

FEBRUARY 2017

UTI FUND WATCH

UTI SMART PLAN[~]
OVER **2.8 MILLION** INVESTORS[^]
NOT ONLY BENEFIT
FROM SAVING TAX, BUT MORE.

Wealth Creation



**UTI Long Term
Advantage Fund
Series-V (UTI-LTAF-V)**

Insurance Benefit



**UTI Unit Linked
Insurance Plan
(UTI-ULIP)**

Retirement Benefit



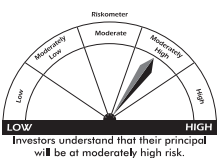
**UTI Retirement
Benefit Pension
Fund (UTI-RBP)**

NFO CLOSES: MAR 22, 2017
UNITS AT ₹10 PER UNIT DURING THE NFO PERIOD

Tax benefit for investment upto ₹1,50,000
under section 80C of IT Act, 1961[#]

Give a missed call on **8655019940** | (SMS) "TAX" to **5676756**

*Subject to prevailing tax laws. ^2.8 million investors = more than (1.13 lakhs investors of UTI-LTAF Series 1 to 3 + 2.77 lakhs investors of UTI-ULIP + 2.4 million investors of UTI-RBP), ^ as on 31st December, 2016. UTI-ULIP Insurance cover is being provided by way of a tie up with LIC through Group Term Insurance Scheme. ~UTI SMART PLAN is only a communication approach applied to various tax saving funds from UTI Mutual Fund and is not the name of a Scheme/Plan of UTI Mutual Fund.



UTI LONG TERM ADVANTAGE FUND SERIES-V

This product is suitable for investors who are seeking:*

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

UTI UNIT LINKED INSURANCE PLAN

This product is suitable for investors who are seeking:*

- Long term capital appreciation
- Investment in equity instruments (maximum - 40%) and debt instruments

UTI RETIREMENT BENEFIT PENSION FUND

This product is suitable for investors who are seeking:*

- Long term capital appreciation
- Investment in equity instruments (maximum-40%) and debt/ money market instruments

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

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

INSIDE

• Snapshot
• Portfolio

• Fund Performance
• Sectoral Breakdown

• Volatility Measures
• Credit Profile

• Active Stock Positions
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Fund Finder

VISION

To be the most preferred Mutual Fund

MISSION

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

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EQUITY MARKET

Indian equity indices began the year 2017 on a positive note. Key benchmarks – Nifty 50 and S&P BSE Sensex rose 4.59% and 3.87%, respectively.

On the domestic front, biggest booster was the release of better-than-expected quarterly domestic earnings despite the surprise move of demonetisation by the government on November 8, 2016. Optimism ahead of the Union Budget 2017-18 and rally in banking stocks amid hopes of more recapitalisation for the sector to deal with huge bad loans brought in further gains. The market was also supported by a jump in the metals counter, which rose on tracking strong base metal prices globally and news that the government may soon impose import duty on 19 colour-coated steel products and after the Chinese government decided to phase out production of low-quality steel. Sentiments were boosted by hopes of reduction in the securities transaction tax (STT) after capital market regulator the Securities and Exchange Board of India (Sebi) advised the Ministry of Finance to lower STT for stock trading in the budget. Buying by domestic institutional investors (DIIs) augured well for the domestic indices.

More gains were however capped due to sharp selling in information technology (IT) firms on worries over stricter H-1B visa rules after the US President Donald Trump introduced the H1B reform bill in the United States (US) House of Representatives. Pharma stocks witnessed intermittent weakness following the Trump's proposal to have pharmaceutical companies bid for government contracts and after the world's largest generic manufacturer Teva lowered its sales outlook for 2017 from the US generic markets. The market fell in line with global equities after US President Donald Trump banned immigration from seven countries and also threatened to impose tariff on imports from the Mexico to build a 'wall' on the US-Mexico border. Sentiments were further dented after the United Kingdom (UK) Prime Minister Theresa May confirmed the UK's exit from the European Union single market. US Fed Chair Janet Yellen's comment that the central bank is ready to raise interest rates if the economy accelerates as per the central bank's expectations also brought in some weakness in the global equities.

All the S&P BSE Sectoral indices ended higher in January 2017 except for the S&P BSE Information Technology (IT). S&P BSE Metal was the top performer – surging 15.46%. Strong buying interest was seen in consumer durables, power and auto stocks. S&P BSE Consumer durable index, S&P BSE Power index and S&P BSE Auto index rose 12.36%, 9.06% and 7.66%, respectively. Realty shares rose sharply in the month amid optimism over lower lending rates and housing schemes announced by Prime Minister Narendra Modi boosted the market. S&P BSE Realty rose 8.37% in the month. Concerns about H-1B visa rules and discouraging earnings from the index major dented sentiments for IT stocks; S&P BSE Information Technology Index fell nearly 6%.

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 of 6.25% for most of the month, owing to the comfortable liquidity in the system amid the reversal of previously held reverse repos. To prevent call rates from falling too low, the Reserve Bank of India (RBI) regularly held reverse repo and cash management bills auctions. However, some outflows related to indirect tax payments briefly pushed up call rates.

Government bond prices ended higher during the month, with the yield on the 10-year benchmark – the 6.97%, 2026 paper - falling to 6.41% on January 31, 2017 compared with 6.51% on December 30, 2016. Prices received a fillip earlier as market players began building fresh positions at the start of the new calendar year. Market players were also relieved as Prime Minister Modi's address to the nation on December 31 did not include negative surprises. Gilts gained further after the government decided to trim its market borrowing for the remainder of the fiscal. As opposed to the earlier calendar, wherein the government was scheduled to borrow Rs 84000 crore over the January-February period via weekly gilt sales, the Centre will now borrow Rs 66000 crore. Expectations of an interest rate cut from the RBI and ample liquidity in the banking system also supported prices. Sentiments were buoyed further on hopes that the Centre may stick to its fiscal roadmap in financial year 2017-18. Prices also rose on tracking sporadic fall in the US benchmark treasury yields and value buying.

However, further rise in gilts was restricted on uncertainty ahead of the Centre's Union budget announcement and the United States (US) Fed's policy meeting. Bonds were also put under pressure on concerns that foreign investors' appetite for Indian debt might decline if the government does not continue with the concessional rate of withholding tax for interest earned on debt instruments beyond June 30, 2017. Hawkish comments from US Federal Reserve Chair Janet Yellen dented sentiment. Yellen said the US economy is "close" to the Fed's objectives, giving the central bank impetus to start reducing the extreme levels of support it has provided over the past decade. Prices fell further on intermittent profit booking and as strong US non-farm payrolls data fuelled concerns of monetary policy tightening by the Federal Reserve.

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

ECONOMY VIEW

Inflation: On the inflation front, December'2016 Consumer Price Index (CPI) headline inflation plunged to 2 year low of 3.4% (3.6% in Nov). Price momentum (-0.6% Month on Month (MoM) was again the sharpest decline seen in 2 years. Despite an adverse base effect, steep fall in food items and a steady core index led to a lower headline inflation rate. Overall inflation internals reveal: 1. Sharp fall in prices of perishable food items like vegetables and fruits tracking both seasonal moderation seen in winters and the cash crunch post demonetization leading to steep decline in food index (CPI ex-veg stood unchanged at 4.8%), 2. Uptick in fuel inflation and 3. A flat core index. Core inflation moderated to 4.9%YoY from 4.98% in Nov.

Industrial production: Industrial production for November'16 at 5.7% Year on Year (YoY) came in significantly higher than -1.8% in October'2016 and consensus expectations. A highly favorable base effect and an overall uptick in activity led to the buoyant print. Volatile capital goods also added to the swing, albeit upwards this time. Industrial production surged tracking positive growth seen across segments with Mining, Manufacturing and Electricity growing 3.9%, 5.5% & 8.9% respectively.

Year to Date (YTD) production at 0.4% marked the first positive reading in the last five months. This compares to 3.8% seen April-November Financial Year 2016. The November'2016 print would not be factoring in the impact of demonetization fully. The trend ahead is likely to be subdued tracking lower consumption demand and muted investment cycle post the cash crunch since Nov 8.

Fiscal balances: India's fiscal deficit for April-December 2016 stood at Rs 5 trillion (~94% of the full year budgeted amount). Receipts remained supported by a strong growth seen in indirect tax collections. Non-tax revenue seems to be lagging from the required run rate. Spending remained dominated by revenue expenditure incurred by the Government. Capital spending remained muted amidst limited fiscal room.

External Trade: India's Dec'16 exports stood at USD 23.9 billion growing 5.7%YoY. Imports at USD 34.3 billion marked a growth rate of 0.5%. Imports have seen a positive growth tracking the rising crude oil prices. Oil imports form almost 25% of the import bill. The trade balance for Dec stood at USD 10.4 billion. The YTD trade balance stands at USD 76.4 billion

UTI MUTUAL FUND IN MEDIA**

'2017 will be more stable and better for equities than 2016'

LED PURI, managing director at UTI Mutual Fund, is positive on Indian equities and says the effects of demonetisation should wear out by March. In an interaction with Sheetal Agarwal, he talks about his expectations from the Budget. Edited excerpts:



LED PURI
Managing Director
UTI Mutual Fund

What is your outlook for 2017?

It will be a better year for the equity markets. Though demonetisation has deferred earnings, that is a deferral of demand and not destruction. This deferral could be priced back in the next two quarters. I see that as a positive driver in 2017. We know much more about where the world is headed and a lot of uncertainty has been discounted. This is not to say that there will not be some continued volatility in 2017, but there is the likelihood of a stimulus in US spending, which could act as a locomotive for the global economy. You will have stress on global trade but that affects India less because we are still relatively a domestic-demand story. So if we stay focused on our own reforms, we have an opportunity to separate ourselves as a very attractive fast-growing economy. People could once again go overweight on India from the neutral position that they have reverted to in the last few months. I don't think debt markets will see the low to mid teen gains that we saw in 2016. I don't anticipate the same room

for rate cuts in FY18. I think we should still see flows coming into debt and balanced products because some amount of reallocation towards security and safety is also happening.

What will be the impact of demonetisation and when will it start phasing out?

Clearly, demonetisation has impacted consumer spending, real estate and the non-bank and small bank finance sectors. This impact should in my view be mitigated by the end of the financial year, which is three months from now. The phasing out will depend on the speed at which cash is replaced in the economy and how quickly digital cash is adopted. I think we will get at least 75 per cent of the cash back in the system in the next two-three months.

Are further measures necessary to turn demonetisation into a success?

Two things often talked about are electoral funding reforms and reforms in the real estate sector. The Prime Minister has alluded to the fact that there will be some consensus on election reforms. They should move quickly on that because it will not be politically wise to drag one's feet on this. Beyond that I expect a demand stimulus in the Budget because there has been such a shock to the economy that such a stimulus would be needed. And later in the year I also expect

an infrastructure spending stimulus.

Do you think the goods and services tax will be passed in FY18?

That's a political call. It is disappointing that some politicians are using demonetisation as a means to hold up the GST. I hope they relent on that. But even if not, you have the process in September. I think the Budget will assume that the GST is going to happen during FY18. I would be surprised if it made any other assumptions. We should expect teething problems even after its implementation. It will take one or maybe two years for things to settle down.

The GST is based on the principle of value add and it will be a major dent in the whole process of inventory fudging, which has been the root cause of much of the black economy in the country. It will be much harder to do under invoicing/over invoicing. To that extent there will be greater transparency.

I EXPECT A DEMAND STIMULUS IN THE BUDGET BECAUSE THERE HAS BEEN SUCH A SHOCK TO THE ECONOMY THAT SUCH A STIMULUS WOULD BE NEEDED. AND LATER IN THE YEAR I ALSO EXPECT AN INFRA SPENDING STIMULUS

What are your expectations from the Budget?

The Budget will have two elements to it. One, there will be some demand stimulus in terms of a moderation in direct tax rates, whether that happens through a change in the threshold or a direct impact on levels of corporate and personal tax. I also think there will be a well-defined commitment to infrastructure spending as part of the theme on economic reforms and good governance. One other element I hope finds space is the continued focus on the financial sector, which received a lot of attention last year. I

hope we return to the task of early recapitalisation and enhancement of governance in those institutions.



'OMCs, Some Metal Cos to Show Better Results'

ET NOW Q&A



In a chat with ET Now, **Swati Kulkarni**, executive vice-president, UTI Asset Management, says she does not expect great growth in IT in the near term even as she advises pharma investors to be patient. Edited excerpts:

What do you expect from earnings this time, especially from IT and private banks?

Because of demonetisation, we do not expect much this result season. Also, the anticipation that the second half of FY17 would be much better now shifts to FY18. As far as IT results are concerned, we do not expect any great growth coming back to the sector in the near term. We will struggle for maybe a single-digit or lacklustre growth in the IT space, but it makes sense to stay invested in the sector with a long-

term perspective. On the other hand, retail private banks would still show about 20% growth.

Where do you think dark horses could emerge this earning season?

Sectors such as energy, particularly the oil-marketing companies (OMCs) and also some of the metal names, will see better results. Likewise, PSU banks, because of a very low base, may also show better results with support from treasury gains. But OMCs could turn out to be the dark horse because inventory gains are also expected. Besides, there has been fair amount of marketing mar-

gins, and GRMs also have remained more or less steady in the quarter.

The government is trying to sell stakes in many PSU companies. Do you find the PSU space attractive?
We have been constructive on PSUs where they have a fair amount of leadership. Apart from OMCs, we also like defence PSUs. Valuations of course will be a key determinant.

You have talked about challenges that the Indian IT companies are likely to face going forward thanks to the new presidency in the United States. What about

pharma companies?

In pharma, the real challenge in the near term is getting clearances from USFDA and a lot of visibility depends on when they come through. We will have to allow the time so that everything gets in line but as far as the domestic pharma market is concerned, we have seen the worst getting priced in. So that is looking steadier as far as the growth is concerned. The current corrections in the pharmaceutical space as far as the valuations are concerned are making the stocks more attractive but one has to have at least three years' view because at least another five to six months will go in getting the USFDA clearances and then we will talk about the visibility improving over FY19 or so. One has to have a little patience as far as pharma is concerned.

VIEW ON PSU STOCKS

We have been constructive on PSUs where they have a fair amount of leadership. In the downstream, we like defence PSUs

Publication: The Economic Times
Date: January 11, 2017

Fund Call UTI Dynamic Bond Fund

Steady performer across rate cycles

The fund has actively managed its duration to respond to rate movements

RADHIKA MERWIN

After the splendid run in 2016, it's time for debt investors to temper their expectations this year. The yield on government bonds, after falling by a steep 1.5 percentage points last year, has limited scope to head south.

After lowering repo rate by 175 basis points from the beginning of 2015, the RBI is likely to reduce rates by another 25-50 basis points this year, at best. Global uncertainties, mostly from US Fed rate hikes, can cause gyrations in the domestic bond market as well.

If you are a conservative debt investor, unwilling to bet on interest rate movements, then dynamic funds fit the bill in a volatile market.

With the flexibility to juggle between short-term and long-term debt instruments, these funds can contain downside better in an iffy market.

Since the fund manager's call is important in these funds, it is

best to bet on consistent performers over the long run.

UTI Dynamic Bond Fund has been a steady performer, delivering 11 per cent annualised return over the last five years, across various rate cycles – both up and down. The fund has also been a top quartile fund within its category over a three and five-year period.

Over the past year, it has delivered a healthy 15.5 per cent return, making the best of the sudden bond rally during 2016.

Juggling duration skilfully
Interest rate movements in the economy impact bond prices. If the interest rates move up, bond prices fall and vice versa.

As longer duration bonds are more sensitive to interest rates, the fund manager increases duration to cash in on the rally in bonds in a falling rate scenario. In a rising rate environment, the fund manager reduces the duration of the fund to cap losses.

UTI Dynamic Bond Fund has

Good bet in a volatile market

Assets as on Dec 31, 2016: ₹1,319 crore



actively managed its duration to respond to rate movements. In 2016, for instance, the fund increased the average maturity from 5-6 years in February-March, all the way to 11-12 years by the end of the year to cash in on the bond rally.

In the past too, the fund has been taking active calls on rate movements.

Between April 2012 and May 2013, it clocked a healthy 13 per cent return, by increasing maturity from 3-4 years in the beginning of 2012 to 9-10 years by the end of the year.

But it was quick to cut it back

Annual returns (in %)



to just 1.8 years in July 2013, when the RBI's liquidity tightening measures led to a spike in interest rates.

In the go-go year of 2014, when bonds rallied, the fund intermittently increased its maturity to rake in a healthy 15-odd per cent return.

In 2015, however, it kept its maturity high at 10-14 years which led to modest returns. However, it managed gains of 6.9 per cent, a tad higher than the category.

After keeping the maturity high through most of 2016, the fund manager has sharply reduced it to about 4.7 years as of

December 2016, indicating the cautious stance on rate cuts. This should help cap downside in a volatile market.

Over the past two years, the fund has been holding a chunk – 75-90 per cent of portfolio – in safe government bonds. Currently it holds 48 per cent in G-Secs, 13 per cent in AAA rated bonds, and a high 31 per cent in cash.

While the fund's exposure in recent years has mainly been in government bonds, in the past, like in 2013, it had a higher 20-30 per cent of its portfolio in AA rated bonds.



Fund's

- Top quartile fund over three and five-year periods
- Mainly invests in safe government bonds
- Cutting down duration should help cap downside

Publication: The Hindu Business Line
Date: January 16, 2017

Date	27 01 2017
Website	www.cafemutual.com
Link	http://cafemutual.com/news/amc/7412 an mf plan for all tax savingsneeds

An MF plan for all tax savings needs

UTI Mutual Fund has bundled its three tax-saving schemes – ELSS, retirement fund and ULIP in a plan called UTI Smart Plan to help investors avail the benefits of tax deduction under section 80C.

Fund houses are getting innovative when it comes to product design. The latest in the list is UTI Mutual Fund, which has bundled three of its tax-saving schemes – ELSS, retirement scheme and ULIP to enable investors avail tax benefits under section 80C.

Sharing the rationale behind launching this plan, Suraj Kaeley, Group President - Sales & Marketing, UTI Mutual Fund said that his fund house aims to provide one stop solution for all tax planning needs. "If you look at 80 C basket, there are schemes which provide retirement investments like NPS and PPF, insurance like ULIPs and investment like ELSS. We are privilege to have all three products with us. UTI Smart Plan aims to provide benefits of wealth creation, protection and retirement to investors coupled with tax benefits."

UTI Smart Plan consists of three MF schemes - UTI Long Term Advantage Fund- Series V (ELSS), UTI Unit Linked Insurance Plan and UTI Retirement Benefit Pension Fund.

UTI Long Term Advantage Fund is 10-year close-ended ELSS. To differentiate this fund from open-ended ELSS, the fund will follow a focused strategy by concentrating on 20 to 30 stocks. Typically, open-ended ELSSs follow a more diversified strategy that could include over 50 stocks. On portfolio construction, the fund proposes to be overweight on infrastructure stocks

and underweighted on banking, IT and pharma. "Infrastructure stocks are available at attractive valuations. These stocks will benefit from India's growth story. Given the long term investment horizon of the fund, it is suitable for investors looking to benefit from distinctive and concentrated portfolio primarily focussed on the business cycle and complements current investor portfolios that are pre-dominantly geared towards non-cyclicals," said Kaeley.

UTI ULIP is the first insurance linked mutual fund product in the country. Launched in 1971, the scheme has more than 2.7 lakh investor accounts.

The scheme offers sum assured of upto Rs.15 lakh coupled with other benefits such as accident insurance cover and a balanced portfolio of debt and equity.

UTI Retirement Benefit Pension Fund is a mutual fund linked retirement plan (MFLRP) and is essentially a debt oriented hybrid fund. "Equity portion under this scheme is actively managed. Hence, it is better than NPS where equity portion is passively managed. I think investors who have moderate risk appetite should consider this fund," said Kaeley.

Investors can decide asset allocation between these three funds on their own based on risk

appetite and financial goals.

Publication: www.Cafemutual.com
Date: January 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. 60	Please refer to pg. 60																																				
Min. Invest Amt.	₹ 5,000/-	₹ 5,000/-	₹ 5,000/-	₹ 5,000/-																																				
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td><1 Year</td> <td>1%</td> </tr> <tr> <td></td> <td>>=1 Year</td> <td>Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Nil	<1 Year	1%		>=1 Year	Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>< 1 Year</td> <td>1%</td> </tr> <tr> <td></td> <td>>= 1 Year</td> <td>Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Nil	< 1 Year	1%		>= 1 Year	Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>< 1 Year</td> <td>1%</td> </tr> <tr> <td></td> <td>>= 1 Year</td> <td>Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Nil	< 1 Year	1%		>= 1 Year	Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load (w.e.f. 6/4/2015)</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>Less than one year</td> <td>1.00%</td> </tr> <tr> <td></td> <td>Greater than or equal to one Year</td> <td>Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load (w.e.f. 6/4/2015)	Nil	Less than one year	1.00%		Greater than or equal to one Year	Nil
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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																																				
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Trigger	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																																				
Fund Size~	3752.11 Cr.	4947.15 Cr.	842.01 Cr.	342.3 Cr.																																				
Expense Ratio@ (%)	Direct: 1.60, Regular: 2.34	Direct: 1.63, Regular: 2.11	Direct: 1.87, Regular: 2.35	Direct: 2.14, Regular: 2.57																																				
Benchmark Index	S&P BSE 100	S&P BSE 100	S&P BSE 100	S&P BSE 200																																				

Key Features	UTI Dividend Yield Fund	UTI Opportunities Fund	UTI Bluechip Flexicap Fund	UTI MNC FUND	UTI Wealth Builder Fund																																				
Investment Objective	The investment objective of the Scheme is to provide medium to long term capital gains and / or dividend distribution by investing predominantly in equity & equity related instruments, which offer high dividend yield. There can be no assurance that the investment objectives of the scheme will be realised.	This scheme seeks to generate capital appreciation and/or income distribution by investing the funds of the scheme in equity shares and equity-related instruments. The main focus of this scheme is to capitalize on opportunities arising in the market by responding to the dynamically changing Indian economy by moving its investments amongst different sectors as prevailing trends change.	The investment objective of the scheme is to achieve long-term capital appreciation and/or dividend distribution by investing in stocks that are "Leaders" in their respective industries/sectors/sub-sectors. "Leaders" tend to be companies with higher market shares, better operating efficiencies, better access to capital and significant/sustainable competitive advantages. Normally at least 65% of the investments will be restricted to the top five leading companies of an industry/sector/sub-sector in terms of sales turnover/market share/ market capitalization	The Funds collected under the scheme shall be invested predominantly in stocks of Multinational Corporations and other liquid stocks. The funds collected under the scheme shall be invested in equities and equity related instruments. The risk profile of investment could be high.	The objective of the Scheme is to achieve long term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related instruments along with investments in Gold ETFs and Debt and Money Market Instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved.																																				
Asset Allocation	High dividend yield equity and equity related instruments 65-100%, Other equity and equity related instruments 0-35%, debt and money market instruments 0-10%	Please refer to pg. 59	Please refer to pg. 59	Please refer to pg. 59	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. 61																																				
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>< 1 Year</td> <td>1%</td> </tr> <tr> <td></td> <td>>= 1 Year</td> <td>Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Nil	< 1 Year	1%		>= 1 Year	Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>< 1 Year</td> <td>1%</td> </tr> <tr> <td></td> <td>>= 1 Year</td> <td>Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Nil	< 1 Year	1%		>= 1 Year	Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>< 1 Year</td> <td>1%</td> </tr> <tr> <td></td> <td>>= 1 Year</td> <td>Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Nil	< 1 Year	1%		>= 1 Year	Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load (w.e.f. 6/4/2015)</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>Less than one year</td> <td>1.00%</td> </tr> <tr> <td></td> <td>Greater than or equal to one Year</td> <td>Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load (w.e.f. 6/4/2015)	Nil	Less than one year	1.00%		Greater than or equal to one Year	Nil	Please refer to pg. 61
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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																																				
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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"/>																																					
Fund Size ~	2593.52 Cr.	4392.6 Cr	1789.08 Cr	1917.29 Cr	771.05 Cr.																																				
Expense Ratio@ (%)	Direct: 1.48 / Regular: 2.13	Direct: 1.40, Regular: 2.12	Direct: 1.91, Regular: 2.21	Direct: 1.41, Regular: 2.30	Direct: 1.83, Regular: 2.64																																				
Benchmark Index	S&P BSE 100	S&P BSE 100	S&PBSE 200	Nifty MNC	Please refer to pg. 61																																				

~(Monthly Average as on 31/01/2017)

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

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. 59	Please refer to pg. 59	Please refer to pg. 59	Please refer to pg. 60																																
Min. Invest Amt.	₹ 5,000/-	₹ 5,000/-	₹ 5,000/-	₹ 5,000/-																																
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load (w.e.f. 6/4/2015)</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Nil</td> <td>Less than one year</td> <td>1.00%</td> </tr> <tr> <td>Greater than or equal to one Year</td> <td>Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load (w.e.f. 6/4/2015)	Nil	Less than one year	1.00%	Greater than or equal to one Year	Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load (w.e.f. 6/4/2015)</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Nil</td> <td>Less than one year</td> <td>1.00%</td> </tr> <tr> <td>Greater than or equal to one Year</td> <td>Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load (w.e.f. 6/4/2015)	Nil	Less than one year	1.00%	Greater than or equal to one Year	Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load (w.e.f. 6/4/2015)</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Nil</td> <td>Less than one year</td> <td>1.00%</td> </tr> <tr> <td>Greater than or equal to one Year</td> <td>Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load (w.e.f. 6/4/2015)	Nil	Less than one year	1.00%	Greater than or equal to one Year	Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load (w.e.f. 6/4/2015)</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Nil</td> <td>Less than one year</td> <td>1.00%</td> </tr> <tr> <td>Greater than or equal to one Year</td> <td>Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load (w.e.f. 6/4/2015)	Nil	Less than one year	1.00%	Greater than or equal to one Year	Nil
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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																																
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Trigger	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																																
Fund Size ~	3545.28 Cr.	256.8 Cr.	1424.54 Cr.	456.15 Cr.																																
Expense Ratio@ (%)	Direct: 1.38, Regular: 2.34	Direct: 2.01, Regular: 2.56	Direct: 1.80, Regular: 2.19	Direct : 1.68 , Regular: 2.78																																
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. 59	Please refer to pg. 60	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	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load (w.e.f. 6/4/2015)</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Nil</td> <td>Less than one year</td> <td>1.00%</td> </tr> <tr> <td>Greater than or equal to one Year</td> <td>Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load (w.e.f. 6/4/2015)	Nil	Less than one year	1.00%	Greater than or equal to one Year	Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load (w.e.f. 6/4/2015)</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Nil</td> <td>Less than one year</td> <td>1.00%</td> </tr> <tr> <td>Greater than or equal to one Year</td> <td>Nil</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load (w.e.f. 6/4/2015)	Nil	Less than one year	1.00%	Greater than or equal to one Year	Nil	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>Nil</td> </tr> </tbody> </table>	Entry Load	Exit Load	Nil	Nil	<table border="1"> <thead> <tr> <th>Entry</th> <th>Exit</th> </tr> </thead> <tbody> <tr> <td>N.A.</td> <td>Nil</td> </tr> </tbody> </table>	Entry	Exit	N.A.	Nil
Entry Load	Holding Period	Exit Load (w.e.f. 6/4/2015)																										
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Entry Load	Exit Load																											
Nil	Nil																											
Entry	Exit																											
N.A.	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"/>																										
Fund Size ~	316.11 Cr.	915.27 Cr.	709.42 Cr.	1642.64 Cr.																								
Expense Ratio@ (%)	Direct : 1.95, Regular : 2.75	Direct: 1.37, Regular: 2.58	Direct: 1.64 / Regular: 2.62	Direct: - , Regular: 2.14																								
Benchmark Index	Nifty Pharma	UTI Transportation & Logistics Index	S&P BSE 100	S&P BSE 100																								

~(Monthly Average as on 31/01/2017)

FUNDS AT A GLANCE

Key Features	UTI Long Term Advantage Fund - Series I*	UTI Long Term Advantage Fund - Series II*	UTI Spread Fund	
Investment Objective	To provide medium to long term capital appreciation alongwith income tax benefit.	To provide medium to long term capital appreciation along with income tax benefit.	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
	N.A.	Nil	N.A.	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 CanServe facility available	
SIP			<input checked="" type="checkbox"/>	
SWP				
Trigger (Strip)			<input checked="" type="checkbox"/>	
Fund Size ~	201.36 Cr.	120.99 Cr.	1276.27 Cr.	
Expense Ratio@ (%)	Direct :- , Regular: 2.58	Direct :- , Regular: 2.66	Direct : 0.20 , Regular: 0.70	
Benchmark Index	S&P BSE 100	S&P BSE 100	CRISIL Liquid Fund Index	

*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. 60	Please refer to pg. 59	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. 61
Entry Load/ Exit Load	Entry Load	Exit Load	Entry Load	Exit Load
	Nil	Nil	Please refer to pg. 61	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"/>	
SWP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Trigger	<input checked="" type="checkbox"/>			
Fund Size ~	420.33 Cr.	1798.54 Cr.	3479.65 Cr.	506.87 Cr.
Expense Ratio@ (%)	Direct : 0.11, Regular: 0.20	Direct : 1.81 / Regular: 2.40	Direct : 1.40 / Regular: 2.04	Direct : 1.86 / Regular: 2.50
Benchmark Index	NIFTY 50	CRISIL Balanced Fund Index	CRISIL Debt Hybrid (60:40)	CRISIL Debt Hybrid (75:25)

~(Monthly Average as on 31/01/2017)

FUNDS AT A GLANCE

Key Features	UTI Children's Career Balanced Plan	UTI Retirement Benefit Pension Fund	UTI Mahila Unit Scheme	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. 59	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. 59	Please refer to pg. 59																				
Min. Invest Amt.	₹ 1,000/-	Please refer to pg. 61	Growth Option ₹ 1000/- Income Option ₹ 5,000/-	₹ 1,000/-	Please refer to pg. 61																				
Entry Load/ Exit Load	<table border="1"> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> <tr> <td>Nil</td> <td>3% - < 2 yrs. 2% - >= 2 yrs. & < 4 yrs. 1% - >= 4 yrs. & < 5 yrs. Nil - >= 5 yrs.</td> </tr> </table>	Entry Load	Exit Load	Nil	3% - < 2 yrs. 2% - >= 2 yrs. & < 4 yrs. 1% - >= 4 yrs. & < 5 yrs. Nil - >= 5 yrs.	<table border="1"> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> <tr> <td>Nil</td> <td>5% - < 1 yr. 3% - >= 1 yr. & < 3 yrs. 1% - >= 3 yrs. Nil - >= 5 yrs. Nil - Redemption at maturity (i.e. 58 years of age)</td> </tr> </table>	Entry Load	Exit Load	Nil	5% - < 1 yr. 3% - >= 1 yr. & < 3 yrs. 1% - >= 3 yrs. Nil - >= 5 yrs. Nil - Redemption at maturity (i.e. 58 years of age)	<table border="1"> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> <tr> <td>Nil</td> <td>0.75% - < 1 yr. Nil - >= 1 yr.</td> </tr> </table>	Entry Load	Exit Load	Nil	0.75% - < 1 yr. Nil - >= 1 yr.	<table border="1"> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> <tr> <td>Nil</td> <td>4% - < 1 yr. 3% - >= 1 yr. & < 3 yrs. 1% - >= 3 yrs. & < 5 yrs. Nil - >= 5 yrs.</td> </tr> </table>	Entry Load	Exit Load	Nil	4% - < 1 yr. 3% - >= 1 yr. & < 3 yrs. 1% - >= 3 yrs. & < 5 yrs. Nil - >= 5 yrs.	<table border="1"> <tr> <th>Entry Load</th> <th>Exit Load (w.e.f. 6/4/2015)</th> </tr> <tr> <td>Nil</td> <td><= 365 Days - 1.00% > 365 Days - Nil</td> </tr> </table>	Entry Load	Exit Load (w.e.f. 6/4/2015)	Nil	<= 365 Days - 1.00% > 365 Days - Nil
Entry Load	Exit Load																								
Nil	3% - < 2 yrs. 2% - >= 2 yrs. & < 4 yrs. 1% - >= 4 yrs. & < 5 yrs. Nil - >= 5 yrs.																								
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Entry Load	Exit Load (w.e.f. 6/4/2015)																								
Nil	<= 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																									
Fund Size ~	3562.23 Cr.	2065.95 Cr.	191.01 Cr.	149.09 Cr.	276.95 Cr.																				
Expense Ratio@ (%)	Direct : 1.66 / Regular: 1.83	Direct : 1.49 / Regular: 2.07	Direct : 2.02 / Regular: 2.40	Direct : 2.10, / Regular: 2.76	Direct : 1.37 / Regular: 1.80																				
Benchmark Index	CRISIL Debt Hybrid (60:40)	CRISIL Debt Hybrid (60:40)	CRISIL Debt Hybrid (75:25)	CRISIL Balanced Fund Index	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. 59	Please refer to pg. 60	Please refer to pg. 59	Please refer to pg. 60	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. 61	Please refer to pg. 61	Minimum initial investment amount is ₹ 10,000/- and in multiples of ₹ 1/-	Please refer to pg. 61																				
Entry Load/ Exit Load	<table border="1"> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> <tr> <td>Nil</td> <td>Nil</td> </tr> </table>	Entry Load	Exit Load	Nil	Nil	<table border="1"> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> <tr> <td>Nil</td> <td>Nil</td> </tr> </table>	Entry Load	Exit Load	Nil	Nil	<table border="1"> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> <tr> <td>Nil</td> <td>Nil</td> </tr> </table>	Entry Load	Exit Load	Nil	Nil	<table border="1"> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> <tr> <td>Nil</td> <td><= 365 days 1.00% > 365 days Nil (w.e.f. Jan 01, 2015)</td> </tr> </table>	Entry Load	Exit Load	Nil	<= 365 days 1.00% > 365 days Nil (w.e.f. Jan 01, 2015)	<table border="1"> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> <tr> <td>Nil</td> <td>Nil (w.e.f. October 01, 2012)</td> </tr> </table>	Entry Load	Exit Load	Nil	Nil (w.e.f. October 01, 2012)
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Nil	<= 365 days 1.00% > 365 days Nil (w.e.f. Jan 01, 2015)																								
Entry Load	Exit Load																								
Nil	Nil (w.e.f. October 01, 2012)																								
Plans/Options (Regular / Institutional/ Direct)	Monthly Dividend Plan, Flexi Dividend Plan, Monthly Payment Plan, Growth Plan Default Plan Growth Plan	Growth option Dividend option (with Payout & Reinvestment Facility) Default Option - Growth Option	Growth Sub-Option Dividend Sub-Option	Growth option Dividend option with Payout and Reinvestment	Growth Option Daily Dividend Reinvestment Option Weekly Dividend Reinvestment Option Flexi Dividend Option																				
SIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																				
SWP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																				
Strip		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>																				
Fund Size ~	883.04 Cr.	1894.24 Cr.	10441.71 Cr.	1362.15 Cr.	6158.95 Cr.																				
Expense Ratio@ (%)	Direct : 1.15 / Regular: 2.08	Direct : 0.85 / Regular: 1.66	Direct : 0.45 / Regular: 0.86	Direct : 0.83 / Regular: 1.61	Direct : 0.45 / Regular: 1.00																				
Benchmark Index	CRISIL MIP Blended Index	Crisil Composite Bond Fund Index	CRISIL Short Term Bond Fund Index	Crisil Composite Bond Fund Index	CRISIL Liquid Fund Index																				

~(Monthly Average as on 31/01/2017)

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. 59	Please refer to pg. 60	Please refer to pg. 60	Please refer to pg. 59	Please refer to pg. 60	Please refer to pg. 60
Min. Invest Amt.	Please refer to pg. 61	Please refer to pg. 61	Growth Option ₹ 1,000/- Income Option ₹ 10,000/-	₹ 5,000/-	Please refer to pg. 61	Please refer to pg. 61
Entry Load/Exit Load	Entry Load Nil Exit Load Nil	Entry Load Nil Exit Load Nil	Entry Load Nil Exit Load Nil	Entry Load Nil Exit Load Nil	Entry Load Nil Exit Load Nil	Entry Load Nil Exit Load Nil
Plans/Options (Regular / Institutional/ Direct)	(Daily/Weekly/Fortnightly/Monthly/Quarterly/Half-Yearly/Annual/Flexi) and Growth Option	Growth Plan - Dividend Plan (with payout & reinvestment facilities)	Growth Option, Periodic Option Daily Dividend Option	Growth Option Dividend Option (with Payout and Reinvestment Facilities) Default Option - Growth Option	Dividend option & Growth option	Options: (a)Growth Option (b) Monthly Dividend Option** (c) Quarterly Dividend Option** (d) Half Yearly Dividend Option** (e) Annual Dividend Option** (f) Flexi Dividend Option** ** with both payout and reinvestment facilities
SIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
SWP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Strip	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	12252.23 Cr.	430.14 Cr.	21.68 Cr.	2243.12 Cr.	1875.25 Cr.	141.2 Cr.
Expense Ratio@ (%)	Direct : 0.26, Regular: 0.40	Direct : 0.57, Regular: 0.85	Direct : 0.35, Regular: 0.55	Direct : 0.45, Regular: 1.62	Direct : 0.25, Regular: 0.30	Direct: 0.64, Regular: 1.36
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. 59	Min. 65% in Money Market Instrument & Max. 35% in Debt.
Min. Invest Amt.	Please refer to pg. 61	Please refer to pg. 61
Entry Load/Exit Load	Entry Load Nil Exit Load For all investments made on or after September 24, 2012 - NIL	Entry Load Nil Exit Load Nil
Plans/Options (Regular / Institutional/ Direct)	Please refer to pg. 57	Please refer to pg. 57
SIP	<input checked="" type="checkbox"/>	
SWP		
Strip	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	11140.73 Cr.	22626.11 Cr.
Expense Ratio@ (%)	Direct : 0.015, Regular: 0.131	Direct : 0.027, Regular: 0.055
Benchmark Index	CRISIL Liquid Fund Index	CRISIL Liquid Fund Index

@ 'Expense Ratio' represents 'Total Recurring Expenses' as a percentage of daily / weekly average net assets'.

