.	1.33
Hero Motocorp Ltd.	1.28
HCL Technologies Ltd.	1.27
Oil & Natural Gas Corporation Ltd.	1.26
Power Grid Corporation Of India Ltd.	1.21
Bajaj Finance Ltd.	1.14
Tata Steel Ltd.	1.14
Bajaj Auto Ltd.	1.11
Eicher Motors Ltd.	1.09
Others	15.81
Net Current Assets	1.52
Total	100.00

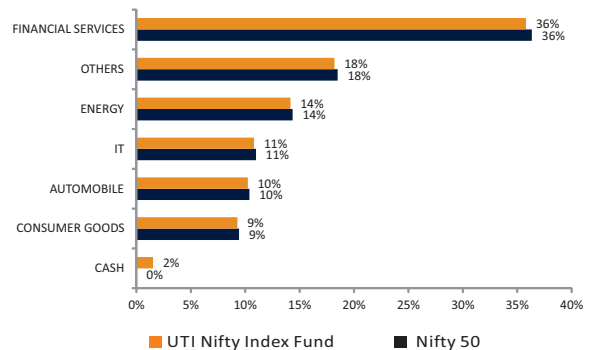
% of top 10 stocks	51.85
Median Market Cap (₹ Cr)	1,92,157
Weighted Average Market (₹ Cr)	2,25,345

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> <tr> <th>Large</th><th>Mid</th><th>Small</th></tr> <tr> <td>63</td><td>25</td><td>12</td></tr> </table>	Large	Mid	Small	63	25	12
Large	Mid	Small						
63	25	12						
Date of inception/allotment: 2nd January, 1995								
Fund size monthly average: ₹ 3712.72 Crore Closing AUM: ₹ 3884.23 Crore								
No. of Unit Holders : 8,33,079		Weighted Average Maturity 5.49 Years						
Minimum Investment Amount : Growth / Income : ₹ 1,000 / 5,000		Yield to maturity 7.84%						
NAV as on September 30, 2017 : Growth Option: ₹ 162.31, Income Option: ₹ 30.59								
High/Low NAV in the month : ₹ 165.50, ₹ 160.65								
Total expense ratio (%) : Direct : 1.49, Regular : 2.31								

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 30/09/2017				Growth of ₹10,000		
Period	NAV (%)	Crisil Balanced Fund Index (%)	Nifty 50 Index (%)	NAV (₹)	Crisil Balanced Fund Index (₹)	Nifty 50 Index (₹)
1 Year*	14.26	11.80	13.67	11,426	11,180	11,367
3 Years*	10.86	8.57	7.11	13,628	12,801	12,291
5 Years*	14.37	10.93	11.40	19,576	16,802	17,161
Since inception as on 30/09/2017 (CAGR)*	15.63	NA	NA	2,72,531	10,000	10,000

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

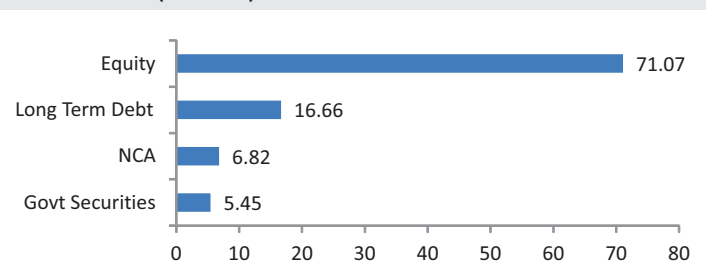
The current fund manager is managing the scheme since Nov-2009

*Compounded annualized Growth Rate.

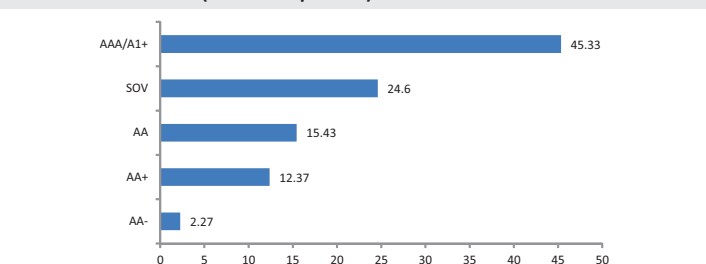
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.

N.A. - Not Available

Asset Allocation (% to NAV)



Credit Profile of Debt (% of Debt portion)



Excluding Net Current Assets

Portfolio as on September 30, 2017

Equity	% of NAV	Rating
✓ ICICI Bank Ltd.	4.57	
✓ HDFC Bank Ltd.	4.40	
✓ ITC Ltd.	3.79	
✓ Grasim Industries Ltd.	2.74	
✓ Infosys Ltd.	2.27	
✓ Vedanta Ltd.	2.26	
✓ Sun Pharmaceuticals Industries Ltd.	2.26	
✓ Larsen & Toubro Ltd.	2.22	
✓ NTPC Ltd.	1.99	
Oil & Natural Gas Corporation Ltd.	1.95	
Maruti Suzuki India Ltd.	1.94	
Dr. Reddy's Laboratories Ltd.	1.63	
Mahindra & Mahindra Ltd.	1.50	
Mphasis Ltd.	1.16	
Coal India Ltd.	1.15	
Others	35.25	
Govt Securities		
8.27 GSEC - 09/06/2020	1.48	SOV
7.59% NI GS - 20/03/2029	1.34	SOV
6.79% NI GSEC MAT 15/05/2027	1.30	SOV
8.15% G S - 24/11/26	0.69	SOV
6.79% GS 26/12/2029	0.64	SOV
Long Term Debt		
✓ Power Grid Corporation Of India Ltd.	1.96	CRISIL AAA
Union Bank of India	1.91	IND AA
Power Finance Corporation Ltd.	1.67	CRISIL AAA
Indian Railways Fin Corp Ltd.	1.31	CRISIL AAA
Punjab National Bank	1.28	IND AA+
Indiabulls Housing Finance Ltd.	1.28	CARE AAA
Rural Electrification Corporation Ltd.	1.06	CRISIL AAA
KKR India Financial Services Pvt Ltd.	0.85	CRISIL AA
Hero Fincorp Ltd.	0.80	CRISIL AA+
Sundaram Finance Ltd.	0.65	CRISIL AA+
Others	3.89	
Net Current Assets	6.81	
Total	100.00	

Madian Market Cap (₹Cr.)

77,131

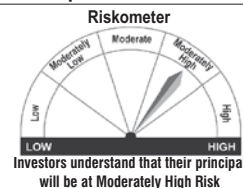
Weighted Average market Cap (₹Cr.)

1,19,344

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

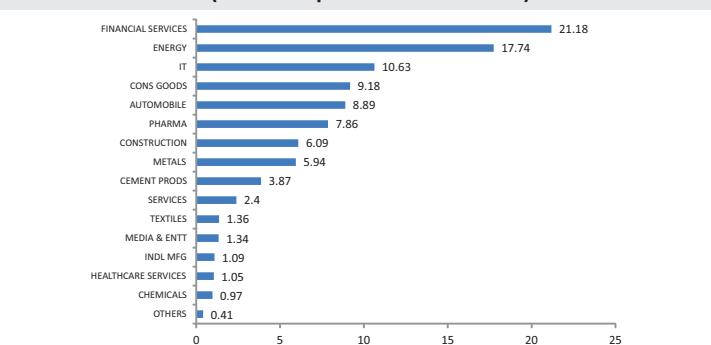
This product is suitable for investors who are seeking*:



- 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: ₹ 3980.79 Crore

Closing AUM: ₹ 3956.14 Crore

No. of Unit Holders : 2,86,654

Minimum Investment Amount :

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

Minimum Target Amount ₹ 15,00,000/-

NAV as on September 30, 2017 : ₹ 23.81

Market Capitalisation (%) - Equity Portion

Large	Mid	Small
65	30	5

Weighted Average Maturity
5.12 Years

Yield to maturity : 8.52%

High/Low NAV in the month : Growth option ₹ 24.08 , ₹ 23.67

Total expense ratio (%) : Direct: 1.35, Regular: 1.93

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 30/09/2017

Growth of ₹10,000

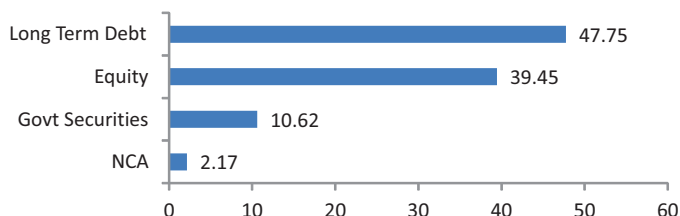
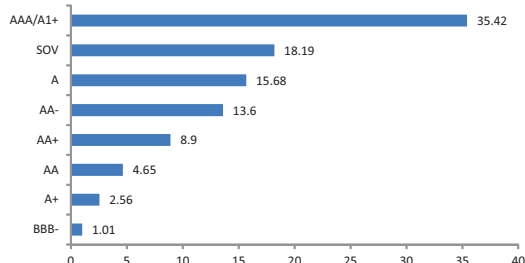
Period	NAV (%)	Crisil Debt Hybrid (60.40) (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Debt Hybrid (60.40) (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year*	10.41	10.14	6.83	11,041	11,014	10,683
3 Years*	10.38	8.44	10.52	13,452	12,755	13,503
5 Years*	11.18	10.18	8.12	16,993	16,242	14,778
Since inception as on 30/09/2017 (CAGR)*	10.92	NA	NA	11,79,805	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

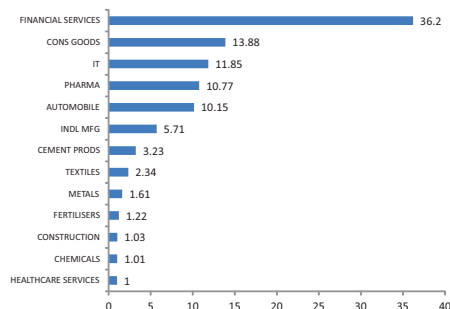
Portfolio as on September 30, 2017

Equity	% of NAV	Rating
✓ Bajaj Finance Ltd.	3.02	
Indus Ind Bank Ltd.	2.35	
Yes Bank Ltd.	2.29	
HDFC Bank Ltd.	1.99	
Infosys Ltd.	1.43	
Kotak Mahindra Bank Ltd.	1.39	
Shree Cement Ltd.	1.27	
HDFC Ltd.	1.18	
Motherson Sumi System Ltd.	1.16	
Tata Consultancy Services Ltd.	1.07	
Maruti Suzuki India Ltd.	1.00	
Astral Poly Technik Ltd.	0.97	
Page Industries Ltd	0.92	
Cadila Healthcare Ltd.	0.91	
Gruh Finance Ltd.	0.89	
Others	17.60	
Govt Securities		
Others	1.01	
✓ 6.79% GS 26/12/2029	4.12	SOV
✓ 6.79% NI GSEC MAT 15/05/2027	2.80	SOV
8.83% GSEC 12/12/2041	1.48	SOV
8.33% GOI-09/07/2026	0.68	SOV
7.61 GS 2030 09/05/2030	0.53	SOV
Long Term Debt		
✓ IL&FS Transportation Networks Ltd.	4.49	CARE A
✓ Reliance Ports & Terminals Ltd.	4.07	CRISIL AAA
✓ Religare Finvest Ltd.	3.78	IND A
✓ Indiabulls Housing Finance Ltd.	3.24	CARE AAA
✓ Axis Bank Ltd.	2.80	CRISIL AAA
✓ SREI Equipment Finance Ltd.	2.53	CARE AA-
✓ Rural Electrification Corporation Ltd.	2.50	CRISIL AAA
Bank of Baroda	2.02	CRISIL AA+
Reliance Utilities & Power Pvt Ltd.	2.00	CRISIL AAA
Tata Sons Ltd.	1.90	CRISIL AAA
Others	18.41	
Net Current Assets	2.20	
Total	100.00	

Median Market Cap (₹Cr.) 72,411
Weighted Average market Cap (₹Cr.) 1,09,730

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

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

SMS: LULIP to 5676756
To get scheme details

Options Available

SIP

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

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

UTI-CRTS

Investment Objective

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

Snapshot

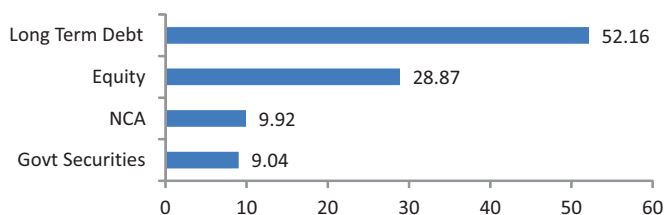
Head-Fixed Income & Fund Manager Mr. Amandeep S. Chopra (Debt Portfolio) (B.Sc. MBA [FMS Delhi])	Fund Manager (Equity Portion) Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I)									
Date of inception/allotment: 1st October, 1981	<table><tr><th colspan="3">Market Capitalisation (%) - Equity Portion</th></tr><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>63</td><td>23</td><td>14</td></tr></table>	Market Capitalisation (%) - Equity Portion			Large	Mid	Small	63	23	14
Market Capitalisation (%) - Equity Portion										
Large		Mid	Small							
63	23	14								
Fund size monthly average: ₹ 645.83 Crore Closing AUM: ₹ 647.36 Crore										
No. of Unit Holders : 6,046										
Minimum Investment Amount : Please refer to page no. 60	Weighted Average Maturity 3.92Years									
NAV as on September 30, 2017 : Growth Option: ₹ 342.12, Income Option: ₹ 149.55	Yield to maturity 7.65 %									
High/Low NAV in the month : Growth Option : ₹ 345.79, ₹ 340.65										
Total expense ratio (%) : Direct: 1.71, Regular: 2.43										
Load Structure										
Entry / Exit Load : Nil										

Fund Performance Vs Benchmark (CAGR)

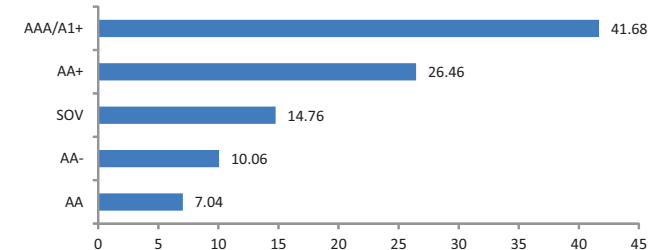
Fund Performance Vs Benchmark (CAGR) as on 30/09/2017				Growth of ₹10,000		
Period	NAV (%)	Crisil Debt Hybrid (75.25) (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Debt Hybrid (75.25) (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year*	9.18	9.20	6.83	10,918	10,920	10,683
3 Years*	9.22	8.66	10.52	13,032	12,832	13,503
5 Years*	11.26	9.75	8.12	17,054	15,927	14,778
Since inception as on 30/09/2017 (CAGR)*	10.81	NA	NA	4,03,478	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 September 30, 2017