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.



*Based on the 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.

In addition there is a Direct Plan which is offered in each of the schemes/plans mentioned above except, scheme closed for subscription. ~ (Monthly Average as on 31/01/2017)

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 will be made 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 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 - I

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 - II

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

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	Management Style - Market Cap Grid Aggressive Moderate Conservative Large Large & Mid Mid & Small
Date of inception/allotment: 15th October, 1986	
Fund size monthly average: ₹ 3752.11 Crore Closing AUM ₹ 3800.99 Crore	
No. of Unit Holders : 5,35,501	Market Capitalisation (%)
Minimum Investment Amount : ₹ 5,000/-	Large Mid Small
NAV as on January 31, 2017	80 20 0
Growth Option: ₹ 93.58, Income Option: ₹ 30.05	
High/Low NAV in the month : Growth option ₹ 94.76 / ₹ 90.44	
Total expense ratio (%) : Direct: 1.60, Regular: 2.34	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

Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10,000		
	NAV (%)	S&P BSE 100 (%)	S&P BSE Sensex (%)	NAV (₹)	S&P BSE 100 (₹)	S&P BSE Sensex (₹)
31/12/2013 31/12/2014	43.29	32.28	29.89	14,329	13,228	12,989
31/12/2014 31/12/2015	-0.49	-3.25	-5.03	9,951	9,675	9,497
31/12/2015 31/12/2016	3.60	3.57	1.95	10,360	10,357	10,195
3 Years*	13.88	9.84	7.94	14,774	13,255	12,579
5 Years*	14.35	12.76	11.48	19,566	18,242	17,228
Since inception as on 31/12/2016 (CAGR)*	14.54	13.47	13.45	6,06,112	4,55,749	4,53,780

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. Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV Past performance may or may not be sustained in future. 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 62 in 'Fund Manager Summary'. * 3 & 5 Years : data as on 31st December 2016

SIP Returns as on December 31, 2016

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	1,20,960	1,21,484	1,20,756	1.49	2.31	1.17
3 Years	3,60,000	3,92,214	3,79,812	3,69,668	5.65	3.51	1.73
5 Years	6,00,000	7,90,493	7,40,761	7,15,735	10.98	8.37	6.99
7 Years	8,40,000	12,07,978	11,06,032	10,70,189	10.21	7.74	6.81
10 Years	12,00,000	20,75,803	18,32,947	17,62,496	10.57	8.21	7.46
Since inception as on 31/12/2016 @	14,50,000	29,80,389	26,25,688	25,32,730	11.31	9.38	8.83

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 December 2016 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

AS ON 31/01/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.89	
Standard Deviation (Annual)	14.16%	15.07%
Sharpe ratio	0.73%	
Portfolio Turnover Ratio (Annual)	0.10	

Active Stock positions (as compared to Benchmark)

Overweight (Top5) SKF India Ltd. Sanofi India Ltd. Hero Motocorp Ltd. Bharat Electronics Ltd. Bharat Petroleum Corporation Ltd.	Underweight (Top5) HDFC Ltd. Tata Motors Ltd. ITC Ltd. Reliance Industries Ltd. ICICI Bank Ltd.
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Portfolio as on January 31, 2017

Equity	% of NAV
HDFC Bank Ltd.	7.52
Infosys Ltd.	5.01
Maruti Suzuki India Ltd.	3.41
Indus Ind Bank Ltd.	3.41
Kotak Mahindra Bank Ltd.	3.13
ITC Ltd.	3.10
Mahindra & Mahindra Ltd.	3.01
Reliance Industries Ltd.	2.98
Hero Motocorp Ltd.	2.97
Ultratech Cement Ltd.	2.83
Bharat Petroleum Corporation Ltd.	2.78
ICICI Bank Ltd.	2.67
Asian Paints Ltd.	2.64
Larsen & Toubro Ltd.	2.57
Axis Bank Ltd.	2.48
SKF India Ltd.	2.43
Sanofi India Ltd.	2.19
Sun Pharmaceuticals Industries Ltd.	2.08
Tata Consultancy Services Ltd.	1.95
Bank of Baroda	1.92
Bharat Electronics Ltd.	1.86
Shree Cement Ltd.	1.83
Bosch Ltd.	1.83
Tech Mahindra Ltd.	1.82
Indraprastha Gas Ltd.	1.62
Cholamandalam Investment & Finance Company Ltd.	1.57
Cummins India Ltd.	1.51
State Bank of India	1.36
MRF Ltd.	1.22
Bharat Forge Ltd.	1.21
Others	16.96
Net Current Assets	6.13
Total	100.00

% of top 10 stocks	37.35
Median Market Cap (₹ Cr)	95,968
Weighted Average Market (₹ Cr)	1,26,270

All figures given are provisional and unaudited.

This product is suitable for investors who are seeking*:

Riskometer

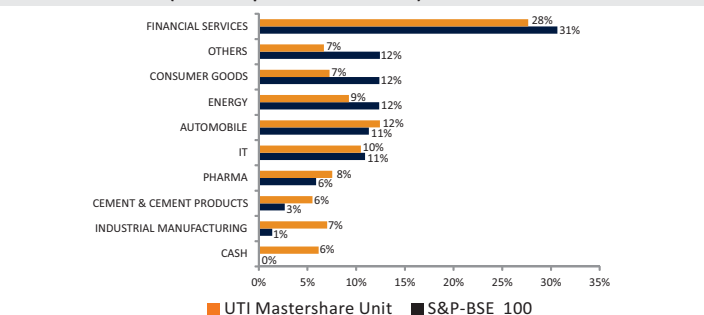
LOW MODERATE HIGH

Investors understand that their principal will be at Moderately High Risk

- 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)



New Initiative

SMS: UTIMS to 5676756 to get scheme details.

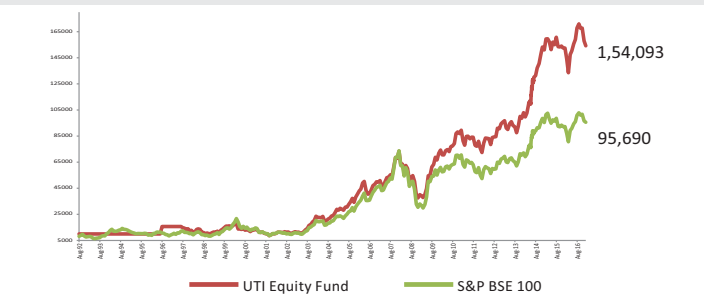
Investment Objective

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	Management Style - Market Cap Grid Aggressive Moderate Conservative <table border="1"> <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>		✓		Large				Large & Mid				Mid & Small
		✓		Large									
			Large & Mid										
			Mid & Small										
Date of inception/allotment: 18th May, 1992													
Fund size monthly average: ₹ 4947.15 Crore Closing AUM ₹ 5019.42 Crore													
No. of Unit Holders : 7,74,368	Market Capitalisation (%) <table border="1"> <tr> <td>Large</td> <td>Mid</td> <td>Small</td> </tr> <tr> <td>86</td> <td>14</td> <td>0</td> </tr> </table>	Large	Mid	Small	86	14	0						
Large	Mid	Small											
86	14	0											
Minimum Investment Amount : ₹ 5,000/-													
NAV as on January 31, 2017 : Growth Option: ₹ 105.38, Income Option: ₹ 82.69													
High/Low NAV in the month : Growth option ₹ 106.52 / ₹ 100.83													
Total expense ratio (%): Direct: 1.63 / Regular: 2.11	Load Structure: Please refer to page No. 4												

₹ 10,000 invested at inception: UTI Equity Fund Vs. S&P BSE 100



Fund Performance Vs Benchmark

Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10000		
	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
31/12/2013 31/12/2014	46.76	32.28	31.39	14,676	13,228	13,139
31/12/2014 31/12/2015	0.91	-3.25	-4.06	10,091	9,675	9,594
31/12/2015 31/12/2016	1.13	3.57	3.01	10,113	10,357	10,301
3 Years*	14.40	9.84	9.09	14,977	13,255	12,985
5 Years*	16.29	12.76	12.09	21,285	18,242	17,705
Since inception as on 31/12/2016 (CAGR)*	11.74	9.60	9.13	1,54,093	95,690	86,076

The above value is calculated on the basis of the return from Growth Option of the Scheme. Past performance may or may not be sustained in future. *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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016

SIP Returns as on December 31, 2016

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	1,18,407	1,21,484	121,039	-2.46	2.31	1.61
3 Years	3,60,000	3,89,887	3,79,812	375,663	5.25	3.51	2.79
5 Years	6,00,000	8,07,286	7,40,761	728,381	11.82	8.37	7.69
7 Years	8,40,000	12,71,575	11,06,032	1,091,651	11.64	7.74	7.37
10 Years	12,00,000	23,21,802	18,32,947	1,805,100	12.67	8.21	7.92
Since inception as on 31/12/2016@	14,50,000	33,74,878	26,25,688	2,585,160	13.18	9.38	9.14

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2004 to December 2016 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

AS ON 31/01/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.90	
Standard Deviation (Annual)	14.27%	15.07%
Sharpe ratio	0.77%	
Portfolio Turnover Ratio (Annual)	0.32	

Active Stock positions (as compared to Benchmark)

Overweight (Top5)	Underweight (Top5)
Yes Bank Ltd.	Tata Motors Ltd.
Indus Ind Bank Ltd.	Reliance Industries Ltd.
Shree Cement Ltd.	State Bank of India
Hindustan Zinc Ltd.	Larsen & Toubro Ltd.
Motherson Sumi System Ltd.	Hindustan Unilever Ltd.

Portfolio as on January 31, 2017

Equity	% of NAV
HDFC Bank Ltd.	7.06
Indus Ind Bank Ltd.	5.34
Yes Bank Ltd.	5.28
HDFC Ltd.	5.16
Infosys Ltd.	5.01
ITC Ltd.	4.85
Tata Consultancy Services Ltd.	4.08
Shree Cement Ltd.	3.57
ICICI Bank Ltd.	3.52
Sun Pharmaceuticals Industries Ltd.	3.36
Kotak Mahindra Bank Ltd.	3.35
Maruti Suzuki India Ltd.	3.04
Axis Bank Ltd.	2.44
Hindustan Zinc Ltd.	2.40
Motherson Sumi System Ltd.	2.38
Lupin Ltd.	2.36
Eicher Motors Ltd.	2.32
Torrent Pharmaceuticals Ltd.	1.92
Eclerx Services Ltd.	1.84
Cadila Healthcare Ltd.	1.73
Reliance Industries Ltd.	1.72
Havells India Ltd.	1.70
Page Industries Ltd	1.61
Larsen & Toubro Ltd.	1.38
Amarraja Batteries Ltd.	1.36
Divis Laboratories Ltd.	1.34
Bosch Ltd.	1.31
Asian Paints Ltd.	1.08
Cummins India Ltd.	1.08
Hero Motocorp Ltd.	1.04
Others	13.34
Net Current Assets	2.03
Total	100.00

% of top 10 stocks	47.23
Median Market Cap (₹ Cr)	91,293
Weighted Average Market (₹ Cr)	1,36,147

All figures given are provisional and unaudited.

This product is suitable for investors who are seeking*:

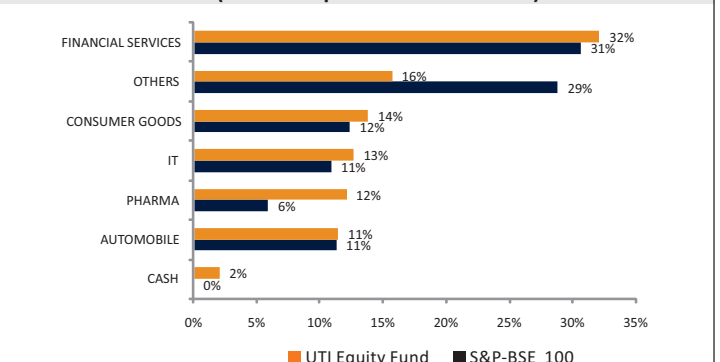


- Long term capital growth
- Investment in equity instruments of companies with good growth prospects

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

Investors understand that their principal will be at Moderately High Risk

Sectoral Breakdown (% as compared to Benchmark)



New Initiative

SMS: LEF to 5676756 to get scheme details.

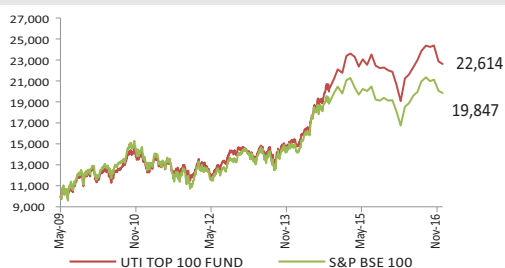
Investment Objective

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 Mrs Swati Kulkarni, MFM (NMIMS), CFA	Management Style - Market Cap Grid Aggressive Moderate Conservative <table border="1"> <tr> <td></td> <td></td> <td>Large</td> </tr> <tr> <td></td> <td>✓</td> <td>Large & Mid</td> </tr> <tr> <td></td> <td></td> <td>Mid & Small</td> </tr> </table>			Large		✓	Large & Mid			Mid & Small
			Large							
	✓	Large & Mid								
		Mid & Small								
Date of inception/allotment: 20th May, 2009										
Fund size monthly average: ₹ 842.01 Crore Closing AUM ₹ 855.39 Crore	Market Capitalisation (%) <table border="1"> <tr> <td>Large</td> <td>Mid</td> <td>Small</td> </tr> <tr> <td>72</td> <td>26</td> <td>2</td> </tr> </table>	Large	Mid	Small	72	26	2			
Large		Mid	Small							
72	26	2								
No. of Unit Holders : 1,89,990										
Minimum Investment Amount : ₹ 5,000/-										
NAV as on January 31, 2017 Growth Option: ₹ 51.27, Income Option: ₹ 31.76										
High/Low NAV in the month : Growth option ₹ 51.83 / ₹ 49.04										
Total expense ratio (%): Direct: 1.87, Regular: 2.35	Load Structure: Please refer to page No. 4									

₹ 10,000 invested at inception: UTI Top 100 Fund Vs. S&P BSE 100



Fund Performance Vs Benchmark

Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10000		
	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
31/12/2013 31/12/2014	41.70	32.28	31.39	14,170	13,228	13,139
31/12/2014 31/12/2015	0.47	-3.25	-4.06	10,047	9,675	9,594
31/12/2015 31/12/2016	3.39	3.57	3.01	10,339	10,357	10,301
3 Years*	13.74	9.84	9.09	14,719	13,255	12,985
5 Years*	13.89	12.76	12.09	19,175	18,242	17,705
Since inception as on 31/12/2016 (CAGR)*	11.30	9.41	8.91	22,614	19,847	19,166

The above value is calculated on the basis of the return from Growth Option of the Scheme. Past performance may or may not be sustained in future. * 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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016

SIP Returns as on December 31, 2016

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	1,20,983	1,21,484	1,21,039	1.53	2.31	1.61
3 Years	3,60,000	3,92,681	3,79,812	3,75,663	5.73	3.51	2.79
5 Years	6,00,000	7,91,242	7,40,761	7,28,381	11.01	8.37	7.69
7 Years	8,40,000	12,13,958	11,06,032	10,91,651	10.35	7.74	7.37
10 Years	12,00,000	20,13,941	18,32,947	18,05,100	9.99	8.21	7.92
Since inception as on 31/12/2016 @	9,20,000	13,82,608	12,52,254	12,36,075	10.41	7.89	7.56

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

AS ON 31/01/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.89	
Standard Deviation (Annual)	14.21%	15.07%
Sharpe ratio	0.74%	
Portfolio Turnover Ratio (Annual)	0.13	

Active Stock positions (as compared to Benchmark)

Overweight (Top5)	Underweight (Top5)
SKF India Ltd.	HDFC Ltd.
Bharat Petroleum Corporation Ltd.	ITC Ltd.
Ultratech Cement Ltd.	Tata Motors Ltd.
Indus Ind Bank Ltd.	Kotak Mahindra Bank Ltd.
Bosch Ltd.	Reliance Industries Ltd.

Portfolio as on January 31, 2017

Equity	% of NAV
HDFC Bank Ltd.	7.77
Infosys Ltd.	5.86
Indus Ind Bank Ltd.	3.95
Maruti Suzuki India Ltd.	3.73
Bharat Petroleum Corporation Ltd.	3.59
ICICI Bank Ltd.	3.51
Ultratech Cement Ltd.	3.34
Mahindra & Mahindra Ltd.	3.26
Reliance Industries Ltd.	2.86
SKF India Ltd.	2.70
Bosch Ltd.	2.67
Axis Bank Ltd.	2.65
Larsen & Toubro Ltd.	2.59
ITC Ltd.	2.28
Bank of Baroda	2.26
Tata Consultancy Services Ltd.	1.99
Tech Mahindra Ltd.	1.95
Bharat Electronics Ltd.	1.90
Ramco Cements Ltd.	1.89
Indraprastha Gas Ltd.	1.88
Cholamandalam Investment & Finance Company Ltd.	1.80
Havells India Ltd.	1.68
IRB Infrastructure Developers Ltd.	1.63
Shree Cement Ltd.	1.63
Crompton Greaves Consumer Electricals Ltd.	1.61
Bharat Forge Ltd.	1.57
Sun Pharmaceuticals Industries Ltd.	1.55
Hero Motocorp Ltd.	1.50
Cummins India Ltd.	1.44
Aditya Birla Nuvo Ltd.	1.43
Others	18.94
Net Current Assets	2.59
Total	100.00

% of top 10 stocks	40.58
Median Market Cap (₹ Cr)	76,198
Weighted Average Market (₹ Cr)	1,15,563

All figures given are provisional and unaudited.

This product is suitable for investors who are seeking*:

Riskometer

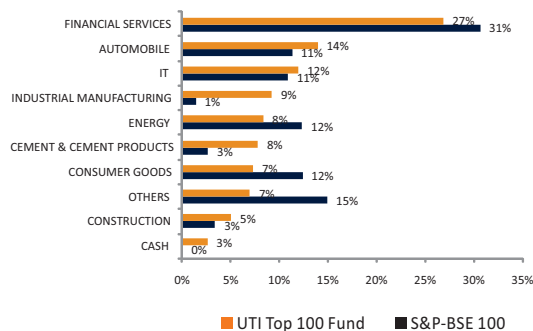


- Long term capital growth
- Investment predominantly in equity instruments of Top 100 companies by market capitalisation

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

Investors understand that their principal will be at Moderately High Risk

Sectoral Breakdown (% as compared to Benchmark)



New 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. Lalit Nambiar , CFA, MMS (Finance)	Management Style - Market Cap Grid Aggressive Moderate Conservative <table border="1"> <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>				Large		✓		Large & Mid				Mid & Small
				Large									
	✓		Large & Mid										
			Mid & Small										
Date of inception/allotment: 22nd August, 2014													
Fund size monthly average: ₹ 342.3 Crore Closing AUM ₹ 347.22 Crore	Market Capitalisation (%) <table border="1"> <tr> <td>Large</td> <td>Mid</td> <td>Small</td> </tr> <tr> <td>69</td> <td>23</td> <td>8</td> </tr> </table>	Large	Mid	Small	69	23	8						
Large	Mid	Small											
69	23	8											
No. of Unit Holders : 90,097													
NAV as on January 31, 2017 Growth Option: ₹ 11.18, Income Option: ₹ 11.18													
High/Low NAV in the month : Growth option ₹ 11.31 / ₹ 10.70													
Load Structure: Please refer to page No. 4													
Total expense ratio (%): Direct: 2.14, Regular: 2.57	Load Structure: Please refer to page No. 4												

Fund Performance Vs Benchmark

Fund Performance Vs Benchmark as on 31/12/2016				Growth of ₹10000		
Period	NAV (%)	S&P BSE 200 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 200 (₹)	Nifty 50 (₹)
31/12/2014 31/12/2015	-0.31	-1.48	-4.06	9,969	9,852	9,594
31/12/2015 31/12/2016	0.34	3.95	3.01	10,034	10,395	10,301
Since inception as on 31/12/2016 (CAGR)*	2.75	3.63	1.44	10,662	10,879	10,343

*Compounded annualized Growth Rate.
The above value is calculated on the basis of the return from Growth Option of the Scheme.

SIP Returns as on December 31, 2016

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	1,19,171	1,21,789	1,21,039	-1.28	2.78	1.61
3 Years	--	--	--	--	--	--	--
5 Years	--	--	--	--	--	--	--
7 Years	--	--	--	--	--	--	--
10 Years	--	--	--	--	--	--	--
Since inception as on 31/12/2016 @	2,80,000	2,79,167	2,84,425	2,78,863	-0.25	1.31	-0.34

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

AS ON 31/01/2017

Quantitative Indicators	Fund	Benchmark
Beta	-	-
Standard Deviation (Annual)	-	-
Sharpe ratio	-	-
Portfolio Turnover Ratio (Annual)	0.23	-

Active Stock positions (as compared to Benchmark)

Overweight (Top5) Mphasis Ltd. Tech Mahindra Ltd. IRB Infrastructure Developers Ltd. Equitas Holdings Ltd. Manpasand Beverages Ltd.	Underweight (Top5) Tata Consultancy Services Ltd. Larsen & Toubro Ltd. HDFC Ltd. Hindustan Unilever Ltd. Oil & Natural Gas Corporation Ltd.
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Portfolio as on January 31, 2017

Equity	% of NAV
HDFC Bank Ltd.	6.09
Infosys Ltd.	5.08
ITC Ltd.	4.98
Reliance Industries Ltd.	3.99
Tech Mahindra Ltd.	3.23
ICICI Bank Ltd.	3.21
Mphasis Ltd.	2.97
HDFC Ltd.	2.96
Tata Motors Ltd.	2.68
Sun Pharmaceuticals Industries Ltd.	2.54
Indus Ind Bank Ltd.	2.28
Axis Bank Ltd.	2.21
Hero Motocorp Ltd.	1.99
Mahindra & Mahindra Ltd.	1.69
IRB Infrastructure Developers Ltd.	1.65
Mahindra & Mahindra Financial Services Ltd.	1.58
Ultratech Cement Ltd.	1.58
United Spirits Ltd.	1.57
NTPC Ltd.	1.54
Equitas Holdings Ltd.	1.52
Manpasand Beverages Ltd.	1.46
Power Grid Corporation Of India Ltd.	1.29
Maruti Suzuki India Ltd.	1.28
NIIT Technologies Ltd.	1.27
Britannia Industries Ltd.	1.25
NCC Ltd.	1.23
Kotak Mahindra Bank Ltd.	1.22
State Bank of India	1.22
Coal India Ltd.	1.21
Bharti Airtel Ltd.	1.20
Others	28.85
Net Current Assets	3.18
Total	100.00

% of top 10 stocks	37.73
Median Market Cap (₹ Cr)	75,724
Weighted Average Market (₹ Cr)	1,16,987

All figures given are provisional and unaudited.

This product is suitable for investors who are seeking*:

Riskometer

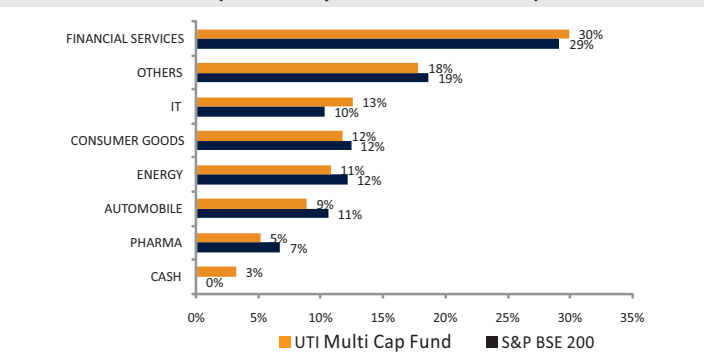


- Long Term Capital appreciation
- Investment in equity instruments of companies across market capitalization

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

Investors understand that their principal will be at Moderately High Risk

Sectoral Breakdown (% as compared to Benchmark)



New Initiative

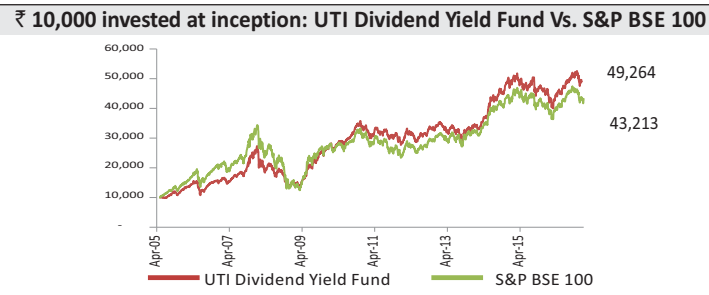
SMS: LCF to 5676756 to get scheme details.

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, MFM (NMIMS), CFA	Management Style - Market Cap Grid <table border="1"> <tr> <td>Aggressive</td> <td>Moderate</td> <td>Conservative</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>	Aggressive	Moderate	Conservative					Large			✓	Large & Mid				Mid & Small
Aggressive		Moderate	Conservative														
			Large														
		✓	Large & Mid														
			Mid & Small														
Date of inception/allotment: 3rd May, 2005																	
Fund size monthly average: ₹ 2593.52 Crore Closing AUM ₹ 2617.82 Crore	Market Capitalisation (%) <table border="1"> <tr> <td>Large</td> <td>Mid</td> <td>Small</td> </tr> <tr> <td>64</td> <td>35</td> <td>1</td> </tr> </table>	Large	Mid	Small	64	35	1										
Large	Mid	Small															
64	35	1															
No. of Unit Holders: 3,37,372																	
Minimum Investment Amount : ₹ 5,000/-																	
NAV as on January 31, 2017 : Growth Option: ₹ 51.43 Income Option: ₹ 15.26																	
High/Low NAV in the month : Growth option ₹ 52.22 / ₹ 49.30																	
Total expense ratio (%) : Direct: 1.48 / Regular: 2.13	Load Structure: Please refer to page No. 4																



Fund Performance Vs Benchmark

Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10000		
	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
31/12/2013 31/12/2014	41.24	32.28	31.39	14,124	13,228	13,139
31/12/2014 31/12/2015	-5.13	-3.25	-4.06	9,487	9,675	9,594
31/12/2015 31/12/2016	6.11	3.57	3.01	10,611	10,357	10,301
3 Years*	12.43	9.84	9.09	14,216	13,255	12,985
5 Years*	11.74	12.76	12.09	17,430	18,242	17,705
Since inception as on 31/12/2016 (CAGR)*	14.64	13.36	13.23	49,264	43,213	42,638

The above value is calculated on the basis of the return from Growth Option of the Scheme. Past performance may or may not be sustained in future.
 * 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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016

SIP Returns as on December 31, 2016

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	1,24,873	1,21,484	1,21,039	7.63	2.31	1.61
3 Years	3,60,000	3,94,161	3,79,812	3,75,663	5.98	3.51	2.79
5 Years	6,00,000	7,63,258	7,40,761	7,28,381	9.57	8.37	7.69
7 Years	8,40,000	11,47,024	11,06,032	10,91,651	8.76	7.74	7.37
10 Years	12,00,000	21,00,534	18,32,947	18,05,100	10.79	8.21	7.92
Since inception as on 31/12/2016 @	13,90,000	28,36,241	23,77,038	23,43,428	11.70	8.88	8.65

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

AS ON 31/01/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.92	
Standard Deviation (Annual)	14.74%	15.07%
Sharpe ratio	0.63%	
Portfolio Turnover Ratio (Annual)	0.20	

Active Stock positions (as compared to Benchmark)

Overweight (Top5)	Underweight (Top5)
Great Eastern Shipping Co. Ltd.	HDFC Ltd.
Mahanagar Gas Ltd.	Reliance Industries Ltd.
Mphasis Ltd.	Tata Motors Ltd.
Cummins India Ltd.	Larsen & Toubro Ltd.
IRB Infrastructure Developers Ltd.	ITC Ltd.

Portfolio as on January 31, 2017

Equity	% of NAV
ICICI Bank Ltd.	6.56
Infosys Ltd.	6.25
HDFC Bank Ltd.	4.82
ITC Ltd.	3.43
Great Eastern Shipping Co. Ltd.	3.07
GAIL (India) Ltd.	2.85
Cummins India Ltd.	2.76
Mphasis Ltd.	2.73
Mahanagar Gas Ltd.	2.73
Bank of Baroda	2.73
State Bank of India	2.51
Bharat Petroleum Corporation Ltd.	2.46
IRB Infrastructure Developers Ltd.	2.39
Wipro Ltd.	2.36
Ambuja Cements Ltd.	2.36
ICICI Prudential Life Insurance Company Ltd.	2.19
Procter & Gamble Hygiene & Hel Care Ltd.	2.01
Hero Motocorp Ltd.	1.96
Federal Bank Ltd.	1.96
Tata Chemicals Ltd.	1.93
NTPC Ltd.	1.89
Vardhman Textiles Ltd.	1.88
Axis Bank Ltd.	1.78
Castrol India Ltd.	1.77
Sanofi India Ltd.	1.70
Credit Analysis & Research Ltd.	1.65
Mahindra & Mahindra Financial Services Ltd.	1.65
Akzo Nobel India Ltd.	1.63
Tata Consultancy Services Ltd.	1.53
Bharat Electronics Ltd.	1.53
Others	21.13
Net Current Assets	1.80
Total	100.00

% of top 10 stocks	37.93
Median Market Cap (₹ Cr)	47,542
Weighted Average Market (₹ Cr)	94,795

All figures given are provisional and unaudited.

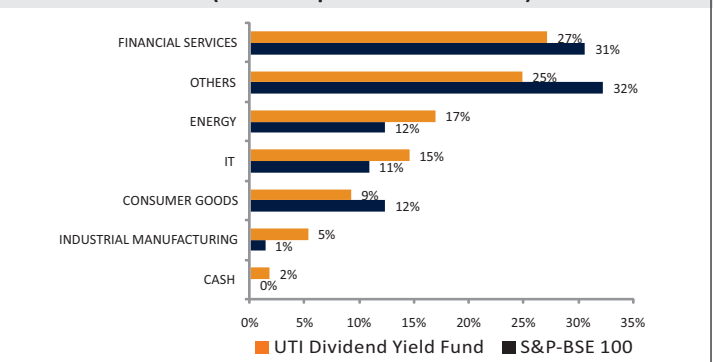
This product is suitable for investors who are seeking*:

Investors understand that their principal will be at Moderately High Risk

- Long term capital growth
- Investment 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)



New 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 Mrs. Swati Kulkarni, MFM (NMIMS), CFA	Management Style - Market Cap Grid Aggressive Moderate Conservative Large Large & Mid Mid & Small
Date of inception/allotment: 20th July, 2005	
Fund size monthly average: ₹ 4392.6 Crore Closing AUM ₹ 4370.74 Crore	Market Capitalisation (%) Large Mid Small 79 20 1
No. of Unit Holders : 4,95,237	
Minimum Investment Amount : ₹ 5,000/-	
NAV as on January 31, 2017 : Growth Option: ₹ 48.41, Income Option: ₹ 17.15	
High/Low NAV in the month : Growth option ₹ 48.97 / ₹ 46.51	
Total expense ratio (%): Direct: 1.40, Regular: 2.12	Load Structure: Please refer to page No. 4

₹ 10,000 invested at inception: UTI Opportunities Fund Vs. S&P BSE 100



Fund Performance Vs Benchmark

Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10000		
	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
31/12/2013 31/12/2014	41.22	32.28	31.39	14,122	13,228	13,139
31/12/2014 31/12/2015	-5.94	-3.25	-4.06	9,406	9,675	9,594
31/12/2015 31/12/2016	2.60	3.57	3.01	10,260	10,357	10,301
3 Years*	10.86	9.84	9.09	13,628	13,255	12,985
5 Years*	12.91	12.76	12.09	18,363	18,242	17,705
Since inception as on 31/12/2016 (CAGR)*	14.33	12.00	11.97	46,384	36,637	36,524

The above value is calculated on the basis of the return from Growth Option of the Scheme. Past performance may or may not be sustained in future.
*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 62 in 'Fund Manager Summary'. *3 & 5 years: data as on 31st December 2016

SIP Returns as on December 31, 2016

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	1,20,434	1,21,484	1,21,039	0.67	2.31	1.61
3 Years	3,60,000	3,76,672	3,79,812	3,75,663	2.96	3.51	2.79
5 Years	6,00,000	7,48,383	7,40,761	7,28,381	8.78	8.37	7.69
7 Years	8,40,000	11,75,989	11,06,032	10,91,651	9.46	7.74	7.37
10 Years	12,00,000	22,08,627	18,32,947	18,05,100	11.73	8.21	7.92
Since inception as on 31/12/2016 @	13,70,000	28,25,725	22,99,172	22,67,208	12.06	8.71	8.48

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

AS ON 31/01/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.93	
Standard Deviation (Annual)	14.60%	15.07%
Sharpe ratio	0.51%	
Portfolio Turnover Ratio (Annual)	0.23	

Active Stock positions (as compared to Benchmark)

Overweight (Top5)	Underweight (Top5)
Shree Cement Ltd.	HDFC Ltd.
Indus Ind Bank Ltd.	ITC Ltd.
Hero Motocorp Ltd.	Kotak Mahindra Bank Ltd.
CRISIL Ltd.	Oil & Natural Gas Corporation Ltd.
MRF Ltd.	Bharti Airtel Ltd.

Portfolio as on January 31, 2017

Equity	% of NAV
HDFC Bank Ltd.	8.13
Infosys Ltd.	6.47
Indus Ind Bank Ltd.	4.85
Hero Motocorp Ltd.	3.98
Reliance Industries Ltd.	3.92
Maruti Suzuki India Ltd.	3.52
Indian Oil Corporation Ltd.	3.36
Ultratech Cement Ltd.	3.35
Shree Cement Ltd.	3.31
ICICI Bank Ltd.	3.31
ITC Ltd.	3.08
Axis Bank Ltd.	2.97
State Bank of India	2.92
Mahindra & Mahindra Ltd.	2.89
Larsen & Toubro Ltd.	2.86
Sun Pharmaceuticals Industries Ltd.	2.73
Tata Consultancy Services Ltd.	2.48
CRISIL Ltd.	2.47
MRF Ltd.	2.45
Tech Mahindra Ltd.	2.36
Tata Motors Ltd.	2.23
Mahindra & Mahindra Financial Services Ltd.	2.03
Exide Industries Ltd.	1.67
Adani Ports And Special Economic Zone Ltd.	1.60
Crompton Greaves Consumer Electricals Ltd.	1.54
Nestle India Ltd.	1.39
Cholamandalam Investment & Finance Company Ltd.	1.36
IRB Infrastructure Developers Ltd.	1.35
Bosch Ltd.	1.30
Akzo Nobel India Ltd.	1.18
Others	12.35
Net Current Assets	0.59
Total	100.00

% of top 10 stocks	44.21
Median Market Cap (₹ Cr)	1,08,135
Weighted Average Market (₹ Cr)	1,36,945

All figures given are provisional and unaudited.

This product is suitable for investors who are seeking*:

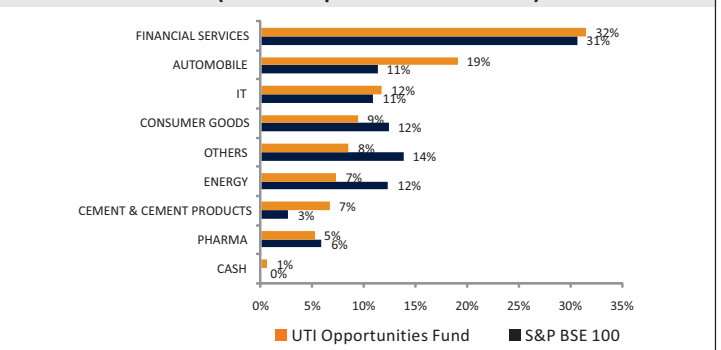
Riskometer

- 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

Investors understand that their principal will be at Moderately High Risk

Sectoral Breakdown (% as compared to Benchmark)



New Initiative

SMS: LOF to 5676756 to get scheme details.