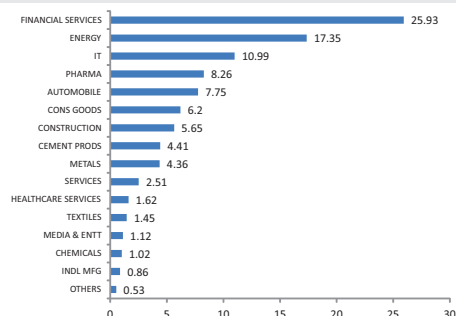
Equity	% of NAV	Rating
HDFC Bank Ltd.	1.92	
ICICI Bank Ltd.	1.38	
Grasim Industries Ltd.	1.27	
Infosys Ltd.	1.24	
Vedanta Ltd.	0.91	
ITC Ltd.	0.91	
Larsen & Toubro Ltd.	0.91	
Indus Ind Bank Ltd.	0.91	
Dr. Reddy'S Laboratories Ltd.	0.90	
Maruti Suzuki India Ltd.	0.90	
Mahindra & Mahindra Ltd.	0.75	
NTPC Ltd.	0.70	
Oil & Natural Gas Corporation Ltd.	0.70	
IDFC Ltd.	0.66	
Federal Bank Ltd.	0.66	
Indian Oil Corporation Ltd.	0.59	
Aurobindo Pharma Ltd.	0.59	
Sun Pharmaceuticals Industries Ltd.	0.57	
GAIL (India) Ltd.	0.56	
Axis Bank Ltd.	0.54	
Others	11.29	
Govt Securities		
✓ 6.79% NI GSEC MAT 15/05/2027	3.90	SOV
8.20% GOVT STOCK 24/09/2025	1.66	SOV
6.79% GS 26/12/2029	1.53	SOV
8.39% RAJASTHAN SDL - 15/03/2020	1.13	SOV
8.85% MAHARASHTR SDL MAT 18/07/2022	0.82	SOV
Long Term Debt		
✓ Indian Hotels Company Ltd.	6.20	CARE AA+
✓ Bharat Aluminium Company Ltd.	6.16	ICRA AA-
✓ IDEA Cellular Ltd.	6.14	CARE AA+
✓ Tata Sons Ltd.	3.89	CRISIL AAA
✓ Reliance Ports & Terminals Ltd.	3.88	CRISIL AAA
✓ Piramal Enterprises Ltd.	3.87	ICRA AA
✓ Punjab National Bank	3.85	IND AA+
✓ Power Grid Corporation Of India Ltd.	3.29	ICRA AAA
✓ Reliance Jio Infocomm Ltd.	3.11	CRISIL AAA
LIC Housing Finance Ltd.	2.77	CRISIL AAA
EXIM Bank	2.41	CRISIL AAA
Power Finance Corporation Ltd.	1.98	CRISIL AAA
HDFC Ltd.	1.88	CARE AAA
Indiabulls Housing Finance Ltd.	1.56	CARE AAA
NTPC Ltd.	0.49	CRISIL AAA
Rural Electrification Corporation Ltd.	0.23	CRISIL AAA
India Infoline Finance Ltd.	0.21	ICRA AA
Vedanta Ltd.	0.16	CRISIL AA
Blue Dart Express Ltd.	0.06	ICRA AA
Net Current Assets	9.96	
Total	100.00	

Median Market Cap (₹Cr.)	76,466
Weighted Average Market Cap (₹Cr.)	1,20,663

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

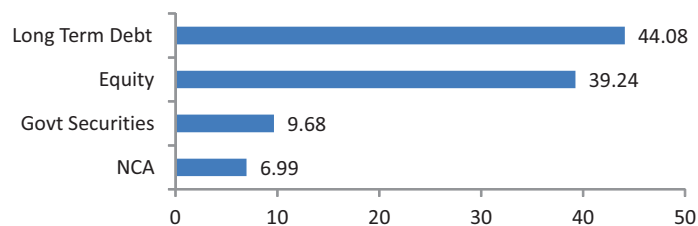
Head-Fixed Income & Fund Manager (Debt Portion) Mr. Amandeep S. Chopra (B.Sc. MBA [FMS Delhi])		<table><tr><th colspan="3">Market Capitalisation (%) - Equity Portion</th></tr><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>60</td><td>27</td><td>13</td></tr></table>	Market Capitalisation (%) - Equity Portion			Large	Mid	Small	60	27	13
Market Capitalisation (%) - Equity Portion											
Large	Mid	Small									
60	27	13									
Fund Manager (Equity Portion) Mr. Kaushik Basu, B.Com, ACMA											
Date of inception/allotment: 12th July, 1993		Weighted Average Maturity 5.20 Years									
Fund size monthly average: ₹ 3772.94 Crore Closing AUM: ₹ 3745.21 Crore											
No. of Unit Holders : 19,92,463		Yield to maturity 8.30%									
Minimum Investment Amount : ₹ 1,000/-											
NAV as on September 30, 2017 : ₹ 21.94											
High/Low NAV in the month : Growth option ₹ 22.23, ₹ 21.82											
Total expense ratio (%) : Direct: 1.62, Regular: 1.82											
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)

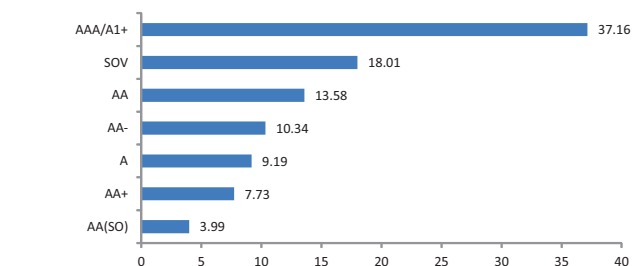
Fund Performance Vs Benchmark (CAGR) as on 30/09/2017				Growth of ₹10,000		
Period	NAV (%)	Crisil Debt Hybrid (60.40) (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Debt Hybrid (60.40) (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year*	9.42	10.14	6.83	10,942	11,014	10,683
3 Years*	11.23	8.44	10.52	13,766	12,755	13,503
5 Years*	13.28	10.18	8.12	18,660	16,242	14,778
Since inception as on 30/09/2017 (CAGR)*	11.71	NA	NA	1,46,400	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

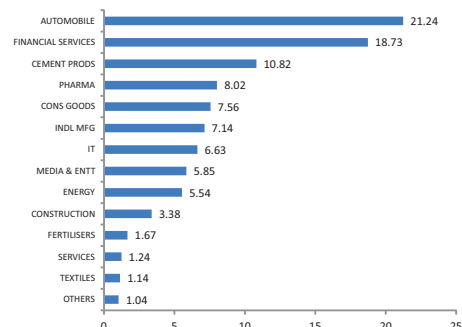
Portfolio as on September 30, 2017

Equity	% of NAV	Rating
✓ HDFC Bank Ltd.	2.43	
Reliance Industries Ltd.	1.83	
Shree Cement Ltd.	1.59	
MRF Ltd.	1.51	
Navneet Education Ltd.	1.44	
Eicher Motors Ltd.	1.42	
Motherson Sumi System Ltd.	1.39	
Ramco Cements Ltd.	1.30	
Essel Propack Ltd.	1.28	
Infosys Ltd.	1.21	
Larsen & Toubro Ltd.	1.19	
Cholamandalam Investment & Finance Company Ltd.	1.18	
Ultratech Cement Ltd.	1.17	
ITC Ltd.	1.10	
Axis Bank Ltd.	1.09	
Others	18.11	
Govt Securities		
Others	2.10	
✓ 6.79% GS 26/12/2029	3.30	SOV
GS-8.33%- MAT-07/06/2036	1.77	SOV
8.33% GOI-09/07/2026	1.01	SOV
7.61 GS 2030 09/05/2030	0.83	SOV
6.79% NI GSEC MAT 15/05/2027	0.67	SOV
Long Term Debt		
✓ Religare Finvest Ltd.	3.99	IND A
✓ Indiabulls Housing Finance Ltd.	3.97	CARE AAA
✓ Reliance Ports & Terminals Ltd.	3.76	CRISIL AAA
✓ Power Finance Corporation Ltd.	3.37	ICRA AAA
✓ Axis Bank Ltd.	2.68	CRISIL AAA
✓ SREI Equipment Finance Ltd.	2.14	CARE AA-
✓ Union Bank of India	1.98	IND AA
✓ KKR India Financial Services Pvt Ltd.	1.97	CRISIL AA
Tata Motors Ltd.	1.84	ICRA AA
Rural Electrification Corporation Ltd.	1.81	CRISIL AAA
Others	16.57	
Net Current Assets	7.00	
Total	100.00	

Median Market Cap (₹Cr.)	63,528
Weighted Average Market Cap (₹Cr.)	1,24,572

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: ₹ 2458.71 Crore

Closing AUM: ₹ 2451.63 Crore

No. of Unit Holders : 23,49,234

Minimum Investment Amount :

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

NAV as on September 30, 2017 : ₹ 25.02

High/Low NAV in the month: Growth Option : ₹ 25.37, ₹ 24.86

Total expense ratio (%) : Direct : 1.45, Regular : 2.11

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.

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 30/09/2017

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*	11.55	10.14	6.83	11,155	11,014	10,683
3 Years*	10.43	8.44	10.52	13,470	12,755	13,503
5 Years*	11.80	10.18	8.12	17,472	16,242	14,778
Since inception as on 30/09/2017 (CAGR)*	11.16	NA	NA	1,11,332	10,000	10,000

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

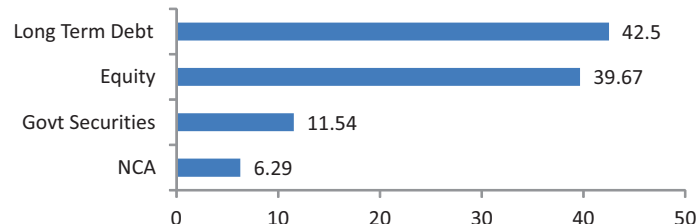
The current fund manager is managing the scheme since Dec-2006

*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 September 30, 2017

Equity	% of NAV	Rating
HDFC Bank Ltd.	2.02	
ICICI Bank Ltd.	1.86	
Grasim Industries Ltd.	1.85	
ITC Ltd.	1.57	
Vedanta Ltd.	1.50	
Maruti Suzuki India Ltd.	1.39	
Indus Ind Bank Ltd.	1.28	
Infosys Ltd.	1.22	
Mahindra & Mahindra Ltd.	1.02	
Larsen & Toubro Ltd.	1.02	
NTPC Ltd.	0.97	
Dr. Reddy'S Laboratories Ltd.	0.95	
Federal Bank Ltd.	0.94	
IDFC Ltd.	0.86	
Sun Pharmaceuticals Industries Ltd.	0.85	
Others	20.38	
Govt Securities		
Others	1.52	
✓ 6.79% GS 26/12/2029	5.04	SOV
7.61 GS 2030 09/05/2030	1.91	SOV
8.20% GOVT STOCK 24/09/2025	1.09	SOV
6.79% NI GSEC MAT 15/05/2027	1.03	SOV
8.83% GSEC 12/12/2041	0.95	SOV
Long Term Debt		
✓ IL&FS Transportation Networks Ltd.	7.68	CARE A
✓ Religare Finvest Ltd.	4.07	IND A
✓ Axis Bank Ltd.	4.07	CRISIL AA+
✓ SREI Equipment Finance Ltd.	2.86	CARE AA-
✓ Power Finance Corporation Ltd.	2.63	CRISIL AAA
✓ Indiabulls Housing Finance Ltd.	2.15	CARE AAA
✓ Indian Hotels Company Ltd.	2.05	CARE AA+
✓ Piramal Enterprises Ltd.	2.05	ICRA AA
PNB Housing Finance Ltd.	2.04	CARE AAA
✓ Punjab National Bank	2.04	IND AA+
Others	10.87	
Net Current Assets	6.27	
Total	100.00	

Median Market Cap (₹Cr.)

73,075

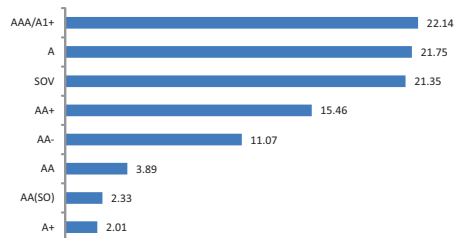
Weighted Average Market Cap (₹Cr.)

1,08,374

All figures given are provisional and unaudited

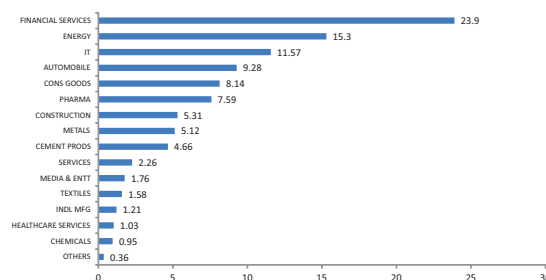
✓ Top 10 scrips in the portfolio

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: ₹ 283.35 Crore

Closing AUM: ₹ 308.62 Crore

No. of Unit Holders : 24,973

Minimum Investment Amount :

Growth / Income : ₹ 1,000 / ₹ 5,000

NAV as on September 30, 2017 :

Growth Option: ₹ 36.17, Income Option: ₹ 36.17

High/Low NAV in the month : Growth Option : ₹ 36.50, ₹ 36.05

Total expense ratio (%) : Direct: 1.99, Regular: 2.56

Load Structure

Entry / Exit Load : Nil

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 30/09/2017

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*	9.63	9.20	6.83	10,963	10,920	10,683
3 Years*	9.81	8.66	10.52	13,245	12,832	13,503
5 Years*	10.26	9.75	8.12	16,301	15,927	14,778
Since inception as on 30/09/2017 (CAGR)*	12.68	NA	NA	72,340	10,000	10,000

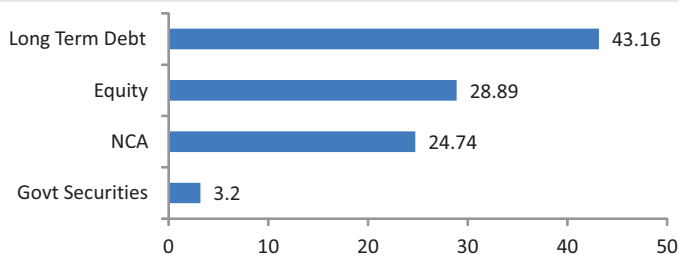
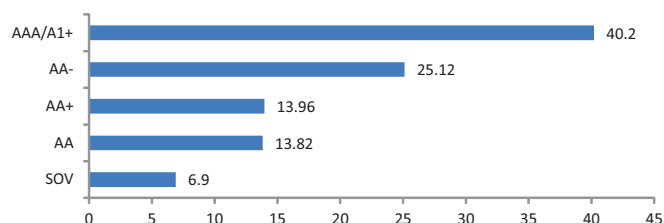
Different plans have a different expense structure. The performance details provided herein are of regular plan.

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

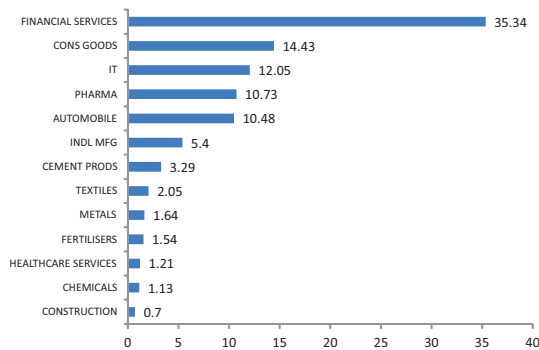
Portfolio as on September 30, 2017

Equity	% of NAV	Rating
✓ Bajaj Finance Ltd.	2.38	
✓ Yes Bank Ltd.	1.92	
✓ Indus Ind Bank Ltd.	1.77	
HDFC Bank Ltd.	1.47	
Infosys Ltd.	1.05	
Shree Cement Ltd.	0.95	
HDFC Ltd.	0.89	
Kotak Mahindra Bank Ltd.	0.88	
Motherson Sumi System Ltd.	0.88	
ITC Ltd.	0.73	
Maruti Suzuki India Ltd.	0.69	
Cadila Healthcare Ltd.	0.67	
Eclerx Services Ltd.	0.66	
Tata Consultancy Services Ltd.	0.65	
Gruh Finance Ltd.	0.64	
Others	12.66	
Govt Securities		
✓ 6.79% GS 26/12/2029	3.20	SOV
Long Term Debt		
✓ Axis Finance Ltd.	8.06	CRISIL AAA
✓ Reliance Utilities & Power Pvt Ltd.	6.29	CRISIL AAA
✓ Afcons Infrastructure Ltd.	6.21	ICRA AA
✓ Bharat Aluminium Company Ltd.	5.17	ICRA AA-
✓ Nirma Ltd.	4.85	CRISIL AA-
✓ IDEA Cellular Ltd.	4.83	CARE AA+
EXIM Bank	1.73	CRISIL AAA
Yes Bank Ltd.	1.64	CARE AA+
Steel Authority of India Ltd.	1.63	IND AA-
LIC Housing Finance Ltd.	1.14	CRISIL AAA
Others	1.61	
Net Current Assets	24.75	
Total	100.00	

Median Market Cap (₹ Cr.)	75,645
Weighted Average Market Cap (₹ Cr.)	1,09,445

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.

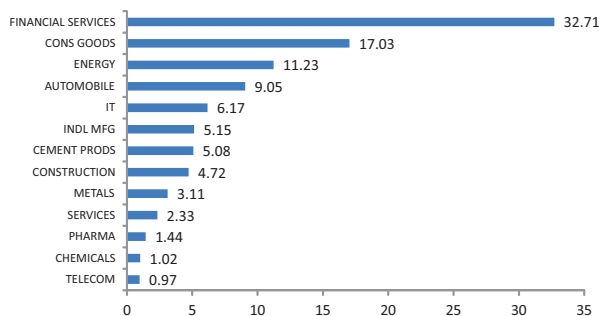
Snapshot

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>72</td><td>23</td><td>5</td></tr></table>	Market Capitalisation (%) - Equity Portion			Large	Mid	Small	72	23	5
Market Capitalisation (%) - Equity Portion										
Large		Mid	Small							
72		23	5							
Date of inception/allotment: 30th January, 2008										
Fund size monthly average: ₹ 205.09 Crore Closing AUM: ₹ 206.12 Crore										
No. of Unit Holders : 28,320										
Minimum Investment Amount : ₹ 5,000/-	Weighted Average Maturity 18.51 Days									
NAV as on September 30, 2017 : Growth Option: ₹ 35.23, Income Option: ₹ 35.24										
High/Low NAV in the month : Growth option ₹ 36.39, ₹ 34.76										
Total expense ratio (%) : Direct : 1.99, Regular : 2.85										
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 30/09/2017				Growth of ₹10,000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 Index (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 Index (₹)
1 Year*	21.53	14.77	13.67	12,153	11,477	11,367
3 Years*	13.18	8.26	7.11	14,503	12,691	12,291
5 Years*	15.78	12.27	11.40	20,813	17,843	17,161
Since inception as on 30/09/2017 (CAGR)*	11.95	6.53	6.83	29,803	18,440	18,949

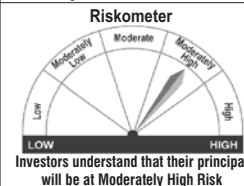
Different plans have a different expense structure. The performance details provided herein are of regular plan.
The current fund manager is managing the scheme since Dec-2014
*Compounded annualized Growth Rate.
For performance details of other Schemes managed by the Fund Manager, please refer the respective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

Sectoral Breakdown (% as compared to Benchmark)**Portfolio as on September 30, 2017**

Equity	% of NAV
✓ HDFC Bank Ltd.	6.46
✓ L&T Finance Holdings Ltd.	4.26
✓ Reliance Industries Ltd.	3.41
✓ Britannia Industries Ltd.	3.37
✓ Shree Cement Ltd.	2.99
✓ Sheela Foam Ltd.	2.67
✓ Infosys Ltd.	2.62
✓ Avenue Supermarts Ltd.	2.62
✓ ICICI Bank Ltd.	2.36
✓ Graphite India Ltd.	2.25
State Bank of India	2.22
ITC Ltd.	2.13
Kotak Mahindra Bank Ltd.	1.99
Indian Oil Corporation Ltd.	1.94
Indraprastha Gas Ltd.	1.90
Whirlpool of India Ltd.	1.87
Axis Bank Ltd.	1.85
Hero Motocorp Ltd.	1.83
Tata Consultancy Services Ltd.	1.82
Indus Ind Bank Ltd.	1.80
Others	39.70
Net Current Assets	7.94
Total	100.00

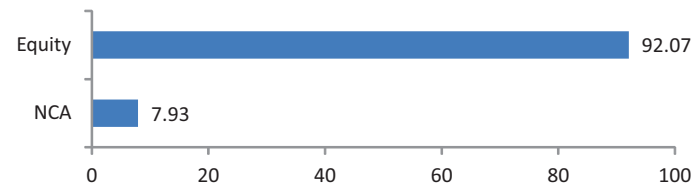
Median Market Cap (₹Cr.)	75,656
Weighted Average Market Cap (₹Cr.)	1,35,920

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: ₹ 269.67 Crore

Closing AUM: ₹ 267.79 Crore

No. of Unit Holders : 14,059

Minimum Investment Amount :

Please refer to page no. 63

Market Capitalisation (%)

- Equity Portion

Large	Mid	Small
92	8	-

Weighted Average Maturity

6.24 yrs

NAV as on September 30, 2017 : Growth : ₹ 34.77 , Income : ₹ 12.39

High/Low NAV in the month : Growth Option : ₹ 34.97 , ₹ 34.68

Total expense ratio (%) : Direct: 0.54, Regular: 1.02

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 30/09/2017

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*	8.40	8.87	6.83	10,840	10,887	10,683
3 Years*	9.31	10.24	10.52	13,064	13,401	13,503
5 Years*	9.50	9.81	8.12	15,746	15,971	14,778
Since inception as on 31/08/2017 (CAGR)*	8.63	8.82	6.65	34,787	35,714	26,369

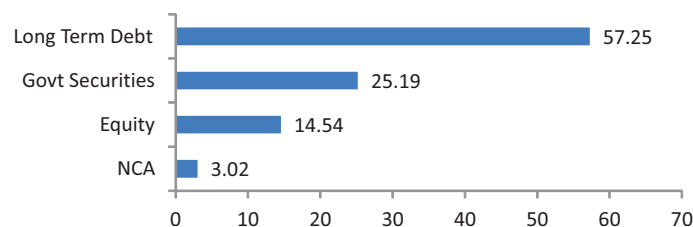
Different plans have a different expense structure. The performance details provided herein are of regular plan.

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

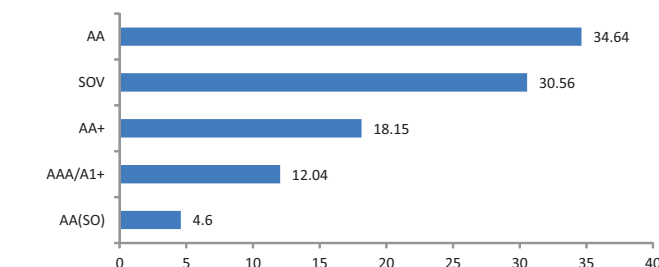
*Compounded annualized Growth Rate.

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 September 30, 2017

Equity	% of NAV	Rating
HDFC Bank Ltd.	1.78	
Indus Ind Bank Ltd.	0.94	
Grasim Industries Ltd.	0.93	
ICICI Bank Ltd.	0.92	
Maruti Suzuki India Ltd.	0.89	
Larsen & Toubro Ltd.	0.84	
ITC Ltd.	0.66	
IDFC Ltd.	0.63	
Infosys Ltd.	0.61	
Shree Cement Ltd.	0.54	
GAIL (India) Ltd.	0.53	
NTPC Ltd.	0.53	
Federal Bank Ltd.	0.53	
Indian Oil Corporation Ltd.	0.52	
Sun Pharmaceuticals Industries Ltd.	0.51	
Others	3.18	
Govt Securities		
✓ 7.68% G S 15/12/23	5.85	SOV
✓ 8.27% TELANGA SPL SDL- 22/03/2028	1.97	SOV
✓ 8.08% TELANGA SPL SDL- 22/03/2031	1.96	SOV
8.07% TELANGA SPL SDL- 22/03/2029	1.95	SOV
8.04% TELANGA SPL SDL- 22/03/2030	1.95	SOV
Others	11.51	
Long Term Debt		
✓ Reliance Utilities & Power Pvt Ltd.	9.85	CRISIL AAA
✓ Afcons Infrastructure Ltd.	9.80	ICRA AA
✓ Cholamandalam Investment & Finance Company Ltd.	9.39	ICRA AA
✓ Piramal Enterprises Ltd.	9.37	ICRA AA
✓ IDEEA Cellular Ltd.	9.28	CARE AA+
✓ Yes Bank Ltd.	5.68	CARE AA+
✓ Edelweiss Asset Reconstruction Company Ltd.	3.79	ICRA AA(SO)
Dewan Hsg Finance Corporation Ltd.	0.08	CARE AAA
Net Current Assets	3.03	
Total	100.00	

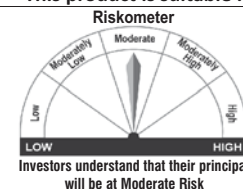
Median Market Cap (₹ Cr.) 1,63,535

Weighted Average Market Cap (₹ Cr.) 1,85,873

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

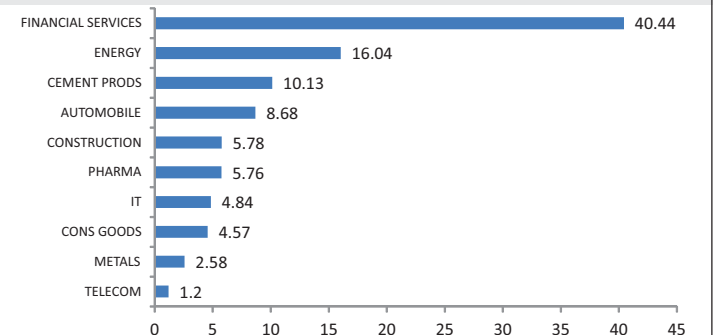
This product is suitable for investors who are seeking*:



- 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: ₹ 1087.55 Crore

Closing AUM: ₹ 1113.21 Crore

No. of Unit Holders : 34,957

Minimum Investment Amount :

Monthly Dividend / Monthly Payment Plan -

₹ 25,000/-

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

NAV as on September 30, 2017 : Growth/Income : ₹ 38.32 , ₹ 15.62

High/Low NAV in the month : Growth Option : ₹ 38.63, ₹ 38.20

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 30/09/2017

Period	Growth of ₹10,000			Growth of ₹10,000		
	NAV (%)	Crisil MIP Blended Index (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil MIP Blended Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year*	9.79	8.87	6.83	10,979	10,887	10,683
3 Years*	10.44	10.24	10.52	13,474	13,401	13,503
5 Years*	11.29	9.81	8.12	17,077	15,971	14,778
Since inception as on 30/09/2017 (CAGR)*	10.22	8.17	5.76	38,300	29,558	21,659

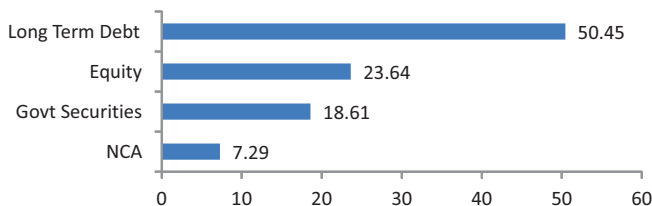
Different plans have a different expense structure. The performance details provided herein are of regular plan.

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

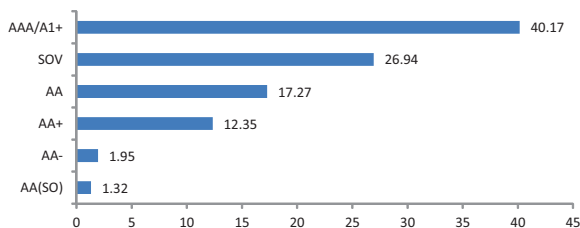
*Compounded annualized Growth Rate.

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 September 30, 2017

Equity	% of NAV	Rating
Bajaj Finance Ltd.	1.96	
Indus Ind Bank Ltd.	1.61	
Yes Bank Ltd.	1.45	
HDFC Bank Ltd.	1.25	
Kotak Mahindra Bank Ltd.	0.89	
Infosys Ltd.	0.84	
HDFC Ltd.	0.74	
Motherson Sumi System Ltd.	0.69	
Shree Cement Ltd.	0.64	
Maruti Suzuki India Ltd.	0.63	
Others	12.94	
Govt Securities		
✓ 7.68% G S 15/12/23	6.57	SOV
✓ 8.39% RAJASTHAN SDL - 15/03/2020	5.01	SOV
✓ 6.79% GS 26/12/2029	3.55	SOV
✓ 6.79% NI GSEC MAT 15/05/2027	2.27	SOV
8.90% MAH SDL 20/09/2022	0.96	SOV
7.59% NI GS - 20/03/2029	0.22	SOV
7.88% GSEC MAT- 19.03.2030	0.03	SOV
Long Term Debt		
✓ Indiabulls Housing Finance Ltd.	6.94	CARE AAA
✓ Axis Finance Ltd.	4.59	CRISIL AAA
✓ Power Finance Corporation Ltd.	4.56	CRISIL AAA
✓ Piramal Enterprises Ltd.	4.51	ICRA AA
✓ IDEA Cellular Ltd.	4.46	CARE AA+
✓ Dewan Hsg Finance Corporation Ltd.	3.54	CARE AAA
Cholamandalam Investment & Finance Company Ltd.	2.26	ICRA AA
Edelweiss Commodities Services Ltd.	2.25	CRISIL AA
PNB Housing Finance Ltd.	2.25	CARE AAA
Punjab National Bank	2.24	IND AA+
Raymond Limited.	1.98	CARE AA
Mahindra & Mahindra Financial Services Ltd.	1.89	CARE AAA
Yes Bank Ltd.	1.82	CARE AA+
Power Grid Corporation Of India Ltd.	1.66	CRISIL AAA
Reliance Ports & Terminals Ltd.	1.36	CRISIL AAA
Nirma Ltd.	1.34	CRISIL AA
Reliance Utilities & Power Pvt Ltd.	0.95	CRISIL AAA
KKR India Financial Services Pvt Ltd.	0.93	CRISIL AA
Edelweiss Asset Reconstruction Company Ltd.	0.91	ICRA AA(SO)
Net Current Assets	7.31	
Total	100.00	

Median Market Cap (₹Cr.)

80,448

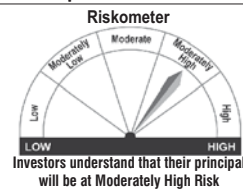
Weighted Average Market Cap (₹Cr.)

1,12,740

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

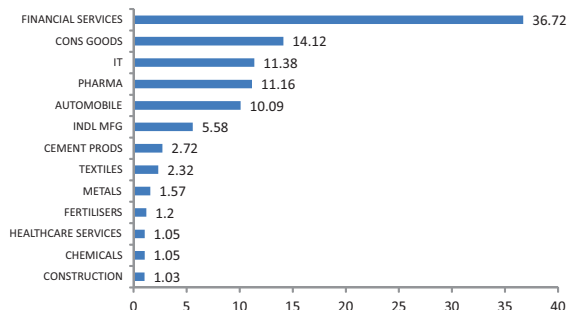
This product is suitable for investors who are seeking*:



- 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: ₹ 1888.21 Crore Closing AUM: ₹ 1878.57 Crore	NAV per unit as on September 30, 2017: Growth : ₹ 51.92, ₹ 14.56
High/Low of NAV in the month Growth/Income : ₹ 52.13, ₹ 51.85	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 : 32,150 Yield to Maturity : 7.60%
Weighted Average Maturity 7.98 yrs	Mod Dur : 5.22 yrs
Load Structure Entry / Exit Load : Nil	

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 30/09/2017				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*	8.87	7.94	6.83	10,887	10,794	10,683
3 Years*	10.72	10.64	10.52	13,577	13,547	13,503
5 Years*	9.52	9.36	8.12	15,761	15,646	14,778
Since inception as on 30/09/2017 (CAGR)*	8.85	NA	NA	51,913	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.