UTI BLUECHIP FLEXICAP FUND

(Erstwhile UTI Leadership Equity Fund)

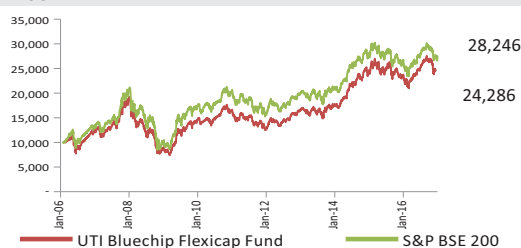
Investment Objective

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

Snapshot

Fund Manager Ajay Tyagi - CFA, MFC	Management Style - Market Cap Grid <table border="1"> <tr> <td>Aggressive</td> <td>Moderate</td> <td>Conservative</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>	Aggressive	Moderate	Conservative					Large		✓		Large & Mid				Mid & Small
Aggressive		Moderate	Conservative														
			Large														
	✓		Large & Mid														
			Mid & Small														
Date of inception/allotment: 30th January, 2006																	
Fund size monthly average: ₹ 1789.08 Crore Closing AUM ₹ 1828.89 Crore	Market Capitalisation (%) <table border="1"> <tr> <td>Large</td> <td>Mid</td> <td>Small</td> </tr> <tr> <td>75</td> <td>23</td> <td>2</td> </tr> </table>	Large	Mid	Small	75	23	2										
Large		Mid	Small														
75	23	2															
No. of Unit Holders : 4,05,641																	
Minimum Investment Amount : ₹ 5,000/-																	
NAV as on January 31, 2017 : Growth Option: ₹ 25.55, Income Option: ₹ 21.50																	
High/Low NAV in the month : Growth option ₹ 25.79 / ₹ 24.30																	
Total expense ratio (%): Direct: 1.91, Regular: 2.21	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

Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10000		
	NAV (%)	S&P BSE 200 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 200 (₹)	Nifty 50 (₹)
31/12/2013 31/12/2014	38.16	35.47	31.39	13,816	13,547	13,139
31/12/2014 31/12/2015	-3.22	-1.48	-4.06	9,678	9,852	9,594
31/12/2015 31/12/2016	2.59	3.95	3.01	10,259	10,395	10,301
3 Years*	11.10	11.52	9.09	13,717	13,874	12,985
5 Years*	13.97	13.65	12.09	19,243	18,974	17,705
Since inception as on 31/12/2016 (CAGR)*	8.46	9.97	9.71	24,286	28,246	27,525

The above value is calculated on the basis of the return from Growth Option of the Scheme. Past performance may or may not be sustained in future.
* 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 62 in "Fund Manager Summary". *3 & 5 years: data as on 31st December 2016

SIP Returns as on December 31, 2016

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	1,18,266	1,21,789	1,21,039	-2.67	2.78	1.61
3 Years	3,60,000	3,76,637	3,87,443	3,75,663	2.96	4.83	2.79
5 Years	6,00,000	7,55,036	7,62,418	7,28,381	9.13	9.52	7.69
7 Years	8,40,000	11,44,203	11,36,711	10,91,651	8.69	8.50	7.37
10 Years	12,00,000	18,65,704	18,90,441	18,05,100	8.55	8.80	7.92
Since inception as on 31/12/2016 @	13,00,000	20,99,768	21,39,492	20,46,164	8.53	8.86	8.08

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

AS ON 31/01/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.97	
Standard Deviation (Annual)	15.20%	14.85%
Sharpe ratio	0.51%	
Portfolio Turnover Ratio (Annual)	0.13	

Active Stock positions (as compared to Benchmark)

Overweight (Top5)	Underweight (Top5)
Yes Bank Ltd.	Reliance Industries Ltd.
Indus Ind Bank Ltd.	Tata Motors Ltd.
Bajaj Finance Ltd.	Larsen & Toubro Ltd.
Shree Cement Ltd.	ICICI Bank Ltd.
Eclerx Services Ltd.	HDFC Ltd.

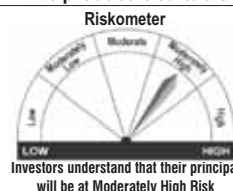
Portfolio as on January 31, 2017

Equity	% of NAV
Yes Bank Ltd.	6.50
HDFC Bank Ltd.	6.45
Indus Ind Bank Ltd.	6.22
Bajaj Finance Ltd.	5.22
Infosys Ltd.	4.25
Kotak Mahindra Bank Ltd.	3.45
ITC Ltd.	3.27
Shree Cement Ltd.	3.18
HDFC Ltd.	3.14
Tata Consultancy Services Ltd.	2.91
Sun Pharmaceuticals Industries Ltd.	2.89
Eclerx Services Ltd.	2.38
Motherson Sumi System Ltd.	2.38
Maruti Suzuki India Ltd.	2.32
Torrent Pharmaceuticals Ltd.	2.03
Lupin Ltd.	1.92
Havells India Ltd.	1.88
Page Industries Ltd	1.80
Cadila Healthcare Ltd.	1.72
Hindustan Zinc Ltd.	1.70
P I Industries Ltd.	1.67
Symphony Ltd.	1.63
Amarraja Batteries Ltd.	1.63
ICICI Bank Ltd.	1.61
Eicher Motors Ltd.	1.60
Gruh Finance Ltd.	1.58
Info-Edge (India) Ltd.	1.50
Mindtree Ltd.	1.45
Astral Poly Technik Ltd.	1.34
Divis Laboratories Ltd.	1.31
Others	16.90
Net Current Assets	2.17
Total	100.00

% of top 10 stocks	44.60
Median Market Cap (₹ Cr)	60,069
Weighted Average Market (₹ Cr)	1,05,330

All figures given are provisional and unaudited.

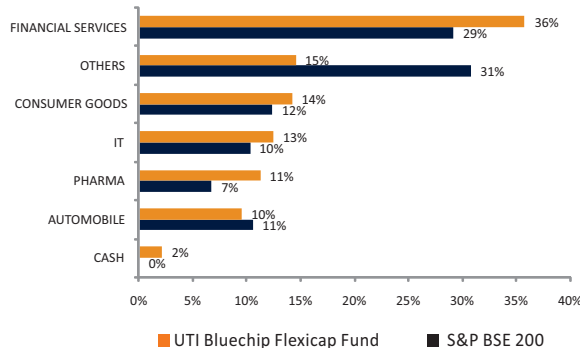
This product is suitable for investors who are seeking*:



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

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

Sectoral Breakdown (% as compared to Benchmark)



New Initiative

SMS: to 5676756 to get scheme details.



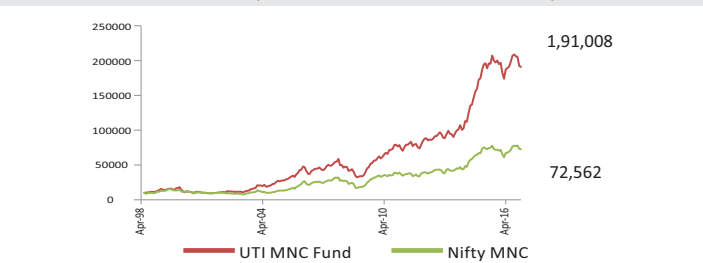
Investment Objective

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 Aggressive Moderate Conservative Large Large & Mid Mid & Small
Date of inception/allotment: 29th May, 1998	
Fund size monthly average: ₹ 1917.29 Crore Closing AUM ₹ 1934.99 Crore	
No. of Unit Holders : 2,08,358	Market Capitalisation (%) Large Mid Small 61 31 8
Minimum Investment Amount : ₹ 5,000/-	
Load Structure: Please refer to page No. 4	
NAV as on January 31, 2017 Growth Option: ₹ 152.91, Income Option: ₹ 84.30	
High/Low NAV in the month : Growth option ₹ 154.34 / ₹ 147.36	
Total expense ratio (%) : Direct: 1.41, Regular: 2.30	Load Structure: Please refer to page No. 4

₹ 10,000 invested at inception: UTI MNC Fund Vs. Nifty MNC



Fund Performance Vs Benchmark

Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10000		
	NAV (%)	Nifty MNC (%)	Nifty 50 (%)	NAV (₹)	Nifty MNC (₹)	Nifty 50 (₹)
31/12/2013 31/12/2014	62.94	42.47	31.39	16,294	14,247	13,139
31/12/2014 31/12/2015	12.65	7.45	-4.06	11,265	10,745	9,594
31/12/2015 31/12/2016	-3.01	1.15	3.01	9,699	10,115	10,301
3 Years*	21.18	15.67	9.09	17,804	15,482	12,985
5 Years*	20.90	16.42	12.09	25,857	21,404	17,705
Since inception as on 31/12/2016 (CAGR)*	17.18	11.24	11.53	1,91,008	72,562	76,163

The above value is calculated on the basis of the return from Growth Option of the Scheme. Past performance may or may not be sustained in future. *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 62 in 'Fund Manager Summary'. *3 & 5 years: data as on 31st December 2016

SIP Returns as on December 31, 2016

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty MNC (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty MNC	Yield (%) Nifty 50
1 Year	1,20,000	1,17,437	1,22,146	1,21,039	-3.94	3.34	1.61
3 Year	3,60,000	4,16,137	4,03,784	3,75,663	9.65	7.60	2.79
5 Year	6,00,000	9,23,398	8,30,280	7,28,381	17.28	12.96	7.69
7 Year	8,40,000	15,48,275	13,13,375	10,91,651	17.16	12.55	7.37
10 Year	12,00,000	30,82,669	23,64,348	18,05,100	17.95	13.01	7.92
Since inception as on 31/12/2016 @	14,50,000	44,54,804	33,87,241	25,85,160	17.32	13.23	9.14

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2004 to December 2016 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

AS ON 31/01/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.71	
Standard Deviation (Annual)	12.58%	15.50%
Sharpe ratio	1.53	
Portfolio Turnover Ratio (Annual)	0.06	

Active Stock positions (as compared to Benchmark)

Overweight (Top5)	Underweight (Top5)
Mphasis Ltd.	Maruti Suzuki India Ltd.
Eicher Motors Ltd.	Hindustan Unilever Ltd.
ITD Cementation India Ltd.	Vedanta Ltd.
Sanofi India Ltd.	Ashok Leyland Ltd.
Fag Bearings India Ltd.	ABB India Ltd.

Portfolio as on January 31, 2017

Equity	% of NAV
Bosch Ltd.	7.31
Maruti Suzuki India Ltd.	7.13
Britannia Industries Ltd.	6.61
Hindustan Unilever Ltd.	6.47
Cummins India Ltd.	5.15
Ambuja Cements Ltd.	5.10
Mphasis Ltd.	4.58
United Spirits Ltd.	3.81
Eicher Motors Ltd.	3.58
ITD Cementation India Ltd.	3.34
Sanofi India Ltd.	3.29
Colgate Palmolive India Ltd.	3.18
FAG Bearings India Ltd.	2.73
Castrol India Ltd.	2.49
Glaxosmithkline Pharmaceuticals Ltd.	2.26
Procter & Gamble Hygiene & Hel Care Ltd.	2.13
Oracle Financial Services Software Ltd.	2.11
Whirlpool of India Ltd.	1.81
Vedanta Ltd.	1.76
CRISIL Ltd.	1.76
Glaxosmithkline Consumer Healthcare Ltd.	1.73
Siemens India Ltd.	1.60
SKF India Ltd.	1.53
Honeywell Automation India Ltd.	1.50
Kotak Mahindra Bank Ltd.	1.36
Mahindra Cie Automotive Ltd.	1.34
Bayer Cropsience Ltd.	1.21
Gillette India Ltd.	1.11
Igarashi Motors India Ltd.	1.09
GE Power India Ltd.	1.08
Others	9.37
Net Current Assets	0.48
Total	100.00

% of top 10 stocks	53.06
Median Market Cap (₹ Cr)	25,522
Weighted Average Market (₹ Cr)	49,852

All figures given are provisional and unaudited.

This product is suitable for investors who are seeking*:

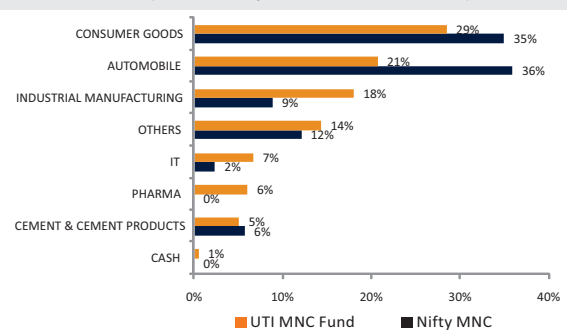


- Long term capital growth
- Investment predominantly in equity instruments of Multinational companies and other liquid stocks

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

Investors understand that their principal will be at Moderately High Risk

Sectoral Breakdown (% as compared to Benchmark)

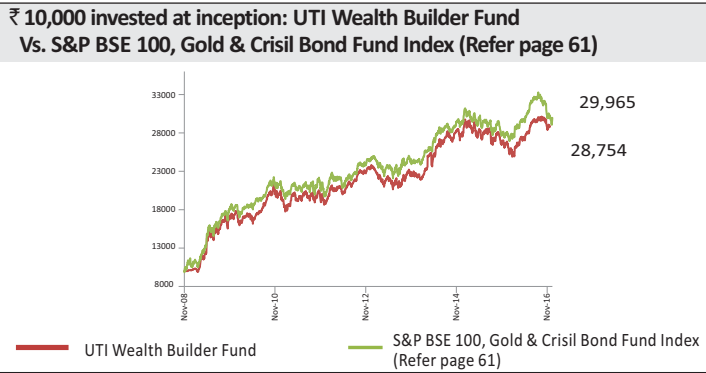


New Initiative

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)	Management Style - Market Cap Grid
Date of inception/allotment: 19th November, 2008	Aggressive Moderate Conservative
Fund size monthly average: ₹ 771.05 Crore Closing AUM ₹ 786.58 Crore	Large Large & Mid Mid & Small
No. of Unit Holders : 76,584	
Minimum Investment Amount : ₹ 5,000/-	Market Capitalisation (%)
NAV as on January 31, 2017 Growth Option: ₹ 29.76, Income Option: ₹ 17.85	Large Mid Small
High/Low NAV in the month : Growth option ₹ 29.99 / ₹ 28.83	74 23 3
Total expense ratio (%) : Direct: 1.83, Regular: 2.64	Load Structure: Please refer to page No. 61



Fund Performance Vs Benchmark						
Fund Performance Vs Benchmark as on 31/12/2016				Growth of ₹10000		
Period	NAV (%)	Benchmark@ (%)	Nifty 50 (%)	NAV (₹)	Benchmark@ (₹)	Nifty 50 (₹)
31/12/2013 31/12/2014	22.68	20.86	31.39	12,268	12,086	13,139
31/12/2014 31/12/2015	-3.66	-4.51	-4.06	9,634	9,549	9,594
31/12/2015 31/12/2016	7.31	6.71	3.01	10,731	10,671	10,301
3 Years*	8.24	7.18	9.09	12,684	12,315	12,985
5 Years*	8.87	8.60	12.09	15,302	15,113	17,705
Since inception as on 31/12/2016 (CAGR)*	13.89	14.47	14.98	28,754	29,965	31,066

The above values are calculated on the basis of the return from Growth Option of the Scheme. Past performance may or may not be sustained in future.
@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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016

SIP Returns as on December 31, 2016							
Period	Investment Amount (₹)	Value-Fund (₹)	Bench-mark@ (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Bench-mark@	Yield (%) Nifty 50
1 Year	1,20,000	1,23,233	1,21,484	1,21,039	5.04	2.31	1.61
3 Years	3,60,000	3,83,332	3,79,812	3,75,663	4.12	3.51	2.79
5 Years	6,00,000	7,01,314	7,40,761	7,28,381	6.18	8.37	7.69
7 Years	8,40,000	10,68,905	11,06,032	10,91,651	6.78	7.74	7.37
10 Years	---	---	---	---	---	---	---
Since inception as on 31/12/2016 @	9,60,000	13,31,260	13,73,588	13,50,001	8.01	8.77	8.35

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2008 to December 2016. Past performance may or may not be sustained in future.

AS ON 31/01/2017		
Quantitative Indicators	Fund	Benchmark
Beta	0.94	
Standard Deviation (Annual)	10.48%	9.88%
Sharpe ratio	0.39%	
Portfolio Turnover Ratio (Annual)	1.27	

Active Stock positions (as compared to Benchmark)	
Overweight (Top5) Power Grid Corporation Of India Ltd. GAIL (India) Ltd. MRF Ltd. Coal India Ltd. Mphasis Ltd.	Underweight (Top5) UTI Mf - Gold Exchange Traded Fund HDFC Ltd. ITC Ltd. Reliance Industries Ltd. Kotak Mahindra Bank Ltd.

Portfolio as on January 31, 2017		
Equity	% of NAV	% of NAV (Futures)
UTI MF - Gold Exchange Traded Fund	8.05	
HDFC Bank Ltd.	5.94	-2.45
Power Grid Corporation Of India Ltd.	3.37	
Larsen & Toubro Ltd.	3.26	
Infosys Ltd.	3.94	-0.95
GAIL (India) Ltd.	2.89	
Coal India Ltd.	2.34	
Indian Oil Corporation Ltd.	2.98	-0.89
Sun Pharmaceuticals Industries Ltd.	2.80	-0.8
Grasim Industries Ltd.	1.97	
MRF Ltd.	1.85	
ICICI Bank Ltd.	2.25	-0.52
Aurobindo Pharma Ltd.	1.69	
Mahindra & Mahindra Ltd.	2.50	-0.87
Mphasis Ltd.	1.60	
Tata Motors Ltd.	1.49	
Lupin Ltd.	1.36	
ITC Ltd.	1.35	
Exide Industries Ltd.	1.25	
IDFC Ltd.	1.24	
Gujarat State Petronet Ltd.	1.19	
Dr. Reddy'S Laboratories Ltd.	1.15	
Castrol India Ltd.	1.13	
IDEA Cellular Ltd.	1.05	
Tata Chemicals Ltd.	1.04	
Reliance Industries Ltd.	1.01	
Credit Analysis & Research Ltd.	1.01	
Oracle Financial Services Software Ltd.	0.95	
HDFC Ltd.	0.94	
Vardhman Textiles Ltd.	0.89	
Others	12.80	-1.79
Net Current Assets	22.72	
Total	100.00	

% of top 10 stocks	26.23
Median Market Cap (₹ Cr)	82,681
Weighted Average Market (₹ Cr)	1,14,402

All figures given are provisional and unaudited.

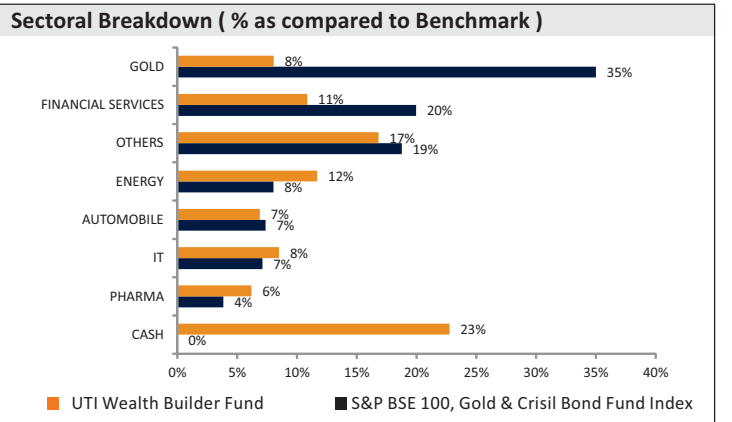
This product is suitable for investors who are seeking*:

Riskometer

- Long term capital growth
- Investment in equity instruments/ Gold ETFs

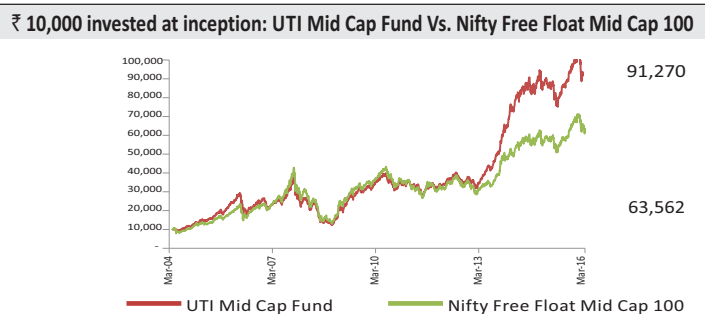
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them

Investors understand that their principal will be at Moderately High Risk



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

Snapshot																	
Fund Manager Mr. Lalit G Nambiar, CFA, MMS(Finance)	Management Style - Market Cap Grid <table border="1"> <tr> <td>Aggressive</td> <td>Moderate</td> <td>Conservative</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>	Aggressive	Moderate	Conservative					Large				Large & Mid	✓			Mid & Small
Aggressive		Moderate	Conservative														
			Large														
			Large & Mid														
✓			Mid & Small														
Date of inception/allotment: 7th April, 2004																	
Fund size monthly average: ₹ 3545.28 Crore Closing AUM ₹ 3567.48 Crore																	
No. of Unit Holders : 3,25,138																	
Minimum Investment Amount : ₹ 5,000/-																	
NAV as on January 31, 2017 Growth Option: ₹ 87.68, Income Option: ₹ 50.06																	
High/Low NAV in the month : Growth option ₹ 89.10 / ₹ 84.05																	
Load Structure: Please refer to page No. 5																	
Total expense ratio (%): Direct: 1.38, Regular: 2.34	Load Structure: Please refer to page No. 5																



Fund Performance Vs Benchmark

Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10000		
	NAV (%)	Nifty Free Float Mid Cap 100 (₹)	Nifty 50 (%)	NAV (₹)	Nifty Free Float Mid Cap 100 (₹)	Nifty 50 (₹)
31/12/2013 31/12/2014	90.44	55.91	31.39	19,044	15,591	13,139
31/12/2014 31/12/2015	6.60	6.46	-4.06	10,660	10,646	9,594
31/12/2015 31/12/2016	3.48	7.13	3.01	10,348	10,713	10,301
3 Years*	28.04	21.13	9.09	21,005	17,782	12,985
5 Years*	26.64	18.59	12.09	32,615	23,477	17,705
Since inception as on 31/12/2016 (CAGR)*	18.95	15.62	12.39	91,270	63,562	44,299

The above value is calculated on the basis of the return from Growth Option of the Scheme. Past performance may or may not be sustained in future.
*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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016

SIP Returns as on December 31, 2016

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	1,20,903	1,24,103	1,21,039	1.40	6.41	1.61
3 Years	3,60,000	4,39,021	4,32,405	3,75,663	13.33	12.28	2.79
5 Years	6,00,000	10,67,134	8,94,722	7,28,381	23.24	15.99	7.69
7 Years	8,40,000	17,14,281	13,28,799	10,91,651	20.02	12.88	7.37
10 Years	12,00,000	32,20,285	23,05,459	18,05,100	18.76	12.54	7.92
Since inception as on 31/12/2016@	14,50,000	44,36,045	32,77,634	25,85,160	17.26	12.74	9.14

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2004 to December 2016 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

AS ON 31/01/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.84	
Standard Deviation (Annual)	16.00%	17.76%
Sharpe ratio	1.60%	
Portfolio Turnover Ratio (Annual)	0.27	

Active Stock positions (as compared to Benchmark)

Overweight (Top5)	Underweight (Top5)
Bharat Forge Ltd.	Piramal Enterprises Ltd.
Escorts Ltd.	NMDC Ltd.
NCC Ltd.	Rural Electrification Corporation Ltd.
Mahindra & Mahindra Financial Services Ltd.	Siemens India Ltd.
SRF Ltd.	Punjab National Bank

Portfolio as on January 31, 2017

Equity	% of NAV
Mahindra & Mahindra Financial Services Ltd.	3.13
Bharat Forge Ltd.	3.09
Tata Chemicals Ltd.	2.66
SRF Ltd.	2.61
Mphasis Ltd.	2.54
NCC Ltd.	2.45
Indraprastha Gas Ltd.	2.22
Exide Industries Ltd.	2.14
Escorts Ltd.	2.14
Apollo Tyres Ltd.	1.93
Engineers India Ltd.	1.73
Federal Bank Ltd.	1.69
JSW Steel Ltd.	1.63
Britannia Industries Ltd.	1.59
Petronet Lng Ltd.	1.58
MRF Ltd.	1.54
Arvind Ltd.	1.52
Eicher Motors Ltd.	1.49
IRB Infrastructure Developers Ltd.	1.46
Container Corporation Of India Ltd.	1.37
Bajaj Corp Ltd.	1.32
Indoco Remedies Ltd.	1.31
UPL Ltd.	1.28
Ujjivan Financial Services Ltd.	1.24
United Spirits Ltd.	1.20
Indus Ind Bank Ltd.	1.13
Deccan Cements Ltd.	1.06
Cholamandalam Investment & Finance Company Ltd.	1.06
Voltamp Transformers Ltd.	1.05
Tube Investments Of India Ltd.	1.02
Others	39.66
Net Current Assets	8.16
Total	100.00

% of top 10 stocks	24.90
Median Market Cap (₹ Cr)	9,885
Weighted Average Market (₹ Cr)	17,145

All figures given are provisional and unaudited.

This product is suitable for investors who are seeking*:

Riskometer

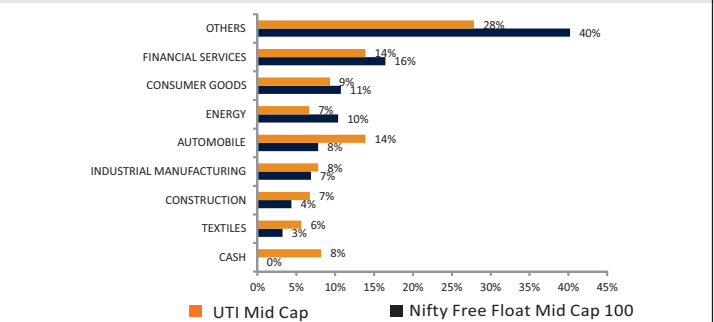
LOW | Moderate | HIGH

- 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

Investors understand that their principal will be at Moderately High Risk

Sectoral Breakdown (% as compared to Benchmark)



New Initiative

SMS: LMCP to 5676756 to get scheme details.

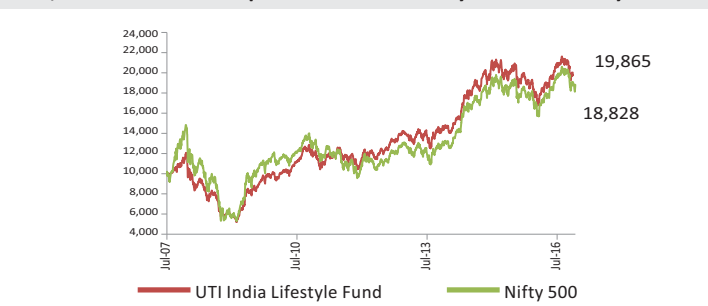
Investment Objective

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)							
Date of inception/allotment: 30th July, 2007	Market Capitalisation (%) <table border="1"><tr><th>Large</th><th>Mid</th><th>Small</th></tr><tr><td>79</td><td>17</td><td>4</td></tr></table>	Large	Mid	Small	79	17	4
Large		Mid	Small				
79	17	4					
Fund size monthly average: ₹ 256.8 Crore Closing AUM: ₹ 261.09 Crore							
No. of Unit Holders : 63,086							
Minimum Investment Amount : ₹ 5,000/-	Load Structure: Please refer to page No. 5						
NAV as on January 31, 2017 Growth Option: ₹ 20.73, Income Option: ₹ 19.41							
High/Low NAV in the month : Growth option ₹ 20.90 / ₹ 19.89							
Total expense ratio (%): Direct: 2.01, Regular: 2.56							

₹ 10,000 invested at inception: UTI India Lifestyle Fund Vs. Nifty 500



Fund Performance Vs Benchmark

Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10000		
	NAV (%)	Nifty 500 (%)	Nifty 50 (%)	NAV (₹)	Nifty 500 (₹)	Nifty 50 (₹)
31/12/2013 31/12/2014	32.59	37.82	31.39	13,259	13,782	13,139
31/12/2014 31/12/2015	-1.87	-0.72	-4.06	9,813	9,928	9,594
31/12/2015 31/12/2016	3.23	3.84	3.01	10,323	10,384	10,301
3 Years*	10.32	12.41	9.09	13,430	14,209	12,985
5 Years*	13.61	14.17	12.09	18,940	19,412	17,705
Since inception as on 31/12/2016 (CAGR)*	7.55	6.94	6.70	19,865	18,828	18,433

The above value is calculated on the basis of the return from Growth Option of the Scheme. Past performance may or may not be sustained in future. *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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016

SIP Returns as on December 31, 2016

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,21,925	1,21,935	1,21,039	2.99	3.01	1.61
3 Years	3,60,000	3,83,410	3,90,506	3,75,663	4.14	5.36	2.79
5 Years	6,00,000	7,51,870	7,73,859	7,28,381	8.96	10.12	7.69
7 Years	8,40,000	11,75,960	11,53,434	10,91,651	9.45	8.91	7.37
10 Years	--	--	--	--	--	--	--
Since inception as on 31/12/2016@	11,20,000	18,66,155	17,43,901	16,44,299	10.59	9.21	8.01

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

AS ON 31/01/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.93	
Standard Deviation (Annual)	14.04%	14.95%
Sharpe ratio	0.51%	
Portfolio Turnover Ratio (Annual)	0.03	

Active Stock positions (as compared to Benchmark)

Overweight (Top5)	Underweight (Top5)
Reliance Industries Ltd.	ITC Ltd.
Laurus Labs Ltd.	Indus Ind Bank Ltd.
Manpasand Beverages Ltd.	Kotak Mahindra Bank Ltd.
United Spirits Ltd.	HCL Technologies Ltd.
Bharti Airtel Ltd.	Yes Bank Ltd.

Portfolio as on January 31, 2017

Equity	% of NAV
Reliance Industries Ltd.	6.20
HDFC Bank Ltd.	6.06
Infosys Ltd.	5.19
HDFC Ltd.	4.52
ICICI Bank Ltd.	4.35
Larsen & Toubro Ltd.	3.95
ITC Ltd.	3.21
State Bank of India	2.82
Tata Motors Ltd.	2.82
Oil & Natural Gas Corporation Ltd.	2.53
Bharti Airtel Ltd.	2.45
Laurus Labs Ltd.	2.42
Tata Consultancy Services Ltd.	2.19
Manpasand Beverages Ltd.	2.11
United Spirits Ltd.	1.92
Sun Pharmaceuticals Industries Ltd.	1.85
Hindustan Unilever Ltd.	1.77
Maruti Suzuki India Ltd.	1.74
Axis Bank Ltd.	1.73
Tata Chemicals Ltd.	1.61
GAIL (India) Ltd.	1.57
Mahindra & Mahindra Ltd.	1.28
Vardhman Textiles Ltd.	1.28
CRISIL Ltd.	1.20
Wipro Ltd.	1.13
Cadila Healthcare Ltd.	1.11
Vedanta Ltd.	1.06
Coal India Ltd.	1.02
Tech Mahindra Ltd.	1.02
Biocon Ltd.	0.99
Others	23.23
Net Current Assets	3.67
Total	100.00

% of top 10 stocks	41.66
Median Market Cap (₹ Cr)	1,40,598
Weighted Average Market (₹ Cr)	1,48,537

All figures given are provisional and unaudited.

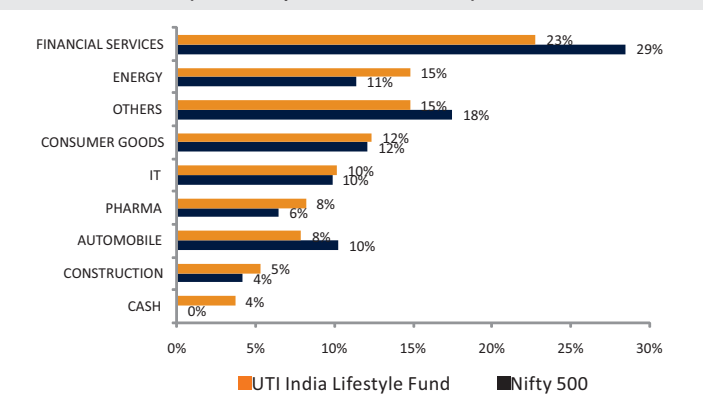
This product is suitable for investors who are seeking*:

Investors understand that their principal will be at High Risk

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

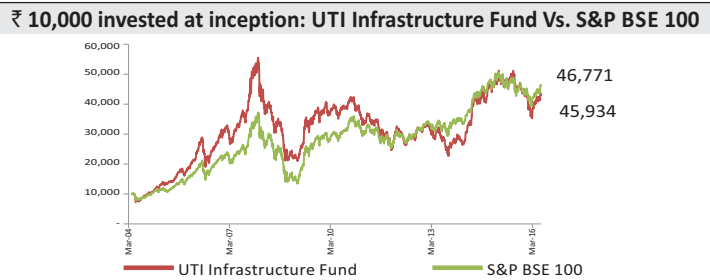
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them

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																
Date of inception/allotment: 7th April, 2004	<table border="1"> <tr> <td>Aggressive</td> <td>Moderate</td> <td>Conservative</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>	Aggressive	Moderate	Conservative					Large		✓		Large & Mid				Mid & Small
Aggressive	Moderate	Conservative															
			Large														
	✓		Large & Mid														
			Mid & Small														
Fund size monthly average: ₹ 1424.54 Crore Closing AUM: ₹ 1450.32 Crore	Market Capitalisation (%)																
No. of Unit Holders : 4,52,239	<table border="1"> <tr> <td>Large</td> <td>Mid</td> <td>Small</td> </tr> <tr> <td>59</td> <td>28</td> <td>13</td> </tr> </table>	Large	Mid	Small	59	28	13										
Large	Mid	Small															
59	28	13															
Minimum Investment Amount : ₹ 5,000/-																	
NAV as on January 31, 2017 Growth Option: ₹ 45.02, Income Option: ₹ 24.46																	
High/Low NAV in the month : Growth option ₹ 45.68 / ₹ 42.30																	
Load Structure: Please refer to page No. 5																	
Total expense ratio (%): Direct: 1.80, Regular: 2.19																	



Fund Performance Vs Benchmark

Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10000		
	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
31/12/2013 31/12/2014	60.12	32.28	31.39	16,012	13,228	13,139
31/12/2014 31/12/2015	-5.54	-3.25	-4.06	9,446	9,675	9,594
31/12/2015 31/12/2016	3.97	3.57	3.01	10,397	10,357	10,301
3 Years*	16.27	9.84	9.09	15,725	13,255	12,985
5 Years*	12.95	12.76	12.09	18,396	18,242	17,705
Since inception as on 31/12/2016 (CAGR)*	12.71	12.87	12.39	45,934	46,771	44,299

The above value is calculated on the basis of the return from Growth Option of the Scheme. Past performance may or may not be sustained in future.
 *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 62 in 'Fund Manager Summary'. *3 & 5 years: data as on 31st December 2016

SIP Returns as on December 31, 2016

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	1,24,092	1,21,484	1,21,039	6.40	2.31	1.61
3 Years	3,60,000	3,92,942	3,79,812	3,75,663	5.77	3.51	2.79
5 Years	6,00,000	7,72,807	7,40,761	7,28,381	10.07	8.37	7.69
7 Years	8,40,000	10,80,645	11,06,032	10,91,651	7.09	7.74	7.37
10 Years	12,00,000	15,90,356	18,32,947	18,05,100	5.50	8.21	7.92
Since inception as on 31/12/2016@	14,50,000	22,31,568	26,25,688	25,85,160	6.87	9.38	9.14

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2004 to December 2016 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

AS ON 31/01/2017

Quantitative Indicators	Fund	Benchmark
Beta	1.15	
Standard Deviation (Annual)	19.26%	15.07%
Sharpe ratio	0.84%	
Portfolio Turnover Ratio (Annual)	0.17	

Active Stock positions (as compared to Benchmark)

Overweight (Top5)	Underweight (Top5)
Shree Cement Ltd.	HDFC Bank Ltd.
Yes Bank Ltd.	ITC Ltd.
Ultratech Cement Ltd.	HDFC Ltd.
Bharat Petroleum Corporation Ltd.	Infosys Ltd.
Voltas Ltd.	Tata Consultancy Services Ltd.

Portfolio as on January 31, 2017

Equity	% of NAV	% of NAV (Futures)
Shree Cement Ltd.	6.82	
ICICI Bank Ltd.	5.03	
Yes Bank Ltd.	4.69	
State Bank of India	4.54	
Axis Bank Ltd.	4.40	
Ultratech Cement Ltd.	4.38	
Bharat Petroleum Corporation Ltd.	4.28	
Larsen & Toubro Ltd.	3.24	
Voltas Ltd.	2.93	
Cummins India Ltd.	2.92	
Blue Star Ltd.	2.83	
Hindustan Petroleum Corporation Ltd.	2.79	
ITD Cementation India Ltd.	2.66	
NCC Ltd.	2.63	
Reliance Industries Ltd.	2.28	
KEC International Ltd.	2.03	
Kalpataru Power Transmission Ltd.	1.98	
Petronet Lng Ltd.	1.88	
Crompton Greaves Consumer Electricals Ltd.	1.79	
Thermax Ltd.	1.76	
Power Grid Corporation Of India Ltd.	1.75	
Bharat Electronics Ltd.	1.64	
Bharat Forge Ltd.	1.51	
Kirloskar Oil Engines Ltd.	1.50	
Indraprastha Gas Ltd.	1.41	
Indian Oil Corporation Ltd.	1.30	
Orient Cement Ltd.	1.26	
Container Corporation Of India Ltd.	1.19	
Engineers India Ltd.	1.12	
ICICI Prudential Life Insurance Company Ltd.	1.10	
Others	19.12	
Net Current Assets	1.24	
Total	100.00	

% of top 10 stocks	43.22
Median Market Cap (₹ Cr)	37,595
Weighted Average Market (₹ Cr)	62,649

All figures given are provisional and unaudited.

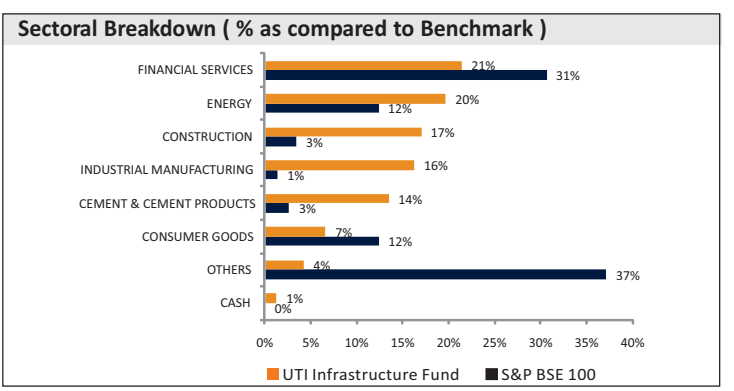
This product is suitable for investors who are seeking*:



- 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

Investors understand that their principal will be at High Risk



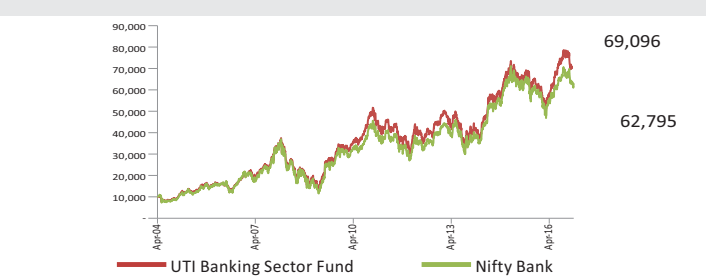
New Initiative
 SMS: LIF to 5676756 to get scheme details.

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 Lalit Nambiar, CFA, MMS(Finance)		Market Capitalisation (%)	
Co-Fund Manager Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA		Large	Mid
Date of inception/allotment: 7th April, 2004		69	27
Fund size monthly average: ₹ 456.15 Crore Closing AUM: ₹ 469.25 Crore		Small	
No. of Unit Holders : 51,444		Total expense ratio (%):	
Minimum Investment Amount : ₹ 5,000/-		Direct : 1.68 / Regular: 2.78	
Load Structure: Please refer to page no. 5			
NAV as on January 31, 2017 Growth Option: ₹ 74.30, Income Option: ₹ 28.92			
High/Low NAV in the month : Growth option ₹ 75.17 / ₹ 68.95			

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

Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10000		
	NAV (%)	Nifty Bank (%)	Nifty 50 (%)	NAV (₹)	Nifty Bank (₹)	Nifty 50 (₹)
31/12/2013 31/12/2014	64.03	64.57	31.39	16,403	16,457	13,139
31/12/2014 31/12/2015	-11.34	-9.68	-4.06	8,866	9,032	9,594
31/12/2015 31/12/2016	12.97	7.42	3.01	11,297	10,742	10,301
3 Years*	17.98	16.86	9.09	16,429	15,966	12,985
5 Years*	17.64	17.91	12.09	22,551	22,811	17,705
Since inception as on 31/12/2016 (CAGR)*	16.38	15.51	12.39	69,096	62,795	44,299

The above value is calculated on the basis of the return from Growth Option of the Scheme. Past performance may or may not be sustained in future.
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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016

SIP Returns as on December 31, 2016

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Bank Nifty (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Bank Nifty	Yield (%) Nifty 50
1 Year	1,20,000	1,26,056	1,25,281	1,21,039	9.51	8.28	1.61
3 Years	3,60,000	4,15,224	4,03,507	3,75,663	9.50	7.56	2.79
5 Years	6,00,000	8,19,639	8,10,074	7,28,381	12.44	11.96	7.69
7 Years	8,40,000	12,37,954	12,34,346	10,91,651	10.89	10.81	7.37
10 Years	12,00,000	23,17,943	22,81,091	18,05,100	12.64	12.34	7.92
Since inception as on 31/12/2016@	14,50,000	35,07,249	33,88,330	25,85,160	13.76	13.24	9.14

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2004 to December 2016 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

AS ON 31/01/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.92	
Standard Deviation (Annual)	19.85%	21.13%
Sharpe ratio	0.95%	
Portfolio Turnover Ratio (Annual)	0.69	

Active Stock positions (as compared to Benchmark)

Overweight (Top5)	Underweight (Top5)
Equitas Holdings Ltd.	State Bank of India
Mahindra & Mahindra Financial Services Ltd.	HDFC Bank Ltd.
L&T Finance Holdings Ltd.	Kotak Mahindra Bank Ltd.
Shriram Transport Finance Co.Ltd.	Axis Bank Ltd.
DCB Bank Ltd.	Yes Bank Ltd.

Portfolio as on January 31, 2017

Equity	% of NAV
HDFC Bank Ltd.	23.99
ICICI Bank Ltd.	16.48
Indus Ind Bank Ltd.	9.95
Axis Bank Ltd.	5.76
Equitas Holdings Ltd.	4.90
Mahindra & Mahindra Financial Services Ltd.	4.55
Bank of Baroda	4.05
Kotak Mahindra Bank Ltd.	3.96
L&T Finance Holdings Ltd.	3.12
Shriram Transport Finance Co.Ltd.	2.85
DCB Bank Ltd.	2.78
Ujjivan Financial Services Ltd.	2.22
Union Bank of India	2.15
Credit Analysis & Research Ltd.	2.02
Yes Bank Ltd.	1.93
Jammu & Kashmir Bank Ltd.	1.57
IDFC Ltd.	1.51
Karur Vysya Bank Ltd.	1.25
PNB Housing Finance Ltd.	1.24
State Bank of India	0.55
Net Current Assets	3.17
Total	100.00

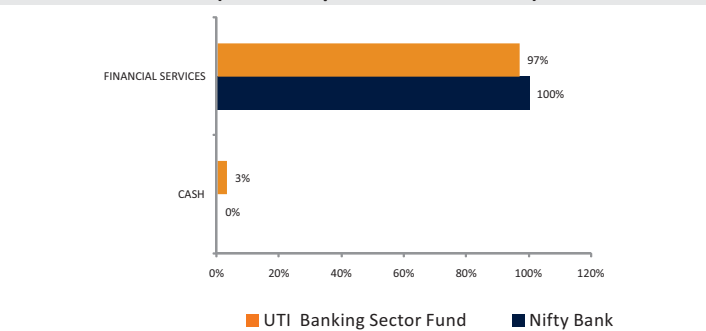
% of top 10 stocks	79.62
Median Market Cap (₹ Cr)	1,23,803
Weighted Average Market (₹ Cr)	1,35,437

All figures given are provisional and unaudited.

This product is suitable for investors who are seeking*:

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

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

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

SMS: LBSF to 5676756 to get scheme details.

Investment Objective

Investment will be made 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.

Snapshot**Fund Manager**

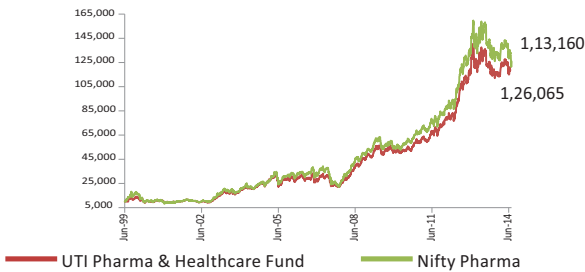
Mr. Lalit Nambiar, CFA, MMS (Finance)

Market Capitalisation (%)

Large	Mid	Small
66	30	4

Date of inception/allotment:

28th June, 1999

Fund size monthly average: ₹ 316.11 Crore**Closing AUM:** ₹ 312.21 Crore**No. of Unit Holders :** 38,978**Total expense ratio (%):****Direct : 1.95, Regular : 2.75****Minimum Investment Amount :** ₹ 5,000/-**Load Structure:** Please refer to page No. 5**NAV as on January 31, 2017 :** Growth Option: ₹ 85.54, Income Option: ₹ 66.11**High/Low NAV in the month :** Growth option ₹ 87.56 / ₹ 85.54**₹ 10,000 invested at inception: UTI Pharma & Healthcare Fund Vs. Nifty Pharma****Fund Performance Vs Benchmark****Fund Performance Vs Benchmark as on 31/12/2016****Growth of ₹10000**

Period	NAV (%)	Nifty Pharma (%)	Nifty 50 (%)	NAV (₹)	Nifty Pharma (₹)	Nifty 50 (₹)
31/12/2013 31/12/2014	43.74	47.36	31.39	14,374	14,736	13,139
31/12/2014 31/12/2015	12.37	13.06	-4.06	11,237	11,306	9,594
31/12/2015 31/12/2016	-9.72	-12.20	3.01	9,028	8,780	10,301
5 Years*	17.51	18.64	12.09	22,426	23,527	17,705
3 Years*	13.39	13.50	9.09	14,584	14,626	12,985
Since inception as on 31/12/2016 (CAGR)*	14.85	15.56	11.62	1,13,160	1,26,065	68,643

The above value is calculated on the basis of the return from Growth Option of the Scheme. Past performance may or may not be sustained in future.

*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 62 in 'Fund Manager Summary'. *3 & 5 years: data as on 31st December 2016

SIP Returns as on December 31, 2016

Period	Investment Amount (₹)	Value Fund (₹)	Nifty Pharma (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Pharma (₹)	Yield (%) Nifty 50
1 Year	1,20,000	1,12,578	1,08,094	1,21,039	-11.29	-17.90	1.61
3 Years	3,60,000	3,72,406	3,48,791	3,75,663	2.21	-2.04	2.79
5 Years	6,00,000	8,19,976	7,69,831	7,28,381	12.45	9.91	7.69
7 Years	8,40,000	13,68,587	13,28,703	10,91,651	13.70	12.88	7.37
10 Years	12,00,000	27,88,485	26,73,251	18,05,100	16.09	15.30	7.92
Since inception as on 31/12/2016@	14,50,000	39,19,994	38,19,876	25,85,160	15.42	15.03	9.14

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @ Since inception return for above mentioned schemes is taken for the period December 2004 to December 2016 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

AS ON 31/01/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.88	
Standard Deviation (Annual)	16.60%	18.31%
Sharpe ratio	0.41%	
Portfolio Turnover Ratio (Annual)	0.05	

Active Stock positions (as compared to Benchmark)

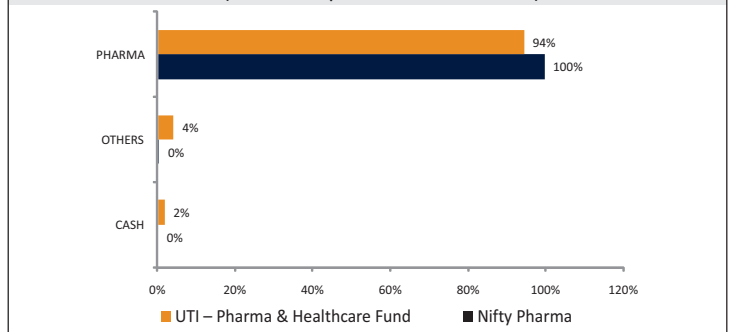
Overweight (Top5)	Underweight (Top5)
Alkem Laboratories Ltd	Glenmark Pharmaceuticals Ltd
Laurus Labs Ltd.	Dr. Reddy'S Laboratories Ltd.
Narayana Hrudayalaya Ltd	Sun Pharmaceuticals Industries Ltd.
Syngene International Ltd.	Jubilant Life Sciences Ltd
Sun Pharma Advanced Research Co Ltd.	Torrent Pharmaceuticals Ltd.

Portfolio as on January 31, 2017

Equity	% of NAV
Sun Pharmaceuticals Industries Ltd.	20.34
Lupin Ltd.	10.69
Dr. Reddy'S Laboratories Ltd.	10.12
Cipla Ltd.	9.99
Aurobindo Pharma Ltd.	5.86
Piramal Enterprises Ltd.	4.01
Alkem Laboratories Ltd.	3.93
Divis Laboratories Ltd.	2.91
Laurus Labs Ltd.	2.81
Biocon Ltd.	2.79
Narayana Hrudayalaya Ltd.	2.74
IPCA Laboratories Ltd.	2.51
Cadila Healthcare Ltd.	2.41
Sun Pharma Advanced Research Co Ltd.	2.37
Syngene International Ltd.	2.22
Strides Shasun Ltd.	2.14
Pfizer Ltd.	1.65
Unichem Laboratories Ltd.	1.51
Natco Pharma Ltd.	1.34
Glaxosmithkline Pharmaceuticals Ltd.	1.11
Indraprastha Medical Corporation Ltd.	1.10
Sanofi India Ltd.	1.00
Dishman Pharmaceuticals & Chemicals Ltd.	0.88
Shilpa Medicare Ltd.	0.67
Torrent Pharmaceuticals Ltd.	0.59
Indoco Remedies Ltd.	0.38
Thyrocare Technologies Ltd.	0.17
Net Current Assets	1.76
Total	100.00

% of top 10 stocks	73.45
Median Market Cap (₹ Cr)	46,978
Weighted Average Market (₹ Cr)	57,012

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

New 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
58	31	11

Date of inception/allotment:

11th April, 2008

Fund size monthly average: ₹ 915.27 Crore

Closing AUM: ₹ 935.94 Crore

Total expense ratio (%):

Direct: 1.37, **Regular:** 2.58

No. of Unit Holders : 94,519

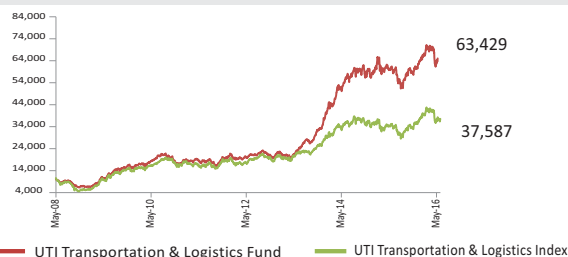
Minimum Investment Amount : ₹ 5,000/-

Load Structure: Please refer to page No. 5

NAV as on January 31, 2017 Growth Option: ₹ 97.31, Income Option: ₹ 44.87

High/Low NAV in the month : Growth option ₹ 98.58 / ₹ 93.02

₹ 10,000 invested at inception : UTI Transportation & Logistics Fund Vs. UTI Transportation & Logistics Index

**Fund Performance Vs Benchmark****Fund Performance Vs Benchmark as on 31/12/2016****Growth of ₹10000**

Period	NAV (%)	UTI Transportation & Logistics Index (%)	Nifty 50 (%)	NAV (₹)	UTI Transportation & Logistics Index (₹)	Nifty 50 (₹)
31/12/2013 31/12/2014	103.96	54.5	31.39	20,396	15,450	13,139
31/12/2014 31/12/2015	5.72	-2.45	-4.06	10,572	9,755	9,594
31/12/2015 31/12/2016	4.78	9.01	3.01	10,478	10,901	10,301
3 Years*	31.19	17.98	9.09	22,596	16,429	12,985
5 Years*	31.11	19.95	12.09	38,799	24,856	17,705
Since inception as on 31/12/2016 (CAGR)*	23.57	16.38	6.36	63,429	37,587	17,129

The above value is calculated on the basis of the return from Growth Option of the Scheme. Past performance may or may not be sustained in future.

* 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 62 in 'Fund Manager Summary'. *3 & 5 years: data as on 31st December 2016

SIP Returns as on December 31, 2016

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	1,22,722	1,25,303	1,21,039	4.24	8.31	1.61
3 Years	3,60,000	4,51,505	4,19,151	3,75,663	15.29	9.16	2.79
5 Years	6,00,000	11,85,586	8,87,050	7,28,381	27.64	15.64	7.69
7 Years	8,40,000	20,22,457	14,29,496	10,91,651	24.69	14.92	7.37
10 Years	-	-	-	-	-	-	-
Since inception as on 31/12/2016@	10,50,000	34,68,808	24,06,859	15,36,701	26.20	18.28	8.49

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

AS ON 31/01/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.77	
Standard Deviation (Annual)	16.69%	19.21%
Sharpe ratio	1.79%	
Portfolio Turnover Ratio (Annual)	0.15	

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

Wabco India Ltd.
Sundram Fasteners Ltd.
Amarraja Batteries Ltd.
Castrol India Ltd.
Fag Bearings India Limited

Underweight (Top5)

Tata Motors Ltd.
Maruti Suzuki India Ltd.
Mahindra & Mahindra Ltd.
Motherson Sumi System Ltd.
Bajaj Auto Ltd.

Portfolio as on January 31, 2017

Equity	% of NAV
Maruti Suzuki India Ltd.	10.64
Tata Motors Ltd.	8.95
Mahindra & Mahindra Ltd.	6.76
Hero Motocorp Ltd.	6.58
Eicher Motors Ltd.	5.78
Adani Ports And Special Economic Zone Ltd.	4.70
Bajaj Auto Ltd.	4.39
Bosch Ltd.	4.02
MRF Ltd.	3.59
Wabco India Ltd.	2.36
Sundram Fasteners Ltd.	2.21
Exide Industries Ltd.	2.11
Escorts Ltd.	1.94
Container Corporation Of India Ltd.	1.84
Amarraja Batteries Ltd.	1.73
Castrol India Ltd.	1.56
FAG Bearings India Ltd.	1.48
Tube Investments Of India Ltd.	1.42
Asahi India Glass Ltd.	1.40
VRL Logistics Ltd.	1.37
Timken India Ltd.	1.34
Gateway Distriparks Ltd.	1.28
Bharat Forge Ltd.	1.24
Mahindra Cie Automotive Ltd.	1.23
Igarashi Motors India Ltd.	1.20
Rane Holdings Ltd.	1.17
Automotive Axles Ltd.	1.09
Subros Ltd.	1.05
Gujarat Pipavav Port Ltd.	1.05
IRB Infrastructure Developers Ltd.	0.99
Others	5.24
Net Current Assets	8.29
Total	100.00

% of top 10 stocks	57.78
Median Market Cap (₹ Cr)	62,849
Weighted Average Market (₹ Cr)	65,516

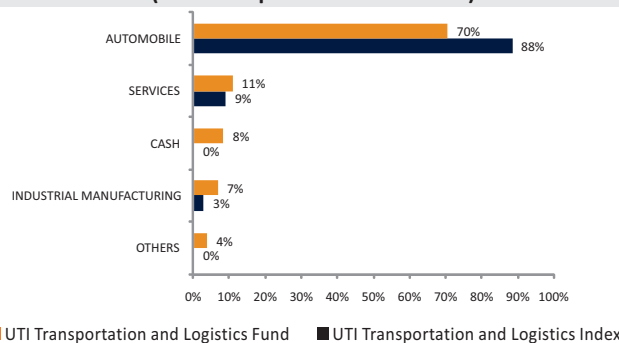
All figures given are provisional and unaudited.

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

Investors understand that their principal will be at High Risk

- 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)**New Initiative**

SMS: LTLF to 5676756 to get scheme details.

UTI LONG TERM EQUITY FUND (TAX SAVING)

(Erstwhile UTI Equity Tax Saving Plan)

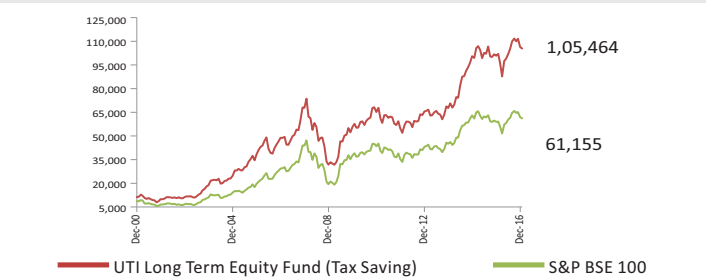
Investment Objective

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. Lalit Nambiar, CFA, MMS(Finance)	Management Style - Market Cap Grid Aggressive Moderate Conservative <table border="1"> <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>		✓		Large				Large & Mid				Mid & Small
		✓		Large									
			Large & Mid										
			Mid & Small										
Date of inception/allotment: 15th December, 1999													
Fund size monthly average: ₹ 709.42 Crore Closing AUM: ₹ 709.37 Crore	Market Capitalisation (%) <table border="1"> <tr> <td>Large</td> <td>Mid</td> <td>Small</td> </tr> <tr> <td>65</td> <td>24</td> <td>11</td> </tr> </table>	Large	Mid	Small	65	24	11						
Large		Mid	Small										
65	24	11											
No. of Unit Holders : 1,47,354													
Minimum Investment Amount : ₹ 500/-													
NAV as on January 31, 2017 Growth Option: ₹ 70.26 / Income Option: ₹ 18.21													
High/Low NAV in the month : Growth option ₹ 71.02 / ₹ 67.32													
Total expense ratio (%): Direct: 1.64 / Regular: 2.62	Load Structure: Please refer to page No. 5												

₹ 10,000 invested at inception: UTI Long Term Equity Fund (Tax Saving) Vs. S&P BSE 100



Fund Performance Vs Benchmark

Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10000		
	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
31/12/2013	40.73	32.28	31.39	14,073	13,228	13,139
31/12/2014	2.62	-3.25	-4.06	10,262	9,675	9,594
31/12/2015	3.30	3.57	3.01	10,330	10,357	10,301
31/12/2016	14.25	9.84	9.09	14,919	13,255	12,985
3 Years*	15.17	12.76	12.09	20,278	18,242	17,705
5 Years*	14.81	11.20	10.90	1,05,464	61,155	58,401

The above value is calculated on the basis of the return from Growth Option of the Scheme. Past performance may or may not be sustained in future.
*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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016

SIP Returns as on December 31, 2016

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	1,22,530	1,21,484	1,21,039	3.94	2.31	1.61
3 Years	3,60,000	4,00,685	3,79,812	3,75,663	7.08	3.51	2.79
5 Years	6,00,000	8,09,423	7,40,761	7,28,381	11.93	8.37	7.69
7 Years	8,40,000	12,26,861	11,06,032	10,91,651	10.64	7.74	7.37
10 Years	12,00,000	20,31,107	18,32,947	18,05,100	10.15	8.21	7.92
Since inception as on 31/12/2016@	14,50,000	27,61,909	26,25,688	25,85,160	10.15	9.38	9.14

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2004 to December 2016 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

AS ON 31/01/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.88	
Standard Deviation (Annual)	13.98%	15.07%
Sharpe ratio	0.81%	
Portfolio Turnover Ratio (Annual)	0.12	

Active Stock positions (as compared to Benchmark)

Overweight (Top5)	Underweight (Top5)
Alkem Laboratories Ltd.	ITC Ltd.
Bharat Electronics Ltd.	Tata Motors Ltd.
Coromandel International Ltd.	HDFC Ltd.
Reliance Industries Ltd.	Infosys Ltd.
ICICI Prudential Life Insurance Company Ltd.	HDFC Bank Ltd.

Portfolio as on January 31, 2017

Equity	% of NAV
Reliance Industries Ltd.	6.52
ICICI Bank Ltd.	5.15
HDFC Bank Ltd.	5.09
HDFC Ltd.	3.19
Larsen & Toubro Ltd.	3.08
Infosys Ltd.	3.07
Alkem Laboratories Ltd.	2.77
State Bank of India	2.75
Indian Oil Corporation Ltd.	2.30
ITC Ltd.	2.15
Axis Bank Ltd.	2.13
Bharat Electronics Ltd.	2.01
Tata Consultancy Services Ltd.	1.94
Coromandel International Ltd.	1.90
ICICI Prudential Life Insurance Company Ltd.	1.84
Maruti Suzuki India Ltd.	1.84
Balrampur Chini Mills Ltd.	1.75
Oil & Natural Gas Corporation Ltd.	1.60
Bank of Baroda	1.54
Vedanta Ltd.	1.48
Sun Pharmaceuticals Industries Ltd.	1.43
ITD Cementation India Ltd.	1.40
Bharti Airtel Ltd.	1.39
Teamlease Services Ltd.	1.27
Container Corporation Of India Ltd.	1.20
Great Eastern Shipping Co. Ltd.	1.07
Exide Industries Ltd.	1.07
Ultratech Cement Ltd.	1.05
Century Textiles & Industries Ltd.	1.04
Tata Chemicals Ltd.	1.04
Others	31.82
Net Current Assets	2.12
Total	100.00

% of top 10 stocks	36.06
Median Market Cap (₹ Cr)	76,726
Weighted Average Market (₹ Cr)	1,21,313

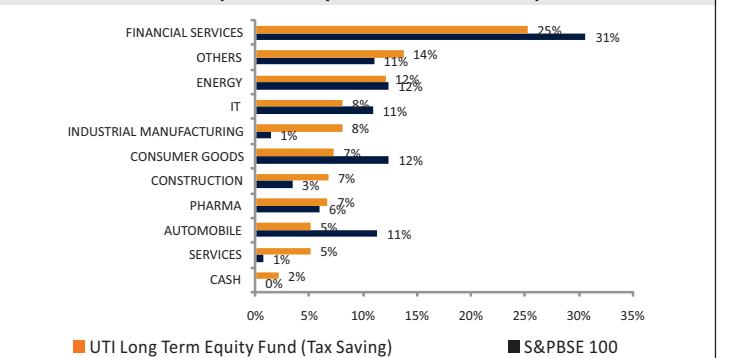
All figures given are provisional and unaudited.

This product is suitable for investors who are seeking*:



- Long term capital growth
 - Investment in equity instruments of companies that are believed to have growth potential
- *Investors should consult their financial advisors if in doubt about whether the product is suitable for them

Sectoral Breakdown (% as compared to Benchmark)



New 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)		Market Capitalisation (%)		
Date of inception/allotment: 31st March, 2003		Large	Mid	Small
Fund size monthly average: ₹ 1642.64 Crore Closing AUM: ₹ 1681.54 Crore		76	24	0
No. of Unit Holders : 3,06,051		Total expense ratio (%) : 4.31		
NAV as on January 31, 2017 ₹ 87.75				
High/Low NAV in the month : Growth option ₹ 88.49 / ₹ 82.76				
Load Structure: Please refer to page No. 5				

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

Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10000		
	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
31/12/2013 31/12/2014	38.96	32.28	31.39	13,896	13,228	13,139
31/12/2014 31/12/2015	-0.12	-3.25	-4.06	9,988	9,675	9,594
31/12/2015 31/12/2016	6.38	3.57	3.01	10,638	10,357	10,301
3 Years*	13.85	9.84	9.09	14,762	13,255	12,985
5 Years*	14.83	12.76	12.09	19,980	18,242	17,705
Since inception as on 31/12/2016 (CAGR)*	19.34	17.89	16.69	1,14,002	96,347	83,691

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV.

Past performance may or may not be sustained in future.

*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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016

AS ON 31/01/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.97	
Standard Deviation (Annual)	15.20%	15.07%
Sharpe ratio	0.75%	
Portfolio Turnover Ratio (Annual)	0.17	

Active Stock positions (as compared to Benchmark)

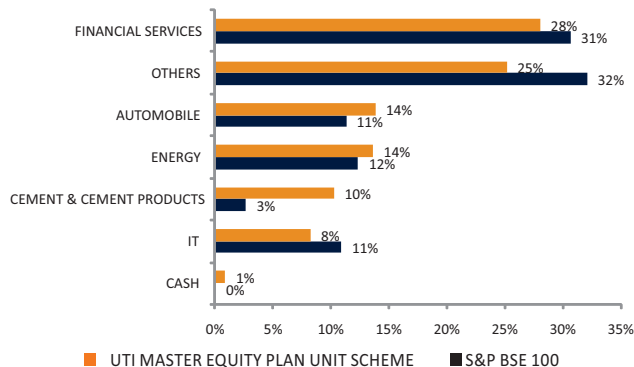
Overweight (Top5)	Underweight (Top5)
Ramco Cements Ltd.	HDFC Ltd.
Hindustan Petroleum Corporation Ltd.	ITC Ltd.
Bharat Electronics Ltd.	Kotak Mahindra Bank Ltd.
Shree Cement Ltd.	Hindustan Unilever Ltd.
Sundram Fasteners Ltd.	Tata Consultancy Services Ltd.

Portfolio as on January 31, 2017

Equity	% of NAV	% of NAV (Futures)
HDFC Bank Ltd.	7.65	
Infosys Ltd.	4.28	
ICICI Bank Ltd.	4.26	
Ramco Cements Ltd.	4.18	
Axis Bank Ltd.	3.89	
Hindustan Petroleum Corporation Ltd.	3.66	
State Bank of India	3.64	
Reliance Industries Ltd.	3.42	
Tata Motors Ltd.	3.40	
Ultratech Cement Ltd.	3.38	
Indian Oil Corporation Ltd.	3.16	
Indus Ind Bank Ltd.	3.09	
Larsen & Toubro Ltd.	3.03	
ITC Ltd.	2.92	
Bharat Electronics Ltd.	2.89	
Maruti Suzuki India Ltd.	2.87	
Shree Cement Ltd.	2.70	
Sundram Fasteners Ltd.	2.66	
Aditya Birla Nuvo Ltd.	2.55	
Mahindra & Mahindra Ltd.	2.40	
UPL Ltd.	1.79	
Sanofi India Ltd.	1.57	
Tata Consultancy Services Ltd.	1.56	
HDFC Ltd.	1.54	
Tata Chemicals Ltd.	1.49	
Indraprastha Gas Ltd.	1.40	
Hero Motocorp Ltd.	1.38	
Power Grid Corporation Of India Ltd.	1.23	
Pfizer Ltd.	1.15	
ICICI Prudential Life Insurance Company Ltd.	1.13	
Others	14.85	
Net Current Assets	0.88	
Total	100.00	

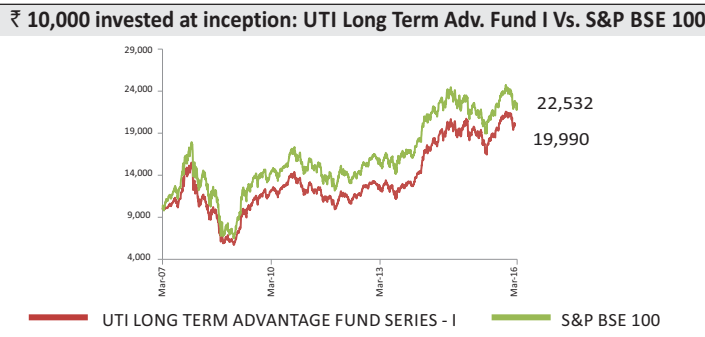
% of top 10 stocks	41.77
Median Market Cap (₹ Cr)	1,03,075
Weighted Average Market (₹ Cr)	1,26,726

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 alongwith income tax benefit.

Snapshot							
Fund Manager Mr. Lalit Nambiar, CFA, MMS (Finance)	Market Capitalisation (%)						
Date of inception/allotment: 20th March, 2007	<table border="1"> <tr> <th>Large</th> <th>Mid</th> <th>Small</th> </tr> <tr> <td>65</td> <td>25</td> <td>10</td> </tr> </table>	Large	Mid	Small	65	25	10
Large	Mid	Small					
65	25	10					
Fund size monthly average: ₹ 201.36 Crore Closing AUM: ₹ 204.13 Crore	Total expense ratio (%) : 2.58						
No. of Unit Holders : 61,264	Load Structure: Please refer to page No. 6						
Minimum Investment Amount : ₹ 500/-							
NAV as on January 31, 2017 Growth Option: ₹ 20.95, Income Option: ₹ 19.16							
High/Low NAV in the month : Growth option ₹ 21.16 / ₹ 20.07							



Fund Performance Vs Benchmark						
Fund Performance Vs Benchmark as on 31/12/2016				Growth of ₹10000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
31/12/2013 31/12/2014	43.49	32.28	31.39	14,349	13,228	13,139
31/12/2014 31/12/2015	1.50	-3.25	-4.06	10,150	9,675	9,594
31/12/2015 31/12/2016	3.54	3.57	3.01	10,354	10,357	10,301
3 Years*	14.66	9.84	9.09	15,080	13,255	12,985
5 Years*	14.80	12.76	12.09	19,954	18,242	17,705
Since inception as on 31/12/2016 (CAGR)*	7.33	8.65	8.45	19,990	22,532	22,129

The above value is calculated on the basis of the return from Growth Option of the Scheme. Past performance may or may not be sustained in future.
*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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016

AS ON 31/01/2017

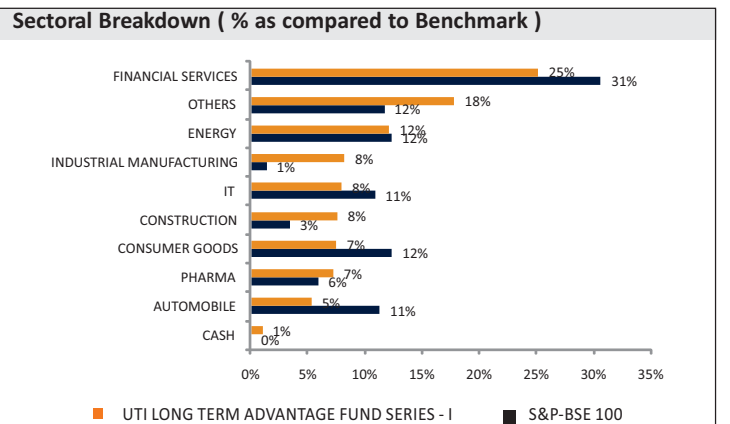
Quantitative Indicators	Fund	Benchmark
Beta	0.94	
Standard Deviation (Annual)	14.80%	15.07%
Sharpe ratio	0.77%	
Portfolio Turnover Ratio (Annual)	0.12	

Active Stock positions (as compared to Benchmark)	
Overweight (Top5) Alkem Laboratories Ltd. Bharat Electronics Ltd. Coromandel International Ltd. Reliance Industries Ltd. Balrampur Chini Mills Ltd.	Underweight (Top5) ITC Ltd. Tata Motors Ltd. HDFC Ltd. Infosys Ltd. Indus Ind Bank Ltd.

Portfolio as on January 31, 2017	
Equity	% of NAV
HDFC Bank Ltd.	6.43
Reliance Industries Ltd.	6.39
ICICI Bank Ltd.	5.05
Larsen & Toubro Ltd.	3.58
Infosys Ltd.	3.24
HDFC Ltd.	3.15
State Bank of India	3.07
Alkem Laboratories Ltd.	3.06
Indian Oil Corporation Ltd.	2.25
Axis Bank Ltd.	2.14
ITC Ltd.	2.13
Tata Consultancy Services Ltd.	2.05
Bharat Electronics Ltd.	1.97
Maruti Suzuki India Ltd.	1.96
Coromandel International Ltd.	1.86
Oil & Natural Gas Corporation Ltd.	1.82
Balrampur Chini Mills Ltd.	1.72
Bharti Airtel Ltd.	1.58
ITD Cementation India Ltd.	1.55
Bank of Baroda	1.51
Sun Pharmaceuticals Industries Ltd.	1.48
Container Corporation Of India Ltd.	1.29
Vedanta Ltd.	1.21
Tata Chemicals Ltd.	1.20
Manpasand Beverages Ltd.	1.14
Sanofi India Ltd.	1.10
Century Textiles & Industries Ltd.	1.04
Exide Industries Ltd.	1.04
Ultratech Cement Ltd.	1.03
NCC Ltd.	1.00
Others	30.96
Net Current Assets	1.00
Total	100.00

% of top 10 stocks	38.36
Median Market Cap (₹ Cr)	1,00,728
Weighted Average Market (₹ Cr)	1,25,868

All figures given are provisional and unaudited.