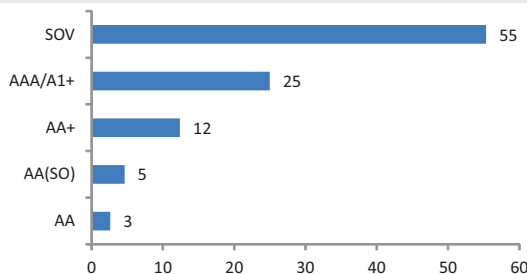
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.

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 September 30, 2017

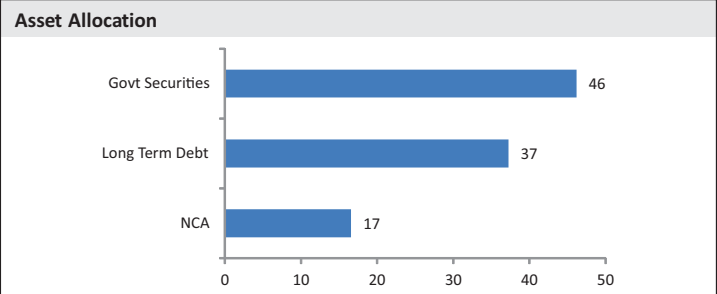
Excluding Net Current Assets

Portfolio as on September 30, 2017

Debt	% of NAV	Rating
Govt Securities		
✓ 7.61 GS 2030 09/05/2030	22.98	SOV
✓ 6.79% NI GSEC MAT 15/05/2027	6.71	SOV
✓ 8.15% G S - 24/11/26	5.71	SOV
6.68% GSEC MAT- 17/09/2031	2.62	SOV
7.06% G S MAT - 10/10/2046	2.34	SOV
7.68% M P SPL SDL- 22/03/2023	1.36	SOV
8.02% TAMIL NADU SPL SDL-22/03/2025	0.82	SOV
7.67% TAMIL NADU SPL SDL-22/03/2023	0.81	SOV
7.68% TAMIL NADU SPL SDL-22/03/2026	0.81	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		
✓ Power Finance Corporation Ltd.	5.46	CRISIL AAA
✓ IDEA Cellular Ltd.	4.76	CARE AA+
✓ Reliance Utilities & Power Pvt Ltd.	4.38	CRISIL AAA
✓ Reliance Jio Infocomm Ltd.	4.29	CRISIL AAA
✓ Dewan Hsg Finance Corporation Ltd.	3.98	CARE AAA
✓ U P Power Corporation Ltd.	3.87	IND AA(SO)
✓ Punjab National Bank	2.92	IND AA+
Indian Railways Fin Corpn Ltd.	2.73	CRISIL AAA
State Bank of India	2.66	CRISIL AA+
Union Bank of India	1.32	IND AA
HPCL Mittal Energy Ltd.	0.87	ICRA AA
Net Current Assets	16.58	
Total	100.00	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

Asset Allocation as on September 30, 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: ₹ 12566.38 Crore Closing AUM: ₹ 11177.09 Crore	NAV per unit as on September 30, 2017: Growth : ₹ 20.67, ₹ 15.79
High/Low of NAV in the month Growth Option : ₹ 20.67, ₹ 20.64	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 2.20 yrs Total expense ratio (%): Direct: 0.39, Regular: 0.86
No. of Unit Holding Accounts 17,212	Yield to Maturity : 7.41% Mod Dur : 1.77 yrs
Load Structure Entry / Exit Load : Nil	

Fund Performance Vs Benchmark (CAGR)

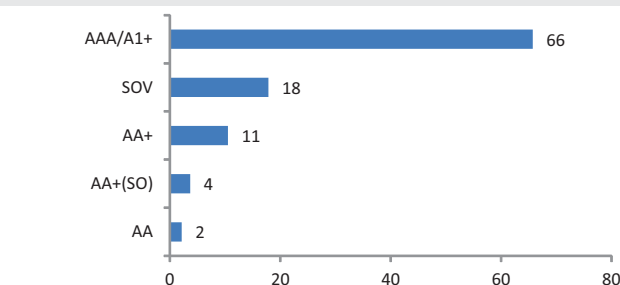
Fund Performance Vs Benchmark (CAGR) as on 30/09/2017				Growth of ₹10,000		
Period	NAV (%)	CRISIL Short-Term Bond Fund Index(%)	1 Year T-Bill (%)	NAV (₹)	CRISIL Short-Term Bond Fund Index (₹)	Crilil 1 Year T-Bill Index (₹)
1 Year*	7.87	7.60	6.08	10,787	10,760	10,608
3 Years*	9.02	8.92	7.42	12,960	12,925	12,398
5 Years*	9.24	8.93	7.26	15,560	15,340	14,199
Since inception as on 30/09/2017 (CAGR)*	9.07	7.96	6.28	20,672	18,977	16,644

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 September 30, 2017



Excluding Net Current Assets

Portfolio as on September 30, 2017

Debt	% of NAV	Rating
CP / CDs		
Reliance Industries Ltd.	2.23	CRISIL A1+
EXIM Bank	1.76	CRISIL A1+
Govt Securities		
✓ 6.35% GOI 02/01/2020	3.57	SOV
✓ 6.79% NI GSEC MAT 15/05/2027	3.31	SOV
7.35 % GSEC - MAT 22.06.2024	3.12	SOV
7.61 GS 2030 09/05/2030	1.12	SOV
8.18% HR UDAY SDL -15/06/2022	0.93	SOV
8.61% UP DAY SDL -21/03/2022	0.93	SOV
8.27% RAJASTHAN SPL SDL -23/06/2022	0.81	SOV
8.68% UP UDAY SDL -10/03/2022	0.47	SOV
8.21% HR SDL MAT - 31/03/22	0.46	SOV
8.01% RAJASTHAN SPL SDL -23/06/2020	0.46	SOV
8.49% PN UDAY SDL -31/03/2022	0.35	SOV
7.67% TAMIL NADU SPL SDL-22/03/2023	0.23	SOV
8.03% UP SDL SPL - 02/06/2020	0.18	SOV
8.19% RAJASTHAN SPL SDL -23/06/2026	0.00	SOV
NCDs		
✓ Power Finance Corporation Ltd.	7.25	CRISIL AAA
✓ National Bank for Agriculture & Rural Development	7.01	IND AAA
✓ HDFC Ltd.	6.43	CRISIL AAA
✓ Small Industries Development Bank of India	5.66	CARE AAA
✓ LIC Housing Finance Ltd.	5.24	CRISIL AAA
✓ Shriram Transport Finance Co.Ltd.	3.61	CRISIL AA+
✓ Indiabulls Housing Finance Ltd.	3.39	CARE AAA
✓ IDFC Bank Ltd.	3.34	ICRA AAA
Business Broadcast News Holdings Ltd.	3.27	CARE AA+(SO)
Rural Electrification Corporation Ltd.	2.83	CRISIL AAA
Dewan Hsg Finance Corporation Ltd.	2.36	CARE AAA
Punjab National Bank	2.28	IND AA+
Bank of Baroda	1.94	CARE AA
Daimler Financial Services India Pvt Ltd.	1.80	IND AAA
Capital First Ltd.	1.80	CARE AA+
Shriram Housing Finance Ltd.	1.72	CARE AA+
Indian Railways Fin Corpn Ltd.	1.35	CRISIL AAA
PNB Housing Finance Ltd.	1.34	CARE AAA
ONGC Mangalore Petrochemicals Ltd.	1.13	IND AAA
Tata Sons Ltd.	0.90	CRISIL AAA
Power Grid Corporation Of India Ltd.	0.60	ICRA AAA
Reliance Jio Infocomm Ltd.	0.46	CRISIL AAA
Tata Industries Ltd.	0.45	CRISIL A1+
BMW India Financial Services Pvt Ltd.	0.38	CRISIL AAA
National Housing Bank	0.22	CRISIL AAA
Infrastructure Leasing & Fin.Ser.Lt	0.18	IND AAA
ICICI Bank Ltd.	0.16	CRISIL AAA
Reliance Utilities & Power Pvt Ltd.	0.15	CRISIL AAA
Axis Finance Ltd.	0.08	ICRA AAA
Securitized Debt		
Sansar Trust Sept 2017 VI	1.91	CRISIL AAA(SO)
Net Current Assets	10.83	
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*:

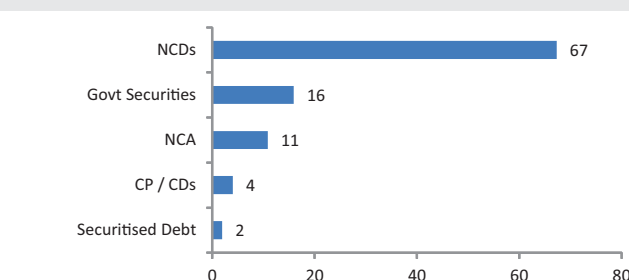
Riskometer



- 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 September 30, 2017



Investment Objective

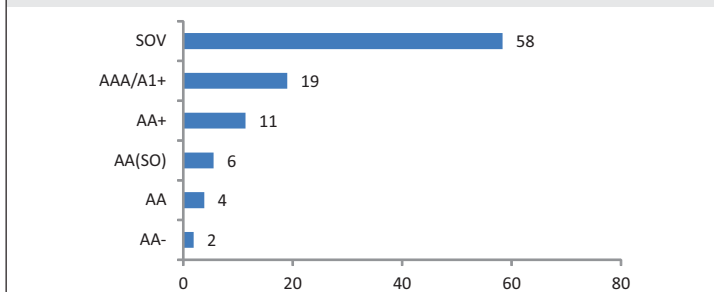
The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.

Date of inception/allotment: 16th June, 2010	Fund Manager Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
Fund size monthly average: ₹ 1683.67 Crore Closing AUM: ₹ 1686.30 Crore	NAV per unit as on September 30, 2017: Growth Option : ₹ 19.94 Income Option : ₹ 12.13
High/Low of NAV in the month Growth Option : ₹ 20.02 , ₹ 19.92	Minimum Investment Amount ₹ 10,000/-
Total expense ratio (%): Direct: 0.89, Regular: 1.59	No. of Unit Holding Accounts : 20,163
Registrar M/s. Karvy Computer share Pvt. Ltd.	Yield to Maturity : 7.61%
Weighted Average Maturity 7.01 yrs	Mod Dur : 4.69 yrs
Load Structure	
Entry Load	: Nil
Exit Load	: Nil (w.e.f. Aug 09, 2017)

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 30/09/2017				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*	9.71	7.94	6.83	10,971	10,794	10,683
3 Years*	10.83	10.64	10.52	13,617	13,547	13,503
5 Years*	10.27	9.36	8.12	16,308	15,646	14,778
Since inception as on 30/09/2017 (CAGR)*	9.92	8.64	7.15	19,938	18,305	16,551

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 September 30, 2017**Portfolio as on September 30, 2017**

Debt	% of NAV	Rating
Govt Securities		
✓ 6.79% NI GSEC MAT 15/05/2027	14.96	SOV
✓ 7.61 GS 2030 09/05/2030	14.80	SOV
✓ 8.15% G S - 24/11/26	7.31	SOV
6.68% GSEC MAT- 17/09/2031	1.75	SOV
7.06% G S MAT - 10/10/2046	1.73	SOV
8.05 SDL J & K MAT- 15/03/2027	1.24	SOV
7.67% TAMIL NADU SPL SDL-22/03/2023	1.21	SOV
7.68% M P SPL SDL- 22/03/2023	1.21	SOV
8.02% TAMIL NADU SPL SDL-22/03/2025	0.61	SOV
7.68% TAMIL NADU SPL SDL-22/03/2026	0.60	SOV
8.49% KL SDL MAT 10/02/2026	0.02	SOV
NCDs		
✓ Reliance Utilities & Power Pvt Ltd.	6.19	CRISIL AAA
✓ Power Finance Corporation Ltd.	4.87	CRISIL AAA
✓ U P Power Corporation Ltd.	4.31	IND AA(SO)
✓ Dewan Hsg Finance Corporation Ltd.	3.68	CARE AAA
✓ IDEA Cellular Ltd.	3.54	CARE AA+
✓ State Bank of India	2.67	CRISIL AA+
✓ Punjab National Bank	2.66	IND AA+
Bank of Baroda	1.51	CARE AA
Syndicate Bank	1.47	CARE AA-
Union Bank of India	1.47	IND AA
Rural Electrification Corporation Ltd.	0.06	CRISIL AAA
Net Current Assets	22.13	
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*:

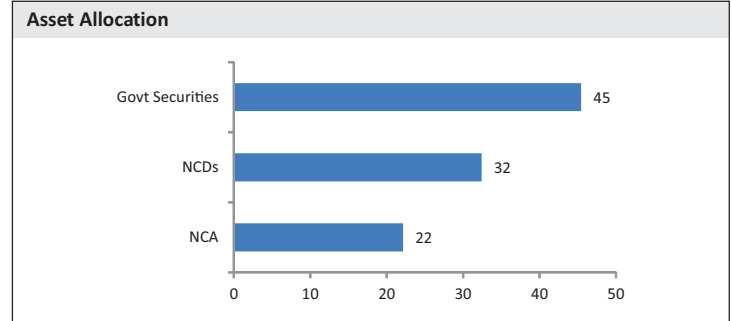
Riskometer

Low Moderate High

Investors understand that their principal will be at Moderate Risk

- 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 September 30, 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.