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)

Date of inception/allotment:

19th March, 2008

Fund size monthly average: ₹ 120.99 Crore

Closing AUM: ₹ 122.60 Crore

No. of Unit Holders : 26,611

Minimum Investment Amount : ₹ 500/-

NAV as on January 31, 2017 Growth Option: ₹ 25.24 / Income Option: ₹ 23.46

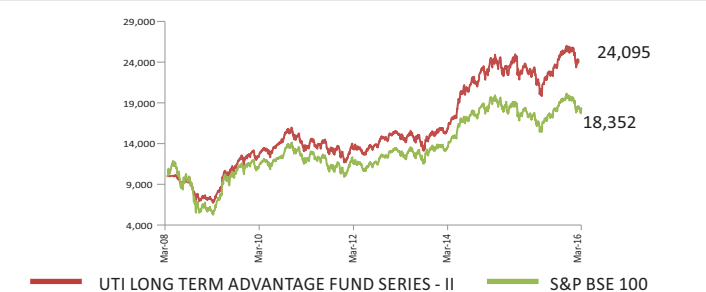
High/Low NAV in the month : Growth option ₹ 25.50 / ₹ 24.18

Market Capitalisation (%)

Large	Mid	Small
65	25	10

Total expense ratio (%): 4.61

Load Structure: Please refer to page No. 6

₹ 10,000 invested at inception: UTI Long Term Adv. Fund S II Vs. S&P BSE 100**Fund Performance Vs Benchmark****Fund Performance Vs Benchmark as on 31/12/2016**

Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10000		
	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
31/12/2013 31/12/2014	43.91	32.28	31.39	14,391	13,228	13,139
31/12/2014 31/12/2015	1.57	-3.25	-4.06	10,157	9,675	9,594
31/12/2015 31/12/2016	3.51	3.57	3.01	10,351	10,357	10,301
5 Years*	15.45	12.76	12.09	20,526	18,242	17,705
3 Years*	14.79	9.84	9.09	15,131	13,255	12,985
Since inception as on 31/12/2016 (CAGR)*	10.52	7.15	6.84	24,095	18,352	17,890

The above value is calculated on the basis of the return from Growth Option of the Scheme.

Past performance may or may not be sustained in future.

*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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016

AS ON 31/01/2017

Quantitative Indicators	Fund	Benchmark
Beta	0.94	
Standard Deviation (Annual)	14.85%	15.07%
Sharpe ratio	0.78%	
Portfolio Turnover Ratio (Annual)	0.12	

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

Alkem Laboratories Ltd.
Bharat Electronics Ltd.
Coromandel International Ltd.
Reliance Industries Ltd.
Balrampur Chini Mills Ltd.

Underweight (Top5)

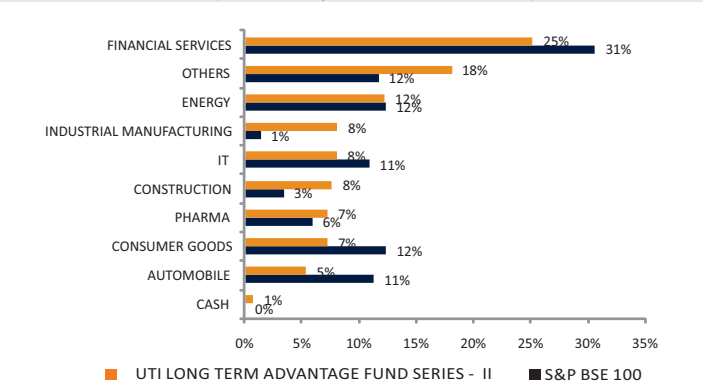
ITC Ltd.
Tata Motors Ltd.
HDFC Ltd.
Infosys Ltd.
Indus Ind Bank Ltd.

Portfolio as on January 31, 2017

Equity	% of NAV
HDFC Bank Ltd.	6.48
Reliance Industries Ltd.	6.47
ICICI Bank Ltd.	5.05
Larsen & Toubro Ltd.	3.60
Infosys Ltd.	3.26
HDFC Ltd.	3.15
Alkem Laboratories Ltd.	3.07
State Bank of India	2.99
Indian Oil Corporation Ltd.	2.26
Axis Bank Ltd.	2.18
ITC Ltd.	2.13
Tata Consultancy Services Ltd.	2.05
Maruti Suzuki India Ltd.	1.98
Bharat Electronics Ltd.	1.97
Coromandel International Ltd.	1.86
Oil & Natural Gas Corporation Ltd.	1.84
Balrampur Chini Mills Ltd.	1.72
Bharti Airtel Ltd.	1.59
ITD Cementation India Ltd.	1.54
Bank of Baroda	1.51
Sun Pharmaceuticals Industries Ltd.	1.50
Container Corporation Of India Ltd.	1.29
Tata Chemicals Ltd.	1.26
Vedanta Ltd.	1.22
Manpasand Beverages Ltd.	1.18
Sanofi India Ltd.	1.11
Century Textiles & Industries Ltd.	1.10
Exide Industries Ltd.	1.05
Ultratech Cement Ltd.	1.04
NCC Ltd.	1.02
Others	30.77
Net Current Assets	0.76
Total	100.00

% of top 10 stocks	38.51
Median Market Cap (₹ Cr)	1,01,334
Weighted Average Market (₹ Cr)	1,26,208

All figures given are provisional and unaudited.

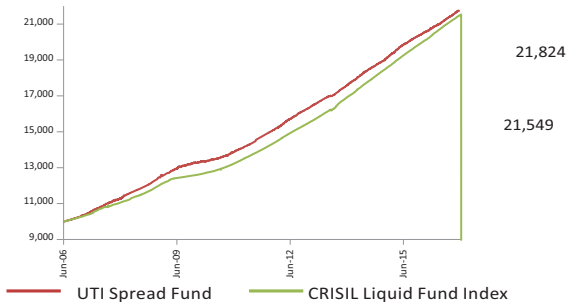
Sectoral Breakdown (% as compared to Benchmark)

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: ₹ 1276.27 Crore Closing AUM: ₹ 1304.13 Crore	NAV as on January 31, 2017 Growth / Income : ₹ 21.90 / ₹ 15.82
High/ Low of NAV in the month Growth Option : ₹ 21.90 / ₹ 21.82	Minimum Investment Amount ₹ 5,000/-
Registrar M/s. Karvy Computershare Pvt. Ltd.	No. of Unit Holding accounts 4,988
Sharpe ratio (%) : 0.87 Total expense ratio (%) : Direct: 0.20, Regular: 0.70	
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 CRISIL Liquid Fund Index



Fund Performance Vs Benchmark

Fund Performance Vs Benchmark as on 31/12/2016				Growth of ₹10000		
Period	NAV (%)	Crisil Liquid Fund Index (%)	Nifty 50 (%)	NAV (₹)	Crisil Liquid Fund Index (₹)	Nifty 50 (₹)
31/12/2013 31/12/2014	8.11	9.21	31.39	10,811	10,921	13,139
31/12/2014 31/12/2015	7.62	8.23	-4.06	10,762	10,823	9,594
31/12/2015 31/12/2016	6.47	7.50	3.01	10,647	10,750	10,301
3 Years*	7.39	8.31	9.09	12,387	12,709	12,985
5 Years*	7.69	8.49	12.09	14,489	15,036	17,705
Since inception as on 31/12/2016 (CAGR)*	7.69	7.56	10.02	21,824	21,549	27,345

The above value is calculated on the basis of the return from Growth Option of the Scheme. Past performance may or may not be sustained in future.
*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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016

SIP Returns as on December 31, 2016

Period	Investment Amount (₹)	Value-Fund (₹)	Crisil Liquid Fund Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Crisil Liquid Fund Index	Yield (%) Nifty 50
1 Year	1,20,000	1,24,231	1,24,655	1,21,039	6.62	7.29	1.61
3 Years	3,60,000	3,99,746	4,05,480	3,75,663	6.93	7.89	2.79
5 Years	6,00,000	7,21,654	7,39,200	7,28,381	7.32	8.28	7.69
7 Years	8,40,000	10,97,564	11,28,821	10,91,651	7.52	8.31	7.37
10 Years	12,00,000	17,64,563	18,05,585	18,05,100	7.49	7.92	7.92
Since inception as on 31/12/2016@	12,50,000	18,71,893	19,11,625	19,20,070	7.51	7.89	7.97

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

Portfolio as on January 31, 2017

Equity	# % of NAV	Hedged
Equity	65.77	100%
Debt	1.92	
MM Instruments	7.32	
MF Units	12.61	
STD	8.74	
Cash & cash equivalent	3.64	
Total	100.00	

All Figures given are provisional and unaudited.

% Equity 66.86

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

This product is suitable for investors who are seeking*:



Investors understand that their principal will be at Moderately Low Risk

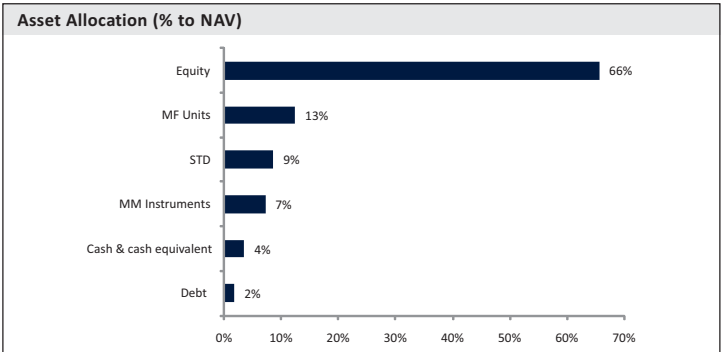
- Capital appreciation and dividend distribution over medium to long term
- Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments

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

Options Available

SIP

Asset Allocation as November 30, 2016



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: ₹ 420.33 Crore Closing AUM: ₹ 425.69 Crore	NAV as on January 31, 2017 Growth / Income : ₹ 54.55 / ₹ 27.77
High/ Low of NAV in the month Growth Option : ₹ 55.06 / ₹ 52.14	Minimum Investment Amount ₹ 5000/-
Registrar M/s. Karvy Computer share Pvt. Ltd.	No. of Unit Holding accounts 13,729
Total expense ratio (%) : Direct: 0.11, Regular: 0.20	
Load Structure	
Entry Load	Exit Load
Nil	Nil

Fund Performance Vs Benchmark

Fund Performance Vs Benchmark as on 31/12/2016				Growth of ₹10000		
Period	NAV (%)	Nifty 50 (₹)	S&P BSE Sensex (%)	NAV (₹)	Nifty 50 (₹)	S&P BSE Sensex (₹)
31/12/2013 31/12/2014	31.77	31.39	29.89	13,177	13,139	12,989
31/12/2014 31/12/2015	-3.35	-4.06	-5.03	9,665	9,594	9,497
31/12/2015 31/12/2016	4.00	3.01	1.95	10,400	10,301	10,195
3 Years*	9.81	9.09	7.94	13,245	12,985	12,579
5 Years*	12.66	12.09	11.48	18,161	17,705	17,228
Since inception as on 31/12/2016 (CAGR)*	10.31	9.83	9.80	52,159	48,468	48,245

The above value is calculated on the basis of the return from Growth Option of the Scheme. Past performance may or may not be sustained in the future.
*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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016

SIP Returns as on December 31, 2016

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	1,21,633	1,21,039	1,20,756	2.54	1.61	1.17
3 Years	3,60,000	3,80,657	3,75,663	3,69,668	3.66	2.79	1.73
5 Years	6,00,000	7,41,636	7,28,381	7,15,735	8.41	7.69	6.99
7 Years	8,40,000	11,13,399	10,91,651	10,70,189	7.92	7.37	6.81
10 Years	12,00,000	18,32,039	18,05,100	17,62,496	8.20	7.92	7.46
Since inception as on 31/12/2016@	14,50,000	26,17,719	25,85,160	25,32,730	9.33	9.14	8.83

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 December 2016 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

AS ON 31/01/2017

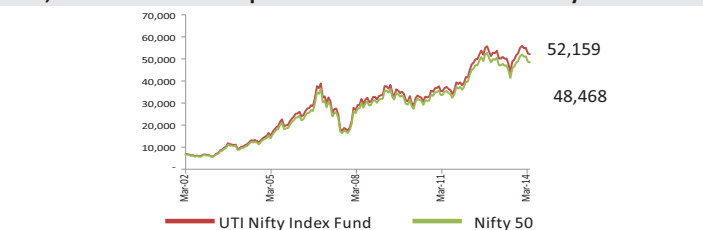
Quantitative Indicators	Fund	Benchmark
Beta	0.99	
Standard Deviation (Annual)	14.55%	14.68%
Sharpe ratio	0.45%	
Portfolio Turnover Ratio (Annual)	0.42	

Tracking Error as on 31st January 2017

Tracking Error	Non-Annualised	Annualised Tracking error
Over last 1 year	0.0218	0.3442
Over last 3 year	0.0224	0.3545
Over last 5 year	0.0250	0.3946
Since Inception	0.1034	1.6348

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

₹ 10,000 invested at inception: NIFTY Index Fund Vs. Nifty 50



Portfolio as on January 31, 2017

Equity	% of NAV
HDFC Bank Ltd.	8.11
ITC Ltd.	6.85
HDFC Ltd.	6.78
Infosys Ltd.	5.82
Reliance Industries Ltd.	5.43
ICICI Bank Ltd.	4.90
Larsen & Toubro Ltd.	3.71
Tata Consultancy Services Ltd.	3.71
Tata Motors Ltd.	3.70
Kotak Mahindra Bank Ltd.	2.88
State Bank of India	2.53
Axis Bank Ltd.	2.47
Maruti Suzuki India Ltd.	2.45
Sun Pharmaceuticals Industries Ltd.	2.14
Indus Ind Bank Ltd.	1.96
Hindustan Unilever Ltd.	1.91
Mahindra & Mahindra Ltd.	1.81
Oil & Natural Gas Corporation Ltd.	1.71
Bharti Airtel Ltd.	1.44
Yes Bank Ltd.	1.44
HCL Technologies Ltd.	1.43
Power Grid Corporation Of India Ltd.	1.42
Asian Paints Ltd.	1.37
NTPC Ltd.	1.33
Hero Motocorp Ltd.	1.27
Coal India Ltd.	1.22
Bajaj Auto Ltd.	1.21
Ultratech Cement Ltd.	1.20
Dr. Reddy'S Laboratories Ltd.	1.18
Bharat Petroleum Corporation Ltd.	1.11
Others	14.16
Net Current Assets	1.35
Total	100.00

% of top 10 stocks	51.90
Median Market Cap (₹ Cr)	1,69,243
Weighted Average Market (₹ Cr)	1,84,794

All figures given are provisional and unaudited.

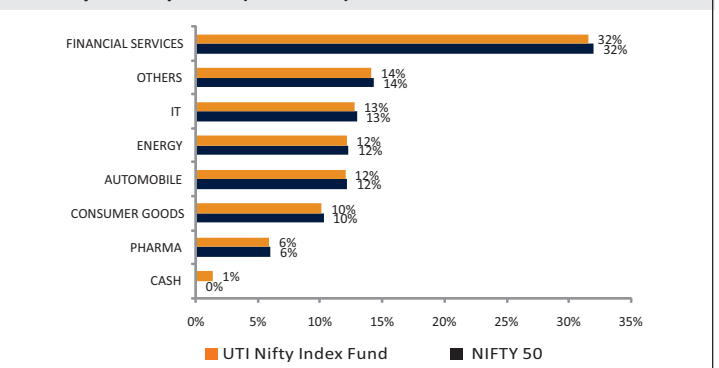
This product is suitable for investors who are seeking*:

Investors understand that their principal will be at Moderately High Risk

- Capital 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

Industrywise Exposure (% to NAV)



FUNDOPEDIA (Investment Objective)

Balanced Funds Category



Haq, ek behtar zindagi ka.

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 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.

UTI MAHILA UNIT SCHEME (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.

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

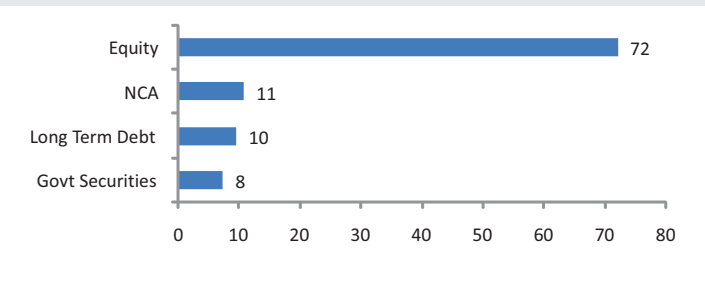
Fund Manager Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I)		Market Capitalisation (%) - Equity Portion	
Date of inception/allotment: 2nd January, 1995		Large	Mid
Fund size monthly average: ₹ 1798.54 Crore Closing AUM: ₹ 1846.24 Crore		61	29
No. of Unit Holders : 7,82,403		Weighted Average Maturity 3.08 Years	
Minimum Investment Amount : Growth / Income : ₹ 1,000 / 5,000		Yield to maturity 7.97 %	
NAV as on January 31, 2017 : Growth Option: ₹ 143.08, Income Option: ₹ 29.04			
High/Low NAV in the month : ₹ 144.64 / ₹ 138.77			
Total expense ratio (%) : Direct : 1.81, Regular : 2.40			
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

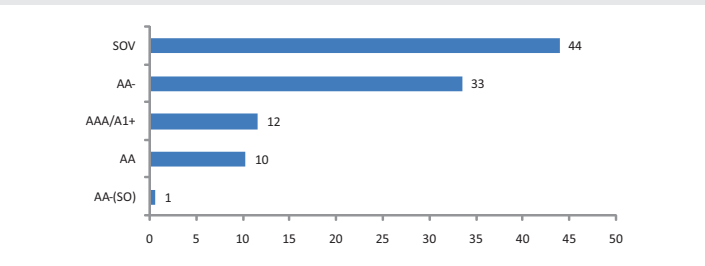
Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10,000		
	NAV (%)	Crisil Balanced Fund Index (%)	Nifty 50 Index (%)	NAV (₹)	Crisil Balanced Fund Index (₹)	Nifty 50 Index (₹)
31/12/2013 31/12/2014	32.84	25.34	31.39	13,284	12,534	13,139
31/12/2014 31/12/2015	2.39	0.48	-4.06	10,239	10,048	9,594
31/12/2015 31/12/2016	8.84	6.66	3.01	10,884	10,666	10,301
3 Years*	13.96	10.33	9.09	14,805	13,434	12,985
5 Years*	15.12	11.54	12.09	20,234	17,275	17,705
Since inception as on 31/12/2016 (CAGR)*	15.37	N.A.	N.A.	2,32,661	N.A.	N.A.

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV Past performance may or may not be sustained in future.
*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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016
N.A. - Not Available

Asset Allocation (% to NAV)



Credit Profile of Debt (% of Debt portion)



Excluding Net Current Assets

Portfolio as on January 31, 2017

Equity	% of NAV	Rating
✓ HDFC Bank Ltd.	4.17	
✓ ICICI Bank Ltd.	2.92	
✓ Larsen & Toubro Ltd.	2.78	
✓ ITC Ltd.	2.70	
✓ Infosys Ltd.	2.51	
✓ GAIL (India) Ltd.	2.47	
✓ Mahindra & Mahindra Ltd.	2.17	
Sun Pharmaceuticals Industries Ltd.	2.13	
Aditya Birla Nuvo Ltd.	1.87	
Maruti Suzuki India Ltd.	1.81	
Indian Oil Corporation Ltd.	1.74	
Biocon Ltd.	1.72	
Mphasis Ltd.	1.65	
Aurobindo Pharma Ltd.	1.58	
IDFC Ltd.	1.56	
Others	38.28	
Govt Securities		
✓ 8.27 GSEC - 09/06/2020	3.15	SOV
✓ 7.59% NI GS - 20/03/2029	2.87	SOV
8.15% G S - 24/11/26	1.48	SOV
Long Term Debt		
✓ JSW Energy Ltd.	3.28	CARE AA-
KKR India Financial Services Pvt Ltd.	1.71	CRISIL AA
Vedanta Ltd.	1.37	CRISIL AA-
LIC Housing Finance Ltd.	1.15	CRISIL AAA
Tata Power Company Ltd.	1.07	CRISIL AA-
Power Finance Corporation Ltd.	0.56	CRISIL AAA
Reliance Utilities & Power Pvt Ltd.	0.28	CRISIL AAA
Talwandi Sabo Power Ltd.	0.11	CRISIL AA-(SO)
Steel Authority of India Ltd.	0.05	IND AA
Net Current Assets	10.86	
Total	100.00	

Madian Market Cap (₹Cr.)	60,121
Weighted Average market Cap (₹Cr.)	97,284

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

This product is suitable for investors who are seeking*:

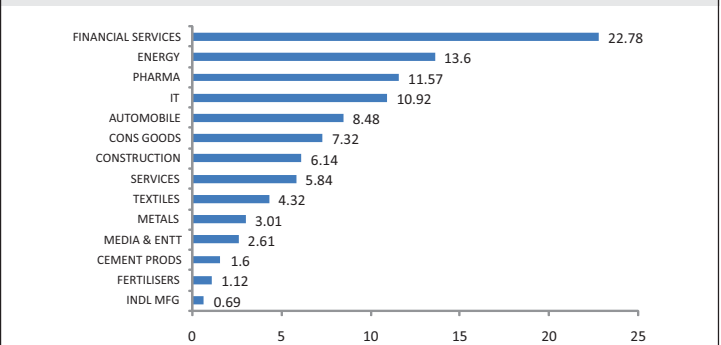
Riskometer



- 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

Industrywise Exposure - % of Equity Portion



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

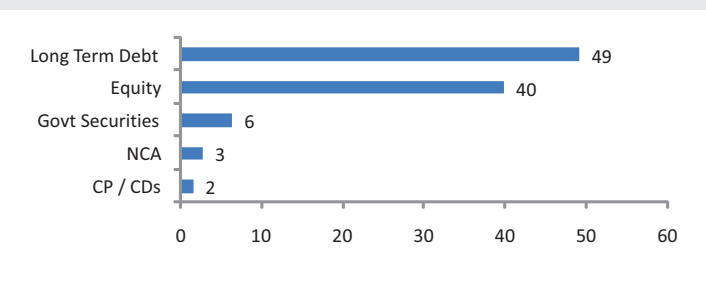
Head-Fixed Income & Fund Manager (Debt Portfolio) Mr. Amandeep S. Chopra (Debt Portfolio) - B.Sc. MBA [FMS Delhi] Fund Manager: Ajay Tyagi (Equity Portfolio) - CFA, MFC										
Date of inception/allotment: 1st October, 1971	<table border="1"> <tr> <th colspan="3">Market Capitalisation (%) - Equity Portion</th> </tr> <tr> <th>Large</th> <th>Mid</th> <th>Small</th> </tr> <tr> <td>74</td> <td>23</td> <td>3</td> </tr> </table>	Market Capitalisation (%) - Equity Portion			Large	Mid	Small	74	23	3
Market Capitalisation (%) - Equity Portion										
Large	Mid	Small								
74	23	3								
Fund size monthly average: ₹ 3479.65 Crore Closing AUM: ₹ 3522.77 Crore	Weighted Average Maturity 4.81 Years									
No. of Unit Holders : 2,79,047										
Minimum Investment Amount : Target amount enhanced to ₹ 15,00,000/- Minimum Target Amount ₹ 15,000/-										
NAV as on January 31, 2017 : ₹ 21.62	Yield to maturity : 8.47 %									
High/Low NAV in the month : Growth option ₹ 21.70 / ₹ 21.12										
Total expense ratio (%) : Direct: 1.40, Regular: 2.04										
Load Structure										
Entry Load :	Nil									
Exit Load :	2% for premature withdrawal Nil - On or after maturity									

Fund Performance Vs Benchmark

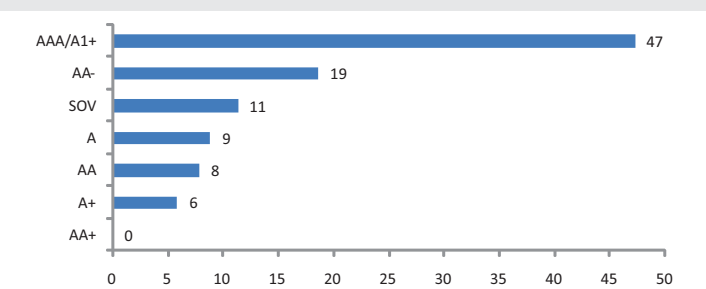
Fund Performance Vs Benchmark as on 31/12/2016				Growth of ₹10,000		
Period	NAV (%)	Crisil Debt Hybrid (60.40) (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Debt Hybrid (60.40) (₹)	CRISIL 10 Year Gilt Index (₹)
31/12/2013 31/12/2014	21.73	18.62	14.14	12,173	11,862	11,414
31/12/2014 31/12/2015	6.20	3.69	7.39	10,620	10,369	10,739
31/12/2015 31/12/2016	6.97	7.35	14.97	10,697	10,735	11,497
3 Years*	11.40	9.70	12.10	13,829	13,205	14,091
5 Years*	11.29	10.69	9.14	17,082	16,626	15,493
Since inception as on 31/12/2016 (CAGR)*	10.81	N.A.	N.A.	10,43,837	N.A.	N.A.

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV Past performance may or may not be sustained in future.
*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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016
N.A. - Not Available

Asset Allocation (% to NAV)



Credit Profile of Debt (% of Debt portion)



Excluding Net Current Assets

Portfolio as on January 31, 2017

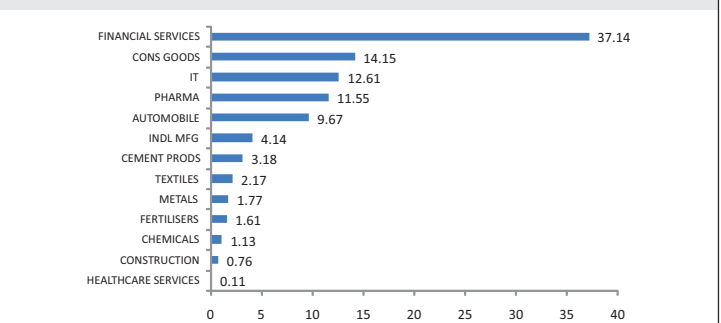
CP / CDs	% of NAV	Rating
STCI Finance Ltd.	1.70	CRISIL A1+
Equity		
✓ HDFC Bank Ltd.	2.59	
✓ Indus Ind Bank Ltd.	2.47	
✓ Yes Bank Ltd.	2.47	
Bajaj Finance Ltd.	2.12	
Infosys Ltd.	1.69	
Tata Consultancy Services Ltd.	1.40	
Kotak Mahindra Bank Ltd.	1.35	
ITC Ltd.	1.29	
Shree Cement Ltd.	1.26	
Sun Pharmaceuticals Industries Ltd.	1.21	
HDFC Ltd.	1.19	
Motherson Sumi System Ltd.	0.96	
Maruti Suzuki India Ltd.	0.93	
Page Industries Ltd	0.86	
Eclerx Services Ltd.	0.86	
Others	17.17	
Govt Securities		
Others	0.40	
7.61 GS 2030 09/05/2030	2.90	SOV
8.83% GSEC 12/12/2041	1.67	SOV
8.33% GOI-09/07/2026	0.78	SOV
8.20% GOVT STOCK 24/09/2025	0.46	SOV
05.69% G-SEC 25/09/2018	0.28	SOV
Long Term Debt		
Others	12.08	
✓ Religare Finvest Ltd.	6.97	IND AA-
✓ IL&FS Transportation Networks Ltd.	5.09	CARE A
✓ Indiabulls Housing Finance Ltd.	4.60	CARE AAA
✓ Reliance Ports & Terminals Ltd.	4.54	CRISIL AAA
✓ Reliance Utilities & Power Pvt Ltd.	3.71	CRISIL AAA
✓ Axis Bank Ltd.	3.14	CRISIL AAA
Rural Electrification Corporation Ltd.	3.04	CRISIL AAA
SREI Equipment Finance Ltd.	2.96	CARE AA-
Tata Power Company Ltd.	1.49	ICRA AA
Power Finance Corporation Ltd.	1.47	ICRA AAA
Net Current Assets	2.90	
Total	100.00	

Madian Market Cap (₹Cr.)	59,861
Weighted Average market Cap (₹Cr.)	1,06,332

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

Industrywise Exposure - % of Equity Portion



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

This product is suitable for investors who are seeking*: Refer page No. 63



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

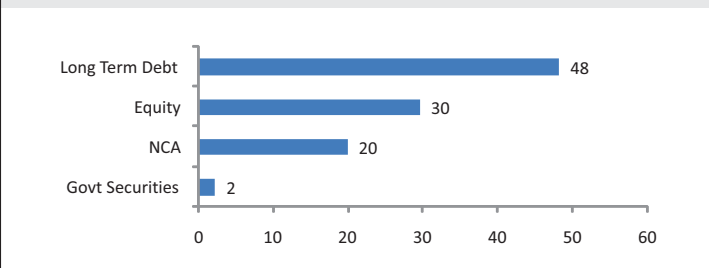
Head-Fixed Income & Fund Manager Mr. Amandeep S. Chopra (Debt Portfolio) (B.Sc. MBA [FMS Delhi])		Fund Manager (Equity Portion) Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I)										
Date of inception/allotment: 1st October, 1981		<table border="1"> <tr> <th colspan="3">Market Capitalisation (%) - Equity Portion</th> </tr> <tr> <th>Large</th> <th>Mid</th> <th>Small</th> </tr> <tr> <td>65</td> <td>28</td> <td>7</td> </tr> </table>		Market Capitalisation (%) - Equity Portion			Large	Mid	Small	65	28	7
Market Capitalisation (%) - Equity Portion												
Large	Mid	Small										
65	28	7										
Fund size monthly average: ₹ 506.87 Crore Closing AUM: ₹ 511.16 Crore												
No. of Unit Holders : 5,993												
Minimum Investment Amount : Please refer to page no. 60		Weighted Average Maturity 2.87 Years										
NAV as on January 31, 2017 : Growth Option: ₹ - Income Option: ₹ 146.27		Yield to maturity 7.72 %										
High/Low NAV in the month : Growth Option : ₹ - / ₹ -												
Total expense ratio (%) : Direct: 1.86, Regular: 2.50												
Load Structure												
Entry Load	:	Nil										
Exit Load	:	1%	< 1 yr									
		Nil	>= 1 yr									

Fund Performance Vs Benchmark

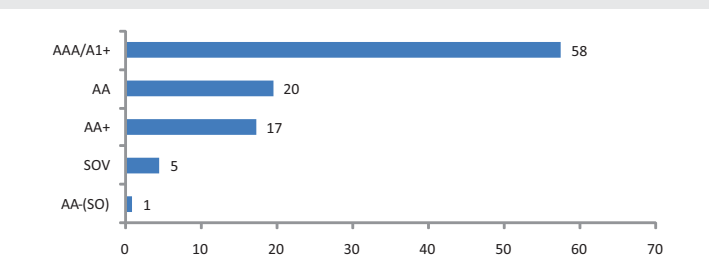
Fund Performance Vs Benchmark as on 31/12/2016				Growth of ₹10,000		
Period	NAV (%)	Crisil Debt Hybrid (75.25) (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Debt Hybrid (75.25) (₹)	CRISIL 10 Year Gilt Index (₹)
31/12/2013 31/12/2014	21.36	15.53	14.14	12,136	11,553	11,414
31/12/2014 31/12/2015	5.01	5.58	7.39	10,501	10,558	10,739
31/12/2015 31/12/2016	10.04	8.32	14.97	11,004	10,832	11,497
3 Years*	11.92	9.72	12.10	14,024	13,212	14,091
5 Years*	12.59	10.20	9.14	18,104	16,261	15,493
Since inception as on 31/12/2016 (CAGR)*	10.79	N.A.	N.A.	3,71,289	N.A.	N.A.

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV Past performance may or may not be sustained in future.
*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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016
N.A. - Not Available

Asset Allocation (% to NAV)



Credit Profile of Debt (% of Debt portion)



Excluding Net Current Assets

Portfolio as on January 31, 2017

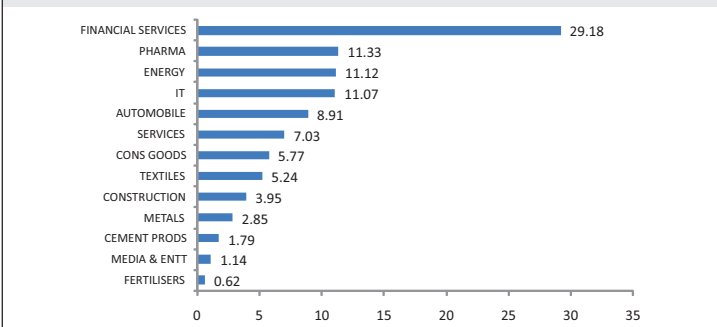
Equity	% of NAV	Rating
HDFC Bank Ltd.	1.90	
ICICI Bank Ltd.	1.55	
Infosys Ltd.	1.15	
ITC Ltd.	1.15	
Indus Ind Bank Ltd.	1.00	
Larsen & Toubro Ltd.	0.97	
Sun Pharmaceuticals Industries Ltd.	0.91	
Maruti Suzuki India Ltd.	0.84	
Aditya Birla Nuvo Ltd.	0.76	
Aurobindo Pharma Ltd.	0.74	
Mahindra & Mahindra Ltd.	0.72	
Yes Bank Ltd.	0.71	
GAIL (India) Ltd.	0.70	
Indian Oil Corporation Ltd.	0.69	
Vedanta Ltd.	0.66	
Axis Bank Ltd.	0.63	
IDFC Ltd.	0.62	
Vardhman Textiles Ltd.	0.61	
Biocon Ltd.	0.61	
Federal Bank Ltd.	0.56	
Others	12.08	
Govt Securities		
8.20% GOVT STOCK 24/09/2025	2.12	SOV
8.52% KARNATAKA SDL MAT -10/03/2020	0.21	SOV
Long Term Debt		
✓ ECL Finance Ltd.	9.53	ICRA AA
✓ Indian Hotels Company Ltd.	7.82	CARE AA+
✓ Reliance Ports & Terminals Ltd.	4.89	CRISIL AAA
✓ Reliance Jio Infocomm Ltd.	4.68	CRISIL AAA
✓ Power Grid Corporation Of India Ltd.	4.22	ICRA AAA
✓ LIC Housing Finance Ltd.	3.92	CRISIL AAA
✓ Power Finance Corporation Ltd.	2.88	CRISIL AAA
✓ HDFC Ltd.	2.38	CARE AAA
✓ National Bank for Agriculture & Rural Development	2.15	CRISIL AAA
✓ EXIM Bank	1.25	CRISIL AAA
IDFC Bank Ltd.	1.18	ICRA AAA
Adani Ports And Special Economic Zone Ltd.	0.82	ICRA AA+
NTPC Ltd.	0.62	CRISIL AAA
Talwandi Sabo Power Ltd.	0.49	CRISIL AA-(SO)
Reliance Industries Ltd.	0.45	CRISIL AAA
Dewan Hsg Finance Corporation Ltd.	0.33	CARE AAA
Blue Dart Express Ltd.	0.16	ICRA AA
Kotak Mahindra Prime Ltd.	0.12	CRISIL AAA
India Infoline Housing Finance Ltd.	0.10	ICRA AA
Steel Authority of India Ltd.	0.10	IND AA
Sundaram Bnp Paribas Home Finance Ltd.	0.08	CARE AA+
Aditya Birla Finance Ltd.	0.02	ICRA AA+
Net Current Assets	19.92	
Total	100.00	

Median Market Cap (₹Cr.)	62,572
Weighted Average Market Cap (₹Cr.)	1,02,541

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

Industrywise Exposure - % of Equity Portion



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

This product is suitable for investors who are seeking*: Refer page No. 63

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

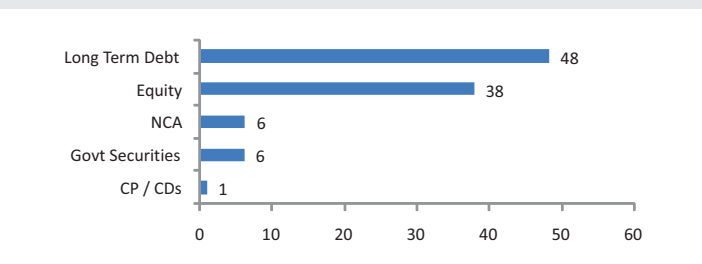
Head-Fixed Income & Fund Manager (Debt Portion) Mr. Amandeep S. Chopra (B.Sc. MBA [FMS Delhi])		<table border="1"> <tr> <th colspan="3">Market Capitalisation (%) - Equity Portion</th> </tr> <tr> <th>Large</th> <th>Mid</th> <th>Small</th> </tr> <tr> <td>54</td> <td>32</td> <td>14</td> </tr> </table>	Market Capitalisation (%) - Equity Portion			Large	Mid	Small	54	32	14
Market Capitalisation (%) - Equity Portion											
Large	Mid	Small									
54	32	14									
Fund Manager (Equity Portion) Mr. Kaushik Basu, B.Com, ACMA											
Date of inception/allotment: 12th July, 1993		Weighted Average Maturity 4.68 Years									
Fund size monthly average: ₹ 3562.23 Crore Closing AUM: ₹ 3582.62 Crore		Yield to maturity 8.26 %									
No. of Unit Holders : 20,11,365											
Minimum Investment Amount : ₹ 1,000/-											
NAV as on January 31, 2017 : ₹ 20.33											
High/Low NAV in the month : Growth option ₹ 20.41 / ₹ 19.96											
Total expense ratio (%) : Direct: 1.66, Regular: 1.83											
Load Structure											
Entry Load :	Nil										
Exit Load :	3%	< 2 yr									
	2%	>= 2 yr & < 4 yrs									
	1%	>= 4 yrs & < 5 yrs									
	Nil	>= 5 years									

Fund Performance Vs Benchmark

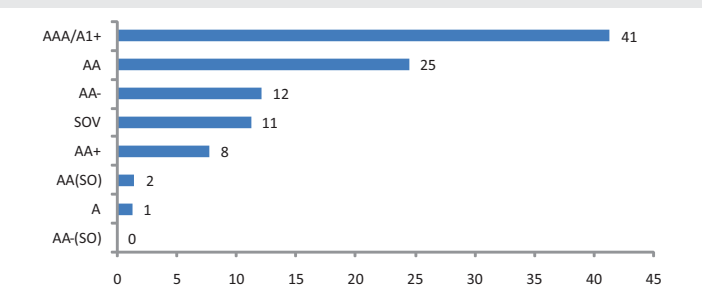
Fund Performance Vs Benchmark as on 31/12/2016				Growth of ₹10,000		
Period	NAV (%)	Crisil Debt Hybrid (60.40) (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Debt Hybrid (60.40) (₹)	CRISIL 10 Year Gilt Index (₹)
31/12/2013 31/12/2014	30.64	18.62	14.14	13,064	11,862	11,414
31/12/2014 31/12/2015	6.42	3.69	7.39	10,642	10,369	10,739
31/12/2015 31/12/2016	10.66	7.35	14.97	11,066	10,735	11,497
3 Years*	15.43	9.70	12.10	15,386	13,205	14,091
5 Years*	14.17	10.69	9.14	19,412	16,626	15,493
Since inception as on 31/12/2016 (CAGR)*	11.64	N.A.	N.A.	1,32,793	N.A.	N.A.

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV Past performance may or may not be sustained in future.
*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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016
N.A. - Not Available

Asset Allocation (% to NAV)



Credit Profile of Debt (% of Debt portion)



Excluding Net Current Assets

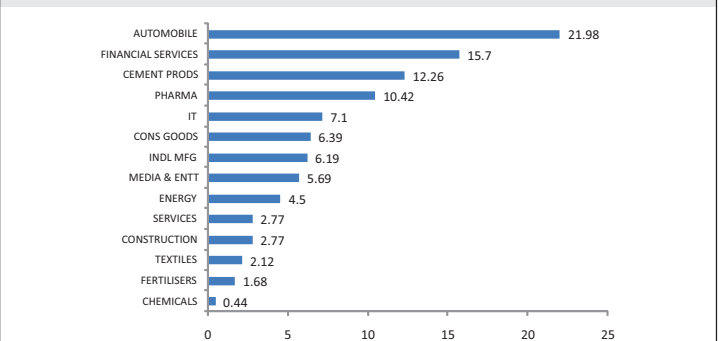
Portfolio as on January 31, 2017

CP / CDs	% of NAV	Rating
STCI Finance Ltd.	1.12	CRISIL A1+
Equity		
Ramco Cements Ltd.	1.86	
HDFC Bank Ltd.	1.81	
MRF Ltd.	1.81	
Shree Cement Ltd.	1.54	
FDC Ltd.	1.36	
Infosys Ltd.	1.31	
Eicher Motors Ltd.	1.29	
Reliance Industries Ltd.	1.28	
Essel Propack Ltd.	1.28	
Ultratech Cement Ltd.	1.26	
Navneet Education Ltd.	1.24	
Motherson Sumi System Ltd.	1.17	
Cholamandalam Investment & Finance Company Ltd.	1.16	
ITC Ltd.	1.15	
Tube Investments Of India Ltd.	1.13	
Others	17.30	
Govt Securities		
Others	0.30	
7.61 GS 2030 09/05/2030	2.25	SOV
GS-8.33%- MAT-07/06/2036	1.88	SOV
8.33% GOI-09/07/2026	1.08	SOV
7.95% GOI 28/08/2032	0.45	SOV
8.20% GOVT STOCK 24/09/2025	0.30	SOV
Long Term Debt		
Others	13.06	
ECL Finance Ltd.	6.37	ICRA AA
Religare Finvest Ltd.	5.06	ICRA AA-
Indiabulls Housing Finance Ltd.	4.20	CARE AAA
Reliance Ports & Terminals Ltd.	3.90	CRISIL AAA
Reliance Utilities & Power Pvt Ltd.	3.10	CRISIL AAA
Rural Electrification Corporation Ltd.	3.08	CRISIL AAA
Axis Bank Ltd.	2.79	CRISIL AAA
Tata Motors Ltd.	2.53	ICRA AA
Yes Bank Ltd.	2.24	CARE AA+
KKR India Financial Services Pvt Ltd.	1.96	CRISIL AA
Net Current Assets	6.38	
Total	100.00	

Median Market Cap (₹Cr.) 46,876
Weighted Average Market Cap (₹Cr.) 96,811

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

Industrywise Exposure - % of Equity Portion



New Initiative

SMS: LCCPto 5676756
To get scheme details

Options Available

SIP

This product is suitable for investors who are seeking*: Refer page No. 63

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: ₹ 2065.95 Crore

Closing AUM: ₹ 2089.03 Crore

No. of Unit Holders : 24,00,796

Minimum Investment Amount :

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

NAV as on January 31, 2017 : ₹ 22.87

High/Low NAV in the month: Growth Option : ₹ 23.01 / ₹ 22.44

Total expense ratio (%) : Direct : 1.49, Regular : 2.07

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

Fund Performance Vs Benchmark as on 31/12/2016

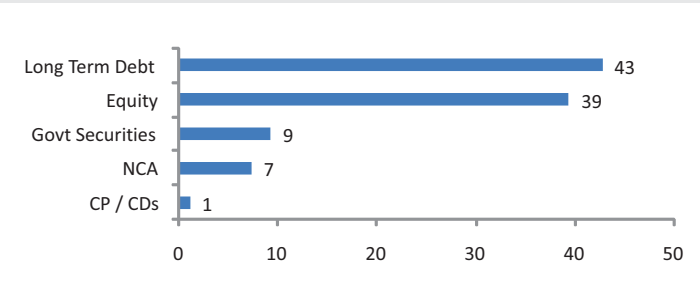
Period	Growth of ₹10,000		
	NAV (%)	Crisil Debt Hybrid (60.40) (%)	CRISIL 10 Year Gilt Index (%)
31/12/2013 31/12/2014	23.13	18.62	14.14
31/12/2014 31/12/2015	5.27	3.69	7.39
31/12/2015 31/12/2016	10.10	7.35	14.97
3 Years*	12.57	9.70	12.10
5 Years*	12.12	10.69	9.14
Since inception as on 31/12/2016 (CAGR)*	11.00	N.A.	N.A.

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV Past performance may or may not be sustained in future.

*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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016
N.A. - Not Available

Asset Allocation (% to NAV)



New Initiative

SMS: LRBP to 5676756
To get scheme details

Options Available

SWP Option & SIP

Portfolio as on January 31, 2017

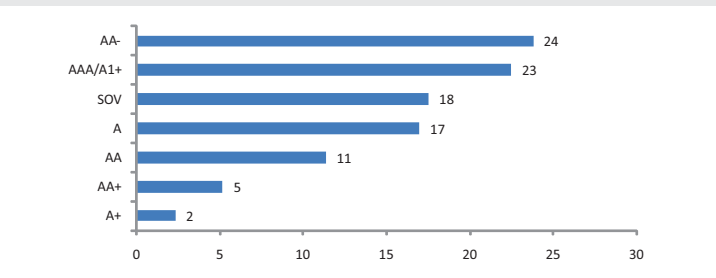
CP / CDs	% of NAV	Rating
STCI Finance Ltd.	1.20	CRISIL A1+
Equity		
✓ HDFC Bank Ltd.	2.06	
ICICI Bank Ltd.	1.93	
ITC Ltd.	1.85	
Infosys Ltd.	1.38	
GAIL (India) Ltd.	1.21	
Indus Ind Bank Ltd.	1.12	
Sun Pharmaceuticals Industries Ltd.	1.09	
Mahindra & Mahindra Ltd.	1.01	
Larsen & Toubro Ltd.	1.01	
Aditya Birla Nuvo Ltd.	1.00	
Maruti Suzuki India Ltd.	0.96	
NTPC Ltd.	0.85	
Mphasis Ltd.	0.84	
Grasim Industries Ltd.	0.83	
Aurobindo Pharma Ltd.	0.82	
Others	21.39	
Govt Securities		
Others	0.80	
✓ 7.61 GS 2030 09/05/2030	3.87	SOV
8.20% GOVT STOCK 24/09/2025	1.30	SOV
8.39% RAJASTHAN SDL - 15/03/2020	1.25	SOV
8.83% GSEC 12/12/2041	1.13	SOV
7.68% G S 15/12/23	1.01	SOV
Long Term Debt		
✓ Others	5.85	
✓ IL&FS Transportation Networks Ltd.	9.07	CARE A
✓ Religare Finvest Ltd.	5.90	IND AA-
✓ Axis Bank Ltd.	4.77	CRISIL AA
✓ SREI Equipment Finance Ltd.	4.31	CARE AA-
✓ Power Finance Corporation Ltd.	4.01	CRISIL AAA
✓ Indian Hotels Company Ltd.	2.39	CARE AA+
✓ Indiabulls Housing Finance Ltd.	2.39	CARE AAA
Reliance Ports & Terminals Ltd.	1.44	CRISIL AAA
Reliance Jio Infocomm Ltd.	1.29	CRISIL AAA
Tata Motors Ltd.	1.27	ICRA AA
Net Current Assets	7.40	
Total	100.00	

Median Market Cap (₹Cr.)	59,786
Weighted Average Market Cap (₹Cr.)	97,234

All figures given are provisional and unaudited

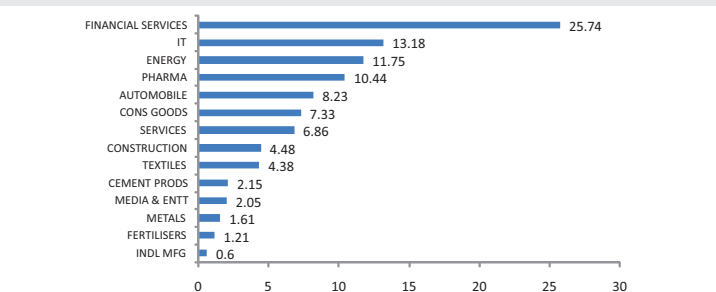
✓ Top 10 scrips in the portfolio

Credit Profile of Debt (% of Debt portion)



Excluding Net Current Assets

Industrywise Exposure - % of Equity Portion



This product is suitable for investors who are seeking*: Refer page No. 63

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: ₹ 191.01 Crore
Closing AUM: ₹ 192.32 Crore

No. of Unit Holders : 20,852

Minimum Investment Amount :
Growth / Income : ₹ 1,000 / ₹ 5,000

NAV as on January 31, 2017 :
Growth Option: ₹ 33.37 Income Option: ₹ 33.37

High/Low NAV in the month : Growth Option : ₹ 33.46 / ₹ 32.77

Total expense ratio (%) : Direct: 2.02, Regular: 2.40

Load Structure

Entry Load : Nil
Exit Load : 0.75% < 1 year
Nil >= 1 year

Market Capitalisation (%) - Equity Portion		
Large	Mid	Small
76	22	2

Weighted Average Maturity
1.63 Years

Yield to maturity
8.16 %

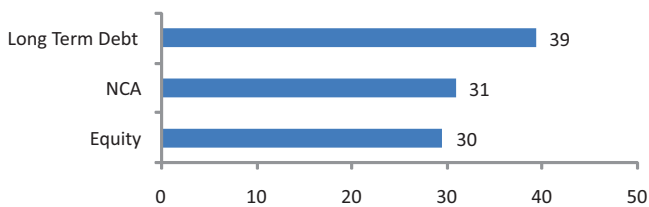
Fund Performance Vs Benchmark

Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10,000		
	NAV (%)	Crisil Debt Hybrid (75.25) (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Debt Hybrid (75.25) (₹)	CRISIL 10 Year Gilt Index (₹)
31/12/2013 31/12/2014	20.55	15.53	14.14	12,055	11,553	11,414
31/12/2014 31/12/2015	6.11	5.58	7.39	10,611	10,558	10,739
31/12/2015 31/12/2016	8.09	8.32	14.97	10,809	10,832	11,497
3 Years*	11.39	9.72	12.10	13,825	13,212	14,091
5 Years*	10.37	10.20	9.14	16,387	16,261	15,493
Since inception as on 31/12/2016 (CAGR)*	12.60	N.A.	N.A.	65,421	N.A.	N.A.

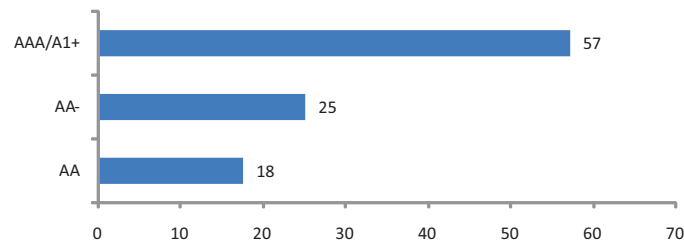
Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV Past performance may or may not be sustained in future.

* 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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016
N.A. - Not Available

Asset Allocation (% to NAV)



Credit Profile of Debt (% of Debt portion)



Excluding Net Current Assets

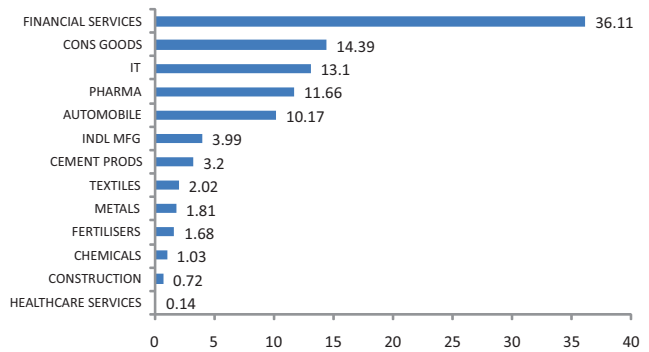
Portfolio as on January 31, 2017

Equity	% of NAV	Rating
✓ HDFC Bank Ltd.	1.93	
✓ Yes Bank Ltd.	1.91	
✓ Indus Ind Bank Ltd.	1.86	
Bajaj Finance Ltd.	1.35	
Infosys Ltd.	1.32	
Tata Consultancy Services Ltd.	1.11	
Kotak Mahindra Bank Ltd.	1.09	
HDFC Ltd.	0.97	
ITC Ltd.	0.96	
Shree Cement Ltd.	0.95	
Sun Pharmaceuticals Industries Ltd.	0.92	
Maruti Suzuki India Ltd.	0.77	
Motherson Sumi System Ltd.	0.73	
Eclerx Services Ltd.	0.66	
ICICI Bank Ltd.	0.61	
Others	12.48	
Long Term Debt		
HDFC Ltd.	0.53	
Others	0.99	
✓ Reliance Utilities & Power Pvt Ltd.	10.28	CRISIL AAA
✓ JSW Energy Ltd.	9.92	CARE AA-
✓ IDFC Bank Ltd.	5.25	ICRA AAA
✓ Steel Authority of India Ltd.	4.61	IND AA
✓ National Bank for Agriculture & Rural Development	2.72	CRISIL AAA
✓ Rural Electrification Corporation Ltd.	1.70	CRISIL AAA
✓ NTPC Ltd.	1.62	CRISIL AAA
Tata Motors Ltd.	1.33	ICRA AA
India Infoline Housing Finance Ltd.	0.47	ICRA AA
Net Current Assets	30.96	
Total	100.00	

Median Market Cap (₹ Cr.) 60,915
Weighted Average Market Cap (₹ Cr.) 1,09,635

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

Industrywise Exposure - % of Equity Portion



New Initiative SMS: LMUS to 676756 To get scheme details	Options Available SIP
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This product is suitable for investors who are seeking*: Refer page No. 63

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

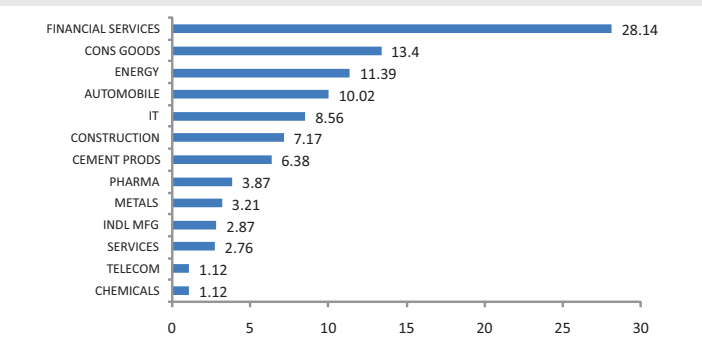
Fund Manager Mr. Kaushik Basu, B.Com, ACMA	<table border="1"> <tr> <th colspan="3">Market Capitalisation (%) - Equity Portion</th> </tr> <tr> <th>Large</th> <th>Mid</th> <th>Small</th> </tr> <tr> <td>70</td> <td>23</td> <td>7</td> </tr> </table>	Market Capitalisation (%) - Equity Portion			Large	Mid	Small	70	23	7
Market Capitalisation (%) - Equity Portion										
Large		Mid	Small							
70	23	7								
Date of inception/allotment: 30th January, 2008										
Fund size monthly average: ₹ 149.09 Crore Closing AUM: ₹ 152.22 Crore										
No. of Unit Holders : 26,213	Weighted Average Maturity 5.99 Years									
NAV as on January 31, 2017 : Growth Option: ₹ 28.8554, Income Option: ₹ 28.8576										
High/Low NAV in the month : Growth option ₹ 29.22 / ₹ 27.56										
Total expense ratio (%) : Direct : 2.10, Regular : 2.76										
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

Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10,000		
	NAV (%)	Crisil Balanced Fund Index (%)	Nifty 50 Index (%)	NAV (₹)	Crisil Balanced Fund Index (₹)	Nifty 50 Index (₹)
31/12/2013 31/12/2014	44.71	25.34	31.39	14,471	12,534	13,139
31/12/2014 31/12/2015	-1.82	0.48	-4.06	9,818	10,048	9,594
31/12/2015 31/12/2016	5.82	6.66	3.01	10,582	10,666	10,301
3 Years*	9.89	6.94	9.09	15,037	13,434	12,985
5 Years*	14.94	11.54	12.09	20,076	17,275	17,705
Since inception as on 31/12/2016 (CAGR)*	9.89	6.94	5.29	23,206	18,201	15,843

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV. Past performance may or may not be sustained in future.
* 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 62 in 'Fund Manager Summary'. *3 & 5 years: data as on 31st December 2016

Industrywise Exposure - % of Equity Portion



Portfolio as on January 31, 2017

Equity	% of NAV
✓ HDFC Bank Ltd.	6.24
✓ Infosys Ltd.	3.66
✓ Shree Cement Ltd.	3.37
✓ Britannia Industries Ltd.	3.29
✓ L&T Finance Holdings Ltd.	3.20
✓ Reliance Industries Ltd.	3.09
✓ State Bank of India	3.08
✓ ICICI Bank Ltd.	2.83
✓ Indian Oil Corporation Ltd.	2.41
✓ Sheela Foam Ltd.	2.35
Tata Consultancy Services Ltd.	2.34
Axis Bank Ltd.	2.30
Ultratech Cement Ltd.	2.18
Tata Motors Ltd.	2.16
ITD Cementation India Ltd.	2.12
Hero Motocorp Ltd.	2.08
ITC Ltd.	2.03
Larsen & Toubro Ltd.	1.98
Whirlpool of India Ltd.	1.87
Yes Bank Ltd.	1.83
Others	41.34
Net Current Assets	4.25
Total	100.00

Median Market Cap (₹Cr.)	74,840
Weighted Average Market Cap (₹Cr.)	1,19,366

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

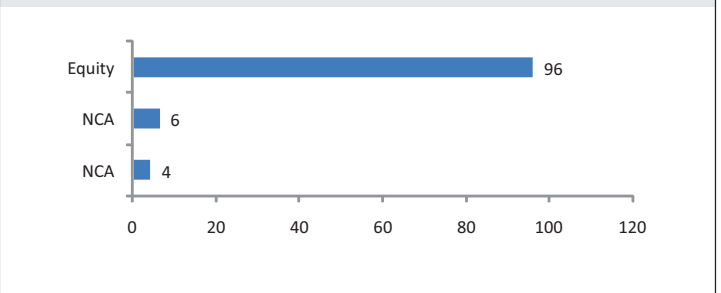
This product is suitable for investors who are seeking*:

Investors understand that their principal will be at Moderately High Risk

- 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)



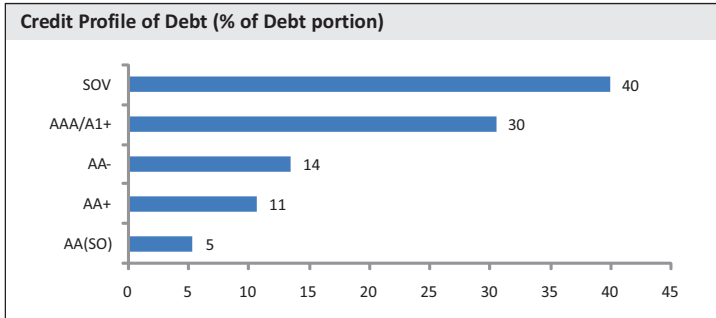
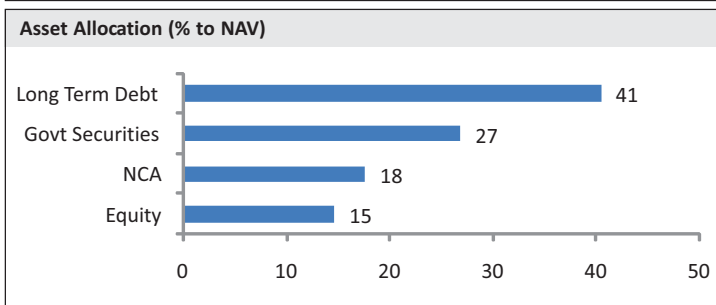
Options Available

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	<table border="1"> <tr> <th colspan="3">Market Capitalisation (%) - Equity Portion</th> </tr> <tr> <th>Large</th> <th>Mid</th> <th>Small</th> </tr> <tr> <td>87</td> <td>13</td> <td>0</td> </tr> </table>	Market Capitalisation (%) - Equity Portion			Large	Mid	Small	87	13	0
Market Capitalisation (%) - Equity Portion										
Large		Mid	Small							
87		13	0							
Fund size monthly average: ₹ 276.95 Crore										
Closing AUM: ₹ 278.09 Crore										
No. of Unit Holders : 14,813	Weighted Average Maturity 5.88 Years									
Minimum Investment Amount : Please refer to page no. 63										
NAV as on January 31, 2017 : Growth : ₹ 32.83 / Income : ₹ 12.40										
High/Low NAV in the month : Growth Option : ₹ 32.89 / ₹ 32.45										
Total expense ratio (%) : Direct: 1.37, Regular: 1.80										
Load Structure										
Entry Load : Nil	Exit Load (w.e.f. 6/4/2015)									
	<= 365 Days - 1.00%									
	> 365 Days - Nil									

Fund Performance Vs Benchmark						
Fund Performance Vs Benchmark as on 31/12/2016				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 (₹)
31/12/2013 31/12/2014	16.01	16.83	14.14	11,601	11,683	11,414
31/12/2014 31/12/2015	5.73	6.79	7.39	10,573	10,679	10,739
31/12/2015 31/12/2016	10.36	11.56	14.97	11,036	11,156	11,497
3 Years*	10.61	11.64	12.10	13,536	13,918	14,091
5 Years*	9.91	10.24	9.14	16,048	16,290	15,493
Since inception as on 31/12/2016 (CAGR)*	8.55	8.76	6.80	32,355	33,263	25,640

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV/Past performance may or may not be sustained in future.
 *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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016



Excluding Net Current Assets

Portfolio as on January 31, 2017

Equity	% of NAV	Rating
✓ HDFC Bank Ltd.	1.22	
✓ GAIL (India) Ltd.	0.82	
ICICI Bank Ltd.	0.78	
Larsen & Toubro Ltd.	0.68	
NTPC Ltd.	0.68	
Indus Ind Bank Ltd.	0.67	
ITC Ltd.	0.64	
Maruti Suzuki India Ltd.	0.63	
Sun Pharmaceuticals Industries Ltd.	0.62	
Aditya Birla Nuvo Ltd.	0.61	
Infosys Ltd.	0.61	
Indian Oil Corporation Ltd.	0.59	
IDFC Ltd.	0.57	
Mahindra & Mahindra Ltd.	0.50	
Oil & Natural Gas Corporation Ltd.	0.50	
Others	4.63	
Govt Securities		
✓ 7.61 GS 2030 09/05/2030	11.62	SOV
✓ 7.59% G S -11/01/2026	9.62	SOV
✓ 7.68% G S 15/12/23	5.72	SOV
Long Term Debt		
✓ ICICI Bank Ltd.	9.00	
✓ Reliance Utilities & Power Pvt Ltd.	9.40	CRISIL AAA
✓ Vedanta Ltd.	9.12	CRISIL AA-
✓ Yes Bank Ltd.	7.22	CARE AA+
✓ Edelweiss Asset Reconstruction Company Ltd.	3.64	ICRA AA(SO)
Reliance Ports & Terminals Ltd.	1.84	CRISIL AAA
Dewan Hsg Finance Corporation Ltd.	0.19	CARE AAA
Power Grid Corporation Of India Ltd.	0.14	CRISIL AAA
Net Current Assets	17.74	
Total	100.00	

Median Market Cap (₹ Cr.)	1,38,745
Weighted Average Market Cap (₹ Cr.)	1,41,611

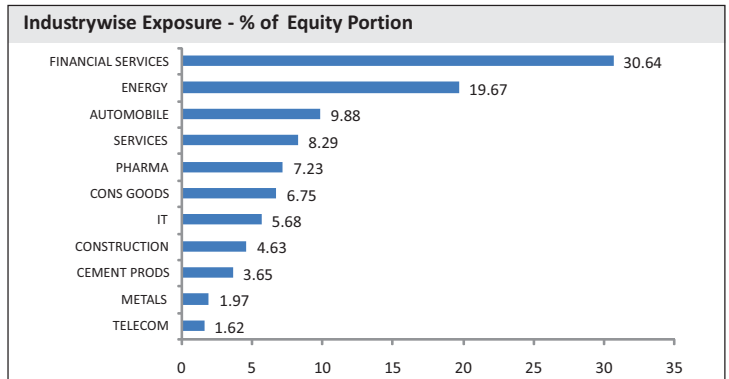
All figures given are provisional and unaudited
 ✓ Top 10 scrips in the portfolio

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

Investors understand that their principal will be at Moderate Risk



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 : ₹ 883.04 Crore
Closing AUM : ₹ 894.17 Crore

No. of Unit Holders : 31,484

Minimum Investment Amount :
 Monthly Dividend / Monthly Payment Plan - ₹ 25,000/-
 Flexi Dividend / Growth Plan - ₹ 5,000/-

Market Capitalisation (%) - Equity Portion		
Large	Mid	Small
75	23	2

Weighted Average Maturity
5.11 Years

NAV as on January 31, 2017 : Growth/Income : ₹ 35.46 / ₹ 15.14

High/Low NAV in the month : Growth Option : ₹ 35.54 / ₹ 34.85

Total expense ratio (%) : Direct: 1.15, Regular: 2.08

Load Structure

Entry Load : Nil
 Exit Load : For all investments made on or after October 8, 2010
 Nil

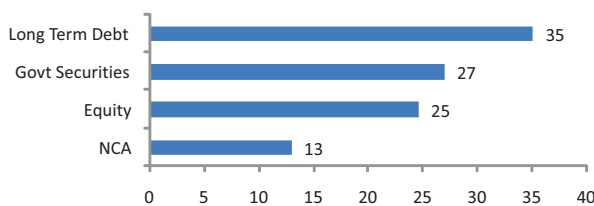
Fund Performance Vs Benchmark

Fund Performance Vs Benchmark as on 31/12/2016

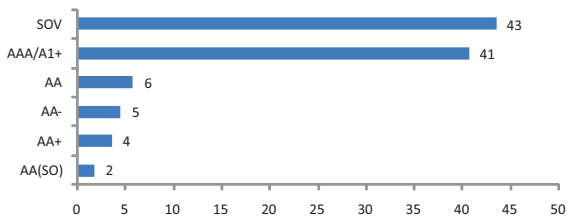
Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10,000		
	NAV (%)	Crisil MIP Blended Index (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil MIP Blended Index (₹)	CRISIL 10 Year Gilt Index (₹)
31/12/2013 31/12/2014	21.09	16.83	14.14	12,109	11,683	11,414
31/12/2014 31/12/2015	7.10	6.79	7.39	10,710	10,679	10,739
31/12/2015 31/12/2016	8.93	11.56	14.97	10,893	11,156	11,497
3 Years*	12.20	11.64	12.10	14,129	13,918	14,091
5 Years*	11.61	10.24	9.14	17,329	16,290	15,493
Since inception as on 31/12/2016 (CAGR)*	10.02	8.07	5.88	34,777	27,537	21,080

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV Past performance may or may not be sustained in future.
 *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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016

Asset Allocation (% to NAV)



Credit Profile of Debt (% of Debt portion)



Excluding Net Current Assets

Portfolio as on January 31, 2017

Equity	% of NAV	Rating
HDFC Bank Ltd.	1.75	
Yes Bank Ltd.	1.58	
Indus Ind Bank Ltd.	1.49	
Bajaj Finance Ltd.	1.36	
Infosys Ltd.	1.08	
Tata Consultancy Services Ltd.	0.90	
Kotak Mahindra Bank Ltd.	0.86	
HDFC Ltd.	0.83	
ITC Ltd.	0.81	
Shree Cement Ltd.	0.74	
Others	13.29	
Govt Securities		
✓ 7.59% G S -11/01/2026	8.38	SOV
✓ 7.68% G S 15/12/23	8.30	SOV
✓ 8.39% RAJASTHAN SDL - 15/03/2020	5.26	SOV
✓ 7.61 GS 2030 09/05/2030	3.01	SOV
8.90% MAH SDL 20/09/2022	1.21	SOV
8.32% UP UDAY MAT - 21/03/2020	0.58	SOV
7.59% NI GS - 20/03/2029	0.28	SOV
7.88% GSEC MAT- 19.03.2030	0.04	SOV
Long Term Debt		
✓ Yes Bank Ltd.	2.24	
✓ Indiabulls Housing Finance Ltd.	8.41	CARE AAA
✓ Mahindra & Mahindra Financial Services Ltd.	5.77	CARE AAA
✓ Dewan Hsg Finance Corporation Ltd.	4.41	CARE AAA
✓ KKR India Financial Services Pvt Ltd.	3.42	CRISIL AA
✓ ICICI Bank Ltd.	2.94	ICRA AAA
Vedanta Ltd.	2.84	CRISIL AA-
Reliance Ports & Terminals Ltd.	1.68	CRISIL AAA
Reliance Utilities & Power Pvt Ltd.	1.17	CRISIL AAA
Edelweiss Asset Reconstruction Company Ltd.	1.13	ICRA AA(SO)
Power Grid Corporation Of India Ltd.	0.94	CRISIL AAA
ECL Finance Ltd.	0.23	ICRA AA
Net Current Assets	13.07	
Total	100.00	

Median Market Cap (₹Cr.)	60,723
Weighted Average Market Cap (₹Cr.)	1,10,617

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

This product is suitable for investors who are seeking*:

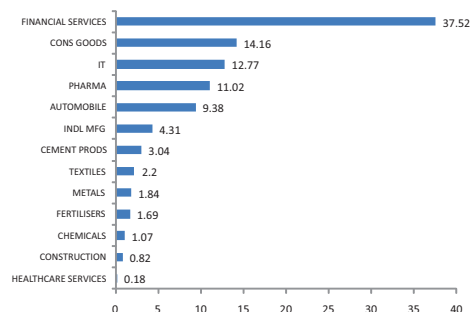
Riskometer



- 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

Industrywise Exposure - % of Equity Portion



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: ₹ 1894.24 Crore Closing AUM: ₹ 1886.54 Crore	NAV per unit as on January 31, 2017: Growth : ₹ 49.94 / ₹ 14.55
High/Low of NAV in the month Growth/Income : ₹ 49.94 / ₹ 49.73	Minimum Investment Amount Regular Growth Option ₹ 1,000/- Income Option ₹ 20,000/-
Total expense ratio (%): Direct: 0.85, Regular: 1.66	
Registrar M/s. Karvy Computershare Pvt. Ltd.	No. of Unit Holding Accounts: 32,277 Yield to Maturity : 6.89%
Weighted Average Maturity 6.78 yrs	Mod Dur : 4.82 yrs
Load Structure	
Entry Load	: Nil
Exit Load	: NIL

Fund Performance Vs Benchmark

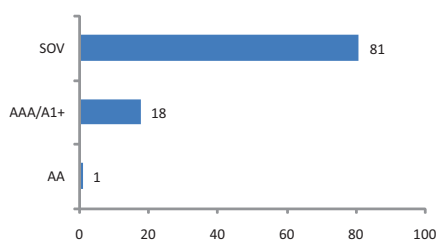
Fund Performance Vs Benchmark as on 31/12/2016				Growth of ₹10,000		
Period	NAV (%)	Crisil Composite Bond Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Composite Bond Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)
31/12/2013 31/12/2014	15.60	14.31	14.14	11,560	11,431	11,414
31/12/2014 31/12/2015	6.31	8.63	7.39	10,631	10,863	10,739
31/12/2015 31/12/2016	13.92	12.94	14.97	11,392	11,294	11,497
3 Years*	11.86	11.92	12.10	14,001	14,024	14,091
5 Years*	9.95	9.74	9.14	16,077	15,924	15,493
Since inception as on 31/12/2016 (CAGR)*	8.93	N.A.	N.A.	49,396	N.A.	N.A.

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV Past performance may or may not be sustained in future.
*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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016
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

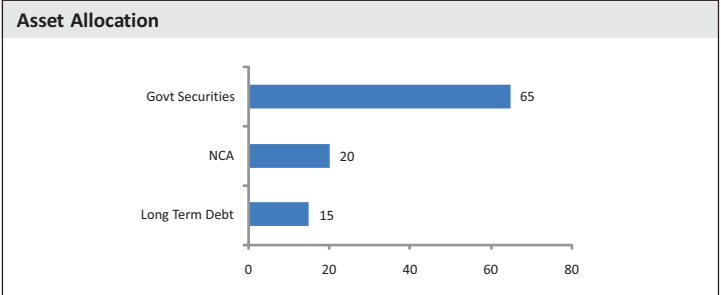
Credit Profile of Debt as on January 31, 2017

Excluding Net Current Assets

Portfolio as on January 31, 2017

Debt	% of NAV	Rating
Govt Securities		
✓ 7.59% G S -11/01/2026	34.89	SOV
✓ 6.97% GSEC 06/09/26	15.43	SOV
✓ 8.27 GSEC - 09/06/2020	7.85	SOV
✓ 7.61 GS 2030 09/05/2030	5.90	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		
✓ Reliance Utilities & Power Pvt Ltd.	10.00	CRISIL AAA
✓ Reliance Jio Infocomm Ltd.	4.28	CRISIL AAA
✓ HPCL Mittal Energy Ltd.	0.83	ICRA AA
Net Current Assets	20.17	
Total	100.00	

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

Asset Allocation as on January 31, 2017**Options Available**

SIP & SWP

Investment Objective

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

Date of inception/allotment: 23rd June, 2003	Fund Manager Mr. Sudhir Agarwal [MCom,MBA (Finance),CFA]
Fund size monthly average: ₹ 10441.71 Crore Closing AUM: ₹ 10457.71 Crore	NAV per unit as on January 31, 2017: Growth : ₹ 19.79 / ₹ 15.41
High/Low of NAV in the month Growth Option : ₹ 19.79 / ₹ 19.66	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 1.94 yrs
	Total expense ratio (%): Direct: 0.45, Regular: 0.86
No. of Unit Holding Accounts 15,888	Yield to Maturity : 7.33%
	Mod Dur : 1.59 yrs
Load Structure	
Entry Load	: Nil
Exit Load	: NIL

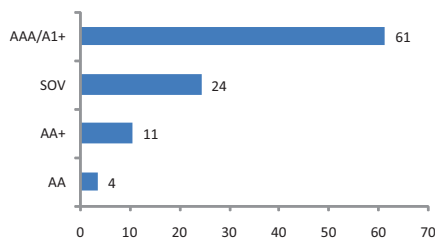
Fund Performance Vs Benchmark

Fund Performance Vs Benchmark as on 31/12/2016				Growth of ₹10,000		
Period	NAV (%)	CRISIL Short-Term Bond Fund Index(%)	1 Year T-Bill (%)	NAV (₹)	CRISIL Short-Term Bond Fund Index (₹)	Crisil 1 Year T-Bill Index (₹)
31/12/2013 31/12/2014	10.92	10.47	8.56	11,092	11,047	10,856
31/12/2014 31/12/2015	8.29	8.66	8.22	10,829	10,866	10,822
31/12/2015 31/12/2016	10.10	9.85	7.29	11,010	10,985	10,729
3 Years*	9.76	9.65	8.01	13,226	13,187	12,603
5 Years*	9.89	9.26	7.59	16,033	15,578	14,422
Since inception as on 31/12/2016 (CAGR)*	9.25	8.04	6.31	19,617	18,022	15,937

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV Past performance may or may not be sustained in future.