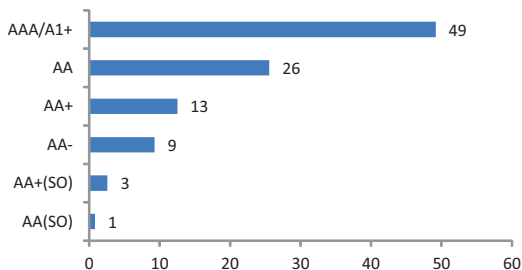
Date of inception/allotment: 29th August, 2003	Fund Manager Mr. Sudhir Agarwal [MCom,MBA (Finance),CFA] Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance])
Fund size monthly average: ₹ 7211.53 Crore Closing AUM: ₹ 6345.17 Crore	NAV per unit as on September 30, 2017: Growth Option : ₹ 2743.04 Weekly Dividend Option : ₹ 1112.60
High/Low of NAV in the month Growth Option : ₹ 2743.04 , ₹ 2732.24	Weighted Average Maturity : 272 Days
Minimum Investment Amount Please refer to page no. 61	Registrar M/s. Karvy Computershare Pvt. Ltd.
Yield to Maturity : 7.54%	Load Structure Entry / Exit Load : Nil
Mod Dur : 254 Days	
No. of Unit Holding Accounts 82,380	
Total expense ratio (%): Direct: 0.38, Regular: 1.10	

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 30/09/2017				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*	7.26	6.70	6.08	10,726	10,670	10,608
3 Years*	8.29	7.64	7.42	12,702	12,474	12,398
5 Years*	8.68	8.20	7.26	15,165	14,833	14,199
Since inception as on 30/09/2017 (CAGR)*	7.42	6.91	5.93	27,432	25,652	22,529

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 September 30, 2017



Excluding Net Current Assets

Portfolio as on September 30, 2017

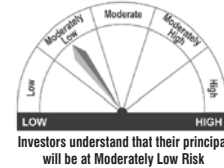
Debt	% of NAV	Rating
CP / CDs		
✓ Reliance Industries Ltd.	5.97	CRISIL A1+
✓ HDFC Bank Ltd.	4.41	IND A1+
Sun Pharma Laboratories Ltd.	3.64	ICRA A1+
Axis Bank Ltd.	2.19	ICRA A1+
Network 18 Media & Investments Ltd.	1.49	ICRA A1+
Indiabulls Housing Finance Ltd.	1.49	CRISIL A1+
TV18 Broadcast Ltd.	1.12	ICRA A1+
Afcons Infrastructure Ltd.	1.09	ICRA A1+
Indus Ind Bank Ltd.	1.09	CRISIL A1+
National Bank for Agriculture & Rural Development	0.73	CRISIL A1+
ICICI Bank Ltd.	0.73	ICRA A1+
Nabha Power Ltd.	0.37	ICRA A1+
IDFC Bank Ltd.	0.36	ICRA A1+
FRBs		
✓ Shriram Transport Finance Co.Ltd.	3.75	IND AA+
NCDs		
✓ Vedanta Ltd.	7.22	CRISIL AA
✓ ECL Finance Ltd.	5.29	ICRA AA
✓ National Bank for Agriculture & Rural Development	5.25	CRISIL AAA
✓ Small Industries Development Bank of India	4.56	CARE AAA
✓ Indiabulls Housing Finance Ltd.	4.16	CARE AAA
✓ Capital First Ltd.	4.07	CARE AA+
✓ Future Enterprises Ltd.	3.80	CARE AA-
KKR India Financial Services Pvt Ltd.	3.34	CRISIL AA
Dewan Hsg Finance Corporation Ltd.	3.07	CARE AAA
Shriram Transport Finance Co.Ltd.	3.02	CRISIL AA+
JM Financial Credit Solutions Ltd.	2.63	ICRA AA
Business Broadcast News Holdings Ltd.	2.40	CARE AA+(SO)
PNB Housing Finance Ltd.	2.27	CARE AAA
JSW Steel Ltd.	1.92	ICRA AA-
Edelweiss Commodities Services Ltd.	1.50	CRISIL AA
HDFC Ltd.	1.50	CRISIL AAA
Jubilant Life Sciences Ltd.	1.49	IND AA-
Raymond Limited.	1.37	CARE AA
JM Financial Asset Reconstruction Co Pvt Ltd	1.35	ICRA AA-
Edelweiss Asset Reconstruction Company Ltd.	0.76	ICRA AA(SO)
Vodafone Mobile Services Ltd.	0.75	CRISIL AA
Tata Motors Finance Ltd.	0.75	CRISIL AA
Edelweiss Retail Finance Ltd.	0.54	ICRA AA
UPL Ltd.	0.47	CARE AA+
Aditya Birla Finance Ltd.	0.27	ICRA AA+
Manappuram Finance Ltd.	0.23	BWR AA
Altico Capital India Pvt Ltd.	0.02	IND AA-
Family Credit Ltd.	0.00	CARE AA+
Net Current Assets	7.57	
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*:

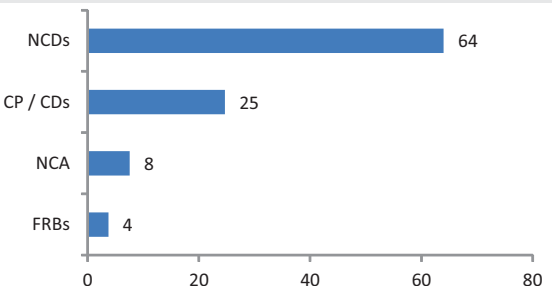
Riskometer



- 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 September 30, 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.

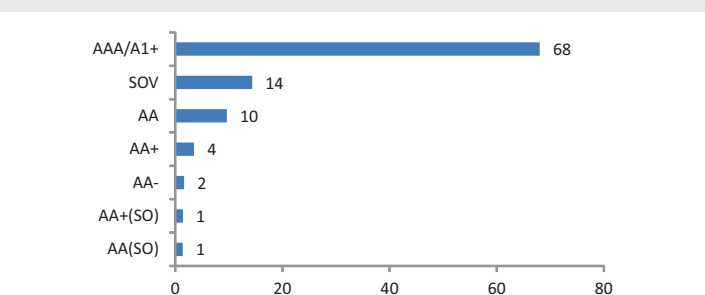
Date of inception/allotment: 12th July, 1999	Fund Manager Mr. Sudhir Agarwal [MCom, MBA (Finance), CFA]
Fund size monthly average: ₹ 13376.79 Crore Closing AUM: ₹ 11379.00 Crore	NAV per unit as on September 30, 2017: Growth Option : ₹ 2321.02 Daily Dividend Plan Option : ₹ 1049.97
High/Low of NAV in the month Growth Option : ₹ 2321.02 , ₹ 2311.12	Minimum Investment Amount ₹ Rs. 10,000/ and in multiples of ₹ 1
Total expense ratio (%): Direct: 0.25, Regular: 0.40	
Yield to Maturity : 6.97%	No. of Unit Holding Accounts : 12,689
Mod Dur : 227 Days	Weighted Average Maturity: 260 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 30/09/2017				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*	7.63	6.70	6.08	10,763	10,670	10,608
3 Years*	8.54	7.64	7.42	12,790	12,474	12,398
5 Years*	8.86	8.20	7.26	15,291	14,833	14,199
Since inception as on 30/09/2017 (CAGR)*	8.40	7.55	6.42	23,219	21,386	19,153

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 September 30, 2017



Excluding Net Current Assets

*Excluding BRDS

New Initiative

SMS: LLPSto 5676756
To get scheme details

Portfolio as on September 30, 2017

Debt	% of NAV	Rating
CP / CDs		
✓ Axis Bank Ltd.	8.43	ICRA A1+
✓ National Bank for Agriculture & Rural Development	5.51	CRISIL A1+
✓ Vodafone India Ltd.	4.37	CRISIL A1+
✓ Tata Power Company Ltd.	4.29	ICRA A1+
HDFC Bank Ltd.	2.99	IND A1+
ICICI Bank Ltd.	2.35	ICRA A1+
Indus Ind Bank Ltd.	2.35	CRISIL A1+
Reliance Industries Ltd.	2.19	CRISIL A1+
L&T Finance Ltd.	1.93	CARE A1+
Piramal Finance Ltd.	0.86	ICRA A1+
Power Finance Corporation Ltd.	0.21	CRISIL A1+
Govt Securities		
✓ 317D TBILL MAT 15/03/2018	6.41	SOV
182 D TBILL MAT - 14/12/2017	2.56	SOV
91 D TBILL - MAT - 12.10.17	1.75	SOV
91 D TBILL MAT 30/11/2017	1.65	SOV
182 D TBILL MAT - 28/12/17	1.60	SOV
NCDs		
✓ LIC Housing Finance Ltd.	5.45	CRISIL AAA
✓ HDFC Ltd.	5.37	CRISIL AAA
✓ Indiabulls Housing Finance Ltd.	5.32	CARE AAA
✓ ECL Finance Ltd.	3.93	ICRA AA
✓ Shriram Transport Finance Co.Ltd.	3.38	IND AA+
Piramal Enterprises Ltd.	3.10	ICRA AA
Dewan Hsg Finance Corporation Ltd.	2.85	CARE AAA
IDFC Ltd.	2.69	ICRA AAA
Small Industries Development Bank of India	2.45	CARE AAA
National Bank for Agriculture & Rural Development	1.76	CRISIL AAA
Business Broadcast News Holdings Ltd.	1.39	CARE AA+(SO)
Edelweiss Asset Reconstruction Company Ltd.	1.34	ICRA AA(SO)
Cholamandalam Investment & Finance Company Ltd.	1.20	ICRA AA
JM Financial Credit Solutions Ltd.	1.11	IND AA
PNB Housing Finance Ltd.	0.89	CARE AAA
JM Financial Asset Reconstruction Co Pvt Ltd	0.83	ICRA AA-
Power Finance Corporation Ltd.	0.50	CRISIL AAA
JSW Steel Ltd.	0.45	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-
India Infoline Housing Finance Ltd.	0.01	ICRA AA
India Infoline Finance Ltd.	0.00	ICRA AA
Blue Dart Express Ltd.	0.00	ICRA AA
Talwandi Sabo Power Ltd.	0.00	CRISIL AA(SO)
Aditya Birla Finance Ltd.	0.00	ICRA AA+
Securitized Debt		
Sansar Trust Sept 2017 VI	3.08	CRISIL AAA(SO)
Net Current Assets	2.66	
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*:

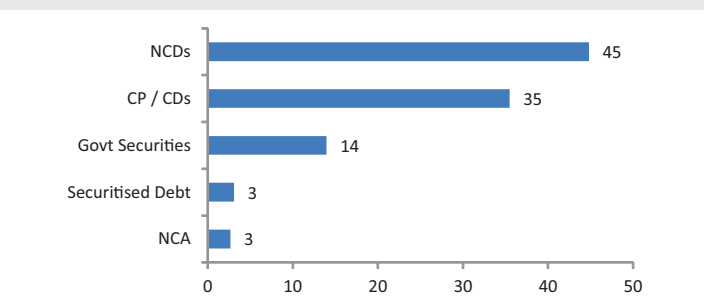
Riskometer



- 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 September 30, 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: ₹ 738.34 Crore Closing AUM: ₹ 746.14 Crore	NAV per unit as on September 30, 2017: Growth/Income : ₹ 38.37 , ₹ 23.80
High/Low of NAV in the month Growth/Income : ₹ 38.60, ₹ 38.32	Minimum Investment Amount Please refer to page no. 61
Registrar M/s. Karvy Computershare Pvt. Ltd.	No. of Unit Holding Accounts 7,289
Weighted Average Maturity 8.75 yrs	Total expense ratio (%): Direct: 0.63, Regular: 0.85
	Yield to Maturity : 7.02%
	Mod Dur : 5.89 yrs
Load Structure Entry / Exit Load : Nil	

Portfolio as on September 30, 2017

Debt	% of NAV	Rating
Govt Securities		
✓ 6.79% NI GSEC MAT 15/05/2027	37.76	SOV
✓ 7.61 GS 2030 09/05/2030	24.33	SOV
✓ 8.15% G S - 24/11/26	16.48	SOV
✓ 6.68% GSEC MAT- 17/09/2031	3.29	SOV
✓ 7.68% M P SPL SDL- 22/03/2023	1.36	SOV
Net Current Assets	16.78	
Total	100.00	

All figures given are provisional and unaudited

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 30/09/2017				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*	10.83	6.88	6.83	11,083	10,688	10,683
3 Years*	12.54	12.05	10.52	14,258	14,072	13,503
5 Years*	10.78	10.32	8.12	16,689	16,345	14,778
Since inception as on 31/08/2017 (CAGR)*	8.94	NA	7.01	38,361	10,000	28,974

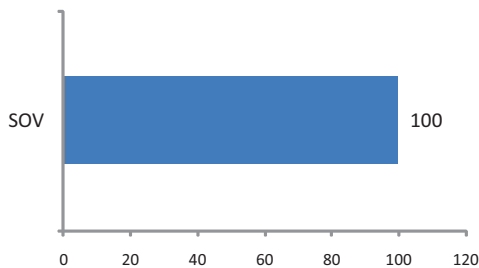
Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Jul-2004

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

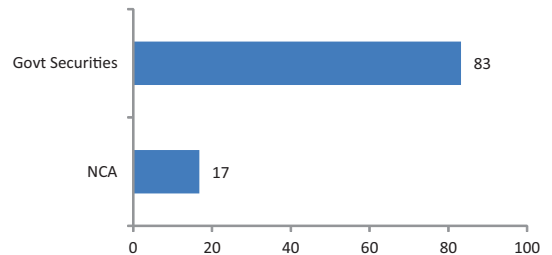
Maturity Profile**Options Available**

SIP

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

- 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 September 30, 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: ₹ 22.8 Crore Closing AUM: ₹ 23.79 Crore	NAV per unit as on September 30, 2017: Growth/Income : ₹ 23.83, ₹ 13.81
High/Low of NAV in the month Growth Option : ₹ 23.83, ₹ 23.75	Minimum Investment Amount Growth Option : ₹ 1,000/- Income Option : ₹ 10,000/-
Total expense ratio (%): Direct: 0.39, Regular: 0.55	
Registrar M/s. Karvy Computershare Pvt. Ltd.	No. of Unit Holding Accounts : 1,682
Weighted Average Maturity 2.20 yrs	Yield to Maturity : 6.54%
Load Structure Entry / Exit Load : Nil	

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 30/09/2017				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*	6.75	7.47	6.08	10,675	10,747	10,608
3 Years*	7.84	8.69	7.42	12,544	12,843	12,398
5 Years*	8.13	8.42	7.26	14,785	14,985	14,199
Since inception as on 31/08/2017 (CAGR)*	6.46	NA	5.94	23,813	10,000	22,250

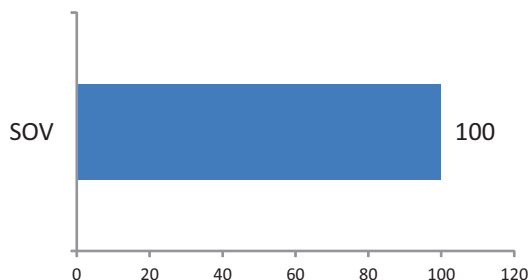
Different plans have a different expense structure. The performance details provided herein are of regular plan.

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

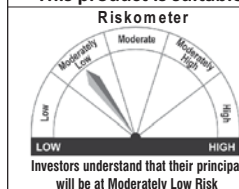
Maturity Profile**Options Available**

SIP & Trigger Option

Portfolio as on September 30, 2017

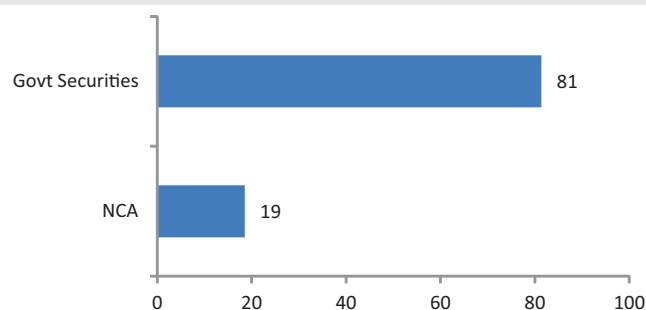
Debt	% of NAV	Rating
Govt Securities		
✓ 8.27 GSEC - 09/06/2020	81.42	SOV
Net Current Assets	18.58	
Total	100.00	

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 September 30, 2017

Investment Objective

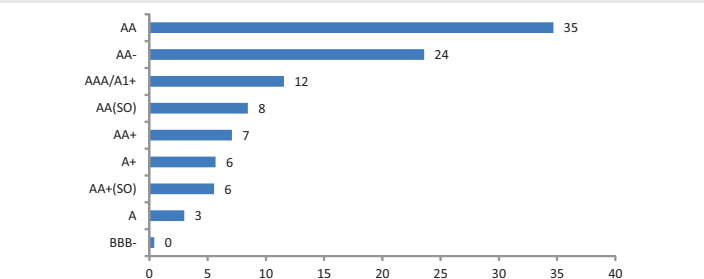
The investment objective of the scheme is generate reasonable income and capital appreciation by investing in debt and money market instruments across different maturities and credit ratings. There is no assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment: 19th November, 2012	Fund Managers Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance])
Fund size monthly average: ₹ 3686.17 Crore Closing AUM: ₹ 3729.25 Crore	NAV per unit as on September 30, 2017: Growth : ₹ 15.42 Income (Retail Option) ₹ 11.62
Weighted Average Maturity 2.24 yrs	High/Low of NAV in the month Growth Option : ₹ 15.42, ₹ 15.38
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 : 46,310	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 : 8.64%	
Mod Dur : 1.88 yrs	
Total expense ratio (%): Direct: 0.49, Regular: 1.58	