*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 62 in 'Fund Manager Summary'. *3 & 5 Years : data as on 31st December 2016

Credit Profile of Debt as on January 31, 2017

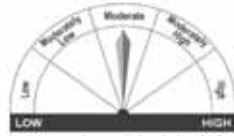
Excluding Net Current Assets

Portfolio as on January 31, 2017

Debt	% of NAV	Rating
CP / CDs		
✓ Tata Capital Financial Services Ltd.	3.82	ICRA A1+
EXIM Bank	1.91	CRISIL A1+
Corporation Bank	0.95	CRISIL A1+
Govt Securities		
✓ 8.27 GSEC - 09/06/2020	11.02	SOV
✓ 6.97% GSEC 06/09/26	4.46	SOV
✓ 7.68% G S 15/12/23	2.73	SOV
8.01% RAJASTHAN SPL SDL -23/06/2020	0.54	SOV
8.03% UP SDL SPL - 02/06/2020	0.40	SOV
91 D TBILL MAT - 30/03/2017	0.28	SOV
7.59% G S -11/01/2026	0.10	SOV
8.19% RAJASTHAN SPL SDL -23/06/2026	0.00	SOV
NCDs		
EXIM Bank	0.96	CRISIL A1+
✓ Power Finance Corporation Ltd.	7.83	CRISIL AAA
✓ HDFC Ltd.	5.24	CRISIL AAA
✓ Rural Electrification Corporation Ltd.	4.25	CRISIL AAA
✓ Shriram Transport Finance Co.Ltd.	3.84	CRISIL AA+
✓ Small Industries Development Bank of India	3.65	CRISIL AAA
✓ Indiabulls Housing Finance Ltd.	3.59	CARE AAA
LIC Housing Finance Ltd.	3.55	CRISIL AAA
Business Broadcast News Holdings Ltd.	3.49	CARE AAA(SO)
National Bank for Agriculture & Rural Development	2.71	CRISIL AAA
Dewan Hsg Finance Corporation Ltd.	2.66	CARE AAA
Capital First Ltd.	2.40	CARE AA+
Piramal Enterprises Ltd.	1.92	ICRA AA
Shriram Housing Finance Ltd.	1.83	CARE AA+
ONGC Mangalore Petrochemicals Ltd.	1.22	IND AAA
Tata Motors Ltd.	0.91	ICRA AA
Reliance Gas Transportation Infrastructure Ltd.	0.89	CRISIL AAA
Power Grid Corporation Of India Ltd.	0.65	ICRA AAA
Reliance Jio Infocomm Ltd.	0.49	CRISIL AAA
National Highways Authority of India	0.48	CRISIL AAA
UPL Ltd.	0.30	CARE AA+
BMW India Financial Services Pvt Ltd.	0.29	CRISIL AAA
Infrastructure Leasing & Fin.Ser.Lt	0.19	IND AAA
Aditya Birla Finance Ltd.	0.16	ICRA AA+
Reliance Utilities & Power Pvt Ltd.	0.16	CRISIL AAA
Axis Finance Ltd.	0.08	ICRA AAA
IDFC Bank Ltd.	0.06	ICRA AAA
Net Current Assets	19.99	
Total	100.00	

All figures given are provisional and unaudited

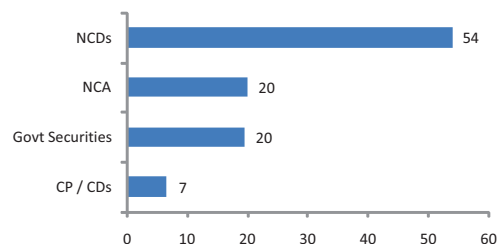
✓ Top 10 scrips in the portfolio

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

Investors understand that their principal will be at Moderate Risk

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

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

Asset Allocation as on January 31, 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: ₹ 1362.15 Crore Closing AUM: ₹ 1396.37 Crore	NAV per unit as on January 31, 2017: Growth Option : ₹ 19.13 Income Option : ₹ 12.18
High/Low of NAV in the month Growth Option : ₹ 19.13 / ₹ 19.05	Minimum Investment Amount ₹ 10,000/-
Total expense ratio (%): Direct: 0.83, Regular: 1.61	No. of Unit Holding Accounts: 11,638
Registrar M/s. Karvy Computer share Pvt. Ltd.	Yield to Maturity : 6.66%
Weighted Average Maturity 5.94 yrs	Mod Dur : 4.30 yrs
Load Structure	
Entry Load	: Nil
Exit Load	: <= 365 days 1.00% > 365 days Nil (w.e.f. Jan 01, 2015)

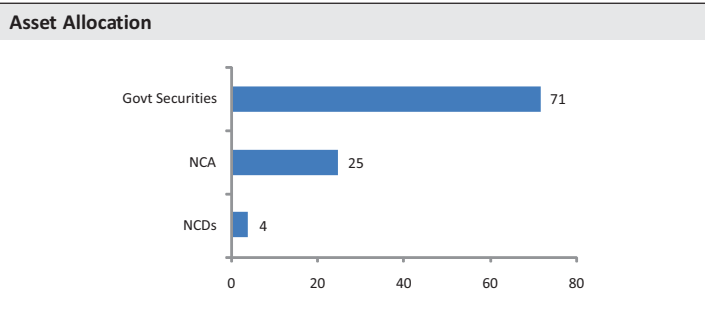
Fund Performance Vs Benchmark

Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10,000		
	NAV Growth (%)	Crisil Composite Bond Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	Crisil Composite Bond Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)
31/12/2013 31/12/2014	14.74	14.31	14.14	11,474	11,431	11,414
31/12/2014 31/12/2015	6.91	8.63	7.39	10,691	10,863	10,739
31/12/2015 31/12/2016	14.92	12.94	14.97	11,492	11,294	11,497
3 Years*	12.11	11.92	12.10	14,095	14,024	14,091
5 Years*	11.01	9.74	9.14	16,868	15,924	15,493
Since inception as on 31/12/2016 (CAGR)*	10.23	8.82	7.55	18,922	17,393	16,106

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV Past performance may or may not be sustained in future.

*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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016

Asset Allocation as on January 31, 2017**Portfolio as on January 31, 2017**

Debt	% of NAV	Rating
Govt Securities		
✓ 7.59% G S -11/01/2026	30.66	SOV
✓ 6.97% GSEC 06/09/26	19.36	SOV
✓ 8.27 GSEC - 09/06/2020	18.17	SOV
✓ 7.61 GS 2030 09/05/2030	3.19	SOV
✓ 8.49% KL SDL MAT 10/02/2026	0.03	SOV
NCDs		
✓ Reliance Utilities & Power Pvt Ltd.	3.91	CRISIL AAA
✓ Rural Electrification Corporation Ltd.	0.08	CRISIL AAA
Net Current Assets	24.60	
Total	100.00	

All figures given are provisional and unaudited

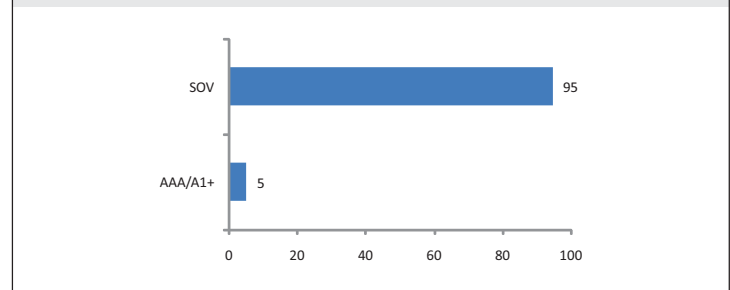
✓ Top 10 scrips in the portfolio

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

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

Credit Profile of Debt as on January 31, 2017

Excluding Net Current Assets

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: ₹ 6158.95 Crore Closing AUM: ₹ 6148.27 Crore	NAV per unit as on January 31, 2017: Growth Option : ₹ 2625.30 Weekly Dividend Option : ₹ 1113.42
High/Low of NAV in the month Growth Option : ₹ 2625.30 / ₹ 2608.84	Weighted Average Maturity : 272 Days
Minimum Investment Amount Please refer to page no. 61	Registrar M/s. Karvy Computershare Pvt. Ltd.
Yield to Maturity : 7.63%	Load Structure Entry Load : Nil Exit Load : Nil (w.e.f. October 01, 2012)
Mod Dur : 246 Days	
No. of Unit Holding Accounts 69,580	
Total expense ratio (%): Direct: 0.45 , Regular: 1.00	

Portfolio as on January 31, 2017

Debt	% of NAV	Rating
CP / CDs		
✓ National Bank for Agriculture & Rural Development	8.49	CRISIL A1+
✓ Bank of Maharashtra	5.25	CRISIL A1+
✓ ICICI Bank Ltd.	5.09	ICRA A1+
✓ EXIM Bank	4.46	CRISIL A1+
✓ BMW India Financial Services Pvt Ltd.	2.31	CRISIL A1+
Indus Ind Bank Ltd.	1.62	CRISIL A1+
IDBI Bank Ltd.	0.81	CRISIL A1+
Corporation Bank	0.40	CRISIL A1+
Govt Securities		
7.59% G S -11/01/2026	1.74	SOV
NCDs		
National Bank for Agriculture & Rural Development	1.22	CRISIL A1+
EXIM Bank	1.22	CRISIL A1+
BMW India Financial Services Pvt Ltd.	0.49	CRISIL A1+
✓ HDFC Ltd.	6.11	CRISIL AAA
✓ Small Industries Development Bank of India	5.00	CARE AAA
✓ Vedanta Ltd.	4.61	CRISIL AA-
✓ Indiabulls Housing Finance Ltd.	4.48	CARE AAA
✓ Dewan Hsg Finance Corporation Ltd.	4.38	CARE AAA
KKR India Financial Services Pvt Ltd.	3.44	CRISIL AA
Shriram Transport Finance Co.Ltd.	3.34	IND AA+
JSW Steel Ltd.	3.33	ICRA AA-
ECL Finance Ltd	3.30	ICRA AA
Business Broadcast News Holdings Ltd.	2.59	CARE AAA(SO)
JSW Energy Ltd.	2.46	CARE AA-
PNB Housing Finance Ltd.	2.46	CARE AAA
National Housing Bank	2.04	CRISIL AAA
Future Enterprises Ltd.	1.66	CARE AA-
JM Financial Credit Solutions Ltd.	1.65	ICRA AA
Religare Finvest Ltd.	0.90	IND AA-
Edelweiss Asset Reconstruction Company Ltd.	0.82	ICRA AA(SO)
Vodafone Mobile Services Ltd.	0.82	CRISIL AA
Adani Ports And Special Economic Zone Ltd.	0.66	ICRA AA+
Capital First Ltd.	0.33	CARE AA+
L&T Finance Ltd.	0.00	CARE AA+
Net Current Assets	12.52	
Total	100.00	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

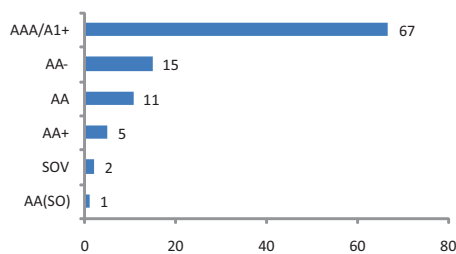
Fund Performance Vs Benchmark

Fund Performance Vs Benchmark as on 31/12/2016				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 (₹)
31/12/2013 31/12/2014	8.84	9.21	8.56	10,884	10,921	10,856
31/12/2014 31/12/2015	8.51	8.23	8.22	10,851	10,823	10,822
31/12/2015 31/12/2016	8.89	7.50	7.29	10,889	10,750	10,729
3 Years*	8.74	8.31	8.01	12,861	12,709	12,603
5 Years*	8.98	8.49	7.59	15,379	15,036	14,422
Since inception as on 31/12/2016 (CAGR)*	7.44	6.92	5.93	26,067	24,432	21,578

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV Past performance may or may not be sustained in future.

* 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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016

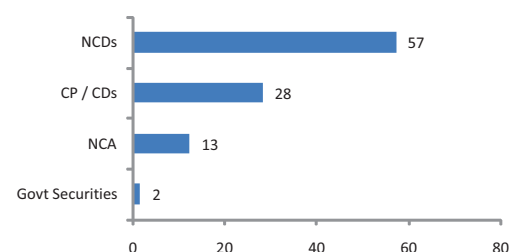
Credit Profile of Debt as on January 31, 2017

Excluding Net Current Assets

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 January 31, 2017

Investment Objective

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

Date of inception/allotment: 12th July, 1999	Fund Manager Mr. Sudhir Agarwal [MCom, MBA (Finance), CFA]
Fund size monthly average: ₹ 12252.23 Crore Closing AUM: ₹ 11863.18 Crore	NAV per unit as on January 31, 2017: Growth Option : ₹ 2215.15 Daily Dividend Plan Option : ₹ 1052.11
High/Low of NAV in the month Growth Option : ₹ 2215.15 / ₹ 2201.23	Minimum Investment Amount ₹ Rs. 10,000/ and in multiples of ₹ 1
Total expense ratio (%): Direct: 0.26, Regular: 0.40	
Yield to Maturity : 7.54%	No. of Unit Holding Accounts: 11,441
Mod Dur : 176 Days	Weighted Average Maturity: 191 Days
Load Structure Entry Load: Nil Exit Load : Nil	Registrar M/s. Karvy Computershare Pvt. Ltd.

Fund Performance Vs Benchmark

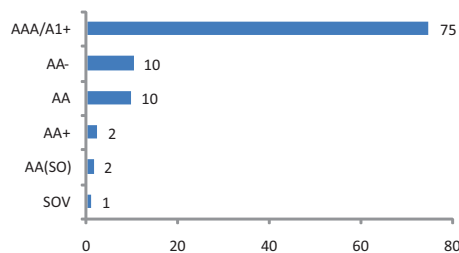
Fund Performance Vs Benchmark as on 31/12/2016				Growth of ₹10,000		
Period	NAV (%)	Crisil Liquid Fund Index (%)	Crisil 1 Year T-Bill Index (%)	NAV (₹)	Crisil Fund Index (₹)	Crisil 1 Year T-Bill Index (₹)
31/12/2013 31/12/2014	9.31	9.21	8.56	10,931	10,921	10,856
31/12/2014 31/12/2015	8.76	8.23	8.22	10,876	10,823	10,822
31/12/2015 31/12/2016	8.92	7.50	7.29	10,892	10,750	10,729
3 Years*	8.99	8.31	8.01	12,950	12,709	12,603
5 Years*	9.24	8.49	7.59	15,564	15,036	14,422
Since inception as on 31/12/2016 (CAGR)*	8.47	7.61	6.46	21,997	20,363	18,348

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV Past performance may or may not be sustained in future.

* 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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016

Credit Profile of Debt as on January 31, 2017



Excluding Net Current Assets

*Excluding BRDS

New Initiative

SMS: LLPSto 5676756
To get scheme details

Portfolio as on January 31, 2017

Debt	% of NAV	Rating
CP / CDs		
✓ EXIM Bank	10.07	CRISIL A1+
✓ National Bank for Agriculture & Rural Development	6.75	CRISIL A1+
✓ Bank of Maharashtra	6.15	CRISIL A1+
✓ IDBI Bank Ltd.	2.73	ICRA A1+
✓ ICICI Bank Ltd.	2.46	ICRA A1+
Vijaya Bank	1.22	CRISIL A1+
Indus Ind Bank Ltd.	0.84	CRISIL A1+
Corporation Bank	0.42	CRISIL A1+
Andhra Bank	0.34	CARE A1+
Small Industries Development Bank of India	0.21	CRISIL A1+
Cholamandalam Investment & Finance Company Ltd.	0.04	ICRA A1+
Govt Securities		
7.59% G S -11/01/2026	0.90	SOV
NCDs		
Small Industries Development Bank of India	2.80	CRISIL A1+
Cholamandalam Investment & Finance Company Ltd.	1.15	ICRA A1+
✓ HDFC Ltd.	7.09	CRISIL AAA
✓ Indiabulls Housing Finance Ltd.	5.37	CARE AAA
✓ Citicorp Finance India Ltd.	4.21	ICRA AAA
✓ JM Financial Credit Solutions Ltd.	3.19	IND AA
✓ JSW Steel Ltd.	3.03	ICRA AA-
LIC Housing Finance Ltd.	2.85	CRISIL AAA
Dewan Hsg Finance Corporation Ltd.	2.65	CARE AAA
ECL Finance Ltd.	2.54	ICRA AA
Rural Electrification Corporation Ltd.	2.13	CRISIL AAA
JSW Energy Ltd.	2.04	CARE AA-
Shriram Transport Finance Co.Ltd.	1.98	IND AA+
Business Broadcast News Holdings Ltd.	1.33	CARE AAA(SO)
Future Enterprises Ltd.	1.29	CARE AA-
Edelweiss Asset Reconstruction Company Ltd.	1.28	ICRA AA(SO)
Piramal Enterprises Ltd.	1.27	ICRA AA
National Housing Bank	1.27	CRISIL AAA
Religare Finvest Ltd.	1.06	IND AA-
Vedanta Ltd.	1.02	CRISIL AA-
PNB Housing Finance Ltd.	0.85	CARE AAA
Power Finance Corporation Ltd.	0.64	CRISIL AAA
Magma Fincorp Ltd.	0.13	IND AA-
HDB Financial Services Ltd.	0.07	CRISIL AAA
BMW India Financial Services Pvt Ltd.	0.04	CRISIL AAA
Short Term Deposits		
Axis Bank Ltd.	0.73	
Net Current Assets	15.86	
Total	100.00	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

This product is suitable for investors who are seeking*:

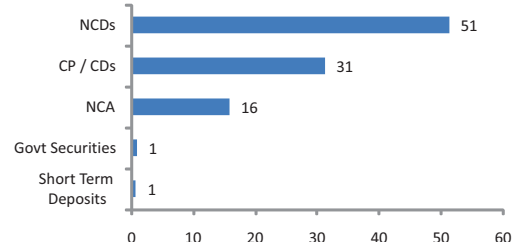


Investors understand that their principal will be at Moderately Low Risk

- 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

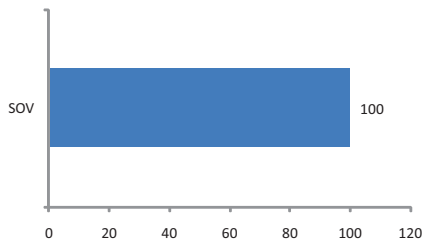
Asset Allocation as on January 31, 2017



Investment Objective

To generate credit risk-free return through investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest. However there can be no assurance that the investment objective of the Scheme will be achieved.

Date of inception/allotment: 21st January, 2002	Fund Manager Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
Fund size monthly average: ₹ 430.14 Crore Closing AUM: ₹ 433.75 Crore	NAV per unit as on January 31, 2017: Growth/Income : ₹ 36.87 / ₹ 22.87
High/Low of NAV in the month Growth/Income : ₹ 36.87 / ₹ 36.59	Minimum Investment Amount Please refer to page no. 61
Registrar M/s. Karvy Computershare Pvt. Ltd.	No. of Unit Holding Accounts 4,410
Weighted Average Maturity 8.07 yrs	Total expense ratio (%): Direct: 0.57, Regular: 0.85
	Yield to Maturity : 6.64%
	Mod Dur : 5.85 yrs
Load Structure	
Entry Load	: Nil
Exit Load	: Nil

Maturity Profile**Options Available**

S I P

Portfolio as on January 31, 2017

Debt	% of NAV	Rating
Govt Securities		
7.59% G S -11/01/2026	78.95	SOV
8.27 GSEC - 09/06/2020	7.31	SOV
6.97% GSEC 06/09/26	4.79	SOV
7.61 GS 2030 09/05/2030	2.48	SOV
Net Current Assets	6.47	
Total	100.00	

All figures given are provisional and unaudited

Fund Performance Vs Benchmark

Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10,000		
	NAV (%)	I-Sec Libex Index (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	I-Sec Libex Index (₹)	CRISIL 10 Year Gilt Index (₹)
31/12/2013 31/12/2014	19.80	19.74	14.14	11,980	11,974	11,414
31/12/2014 31/12/2015	6.10	7.48	7.39	10,610	10,748	10,739
31/12/2015 31/12/2016	15.51	16.76	14.97	11,551	11,676	11,497
3 Years*	13.64	14.53	12.10	14,681	15,029	14,091
5 Years*	10.97	11.43	9.14	16,837	17,190	15,493
Since inception as on 31/12/2016 (CAGR)*	8.97	N.A.	7.18	36,130	N.A.	28,204

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV Past performance may or may not be sustained in future.

N.A. - Not Available

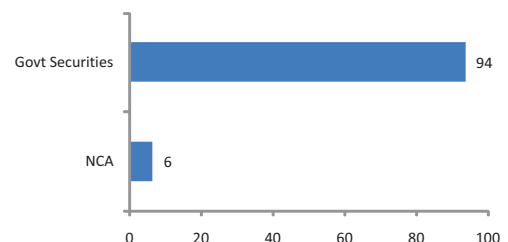
*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016
N.A. - Not Available

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 January 31, 2017

Investment Objective

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

Date of inception/allotment: 24th November, 2003	Fund Manager Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
Fund size monthly average: ₹ 21.68 Crore Closing AUM: ₹ 21.73 Crore	NAV per unit as on January 31, 2017: Growth/Income : ₹ 23.00 / ₹ 14.03
High/Low of NAV in the month Growth Option : ₹ 23.00 / ₹ 22.88	Minimum Investment Amount Growth Option : ₹ 1,000/- Income Option : ₹ 10,000/-
Total expense ratio (%): Direct: 0.35, Regular: 0.55	
Registrar M/s. Karvy Computershare Pvt. Ltd.	No. of Unit Holding Accounts: 1,760
Weighted Average Maturity 3.02 yrs	Yield to Maturity : 6.45%
Load Structure	Mod Dur : 2.59 yrs
Entry Load : Nil	Exit Load : Nil

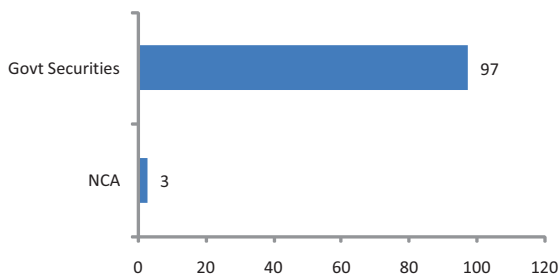
Fund Performance Vs Benchmark

Fund Performance Vs Benchmark as on 31/12/2016				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 (₹)
31/12/2013 31/12/2014	8.44	9.37	8.56	10,844	10,937	10,856
31/12/2014 31/12/2015	8.09	9.02	8.22	10,809	10,902	10,822
31/12/2015 31/12/2016	8.93	9.12	7.29	10,893	10,912	10,729
3 Years*	8.47	9.16	8.01	12,765	13,011	12,603
5 Years*	8.55	8.75	7.59	15,078	15,218	14,422
Since inception as on 31/12/2016 (CAGR)*	6.50	N.A.	5.94	22,836	N.A.	21,311

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV Past performance may or may not be sustained in future.

* 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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016
N.A. - Not Available

Asset Allocation as on January 31, 2017**Options Available**

SIP & Trigger Option

Portfolio as on January 31, 2017

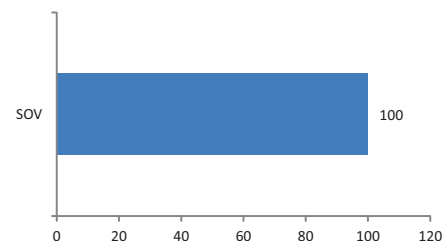
Debt	% of NAV	Rating
Govt Securities		
8.27 GSEC - 09/06/2020	97.31	SOV
Net Current Assets	2.69	
Total	100.00	

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

Maturity Profile

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: ₹ 2243.12 Crore Closing AUM: ₹ 2309.57 Crore	NAV per unit as on January 31, 2017: Growth : ₹ 14.73 Income (Retail Option) : ₹ 11.64
Weighted Average Maturity 1.99 yrs	High/Low of NAV in the month Growth Option : ₹ 14.73 / ₹ 14.60
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: 35,118	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 : 8.76%	
Mod Dur : 1.67 yrs	
Total expense ratio (%): Direct: 0.45, Regular: 1.62	

Fund Performance Vs Benchmark

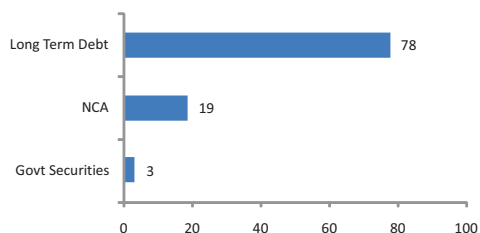
Fund Performance Vs Benchmark as on 31/12/2016		Growth of ₹10,000				
Period	NAV Growth (%)	CRISIL Short Term Bond Fund Index (%)	CRISIL 1-Year T-Bill (%)	NAV Growth (₹)	CRISIL Short Term Bond Fund Index (₹)	CRISIL 1-Year T-Bill (₹)
31/12/2013 31/12/2014	11.46	10.47	8.56	11,146	11,047	10,856
31/12/2014 31/12/2015	8.86	8.66	8.22	10,886	10,866	10,822
31/12/2015 31/12/2016	10.32	9.85	7.29	11,032	10,985	10,729
3 Years*	10.20	9.65	8.01	13,386	13,187	12,603
Since inception as on 31/12/2016 (CAGR)*	9.58	9.26	7.50	14,575	14,400	13,469

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV Past performance may or may not be sustained in future.

*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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016

Asset Allocation as on January 31, 2017



Portfolio as on January 31, 2017

Debt	% of NAV	Rating
Govt Securities		
8.12% GSEC-MAT-10.12.2020	2.29	SOV
7.80% GSEC 11.04.2021	0.68	SOV
8.27 GSEC - 09/06/2020	0.46	SOV
Long Term Debt		
✓ Power Finance Corporation Ltd.	5.92	CRISIL AAA
✓ Dewan Hsg Finance Corporation Ltd.	4.80	CARE AAA
✓ Dalmia Cement (Bharat) Ltd.	4.64	ICRA AA
✓ Reliance Broadcast Network Ltd.	4.50	CARE AA(SO)
✓ Vedanta Ltd.	4.49	CRISIL AA-
✓ Edelweiss Asset Reconstruction Company Ltd.	3.51	ICRA AA(SO)
✓ JSW Energy Ltd.	3.50	CARE AA-
✓ Zee Learn Ltd.	3.27	CARE AA+(SO)
✓ Rural Electrification Corporation Ltd.	3.26	CRISIL AAA
✓ Aspire Home Finance Corporation Ltd.	3.17	ICRA AA-
✓ JSW Steel Ltd.	2.90	ICRA AA-
Janalakshmi Financial Services Pvt Ltd.	2.69	ICRA A+
Indiabulls Housing Finance Ltd.	2.60	CARE AAA
India Infoline Finance Ltd.	2.56	ICRA AA
Equitas Finance Ltd.	2.50	CARE A+
Indian Hotels Company Ltd.	2.16	CARE AA+
Cox And Kings Ltd.	2.16	CARE AA
Ujjivan Financial Services Ltd.	2.16	ICRA A+
Hansdeep Industries & Trading Co. Ltd.	2.13	CARE AA(SO)
Jyothy Fabricare Services Ltd.	1.88	CARE AA(SO)
Music Broadcast Private Ltd.	1.79	CRISIL AA
IL&FS Transportation Networks Ltd.	1.76	CARE A
Hinduja Leyland Finance Ltd.	1.14	ICRA A+
Reliance Utilities & Power Pvt Ltd.	1.13	CRISIL AAA
Tata Bluescope Steel Ltd.	1.12	CARE AA(SO)
National Bank for Agriculture & Rural Development	1.11	CRISIL AAA
NTPC Ltd.	0.90	CRISIL AAA
IDBI Bank Ltd.	0.86	ICRA A+
Indostar Capital Finance Ltd.	0.67	CARE AA-
Manappuram Finance Ltd.	0.66	BWR AA-
UPL Ltd.	0.46	CARE AA+
AU Financiers (I) Pvt Ltd.	0.45	CRISIL A+
Power Grid Corporation Of India Ltd.	0.45	ICRA AAA
Talwandi Sabo Power Ltd.	0.44	CRISIL AA-(SO)
Net Current Assets	18.83	
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

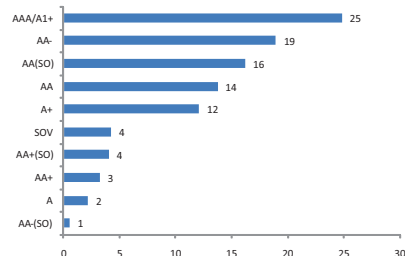


Investors understand that their principal will be at Moderate Risk

- 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

Credit Profile of Debt as on January 31, 2017



Excluding Net Current Assets

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: ₹ 1875.25 Crore Closing AUM: ₹ 1914.93 Crore	Weighted Average Maturity: 1.96 yrs
NAV per unit as on January 31, 2017: Growth / Income : ₹ 13.26 / 10.90	Registrar M/s. Karvy Computershare Pvt. Ltd.
High/Low of NAV in the month Growth Option : ₹ 13.26 / 13.18	No. of Unit Holding Accounts : 2,975
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 Load : NIL Exit Load : NIL
	Yield to Maturity : 6.60%
	Mod Dur : 1.58 yrs
	Total expense ratio (%): Direct: 0.25, Regular: 0.30

Fund Performance Vs Benchmark

Fund Performance Vs Benchmark as on 31/12/2016						
Fund Performance Vs Benchmark as on 31/12/2016			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 (₹)
31/12/2014 31/12/2015	8.59	8.66	7.39	10,859	10,866	10,739
31/12/2015 31/12/2016	11.70	9.85	14.97	11,170	10,985	11,497
Since inception as on 31/12/2016 (CAGR)	9.90	9.68	12.00	13,161	13,084	13,906

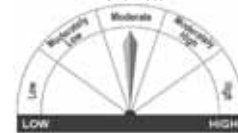
Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV Past performance may or may not be sustained in future.

Portfolio as on January 31, 2017

Debt	% of NAV	Rating
CP / CDs		
✓ Vijaya Bank	7.54	CRISIL A1+
✓ IDBI Bank Ltd.	5.21	CRISIL A1+
✓ Corporation Bank	5.20	CRISIL A1+
✓ Bank of Maharashtra	5.18	CRISIL A1+
EXIM Bank	2.60	CRISIL A1+
Punjab & Sind Bank Ltd.	2.59	ICRA A1+
Govt Securities		
✓ 8.27 GSEC - 09/06/2020	7.18	SOV
✓ 7.59% G S -11/01/2026	5.03	SOV
6.97% GSEC 06/09/26	1.36	SOV
8.53% MH SDL -27/10/2020	0.55	SOV
Long Term Debt		
✓ EXIM Bank	3.06	CRISIL A1+
✓ Small Industries Development Bank of India	7.34	CARE AAA
✓ Power Finance Corporation Ltd.	4.91	ICRA AAA
✓ National Bank for Agriculture & Rural Development	4.56	CRISIL AAA
Indian Railways Fin Corpn Ltd.	4.04	CRISIL AAA
ONGC Mangalore Petrochemicals Ltd.	4.01	IND AAA
Rural Electrification Corporation Ltd.	3.04	CRISIL AAA
National Highways Authority of India	2.63	CRISIL AAA
Power Grid Corporation Of India Ltd.	2.34	ICRA AAA
HDFC Ltd.	0.27	CRISIL AAA
ICICI Bank Ltd.	0.27	CRISIL AAA
IDFC Bank Ltd.	0.27	ICRA AAA
Net Current Assets	20.82	
Total	100.00	

All figures given are provisional and unaudited

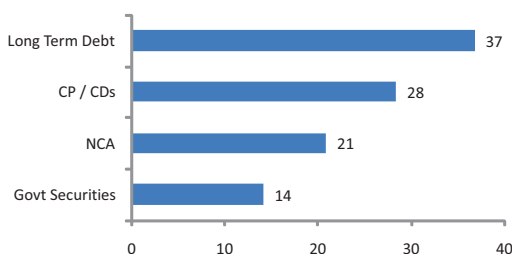
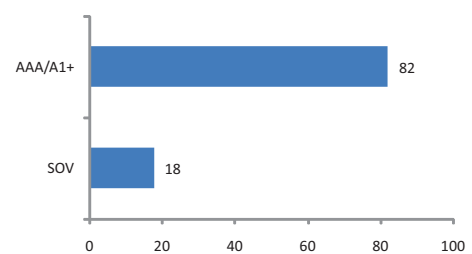
✓ Top 10 scrips in the portfolio

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

Investors understand that their principal will be at Moderate Risk

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

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

Asset Allocation as on January 31, 2017**Credit Profile of Debt as on January 31, 2017**

Excluding Net Current Assets

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: ₹ 141.2 Crore Closing AUM: ₹ 143.09 Crore	NAV per unit as on January 31, 2017: Growth : ₹ 11.88 / ₹ 10.56
Weighted Average Maturity 3.31 yrs	High/Low of NAV in the month Growth Option : ₹ 11.88 / ₹ 11.79
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: 1,928	Total expense ratio (%): Direct: 0.64, Regular: 1.36
Yield to Maturity : 8.29%	Load Structure Entry Load : Nil Exit Load : <= 365 Days : 1.00% > 365 days and <= 548 days : 0.50% 548 days : NIL
Mod Dur : 2.54 yrs	

Portfolio as on January 31, 2017

Debt	% of NAV	Rating
Govt Securities		
✓ 8.12% GSEC-MAT-10.12.2020	3.69	SOV
Long Term Debt		
✓ Rural Electrification Corporation Ltd.	7.56	CRISIL AAA
✓ Reliance Utilities & Power Pvt Ltd.	7.31	CRISIL AAA
✓ Reliance Ports & Terminals Ltd.	7.07	CRISIL AAA
✓ Indian Hotels Company Ltd.	6.99	CARE AA+
✓ Power Finance Corporation Ltd.	6.78	ICRA AAA
✓ Zee Learn Ltd.	4.40	CARE AA+(SO)
✓ Jyothy Fabricare Services Ltd.	4.34	CARE AA(SO)
✓ Reliance Broadcast Network Ltd.	3.86	CARE AA(SO)
✓ Janalakshmi Financial Services Pvt Ltd.	3.62	ICRA A+
Dalmia Cement (Bharat) Ltd.	3.56	ICRA AA
ECL Finance Ltd.	3.55	ICRA AA
JSW Steel Ltd.	3.53	ICRA AA-
Indiabulls Housing Finance Ltd.	3.49	CARE AAA
Aspire Home Finance Corporation Ltd.	2.14	ICRA AA-
Equitas Finance Ltd.	2.13	CARE A+
Dewan Hsg Finance Corporation Ltd.	2.09	CARE AAA
Vedanta Ltd.	1.77	CRISIL AA-
Hansdeep Industries & Trading Co. Ltd.	1.43	CARE AA(SO)
Indostar Capital Finance Ltd.	0.07	CARE AA-
Net Current Assets	20.62	
Total	100.00	

All figures given are provisional and unaudited

Fund Performance Vs Benchmark

Period	Growth of ₹10,000					
	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 (₹)
31/12/2015 to 31/12/2016	11.04	12.94	14.97	11,104	11,294	11,497
Since inception as on 31/12/2016 (CAGR)	9.66	10.57	11.07	11,758	11,930	12,025

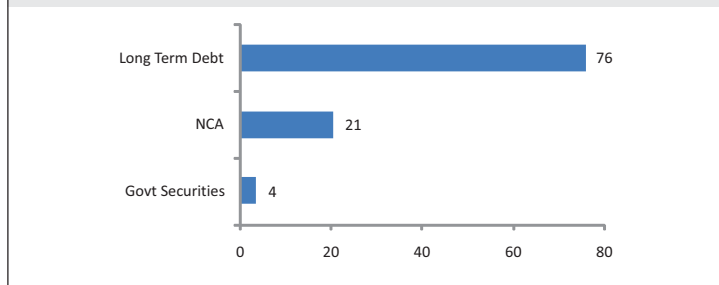
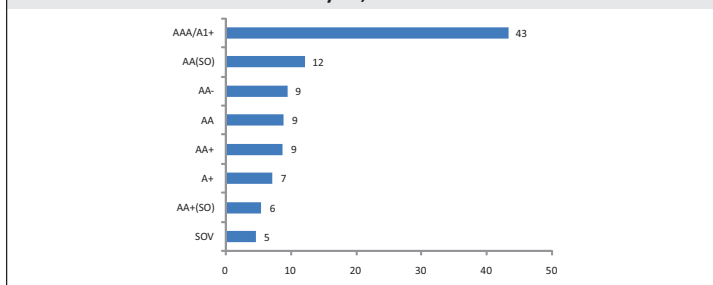
Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV. Past performance may or may not be sustained in future.

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

Investors understand that their principal will be at Moderate Risk

- 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

Asset Allocation as on January 31, 2017**Credit Profile of Debt as on January 31, 2017**

Excluding Net Current Assets

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.