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 30/09/2017				Growth of ₹10,000		
Period	NAV Growth (%)	CRISIL Short Term Bond Fund Index (%)	CRISIL 1-Year T-Bill (%)	NAV Growth (₹)	CRISIL Short Term Bond Fund Index (₹)	CRISIL 1-Year T-Bill (₹)
1 Year*	8.19	7.60	6.08	10,819	10,760	10,608
3 Years*	9.43	8.92	7.42	13,107	12,925	12,398
Since inception as on 31/08/2017 (CAGR)*	9.31	8.94	7.25	15,421	15,169	14,057

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 September 30, 2017**Portfolio as on September 30, 2017**

Debt	% of NAV	Rating
CP / CDs		
Afcons Infrastructure Ltd.	2.58	ICRA A1+
Long Term Debt		
✓ Bharat Aluminium Company Ltd.	5.08	ICRA AA-
✓ Muthoot Finance Ltd.	4.58	CRISIL AA
✓ Dalmia Cement (Bharat) Ltd.	4.21	ICRA AA
✓ Dewan Hsg Finance Corporation Ltd.	3.82	CARE AAA
✓ Varun Beverages Ltd.	3.76	CRISIL AA-
✓ Piramal Enterprises Ltd.	3.42	ICRA AA
✓ IDEA Cellular Ltd.	3.20	CARE AA+
✓ Vedanta Ltd.	3.17	CRISIL AA
✓ ECL Finance Ltd.	3.09	BWR AA
✓ Reliance Broadcast Network Ltd.	2.81	CARE AA+(SO)
Welspun Renewables Energy Pvt Ltd.	2.80	CARE AA(SO)
Jubilant Life Sciences Ltd.	2.67	IND AA-
Nirma Ltd.	2.67	CRISIL AA-
Amba River Coke Ltd.	2.55	CARE AA-
Union Bank of India	2.39	IND AA
Edelweiss Asset Reconstruction Company Ltd.	2.18	ICRA AA(SO)
Zee Learn Ltd.	2.14	CARE AA+(SO)
Nuvoco Vistas Corporation Ltd.	2.07	CRISIL AA
Cox And Kings Ltd.	2.01	CARE AA
Aspire Home Finance Corporation Ltd.	1.97	ICRA AA-
Punjab National Bank	1.92	IND AA+
Edelweiss Commodities Services Ltd.	1.75	CRISIL AA
Janalakshmi Financial Services Pvt Ltd.	1.60	ICRA A
Equitas Small Finance Bank Ltd.	1.55	CARE A+
Afcons Infrastructure Ltd.	1.49	ICRA AA
Adani Transmission Ltd.	1.36	IND AA+
HDFC Ltd.	1.35	CRISIL AAA
Indian Hotels Company Ltd.	1.35	CARE AA+
Ujjivan Financial Services Ltd.	1.34	ICRA A+
Hansdeep Industries & Trading Co. Ltd.	1.33	CARE AA(SO)
Punjab & Sind Bank Ltd.	1.32	CARE A+
Jyothy Fabricare Services Ltd.	1.23	CARE AA(SO)
Bhopal Dhule Transmission Co Ltd.	1.16	CRISIL AAA
Music Broadcast Ltd.	1.10	CRISIL AA
IL&FS Transportation Networks Ltd.	1.08	CARE A
JM Financial Capital Ltd.	0.80	ICRA AA
Hindalco Industries Ltd.	0.72	CRISIL AA
National Bank for Agriculture & Rural Development	0.67	CRISIL AAA
Hinduja Leyland Finance Ltd.	0.57	ICRA A+
Power Finance Corporation Ltd.	0.45	CRISIL AAA
Altico Capital India Pvt Ltd.	0.40	IND AA-
IDBI Bank Ltd.	0.38	ICRA BBB-
UPL Ltd.	0.28	CARE AA+
Power Grid Corporation Of India Ltd.	0.28	ICRA AAA
Au Small Finance Bank Ltd.	0.28	CRISIL A+
India Infoline Finance Ltd.	0.14	ICRA AA
Capital First Ltd.	0.14	CARE AA+
Net Current Assets	10.79	
Total	100.00	

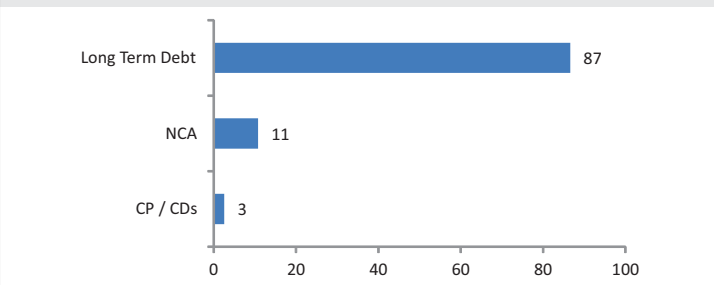
All figures given are provisional and unaudited

✓ 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 September 30, 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: ₹ 1178.05 Crore Closing AUM: ₹ 990.52 Crore	Weighted Average Maturity: 1.95 yrs
NAV per unit as on September 30, 2017: Growth / Income : ₹ 13.85 , 10.81	Registrar M/s. Karvy Computershare Pvt. Ltd.
High/Low of NAV in the month Growth Option : ₹ 13.85, 13.82	No. of Unit Holding Accounts : 5,270
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 : 7.19%
	Mod Dur : 1.63 yrs
	Total expense ratio (%): Direct: 0.22, Regular: 0.30

Fund Performance Vs Benchmark (CAGR)

Fund Performance Vs Benchmark (CAGR) as on 30/09/2017				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*	8.44	7.60	6.08	10,844	10,760	10,608
3 Years*	9.24	8.92	7.42	13,039	12,925	12,398
Since inception as on 30/09/2017 (CAGR)*	9.30	9.17	7.60	13,844	13,784	13,072

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 September 30, 2017

Debt	% of NAV	Rating
CP / CDs		
✓ EXIM Bank	4.95	CRISIL A1+
Govt Securities		
7.35 % GSEC - MAT 22.06.2024	2.07	SOV
8.53% MH SDL -27/10/2020	1.06	SOV
7.67% TAMIL NADU SPL SDL-22/03/2023	1.03	SOV
Long Term Debt		
✓ Small Industries Development Bank of India	11.50	CARE AAA
✓ National Bank for Agriculture & Rural Development	10.19	CRISIL AAA
✓ LIC Housing Finance Ltd.	10.18	CRISIL AAA
✓ ONGC Mangalore Petrochemicals Ltd.	7.68	IND AAA
✓ EXIM Bank	5.85	CRISIL AAA
✓ Rural Electrification Corporation Ltd.	5.83	CRISIL AAA
✓ Indian Railways Fin Corpn Ltd.	5.11	CRISIL AAA
✓ Power Finance Corporation Ltd.	4.83	ICRA AAA
✓ Punjab National Bank	4.53	IND AA+
Power Grid Corporation Of India Ltd.	3.86	ICRA AAA
Bank of Baroda	3.56	CARE AA
HDFC Ltd.	0.52	CRISIL AAA
IDFC Bank Ltd.	0.51	ICRA AAA
ICICI Bank Ltd.	0.51	CRISIL AAA
Net Current Assets	16.23	
Total	100.00	

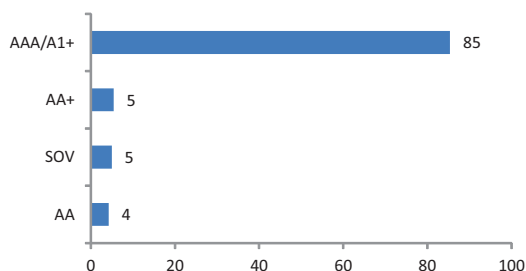
All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

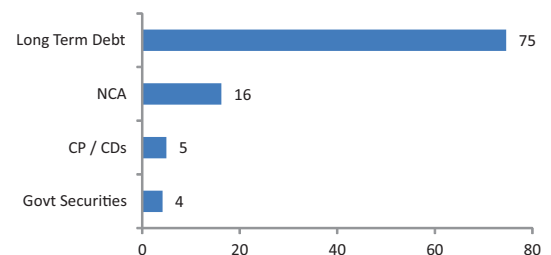
This product is suitable for investors who are seeking*:**Riskometer**

- 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 September 30, 2017

Excluding Net Current Assets

Asset Allocation as on September 30, 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: ₹ 179.22 Crore Closing AUM: ₹ 180.45 Crore	NAV per unit as on September 30, 2017: Growth : ₹ 12.47, ₹ 10.50
Weighted Average Maturity 3.00 yrs	High/Low of NAV in the month Growth Option : ₹ 12.47, ₹ 12.43
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 : 2,245	Total expense ratio (%): Direct: 0.52, Regular : 1.24
Yield to Maturity : 8.39%	Load Structure
Mod Dur : 2.34 yrs	Entry Load : Nil Exit Load : <= 365 Days : 1.00% > 365 days and <= 548 days : 0.50% 548 days : NIL

Portfolio as on September 30, 2017

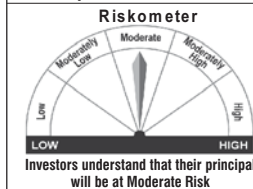
Debt	% of NAV	Rating
Long Term Debt		
✓ Dewan Hsg Finance Corporation Ltd.	7.45	CARE AAA
✓ Rural Electrification Corporation Ltd.	5.96	CRISIL AAA
✓ Raymond Limited.	5.65	CARE AA
✓ ECL Finance Ltd.	5.57	ICRA AA
✓ Indian Hotels Company Ltd.	5.56	CARE AA+
✓ Edelweiss Commodities Services Ltd.	5.56	CRISIL AA
✓ Bharat Aluminium Company Ltd.	5.52	ICRA AA-
✓ Welspun Renewables Energy Pvt Ltd.	5.50	CARE AA(SO)
✓ Power Finance Corporation Ltd.	5.31	ICRA AAA
✓ Muthoot Finance Ltd.	5.10	CRISIL AA
Zee Learn Ltd.	3.68	CARE AA+(SO)
Jyothy Fabricare Services Ltd.	3.63	CARE AA(SO)
Reliance Broadcast Network Ltd.	3.09	CARE AA+(SO)
Dalmia Cement (Bharat) Ltd.	2.79	ICRA AA
Reliance Ports & Terminals Ltd.	2.79	CRISIL AAA
Amba River Coke Ltd.	2.77	CARE AA-
Janalakshmi Financial Services Pvt Ltd.	2.76	ICRA A
IDEA Cellular Ltd.	2.75	CARE AA+
Aspire Home Finance Corporation Ltd.	1.70	ICRA AA-
Equitas Small Finance Bank Ltd.	1.68	CARE A+
Piramal Enterprises Ltd.	1.67	ICRA AA
Punjab National Bank	1.65	CARE AA-
Vedanta Ltd.	1.39	CRISIL AA
Hansdeep Industries & Trading Co. Ltd.	1.15	CARE AA(SO)
Bhopal Dhule Transmission Co Ltd.	1.12	CRISIL AAA
Indostar Capital Finance Ltd.	0.06	CARE AA-
Net Current Assets	8.14	
Total	100.00	

All figures given are provisional and unaudited

Fund Performance Vs Benchmark (CAGR)

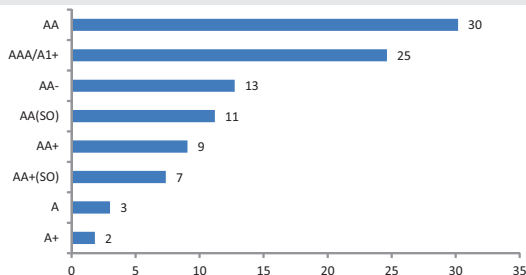
Fund Performance Vs Benchmark (CAGR) as on 30/09/2017				Growth of ₹10,000		
Period	NAV Growth (%)	CRISIL Composite Bond Fund Index (%)	Crisil 1-Year T-Bill (%)	NAV Growth (₹)	CRISIL Composite Bond Fund Index (₹)	Crisil 1-Year T-Bill (₹)
1 Year*	8.46	7.94	6.08	10,846	10,794	10,608
Since inception as on 30/09/2017 (CAGR)*	9.20	9.52	7.05	12,466	12,557	11,860

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

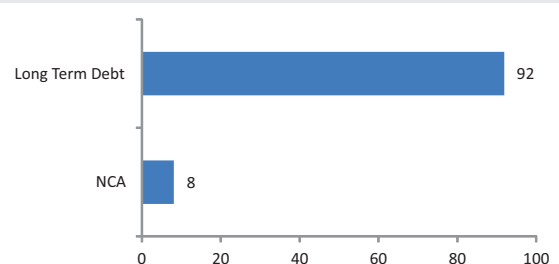
This product is suitable for investors who are seeking*:

- 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 September 30, 2017

Excluding Net Current Assets

Asset Allocation as on September 30, 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: ₹ 13321.02 Crore Closing AUM: ₹ 9782.75 Crore	Registrar M/s. Karvy Computershare Pvt. Ltd.
NAV per unit as on September 30, 2017: Growth : ₹ 1876.55, ₹ 2424.77	No. of Unit Holding Accounts : 12,127
High/Low of NAV in the month Growth Option : ₹ 1876.55, ₹ 1867.09	Yield to Maturity : 6.44%
Minimum Investment Amount Minimum amount of initial investment ₹ 10,000/- and in multiples of ₹ 1 under both the Plans.	Mod Dur : NA
Load Structure Entry / Exit Load : Nil	Total expense ratio (%): Direct : 0.07, Regular : 0.19

Fund Performance Vs Benchmark (CAGR)

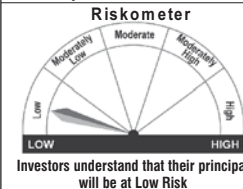
Fund Performance Vs Benchmark (CAGR) as on 30/09/2017				Growth of ₹ 10,000		
Period	NAV (%)	Crisil Liquid Fund Index (%)	Crisil 1 Year T-Bill Index (%)	NAV (₹)	Crisil Liquid Fund Index (₹)	Crisil 1 Year T-Bill Index (₹)
1 Year*	6.74	6.70	6.08	10,674	10,670	10,608
3 Years*	7.75	7.64	7.42	12,512	12,474	12,398
5 Years*	8.30	8.20	7.26	14,902	14,833	14,199
Since inception as on 31/08/2017 (CAGR)*	7.95	7.53	6.34	18,768	18,176	16,585

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 September 30, 2017

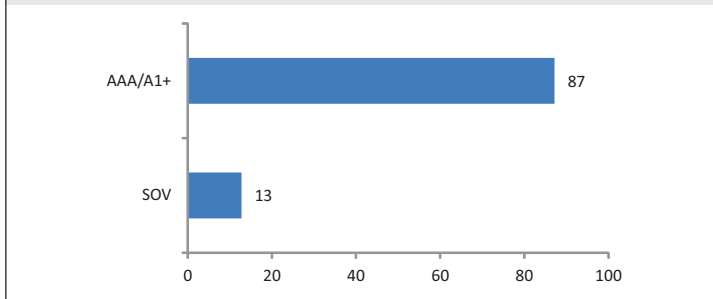
Debt CP / CDs	% of NAV	Rating
✓ National Bank for Agriculture & Rural Development	8.51	CRISIL A1+
✓ HDFC Ltd.	8.51	ICRA A1+
✓ Indiabulls Housing Finance Ltd.	5.91	CRISIL A1+
✓ Axis Bank Ltd.	5.53	CRISIL A1+
✓ Manappuram Finance Ltd.	4.91	ICRA A1+
✓ Indiabulls Commercial Credit Ltd.	3.23	CRISIL A1+
✓ Dalmia Cement (Bharat) Ltd.	3.07	ICRA A1+
✓ RBL Bank Ltd.	2.99	ICRA A1+
JSW Steel Ltd.	2.65	CARE A1+
Reliance Commercial Finance Ltd.	2.58	ICRA A1+
Dewan Hsg Finance Corporation Ltd.	2.57	CRISIL A1+
Equitas Small Finance Bank Ltd.	2.55	CRISIL A1+
ICICI Bank Ltd.	2.55	ICRA A1+
DCB Bank Ltd.	2.55	CRISIL A1+
Cox And Kings Ltd.	2.51	CARE A1+
Vedanta Ltd.	2.34	CRISIL A1+
Kotak Mahindra Bank Ltd.	2.31	CRISIL A1+
Steel Authority of India Ltd.	2.15	CARE A1+
Aditya Birla Finance Ltd.	2.09	ICRA A1+
Magma Fincorp Ltd.	2.00	CRISIL A1+
Altico Capital India Pvt Ltd.	1.99	IND A1+
IIFL Wealth Finance Ltd.	1.91	ICRA A1+
Sun Pharmaceuticals Industries Ltd.	1.71	ICRA A1+
Reliance Home Finance Ltd.	1.63	ICRA A1+
Raymond Limited.	1.49	CRISIL A1+
Ramco Cements Ltd.	1.29	ICRA A1+
National Co-operative Development Corporation	1.05	ICRA A1+
Piramal Finance Ltd.	0.94	ICRA A1+
IFMR Capital Finance Pvt Ltd.	0.86	ICRA A1+
Yes Bank Ltd.	0.86	ICRA A1+
TGS Investment & Trade Pvt Ltd.	0.85	ICRA A1+
Bajaj Housing Finance Ltd.	0.85	CRISIL A1+
Nabha Power Ltd.	0.47	ICRA A1+
JM Financial Asset Reconstruction Co Pvt Ltd	0.43	ICRA A1+
Godrej & Boyce Manufacture Ltd.	0.43	CRISIL A1+
Tata Advanced Materials Ltd.	0.43	CRISIL A1+(SO)
Century Textiles & Industries Ltd.	0.43	CRISIL A1+
TVA Credit Services Ltd.	0.43	ICRA A1+
Hindustan Copper Ltd.	0.30	CRISIL A1+
Avanse Financial Services Ltd.	0.26	CRISIL A1+
Reliance Industries Ltd.	0.04	CRISIL A1+
Muthoot Finance Ltd.	0.04	CRISIL A1+
Govt Securities		
✓ 91 D TBILL MAT - 28/12/17	8.35	SOV
✓ 91 D TBILL - MAT - 07.12.17.	3.19	SOV
91 D TBILL MAT - 14/12/17	1.70	SOV
Short Term Deposits		
RBL Bank Ltd.	4.35	
Ujjivan Small Finance Bank Ltd.	1.29	
Yes Bank Ltd.	0.02	
Net Current Assets	-9.10	
Total	100.00	

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

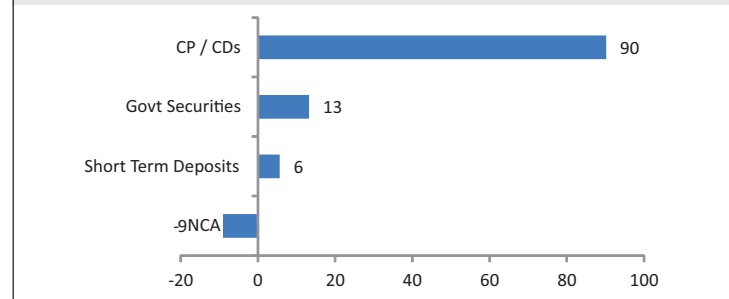
This product is suitable for investors who are seeking*:

- 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 September 30, 2017

Excluding Net Current Assets

Asset Allocation as on September 30, 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: ₹ 23327.73 Crore Closing AUM: ₹ 18452.01 Crore	NAV per unit as on September 30, 2017: Growth : ₹ 2743.99 Income (Retail Option) : ₹ 1136.78
Weighted Average Maturity: 60 Days	Registrar M/s. Karvy Computershare Pvt. Ltd.
Initial minimum Investment Amount ₹ 500/- and in multiples of Re. 1/-	No. of Unit Holding Accounts 5,263
	Total expense ratio (%): Direct: 0.06, Regular: 0.11
Yield to Maturity : 6.33%	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)

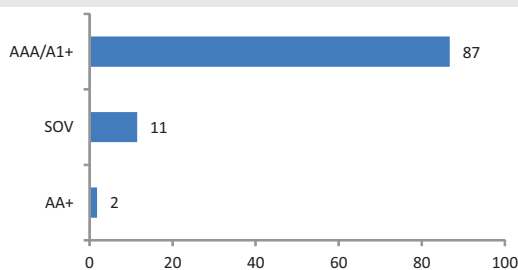
Fund Performance Vs Benchmark (CAGR) as on 30/09/2017				Growth of ₹10,000		
Period	NAV (%)	Crisil Liquid Fund Index (%)	Crisil 1 Year T-Bill Index (%)	NAV (₹)	Crisil Liquid Fund Index (₹)	Crisil 1 Year T-Bill Index (₹)
1 Year*	6.75	6.70	6.08	10,675	10,670	10,608
3 Years*	7.72	7.64	7.42	12,502	12,474	12,398
5 Years*	8.26	8.20	7.26	14,874	14,833	14,199
Since inception as on 31/08/2017 (CAGR)*	7.58	6.97	5.94	27,442	25,369	22,194

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

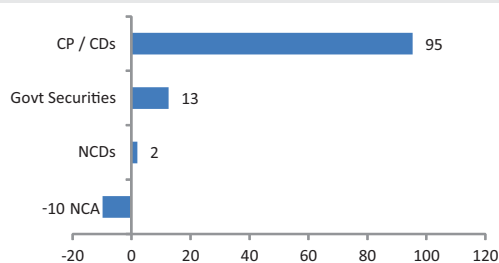
*Compounded annualized Growth Rate.

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 September 30, 2017



Credit Profile of Debt as on September 30, 2017



Excluding Net Current Assets

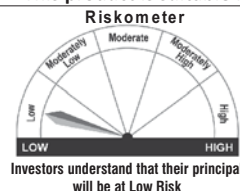
Portfolio as on September 30, 2017

Debt	% of NAV	Rating
CP / CDs		
✓ HDFC Bank Ltd.	7.65	ICRA A1+
✓ Vedanta Ltd.	5.92	CRISIL A1+
✓ Reliance Jio Infocomm Ltd.	5.79	CARE A1+
✓ National Bank for Agriculture & Rural Development	5.62	CRISIL A1+
✓ Axis Bank Ltd.	5.36	CRISIL A1+
✓ HDFC Ltd.	5.34	ICRA A1+
✓ Power Finance Corporation Ltd.	5.07	CRISIL A1+
✓ ICICI Bank Ltd.	4.29	ICRA A1+
✓ Rural Electrification Corporation Ltd.	4.01	CARE A1+
Reliance Industries Ltd.	3.48	CRISIL A1+
Oriental Bank Of Commerce	3.22	CRISIL A1+
Sun Pharmaceuticals Industries Ltd.	3.21	ICRA A1+
Vodafone India Ltd.	2.66	CRISIL A1+
Network 18 Media & Investments Ltd.	2.15	ICRA A1+
IDFC Bank Ltd.	2.15	ICRA A1+
Piramal Finance Ltd.	1.64	ICRA A1+
JM Financial Products Ltd.	1.62	ICRA A1+
Reliance Home Finance Ltd.	1.62	ICRA A1+
Reliance Commercial Finance Ltd.	1.61	ICRA A1+
IIFL Wealth Finance Ltd.	1.60	ICRA A1+
Tata Motors Finance Ltd.	1.60	CARE A1+
JSW Steel Ltd.	1.48	CARE A1+
Indus Ind Bank Ltd.	1.48	CRISIL A1+
Viacom 18 Media Pvt Ltd.	1.34	ICRA A1+
Gruh Finance Ltd.	1.34	CRISIL A1+
Piramal Enterprises Ltd.	1.34	ICRA A1+
Kotak Mahindra Bank Ltd.	1.21	CRISIL A1+
Tata Capital Financial Services Ltd.	1.21	ICRA A1+
India Infoline Finance Ltd.	1.14	ICRA A1+
Capital First Ltd.	1.07	CARE A1+
Bharat Aluminium Company Ltd.	1.02	ICRA A1+
Repco Home Finance Ltd.	0.80	ICRA A1+
IIFL Wealth Management Ltd.	0.80	ICRA A1+
Havells India Ltd.	0.80	CARE A1+
Tata Power Company Ltd.	0.67	ICRA A1+
Kotak Mahindra Prime Ltd.	0.67	CRISIL A1+
ONGC Mangalore Petrochemicals Ltd.	0.54	ICRA A1+
TV18 Broadcast Ltd.	0.54	ICRA A1+
Emami Ltd.	0.54	CRISIL A1+
Bajaj Housing Finance Ltd.	0.53	CRISIL A1+
Godrej Industries Ltd.	0.48	ICRA A1+
Kotak Securities Ltd.	0.40	CRISIL A1+
Hero Cycles Ltd.	0.16	CRISIL A1+
JM Financial Ltd.	0.03	CRISIL A1+
Godrej & Boyce Manufacture Ltd.	0.03	CRISIL A1+
Indus Tower Ltd.	0.03	CRISIL A1+
Aditya Birla Housing Finance Ltd.	0.03	CRISIL A1+
Dewan Hsg Finance Corporation Ltd.	0.03	CRISIL A1+
Govt Securities		
✓ 91D TBILL MAT 21/12/2017	7.61	SOV
91 D TBILL - MAT - 07.12.17.	2.01	SOV
182 D TBILL MAT - 14/12/2017	1.60	SOV
182 D TBILL MAT - 30/11/2017	0.80	SOV
91 D TBILL MAT - 14/12/17	0.54	SOV
NCDs		
Reliance Capital Ltd.	1.99	CARE AA+
Net Current Assets	-9.87	
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

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

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 572%
Since 1987 till 2016

UTI Equity Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
1996	12%	1.20	11.21	10.00	N/A*	01/10/1996
2000	15%	1.50	13.14	10.00	N/A*	02/04/2000
2004	30%	3.00	19.69	10.00	23/01/2004	13/02/2004
2005	20%	2.00	21.28	10.00	17/05/2005	09/06/2005
2006	20%	2.00	26.99	10.00	12/07/2006	19/07/2006
2009	10%	1.00	25.60	10.00	08/04/2009	16/04/2009
2013	14%	1.40	54.87	10.00	19/02/2013	26/02/2013
2014	17.50%	1.75	67.6094	10.00	20/05/2014	27/05/2014
2015	28%	2.80	83.6487	10.00	13/05/2015	14/05/2015
2016	28%	2.80	16.5145	10.00	13/06/2016	20/06/2016
2017	28%	2.80	93.6715	10.00	13/06/2017	20/06/2017

*Not Available

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

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

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

UTI MNC Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	50%	5.00	29.43	10.00	12/12/2005	19/12/2005
2007	30%	3.00	30.54	10.00	25/05/2007	01/06/2007
2008	25%	2.50	24.34	10.00	28/07/2008	04/08/2008
2010	15%	1.50	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

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

The scheme dividend details under regular plan.

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

UTI Dividend Yield Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	8%	0.80	13.11	10.00	01/12/2006	08/12/2006
2007	7%	0.70	12.04	10.00	02/03/2007	09/03/2007
2007	8%	0.80	12.54	10.00	08/08/2007	15/08/2007
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	23/11/2016	29/11/2016
2017	7.50%	0.75	16.9767	10.00	13/06/2017	20/06/2017

UTI Opportunities Fund- Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	15%	1.50	12.45	10.00	03/07/2006	10/07/2006
2007	17%	1.70	13.74	10.00	29/06/2007	06/07/2007
2008	18%	1.80	11.54	10.00	01/07/2008	08/07/2008
2009	10%	1.00	11.95	10.00	10/07/2009	17/07/2009
2010	15%	1.50	14.05	10.00	22/01/2010	29/01/2010
2011	8%	0.80	14.37	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	17/04/2015	24/04/2015
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

UTI Bluechip Flexicap Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	10%	1.00	12.81	10.00	01/09/2009	09/09/2009
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

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

UTI Banking Sector Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	25%	2.50	15.62	10.00	22/09/2005	29/09/2005
2007	35%	3.50	19.02	10.00	23/05/2007	30/05/2007
2009	22%	2.20	19.04	10.00	04/09/2009	11/09/2009
2010	10%	1.00	22.78	10.00	24/06/2010	01/07/2010
2011	25%	2.50	24.20	10.00	27/01/2011	03/02/2011
2011	25%	2.50	21.82	10.00	04/05/2011	09/05/2011
2015	25%	2.50	31.8833	10.00	16/07/2015	23/07/2015
2016	25%	2.50	30.6179	10.00	03/08/2016	10/08/2016

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*						
Year	Dividend %	Record Date NAV/FV	Record Date			
2003	10%	13.23/10	01/08/2003			
2004	28%	14.09/10	25/03/2004			
2005	18%	15.24/10	24/03/2005			
2006	18%	19.73/10	29/03/2006			
2007	21%	18.49/10	29/03/2007			
2008	22.50%	18.88/10	04/04/2008			
2009	8.50%	14.79/10	23/04/2009			
2010	15%	23.78/10	29/09/2010			
2011	10%	19.99/10	10/10/2011			
2012	10%	21.71/10	12/11/2012			
2013	15%	28.64/10	23/06/2014			
2014	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	7.0%	30.77/10	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			

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	03/08/2010	10/08/2010
2010	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		19.3365	10.00	30/03/2007	05/04/2007
2009	1:10		21.1539	10.00	19/05/2009	26/05/2009
2010	1:05		22.1851	10.00	31/03/2010	07/04/2010
2011	1:10		19.8899	10.00	25/04/2011	02/05/2011
2012	1:10		18.0822	10.00	13/06/2012	20/06/2012
2013	1:10		18.4373	10.00	23/05/2013	30/05/2013
2014	1:10		19.9371	10.00	25/08/2014	01/09/2014

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

UTI Monthly Income Scheme - Dividend - Regular Plan declared - Last 10 Months Dividends (Recent Dividends)						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	0.08%	0.80	12.0514	10.00	31/05/2016	31/05/2016
2016	0.08%	0.80	12.3550	10.00	29/07/2016	29/07/2016
2016	0.08%	0.80	12.3559	10.00	31/05/2016	31/05/2016
2016	0.08%	0.80	12.3480	10.00	30/09/2016	30/09/2016
2016	0.08%	0.80	12.4561	10.00	28/10/2016	28/10/2016
2016	0.08%	0.80	12.7728	10.00	31/11/2016	31/11/2016
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	12.3558	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	12.7082	10.00	31/08/2017	31/08/2017
2017	0.08%	0.80	12.3860	10.00	29/09/2017	29/09/2017

** 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	0.80%	0.80	14.6244	10.00	29/04/2016	29/04/2016
2016	0.80%	0.80	14.7323	10.00	31/05/2016	31/05/2016
2016	0.80%	0.80	15.1460	10.00	29/07/2016	29/07/2016
2016	0.80%	0.80	15.2599	10.00	31/08/2016	31/08/2016
2016	0.80%	0.80	15.1444	10.00	30/09/2016	30/09/2016
2016	0.80%	0.80	15.2823	10.00	28/10/2016	28/10/2016
2016	0.80%	0.80	15.253	10.00	30/11/2016	30/11/2016
2016	0.80%	0.80	14.8404	10.00	30/12/2016	30/12/2016
2017	0.80%	0.80	15.1762	10.00	30/01/2017	30/01/2017
2017	0.80%	0.80	15.1579	10.00	28/02/2017	28/02/2017
2017	0.80%	0.80	15.03/2017	10.00	15/03/2017	22/03/2017
2017	0.80%	0.80	15.3538	10.00	28/04/2017	28/04/2017
2017	0.80%	0.80	15.791	10.00	31/05/2017	31/05/2017
2017	0.80%	0.80	15.4084	10.00	29/06/2017	29/06/2017
2017	0.80%	0.80	15.7580	10.00	31/07/2017	31/07/2017
2017	0.80%	0.80	15.7082	10.00	31/08/2017	31/08/2017
2017	0.80%	0.80	15.6166	10.00	30/09/2017	30/09/2017

@@ 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	1.00%	0.100	11.9119	10.00	21/12/2015	28/12/2015
2016	3.50%	0.350	12.1075	10.00	21/03/2016	28/03/2016
2016	1.50%	0.150	14.8408	10.00	20/06/2016	27/06/2016
2016	1.50%	0.150	12.1487	10.00	19/09/2016	26/09/2016
2016	1.50%	0.150	12.3259	10.00	19/12/2016	26/12/2016
2017	2.50%	0.2500	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	13.4676	10.00	20/06/2016	27/06/2016
2016	1.50%	0.150	14.0523	10.00	19/09/2016	26/09/2016
2016	1.50%	0.150	14.5414	10.00	19/12/2016	26/12/2016
2017	2.50%	0.2500	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	30/09/2009	07/10/2009
2010	0.10%	0.100	11.8658	10.00	23/09/2010	30/09/2010
2011	0.30%	0.300	12.1913	10.00	23/03/2011	29/03/2011
2011	0.25%	0.250	12.4363	10.00	22/09/2011	28/09/2011
2011	2.50%	0.250	12.4316	10.00	28/09/2011	05/10/2011
2012	0.35%	0.350	12.7174	10.00	21/03/2012	28/03/2012
2012	3.50%	0.350	12.7174	10.00	28/03/2012	04/04/2012
2012	0.30%	0.300	12.8605	10.00	26/09/2012	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	28/03/2014	26/03/2014
2014	0.60%	0.060	14.1032	10.00	15/09/2014	25/09/2014
2015	0.60%	0.600	15.2249	10.00	19/03/2015	26/03/2015
2016	1.50%	0.150	17.9258	10.00	21/03/2016	28/03/2016
2016	1.25%	0.125	18.1950	10.00	20/06/2016	27/06/2016
2016	1.25%	0.125	29.2992	10.00	19/09/2016	26/09/2016
2016	1.25%	0.125	20.2216	10.00	19/12/2016	26/12/2016
2017	3.50%	0.350	20.2695	10.00	28/03/2017	22/03/2017
2017	5.00%	0.150	20.9520	10.00	18/09/2017	25/09/2017

DIVIDEND/BONUS HISTORY

UTI Unit Linked Insurance Plan - Bonus declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	2:15		17.1209	10.00	30/03/2006	06/04/2006
2007	1:10		15.4634	10.00	30/03/2007	06/04/2007
2008	1:10		15.3404	10.00	30/09/2008	07/10/2008
2010	1:10		18.2637	10.00	23/02/2010	02/03/2010
2011	1:10		18.8819	10.00	25/04/2011	02/05/2011
2012	1:10		17.6937	10.00	13/06/2012	20/06/2012
2013	1:10		18.1324	10.00	23/05/2013	30/05/2013
2014	1:10		19.2033	10.00	25/08/2014	01/09/2014

UTI Banking & PSU Debt Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	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	20/12/2014	27/12/2014
2015	2.00%	0.200	11.0319	10.00	19/03/2015	26/03/2015
2015	1.25%	0.125	11.0580	10.00	18/06/2015	25/06/2015
2015	1.25%	0.125	11.1633	10.00	21/09/2015	28/09/2015
2015	1.25%	0.125	11.2764	10.00	21/12/2015	28/12/2015
2016	3.25%	0.325	11.3754	10.00	21/03/2016	28/03/2016
2016	1.50%	0.150	11.6493	10.00	20/06/2016	27/06/2016
2016	1.50%	0.150	11.5104	10.00	19/09/2016	26/09/2016
2016	1.50%	0.150	11.6442	10.00	19/12/2016	26/12/2016
2017	2.50%	0.2500	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	1049.0935	1000.00	21/03/2016	28/03/2016
2016	1.50%	15.00	1040.2431	1000.00	20/06/2016	27/06/2016
2016	1.50%	15.00	1048.6429	1000.00	19/09/2016	26/09/2016
2016	1.50%	15.00	1054.8228	1000.00	19/12/2016	26/12/2016
2017	2.50%	25.000	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%	0.10	18.68	10.00	06/09/2017	13/09/2017

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

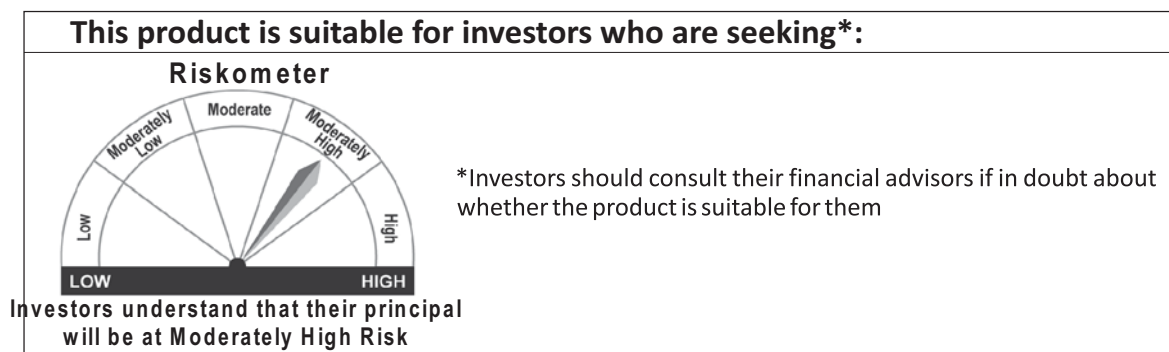
UTI Income Opportunities Fund

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)	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



Schemes	Product label
<p>UTI - Unit Linked Insurance Plan (An open-ended tax saving cum insurance scheme) (Please refer to pg. 34)</p>	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> - Long term capital appreciation - Investment in equity instruments (maximum-40%) and debt instruments
<p>UTI- Unit Scheme for Charitable & Religious Trusts & Registered Societies (UTI-C.R.T.S) (An open-ended income scheme) (Please refer to pg. 35)</p>	<p>The product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> - Regular income over long-term - Investment in equity instruments (maximum-30%) and debt/ money market instruments
<p>UTI -Childrens Career Balanced Plan (An open-ended scheme) (Please refer to pg. 36)</p>	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> - Long term capital appreciation - Investment in equity instruments (maximum-40%) and debt instruments
<p>UTI-Retirement Benefit Pension Fund (An open-ended notified tax saving -cum- pension scheme) (Please refer to pg. 37)</p>	<p>This product is suitable for investors who are seeking* :</p> <ul style="list-style-type: none"> - Long term capital appreciation - Investment in equity instruments (maximum-40%) and debt/ money market instruments
<p>UTI - Smart Woman Savings Plan (An open-ended debt oriented scheme) (Please refer to pg. 38)</p>	<p>This product is suitable for investors who are seeking*:</p> <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
<p>UTI - Wealth Builder Fund Segment Focused Balanced Fund (Please refer to pg. 18)</p>	<p>This product is suitable for investors who are seeking*:</p> <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.

UTI AMC Ltd is not an investment adviser, and is not purporting to provide you with investment, legal or tax advice. UTI AMC Ltd or UTI Mutual Fund (acting through UTI Trustee Co. Pvt. Ltd) accepts no liability and will not be liable for any loss or damage arising directly or indirectly (including special, incidental or consequential loss or damage) from your use of this document, howsoever arising, and including any loss, damage or expense arising from, but not limited to, any defect, error, imperfection, fault, mistake or inaccuracy with this document, its contents or associated services, or due to any unavailability of the document or any part thereof or due to any contents or associated services.

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

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]

Existing A/c number as per Folio

1 1 1 1 1 1 1 1 1 1

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.utimf.com).

Check list

- ☐ The Form is complete in all respects.
- ☐ The form is signed by the holders as per the holding basis.
- ☐ A Cancelled cheque Leaf OR a Copy of cheque leaf consisting of the New CBS bank account No. and Account Holders Name preprinted on same is submitted .
- ☐ If Copy of cheque leaf is provided the original cheque leaf shall be produced for verification and immediate return.
- ☐ All other details of Bank such as Bank name , Branch Name etc. remains the same.
- ☐ Folio No and Scheme details should be filled in Complete.
- ☐ Core Bank A/c No., MICR and IFSC code should be filled in accurately and legibly.
- ☐ Mobile No., Email and PAN details are provided (If not registered earlier).
- ☐ In case of PAN Updation, a self attested PAN Card copy is provided alongwith the Original PAN Card for verification and immediate return.



Toll-Free: 1800 22 1230

Email: service@uti.co.in

SMS: SERVICE to 5 67 67 56

Web: www.utimf.com

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linkedin.com/company/uti-mf



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 ● Banda - Kurla Complex 66786354/6101 ● Bangalore 64535089 ● Barasat 25844623/583 ● Bardhaman 2647722 ● Bareilly 2303014 ● Baroda 2336962/963/2332481 ● Bathinda 2236500 ● Belgaum 2423637 ● Bellari 255635 ● Berhampur 2225094/95 ● Berhampore (WB) 274251 ● Bhagalpur 2300040 ● Bharuch 227331 ● Bhavnagar 2519961 ● Bhilai 2293222/2292777 ● Bhilwara 242221 ● Bhopal 2558308/2578408 ● Bhubaneswar ● 2410995/997/998 ● Bhuj 220031 ● Bikaner 2524755 ● Bilwara 242220/21 ● Bokaro 323865/233348 ● Borivali (W) 28980521/28990715/28988596/28996372/28988115/28985749 ● Chandigarh 2703683/2709407 ● Chennai 28511727/28514466 ● Churchgate (Lotus Court) 22850822/22821357 ● Cochin 2380259/2368743/2382163 ● Coimbatore 2244973/4/5 ● Cuttack 2315350/51/52 ● Davangere 231730/1 ● Darbhanga 250033/251428 ● Dehradun 2743203/2749112 ● Dhanbad 6451971/2304676 ● Durgapur 2546831/832 ● Faridabad 2424771/2419156 ● Gaya 2221623 ● Ghatkopar (W) 25010812/2256/0715/0833 ● Ghaziabad 2820920/923 ● Gorakhpur 2204995/96 ● Goregaon 26866134 ● Gulbarga 273864 ● Guntur 2333819 ● Gurgaon 2336622 ● Guwahati 2545870 ● Gwalior 2234072 ● Hubli 2363963/64/2266244 ● Hyderabad 24750281/381/382 ● Indore 2534958/2533869/2542468 ● Jabalpur 2480004/05 ● Jaipur 4004941/43/44/45/46 ● Jalandhar 22324756 ● Jalgaon 2240480/86 ● Jammu 2470627 ● Jamnagar 2662767/2662768 ● Jamshedpur 2756074/3290573/75 ● Janak Puri 25523246/47/48 ● Jayanagar (Bangalore) 22440837/64516489 ● Jeevan Bharti (New Delhi) 23739491/92/23327497 ● Jodhpur 5135100 ● JVPD 26201995/26239841 ● Kadapa 222121/131 ● Kalyan 2317191/6063 ● Kalyani 25025136 ● Kanpur 2304278/5279 ● Kharagpur 228518/20 ● Kolhapur 2657315/25/2666603 ● Kolkata 22436571/22134832 ● Kota 2502242/2502207/513882 ● Kottayam 2560734 ● Kozhikode 2367284 ● Lucknow 2238628/598/622 ● Ludhiana 2441264/1338 ● Madurai 233317 ● Malda 223681/724 ● Malleswaram (Bangalore) 23340672/65902928 ● Mangalore 2426258/290/325 ● Margao 2711132 ● Marol 28362671 ● Meerut 2648031 ● Moradabad 2411220 ● Muzaffarpur 2265091 ● Mysore 2344425 ● Nagpur 2536893/2529135/36 ● Nasik 2570251/52 ● Navsari 233087 ● Nehru Place (New Delhi) 28898128/29/30 ● Nellore 2335818 ● New Delhi 23739491/2/23327497 ● Noida 2512311/12/13 ● Panaji 2222472/45 ● Patiala 2200047 ● Patna 2911207 ● Pimpri – Chinchwad 65337240/43 ● Pitam Pura (New Delhi) 27351001/03 ● Powai 67536797/98 ● Preet Vihar (New Delhi) 22529398/9374 ● Pune 25665071/72/73/74/25670419 ● Punjagutta (Hyderabad) 23417246/7426 ● Raipur 2881410/12 ● Rajahmundry 2008399/2425202 ● Rajkot 2452885/2440701 ● Ranchi 2900207 ● Rash Behari (Kolkata) 24639811/13/15 ● Ratlam 222771/72 ● Rourkela 240116 ● Salem 2336163/4040273 ● Salt Lake 23371985/82 ● Sambalpur 2520214 ● Secunderabad 27711524/34 ● Serampore 26529153/54 ● Shillong 2500910 ● Shimla 2657803 ● Sikar 271044 ● Silchar 230082 ● Siliguri 2536671/2535199 ● Solapur 2311767 ● Sriganaganagar 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.

SOME
INVESTMENTS
COULD BENEFIT
YOU AND
MANY OTHERS.



Haq, ek behtar zindagi ka.

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

UTI Mutual Fund now gives you an opportunity to make other's lives better too, by partnering with St. Jude India Childcare Centres. A charitable trust that helps underprivileged children undergoing cancer treatment. By choosing to donate, you can now give a child the gift of life.

Key features:

- Investors can choose to donate either 50% or 100% of their dividend[#] declared in the future
- Investors may claim tax exemption under SEC 80G of Income Tax Act, 1961
- Investors also have an option of donating a specific amount of their investment

SMS "UTICS" to 5676756 |   

PRESENTING

UTI CANSERVE^{##}

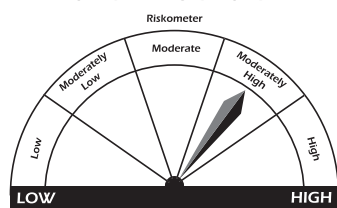
FOR GIVING THROUGH

**UTI MASTERSHARE
UNIT SCHEME**

UTI BALANCED FUND

UTI SPREAD FUND

UTI BALANCED FUND

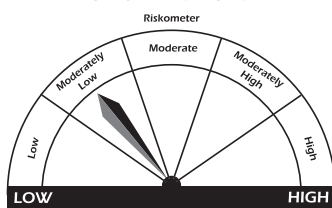


Investors understand that their principal
will be at moderately high risk

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)

UTI SPREAD FUND

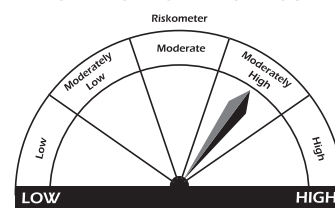


Investors understand that their principal
will be at moderately low risk

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

UTI MASTERSHARE UNIT SCHEME



Investors understand that their principal
will be at moderately high risk

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.

[#]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)

^{##} It is a facility to donate the entire or part of dividend amount or a specified amount of your mutual fund investments.

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

Registered Office: UTI Tower, 'Gn' Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051. Phone: 022 - 66786666. UTI Asset Management Company Ltd.
(Investment Manager for UTI Mutual Fund) E-mail: invest@uti.co.in, (CIN-U65991 MH2002GOI137867).

For more information, please contact the nearest UTI Financial Centre or your AMFI/NISM certified UTI Mutual Fund Independent Financial Advisor, for a copy of
Statement of Additional Information, Scheme Information Document and Key Information Memorandum cum Application Form.