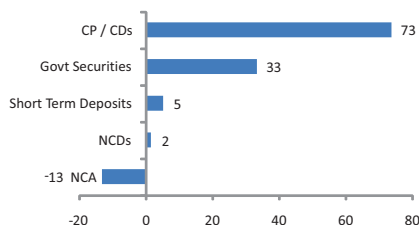
Date of inception/allotment: 23rd April, 1997	Fund Managers Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
Fund size monthly average: ₹ 11140.73 Crore Closing AUM: ₹ 11636.64 Crore	Registrar M/s. Karvy Computershare Pvt. Ltd.
NAV per unit as on January 31, 2017: Growth : ₹ 1797.43 / ₹ 2331.68	No. of Unit Holding Accounts: 12,017
High/Low of NAV in the month Growth Option : ₹ 1797.43 / ₹ 1787.88	Yield to Maturity : 6.54%
Minimum Investment Amount Minimum amount of initial investment ₹ 10,000/- and in multiples of ₹ 1 under both the Plans. Subsequent Minimum Investment Amount ₹ 1,000/ and in multiples of ₹ 1	Mod Dur : NA
Load Structure Entry Load : Nil Exit Load : NIL	Total expense ratio (%): Direct: 0.015, Regular: 0.131

Fund Performance Vs Benchmark

Fund Performance Vs Benchmark as on 31/12/2016 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 (₹)
31/12/2013 31/12/2014	9.09	9.21	8.56	10,909	10,921	10,856
31/12/2014 31/12/2015	8.35	8.23	8.22	10,835	10,823	10,822
31/12/2015 31/12/2016	7.67	7.50	7.29	10,767	10,750	10,729
3 Years*	8.36	8.31	8.01	12,726	12,709	12,603
5 Years*	8.78	8.49	7.59	15,239	15,036	14,422
Since inception as on 31/12/2016 (CAGR)*	8.07	7.61	6.38	17,873	17,311	15,884

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV Past performance may or may not be sustained in future.
*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 62 in 'Fund Manager Summary'.
**The Institution plan (Growth Option) launch on 10 July 2009. *3 & 5 years : data as on 31st December 2016

Asset Allocation as on January 31, 2017



Portfolio as on January 31, 2017

Debt	% of NAV	Rating
CP / CDs		
✓ Talwandi Sabo Power Ltd.	5.99	CRISIL A1+(SO)
✓ Muthoot Finance Ltd.	5.01	CRISIL A1+
✓ Manappuram Finance Ltd.	4.95	ICRA A1+
✓ Tata Motors Finance Solutions Pvt Ltd.	4.25	CRISIL A1+
✓ Steel Authority of India Ltd.	4.24	CARE A1+
✓ Andhra Bank	4.08	CRISIL A1+
✓ Piramal Finance Pvt Ltd.	3.25	CRISIL A1+
✓ JSW Steel Ltd.	3.20	CARE A1+
Indus Ind Bank Ltd.	2.98	CRISIL A1+
HDFC Ltd.	2.79	ICRA A1+
IDFC Bank Ltd.	2.57	CRISIL A1+
RBL Bank Ltd.	2.54	ICRA A1+
Cox And Kings Ltd.	2.35	CARE A1+
Indiabulls Commercial Credit Ltd.	2.10	CRISIL A1+
Nabha Power Ltd.	1.89	ICRA A1+
HDB Financial Services Ltd.	1.88	CARE A1+
Corporation Bank	1.81	CRISIL A1+
Bharti Airtel Ltd.	1.71	CRISIL A1+
Aditya Birla Finance Ltd.	1.67	ICRA A1+
Hinduja Leyland Finance Ltd.	1.50	CARE A1+
Dalmia Cement (Bharat) Ltd.	1.29	ICRA A1+
Recco Home Finance Ltd.	1.28	CARE A1+
Adani Ports And Special Economic Zone Ltd.	1.27	ICRA A1+
Vedanta Ltd.	0.94	CRISIL A1+
Tata Capital Financial Services Ltd.	0.86	CRISIL A1+
Cooperatieve Rabobank U.A	0.86	CRISIL A1+
Afcans Infrastructure Ltd.	0.85	ICRA A1+
IFMR Capital Finance Pvt Ltd.	0.84	ICRA A1+
Shriram City Union Finance Ltd.	0.81	CARE A1+
TV18 Broadcast Ltd.	0.64	ICRA A1+
IIFL Wealth Finance Ltd.	0.64	ICRA A1+
Century Textiles & Industries Ltd.	0.43	CRISIL A1+
Godrej Industries Ltd.	0.43	ICRA A1+
Network 18 Media & Investments Ltd.	0.43	ICRA A1+
Avanse Financial Services Ltd.	0.43	CRISIL A1+
TVA Credit Services Ltd.	0.43	CRISIL A1+
Kotak Securities Ltd.	0.09	CRISIL A1+
India Infoline Finance Ltd.	0.09	CRISIL A1+
JM Financial Products Ltd.	0.04	CRISIL A1+
Citicorp Finance India Ltd.	0.04	CRISIL A1+
Govt Securities		
✓ 28D CASH MGMT BILL - 02/02/2017	8.43	SOV
✓ 35 DAYS CMB MAT 08/02/2017	7.62	SOV
✓ 63 DAYS CASH MGT BILL MAT-14/03/17	7.47	SOV
91 D TBILL MAT - 28/04/2017	3.99	SOV
49 DAYS CASH MGT BILL MAT-3/3/2017	3.85	SOV
56 DAYS CMB MAT 060317	1.71	SOV
NCDs		
Religare Finvest Ltd.	1.55	IND AA-
Rural Electrification Corporation Ltd.	0.01	CRISIL AAA
Short Term Deposits		
IDFC Bank Ltd.	2.15	CRISIL A1+
RBL Bank Ltd.	0.43	ICRA A1+
South Indian Bank Ltd.	2.58	
Yes Bank Ltd.	0.06	
Net Current Assets	-13.30	
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*:

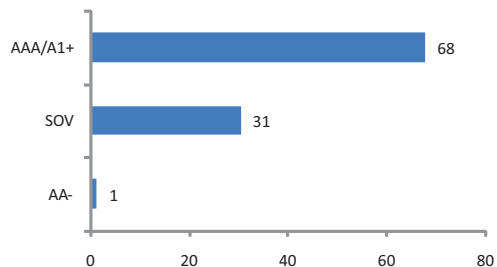


- Current income consistent with preservation of capital over short-term
- Investment in short-term money market securities

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

Investors understand that their principal will be at Low Risk

Credit Profile of Debt as on January 31, 2017



Excluding Net Current Assets

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.

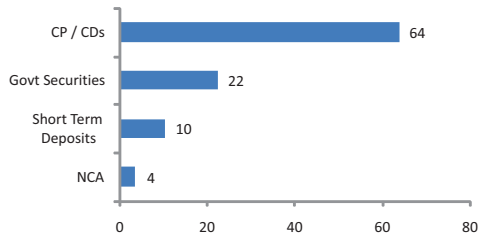
Date of inception/allotment: 23rd June, 2003	Fund Managers Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
Fund size monthly average: ₹ 22626.11 Crore Closing AUM: ₹ 22492.10 Crore	NAV per unit as on January 31, 2017: Growth : ₹ 2628.24 Income (Retail Option) : ₹ 1136.88
Weighted Average Maturity: 29 Days	Registrar M/s. Karvy Computershare Pvt. Ltd.
Initial minimum Investment Amount ₹ 500/ and in multiples of Re. 1/- Subsequent minimum investment Rs. 500/ and in multiples of Re.1/	No. of Unit Holding Accounts 4,276 Total expense ratio (%): Direct: 0.027, Regular: 0.055
Yield to Maturity : 6.52%	Load Structure Entry Load : Nil Exit Load : NIL (Minimum amount for redemption under Growth Option is ₹ 10/- & all the other options is ₹ 1000/-)
Mod Dur : NA	

Fund Performance Vs Benchmark

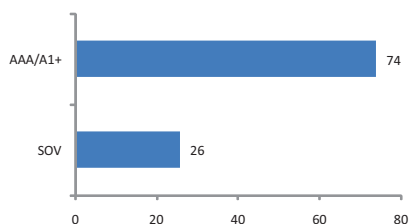
Period	Fund Performance Vs Benchmark as on 31/12/2016			Growth of ₹10,000		
	NAV (%)	Crisil Liquid Fund Index (%)	Crisil 1 Year T-Bill Index (%)	NAV (₹)	Crisil Liquid Fund Index (₹)	Crisil 1 Year T-Bill Index (₹)
31/12/2013 31/12/2014	9.08	9.21	8.56	10,908	10,921	10,856
31/12/2014 31/12/2015	8.28	8.23	8.22	10,828	10,823	10,822
31/12/2015 31/12/2016	7.66	7.50	7.29	10,766	10,750	10,729
3 Years*	8.33	8.31	8.01	12,716	12,709	12,603
5 Years*	8.73	8.49	7.59	15,204	15,036	14,422
Since inception as on 31/12/2016 (CAGR)*	7.63	6.98	5.94	26,141	24,151	21,257

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV Past performance may or may not be sustained in future.
*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 62 in 'Fund Manager Summary'. *3 & 5 years : data as on 31st December 2016

Asset Allocation as on January 31, 2017



Credit Profile of Debt as on January 31, 2017



Excluding Net Current Assets

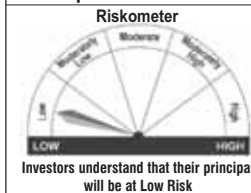
Portfolio as on January 31, 2017

Debt	% of NAV	Rating
CP / CDs		
✓ National Bank for Agriculture & Rural Development	4.85	CRISIL A1+
✓ Vedanta Ltd.	4.63	CRISIL A1+
✓ India Infoline Finance Ltd.	4.43	ICRA A1+
✓ Indus Ind Bank Ltd.	4.20	CRISIL A1+
✓ Indiabulls Housing Finance Ltd.	3.57	CRISIL A1+
✓ Small Industries Development Bank of India	3.55	CRISIL A1+
✓ JSW Steel Ltd.	2.74	CARE A1+
✓ Rural Electrification Corporation Ltd.	2.54	CARE A1+
Chennai Petroleum Corp Ltd.	2.43	ICRA A1+
Indian Railways Fin Corpn Ltd.	2.21	CRISIL A1+
Tata Power Company Ltd.	2.20	ICRA A1+
IIFL Wealth Finance Ltd.	1.77	ICRA A1+
Reliance Jio Infocomm Ltd.	1.72	CARE A1+
ONGC Mangalore Petrochemicals Ltd.	1.55	ICRA A1+
Piramal Finance Pvt Ltd.	1.39	ICRA A1+
Housing And Urban Development Corpn	1.33	IND A1+
Bajaj Finance Ltd.	1.33	CRISIL A1+
Magma Fincorp Ltd.	1.03	CRISIL A1+
Tata Capital Housing Finance Ltd.	0.89	CRISIL A1+
IDFC Bank Ltd.	0.89	CRISIL A1+
HDFC Ltd.	0.89	ICRA A1+
Chambal Fertilisers & Chemicals Ltd.	0.89	CRISIL A1+
IL&FS Financial Services Ltd.	0.89	ICRA A1+
Century Textiles & Industries Ltd.	0.88	CRISIL A1+
Citicorp Finance India Ltd.	0.80	ICRA A1+
Reliance Home Finance Ltd.	0.67	CRISIL A1+
Tata Motors Finance Solutions Pvt Ltd.	0.66	CRISIL A1+
Aditya Birla Nuvo Ltd.	0.66	ICRA A1+
HDB Financial Services Ltd.	0.57	CARE A1+
Tata Capital Financial Services Ltd.	0.55	ICRA A1+
STCI Finance Ltd.	0.55	CRISIL A1+
Motilal Oswal Financial Services Ltd.	0.55	CRISIL A1+
Steel Authority of India Ltd.	0.47	CRISIL A1+
Adani Ports And Special Economic Zone Ltd.	0.47	ICRA A1+
Indiabulls Commercial Credit Ltd.	0.46	CRISIL A1+
Aditya Birla Finance Ltd.	0.44	ICRA A1+
Tata Motors Ltd.	0.44	ICRA A1+
Bharat Oman Refineries Ltd.	0.44	CRISIL A1+
Alkem Laboratories Ltd.	0.44	CRISIL A1+
Muthoot Finance Ltd.	0.44	CRISIL A1+
Raymond Limited.	0.40	CRISIL A1+
IDBI Bank Ltd.	0.33	CRISIL A1+
Credila Financial Services Pvt Ltd.	0.33	ICRA A1+
Godrej Industries Ltd.	0.31	ICRA A1+
JM Financial Ltd.	0.22	ICRA A1+
JM Financial Products Ltd.	0.22	ICRA A1+
Kalpataru Power Transmission Ltd.	0.22	CARE A1+
Motilal Oswal Securities Ltd.	0.11	CRISIL A1+
Indostar Capital Finance Ltd.	0.02	CRISIL A1+
Kotak Securities Ltd.	0.02	CRISIL A1+
Vodafone India Ltd.	0.02	CRISIL A1+
Aditya Birla Housing Finance Ltd.	0.02	CRISIL A1+
Govt Securities		
✓ 35 DAYS CMB MAT 08/02/2017	7.42	SOV
✓ 49 DAYS CASH MGT BILL MAT-3/3/2017	4.25	SOV
56 DAYS CMB MAT 06/03/17	3.50	SOV
91 D TBILL MAT - 20/04/2017	1.78	SOV
91 D TBILL 09/03/2017	1.55	SOV
91 D TBILL MAT - 02/02/2017	1.33	SOV
63 DAYS CASH MGT BILL MAT-14/03/17	1.04	SOV
91 D TBILL MAT - 28/04/2017	0.88	SOV
182D TBILL MAT 23/02/2017	0.53	SOV
91 D TBILL MAT -23/03/17	0.00	SOV
Short Term Deposits		
IDFC Bank Ltd.	4.89	CRISIL A1+
Deutsche Bank	5.47	
Net Current Assets	3.73	
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		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 2015.

*Not Available
NAV at the time of Div. Declaration

Cumulative grossTotal
Dividend of 572%
Since 1987 till 2015

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	19.98	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

*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

UTI MNC Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	50%	5.00	29.43	10.00	12/12/2005	19/12/2005
2007	30%	3.00	30.54	10.00	25/05/2007	01/06/2007
2008	25%	2.50	24.34	10.00	28/07/2008	04/08/2008
2010	15%	1.50	37.68	10.00	31/08/2010	07/09/2010
2012	22%	2.20	44.55	10.00	26/09/2012	03/10/2012
2014	25%	2.50	80.13	10.00	18/11/2014	25/11/2014
2015	35%	3.50	91.8144	10.00	19/10/2015	26/10/2015
2016	35%	3.50	91.4860	10.00	13/10/2016	20/10/2016

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

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	08/12/2006
2007	7%	0.70	12.04	10.00	02/03/2007	09/03/2007	09/03/2007
2007	8%	0.80	12.54	10.00	08/06/2007	15/06/2007	15/06/2007
2007	8%	0.80	12.99	10.00	17/09/2007	24/09/2007	24/09/2007
2008	8%	0.80	13.82	10.00	23/01/2008	30/01/2008	30/01/2008
2008	7%	0.70	12.56	10.00	09/05/2008	16/05/2008	16/05/2008
2009	4%	0.40	11.22	10.00	21/05/2009	28/05/2009	28/05/2009
2009	5%	0.50	12.28	10.00	24/07/2009	31/07/2009	31/07/2009
2009	5%	0.50	13.20	10.00	05/11/2009	12/11/2009	12/11/2009
2010	5%	0.50	14.34	10.00	24/03/2010	24/03/2010	24/03/2010
2010	5%	0.50	14.92	10.00	21/07/2010	27/07/2010	27/07/2010
2010	7%	0.70	16.13	10.00	21/12/2010	28/12/2010	28/12/2010
2011	5%	0.50	14.33	10.00	30/05/2011	06/06/2011	06/06/2011
2011	4%	0.40	12.71	10.00	23/11/2011	29/11/2011	29/11/2011
2012	4%	0.40	12.90	10.00	19/06/2012	26/06/2012	26/06/2012
2012	5%	0.50	14.19	10.00	17/12/2012	24/12/2012	24/12/2012
2013	5%	0.50	13.05	10.00	12/06/2013	19/06/2013	19/06/2013
2014	4.50%	0.45	13.1011	10.00	07/01/2014	14/01/2014	14/01/2014
2014	6.00%	0.60	15.6948	10.00	04/06/2014	11/06/2014	11/06/2014
2014	8.00%	0.80	17.4039	10.00	22/12/2014	29/12/2014	29/12/2014
2015	5.50%	0.55	15.9054	10.00	17/06/2015	24/06/2015	24/06/2015
2015	5.50%	0.55	15.2092	10.00	21/12/2015	28/12/2015	28/12/2015
2016	5.50%	0.55	15.3682	10.00	30/06/2016	07/07/2016	07/07/2016
2016	5.50%	0.55	14.8750	10.00	22/12/2016	29/12/2016	29/12/2016

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	10/07/2006
2007	17%	1.70	13.74	10.00	29/06/2007	06/07/2007	06/07/2007
2008	18%	1.80	11.54	10.00	01/07/2008	08/07/2008	08/07/2008
2009	10%	1.00	11.95	10.00	10/07/2009	17/07/2009	17/07/2009
2010	15%	1.50	14.05	10.00	22/01/2010	29/01/2010	29/01/2010
2011	8%	0.80	14.97	10.00	24/04/2011	01/05/2011	01/05/2011
2012	9%	0.90	14.39	10.00	12/04/2012	19/04/2012	19/04/2012
2013	10%	1.00	15.20	10.00	07/05/2013	14/05/2013	14/05/2013
2014	12.50%	1.25	16.0517	10.00	15/04/2014	22/04/2014	22/04/2014
2015	15%	1.50	20.5752	10.00	16/04/2015	17/04/2015	17/04/2015
2016	10%	1.00	18.6083	10.00	28/04/2016	05/05/2016	05/05/2016

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

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	17/01/2006
2008	15%	1.50	20.91	10.00	26/08/2008	02/09/2008	02/09/2008
2010	17%	1.70	32.65	10.00	28/10/2010	04/11/2010	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	29/09/2005
2007	35%	3.50	19.02	10.00	23/05/2007	30/05/2007	30/05/2007
2009	22%	2.20	19.04	10.00	04/09/2009	11/09/2009	11/09/2009
2010	10%	1.00	22.78	10.00	24/06/2010	01/07/2010	01/07/2010
2011	25%	2.50	24.20	10.00	27/01/2011	03/02/2011	03/02/2011
2011	25%	2.50	21.82	10.00	04/05/2011	09/05/2011	09/05/2011
2015	25%	2.50	31.8833	10.00	16/07/2015	23/07/2015	23/07/2015
2016	25%	2.50	30.6179	10.00	03/08/2016	10/08/2016	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	01/03/2001
2004	40%	4.00	N/A*	10.00			

DIVIDEND/BONUS HISTORY



Haq, ek behtar zindagi ka.

UTI Balanced Fund - Dividend History*						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	1.80	0.18	21.51	10.00	22/03/2006	29/03/2006
2007	2.10	0.21	20.82	10.00	22/03/2007	29/03/2007
2008	2.25	0.22	22.00	10.00	28/03/2008	04/04/2008
2009	0.85	0.09	15.44	10.00	16/04/2009	23/04/2009
2010	1.50	0.15	25.15	10.00	22/09/2010	29/09/2010
2011	1.00	0.10	20.77	10.00	03/10/2011	10/10/2011
2012	1.00	0.10	22.71	10.00	05/11/2012	12/11/2012
2014	1.50	0.15	28.63	10.00	16/06/2014	23/06/2014
2015	1.50	0.15	28.67	10.00	16/06/2015	23/06/2015
2015	0.50	0.05	28.67	10.00	17/06/2015	24/06/2015
2015	0.50	0.05	28.37	10.00	14/09/2015	21/09/2015
2015	0.50	0.05	28.35	10.00	02/12/2015	09/12/2015
2016	0.50	0.05	26.56	10.00	09/03/2016	16/03/2016
2016	0.50	0.05	28.45	10.00	06/06/2016	13/06/2016
2016	0.65	0.06	30.07	10.00	15/09/2016	22/09/2016
2016	0.65	0.06	28.6893	10.00	15/12/2016	22/12/2016

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

*Scheme merged into UTI Balance Fund

UTI-Unit Scheme for Charitable & Religious Trusts & Registered Societies (UTI-CRTS) - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	4.91%	4.91	112.0435	100.00	29/05/2007	05/06/2007
2007	6.13%	6.13	123.9386	100.00	12/11/2007	19/11/2007
2008	9.81%	9.81	111.9268	100.00	29/08/2008	05/09/2008
2009	3.68%	3.68	113.6460	100.00	19/05/2009	26/05/2009
2009	4.91%	4.91	121.9547	100.00	11/12/2009	18/12/2009
2010	4.89%	4.89	130.8416	100.00	27/07/2010	03/08/2010
2010	2.44%	2.44	124.8392	100.00	15/03/2011	22/03/2011
2011	5.00%	5.00	125.6011	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

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 Mahila Unit Scheme - 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 declared - Regular Plan (Recent Dividends)						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
14 - Sep	0.08	0.80	12.0789	10.00	29/09/2014	29/09/2014
14 - Oct	0.08	0.80	12.2286	10.00	31/10/2014	31/10/2014
14 - Nov	0.08	0.80	12.4226	10.00	30/11/2014	30/11/2014
14 - Dec	0.08	0.80	13.2189	10.00	30/12/2014	30/12/2014
15 - Jan	0.08	0.80	15.1190	10.00	30/01/2015	30/01/2015
15 - Feb	0.08	0.80	12.4798	10.00	27/02/2015	27/02/2015
15 - Mar	0.08	0.80	12.2316	10.00	31/03/2015	31/03/2015
15 - Apr	0.08	0.80	12.2955	10.00	30/04/2015	30/04/2015
15 - May	0.08	0.80	12.3272	10.00	29/05/2015	29/05/2015
15 - July	0.08	0.80	12.3272	10.00	31/07/2015	31/07/2015
15 - Aug	0.08	0.80	12.2025	10.00	31/08/2015	31/08/2015
15 - Sep	0.08	0.80	12.1613	10.00	30/09/2015	30/09/2015
15 - Oct	0.08	0.80	12.2031	10.00	30/10/2015	30/10/2015
15 - Nov	0.08	0.80	11.9219	10.00	31/01/2016	31/01/2016
16 - Jan	0.08	0.80	11.6858	10.00	29/02/2016	29/02/2016
16 - Apr	0.08	0.80	12.0278	10.00	30/04/2016	30/04/2016
16 - May	0.08	0.80	12.0514	10.00	31/05/2016	31/05/2016
16 - July	0.08	0.80	12.3559	10.00	29/07/2016	29/07/2016
16 - Aug	0.08	0.80	12.3559	10.00	31/08/2016	31/08/2016
16 - Oct	0.08	0.80	12.3480	10.00	30/09/2016	30/09/2016
16 - Nov	0.08	0.80	12.4561	10.00	28/10/2016	28/10/2016
16 - Dec	0.08	0.80	12.5281	10.00	30/11/2016	30/11/2016
17 - Jan	0.08	0.80	12.4172	10.00	30/01/2017	30/01/2017

** NAV of Dividend Option - Regular Plan

UTI MIS - Advantage Plan - Dividend declared - Regular Plan (Recent Dividends)						
Year	Amount per unit (₹)	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
14 - Oct	0.08	0.80	14.3413	10.00	31/10/2014	31/10/2014
14 - Nov	0.08	0.80	14.5988	10.00	28/11/2014	28/11/2014
14 - Dec	0.08	0.80	14.8999	10.00	30/12/2014	30/12/2014
15 - Jan	0.08	0.80	14.8999	10.00	30/01/2015	30/01/2015
15 - Feb	0.08	0.80	14.8717	10.00	27/02/2015	27/02/2015
15 - Mar	0.08	0.80	14.7267	10.00	30/03/2015	30/03/2015
15 - Apr	0.08	0.80	14.7245	10.00	29/05/2015	29/05/2015
15 - May	0.08	0.80	14.7245	10.00	31/07/2015	31/07/2015
15 - July	0.08	0.80	14.6968	10.00	30/08/2015	30/08/2015
15 - Sep	0.08	0.80	14.6866	10.00	30/09/2015	30/09/2015
15 - Oct	0.08	0.80	14.7040	10.00	30/10/2015	30/10/2015
15 - Nov	0.08	0.80	14.6975	10.00	31/01/2016	31/01/2016
16 - Jan	0.08	0.80	14.6975	10.00	29/02/2016	29/02/2016
16 - Feb	0.08	0.80	14.6975	10.00	29/03/2016	29/03/2016
16 - Mar	0.08	0.80	14.6244	10.00	29/04/2016	29/04/2016
16 - Apr	0.08	0.80	14.7260	10.00	30/05/2016	30/05/2016
16 - May	0.08	0.80	14.7260	10.00	31/08/2016	31/08/2016
16 - Sept.	0.08	0.80	15.1444	10.00	30/09/2016	30/09/2016
16 - Oct	0.08	0.80	15.253	10.00	30/10/2016	30/10/2016
16 - Nov	0.08	0.80	15.253	10.00	30/11/2016	30/11/2016
16 - Dec	0.08	0.80	14.8404	10.00	30/12/2016	30/12/2016
17 - Jan	0.08	0.80	14.8404	10.00	30/01/2017	30/01/2017

@ 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							
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date	
2012	1.75%	0.175	11.0148	10.00	20/12/2012	27/12/2012	
2013	2.00%	0.200	13.4753	10.00	18/03/2013	25/03/2013	
2013	2.00%	0.200	13.2903	10.00	21/05/2013	28/05/2013	
2013	3.00%	0.300	11.4880	10.00	23/12/2013	30/12/2013	
2014	2.50%	0.250	11.4036	10.00	19/03/2014	26/03/2014	
2014	2.50%	0.250	11.5192	10.00	21/05/2014	28/05/2014	
2014	2.50%	0.250	11.5188	10.00	18/09/2014	25/09/2014	
2014	2.50%	0.250	11.6244	10.00	22/12/2014	29/12/2014	
2015	2.00%	0.200	11.6200	10.00	18/06/2015	25/06/2015	
2015	2.00%	0.200	11.5975	10.00	18/09/2015	25/09/2015	
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	1.50%	0.150	12.0576	10.00	19/03/2016	26/03/2016	
2016	1.50%	0.150	12.4807	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	

UTI Bond Fund - Dividend declared							
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date	
2012	2.00%	0.200	12.1786	10.00	20/09/2012	26/09/2012	
2012	2.00%	0.200	12.3009	10.00	20/12/2012	27/12/2012	
2013	2.50%	0.250	12.5805	10.00	18/03/2013	25/03/2013	
2013	2.00%	0.200	12.3098	10.00	23/03/2013	30/03/2013	
2013	1.00%	0.100	12.4098	10.00	31/12/2013	28/01/2014	
2013	1.00%	0.100	12.0920	10.00	23/12/2013	30/12/2013	
2014	1.00%	0.100	12.1949	10.00	19/03/2014	26/03/2014	
2014	3.00%	0.300	12.7198	10.00	19/06/2014	26/06/2014	
2014	1.00%	0.100	12.5005	10.00	18/09/2014	25/09/2014	
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	13.0225	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	

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/	

DIVIDEND/BONUS HISTORY



Haq, ek behtar zindagi ka.

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

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

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	30/05/2013
2013	2.00%	0.200	10.5651	10.00	23/12/2013	30/12/2013	30/12/2013
2014	1.00%	0.100	10.5807	10.00	19/03/2014	26/03/2014	26/03/2014
2014	2.25%	0.225	10.8389	10.00	19/06/2014	26/06/2014	26/06/2014
2014	2.50%	0.250	10.8404	10.00	18/09/2014	25/09/2014	25/09/2014
2014	1.50%	0.150	10.9267	10.00	22/12/2014	29/12/2014	29/12/2014
2015	2.00%	0.200	11.0319	10.00	19/03/2015	26/03/2015	26/03/2015
2015	1.25%	0.125	11.0580	10.00	18/06/2015	25/06/2015	25/06/2015
2015	1.25%	0.125	11.1633	10.00	21/09/2015	28/09/2015	28/09/2015
2015	1.25%	0.125	11.2764	10.00	21/12/2015	28/12/2015	28/12/2015
2016	3.25%	0.325	11.3754	10.00	21/03/2016	28/03/2016	28/03/2016
2016	1.50%	0.150	11.6493	10.00	20/06/2016	27/06/2016	27/06/2016
2016	1.50%	0.150	11.5104	10.00	19/09/2016	26/09/2016	26/09/2016
2016	1.50%	0.150	11.6442	10.00	19/12/2016	26/12/2016	26/12/2016

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	25/09/2014
2015	2.50%	25.00	1030.2211	1000.00	19/03/2015	26/03/2015	26/03/2015
2015	1.50%	15.00	1028.8111	1000.00	18/06/2015	25/06/2015	25/06/2015
2015	1.50%	15.00	1035.2381	1000.00	21/09/2015	28/09/2015	28/09/2015
2015	1.50%	15.00	1031.3021	1000.00	21/12/2015	28/12/2015	28/12/2015
2016	2.00%	20.00	1049.0935	1000.00	21/03/2016	28/03/2016	28/03/2016
2016	1.50%	15.00	1040.2431	1000.00	20/06/2016	27/06/2016	27/06/2016
2016	1.50%	15.00	1048.6429	1000.00	19/09/2016	26/09/2016	26/09/2016
2016	1.50%	15.00	1054.8228	1000.00	19/12/2016	26/12/2016	26/12/2016

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	28/10/2004
2005	2.00%		203.6497	100.00	09/05/2005	16/05/2005	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	23/04/2009
2009	8%	0.80	13.33	10.00	27/05/2009	03/06/2009	03/06/2009
2010	12%	1.20	15.14	10.00	29/04/2010	05/05/2010	05/05/2010
2011	11%	1.10	15.49	10.00	26/09/2011	03/10/2011	03/10/2011
2013	8%	0.80	16.72	10.00	14/03/2013	21/03/2013	21/03/2013
2015	27.50%	2.75	19.8134	10.00	7/07/2015	03/08/2015	03/08/2015
2016	0.90%	0.09	18.6080	10.00	29/09/2016	06/10/2016	06/10/2016
2016	1.00%	0.10	18.7205	10.00	01/11/2016	08/11/2016	08/11/2016
2016	1.00%	0.10	17.4546	10.00	30/11/2016	07/12/2016	07/12/2016
2016	1.00%	0.10	17.4487	10.00	03/01/2017	09/01/2017	09/01/2017
2017	1.00%	0.10	17.3949	10.00	02/01/2017	09/01/2017	09/01/2017

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	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	28/09/2015
2015	0.75%	0.075	10.4837	10.00	21/12/2015	28/12/2015	28/12/2015
2016	4.50%	0.450	10.7337	10.00	21/03/2016	28/03/2016	28/03/2016
2016	1.50%	0.150	10.5543	10.00	20/06/2016	27/06/2016	27/06/2016
2016	1.50%	0.150	10.6427	10.00	19/09/2016	29/09/2016	29/09/2016

UTI Long Term Advantage Fund Series - I							
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date	
2016	15.00%	1.500	16.5275	10.00	25/02/2016	3/03/2016	3/03/2016

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	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 Mahila Unit Scheme (MUS)	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

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 above, 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% to 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% to 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. 1,0,000/ 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 Opportunities Fund UTI Top 100 Fund UTI MNC Fund UTI Dividend Yield Fund	10 15 12 17 14
3	Mr. Lalit Nambiar 9	UTI India Lifestyle Fund UTI Mid Cap Fund UTI Pharma & Healthcare Fund UTI Long Term Advantage Fund S I & S II UTI Banking Sector Fund [along with Mr. Amit Premchandani] UTI Long Term Equity Fund (tax Saving) UTI Focussed Equity Fund Series I & II UTI Gold Exchange Traded Fund UTI Multi Cap Fund	20 19 23 27 & 28 22 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 Mahila Unit Scheme (Equity Portion) UTI MIS Advantage Plan (Equity Portion) UTI Bluechip Flexicap Fund UTI Equity Fund Offshore Funds - Al Madina India Fund Offshore Funds -Advisory -Shinsei UTI India Fund and UOB China India Fund	34 38 41 16 11
6	Mr. V Srivatsa 13	UTI – Wealth Builder Fund 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 - India Fund 1986, India Pharma & UTI India Debt Opportunities Fund Offshore Funds - Advisory - Milltrust India Fund & Spectrum India Fund	18 33 37 35 40
7	Mr Sachin Trivedi, 8	UTI Transportation & Logistic Fund	24
8	Mr. Amit Premchandani, 6	UTI Banking Sector Fund [Along with Mr. Lalit Nambiar]	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 Mahila Unit Scheme (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 UTI Liquid Cash Plan 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

This product is suitable for investors who are seeking*:

Riskometer



Investors understand that their principal will be at Moderately High Risk

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

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 - Mahila Unit scheme (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

The information on this document is provided for information purpose only. It does not constitute any offer, recommendation or solicitation to any person to enter into any transaction or adopt any hedging, trading or investment strategy, nor does it constitute any prediction of likely future movement in rates or prices or any representation that any such future movements will not exceed those shown in any illustration. Users of this document should seek advice regarding the appropriateness of investing in any securities, financial instruments or investment strategies referred to on this document and should understand that statements regarding future prospects may not be realised. Opinion, Projections and estimates are subject to change without notice.

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ATTENTION

UTI SCUP Outstanding Unit holding Accounts

Due to closure of the UTI Senior Citizens Unit Plan (UTI-SCUP) as of 18/02/2008 SCUP unitholders who have still not submitted their Membership Certificate for redeeming/switching the outstanding units, may submit the same alongwith the duly filled in Forms to our Registrar & Transfer Agent for UTI-SCUP UTI Infrastructure Technology And Services Limited, Plot No.3, Sector 11, CBD Belapur, Navi Mumbai 400614 or to our nearest UTI Financial Centre.

Members are requested to get their signature attested by their Banker where they are having their Bank account (under their official seal mentioning Name, Designation and Employee no. of the Attesting Authority), as over a period of time the Member's signature might have undergone changes.

For any assistance in this regard you may also directly contact Mr. Kishor Paunikar, Associate Vice President, Department of Operations at UTI Corporate Office over phone at 022-66786253 or mail him at kishor.paunikar@uti.co.in

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
 SBI: SERVICE to 5 67 67 56 Web: www.utimf.com

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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

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. Sachit Jain
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 254943/44 ● Anna Nagar (Chennai) 65720030/50 ● Aurangabad 2345219/29 ● Baharampur 277163 ● Balasore 241894/211283/241938 ● Bandra - Kurla Complex 66786354/6101 ● Bangalore 64535089 ● Barasat 25844623/583 ● Bardhaman 2647722 ● Bareilly 2303014 ● Baroda 2336962/963/2332481 ● Bathinda 2236500 ● Belgau 2423637 ● Bellari 255635 ● Berhampur 2225094/95 ● Berhampore (WB) 274251 ● Bhagalpur 2300040 ● Bharuch 227331 ● Bhavnagar 2519961 ● Bhilai 2293222/2292777 ● Bhillwara 242221 ● Bhopal 2558308/2578408 ● Bhubaneswar ● 2410995/997/998 ● Bhub 220031 ● Bikaner 2524755 ● Bilwara 242220/21 ● Bokaro 323865/233348 ● Borivali (W) 28980521/28990715/28988596/28996372/28988115/28985749 ● Chandigarh 2703683/2709407 ● Chennai 28511727/28514466 ● Churchgate (Lotus Court) 22850822/22821357 ● Cochin 2380259/2368743/2382163 ● Coimbatore 2244973/4/5 ● Cuttack 2315350/51/52 ● Davangere 231730/1 ● Darbhanga 250033/251428 ● Dehradun 2743203/2749112 ● Dhanbad 6451971/2304676 ● Durgapur 2546831/832 ● Faridabad 2424771/2419156 ● Gaya 2221623 ● Ghatkopar (W) 25010812/2256/0715/0833 ● Ghaziabad 2820920/923 ● Gorakhpur 2204995/96 ● Goregaon 26866134 ● Gulbarga 273864 ● Guntur 2333819 ● Gurgaon 2336622 ● Guwahati 2545870 ● Gwalior 2234072 ● Hubli 2363963/64/2266244 ● Hyderabad 24750281/381/382 ● Indore 2534958/2533869/2542468 ● Jabalpur 2480004/05 ● Jaipur 4004941/43/44/45/46 ● Jalandhar 22324756 ● Jalgaon 2240480/86 ● Jammu 2470627 ● Jamnagar 2662767/2662768 ● Jamshedpur 2756074/3290573/75 ● Janak Puri 25523246/47/48 ● Jayanagar (Bangalore) 22440837/64516489 ● Jeevan Bharti (New Delhi) 23739491/92/23327497 ● Jodhpur 5135100 ● JVPD 26201995/26239841 ● Kadapa 222121/131 ● Kalyan 2317191/6063 ● Kalyani 25025136 ● Kanpur 2304278/5279 ● Kharagpur 228518/20 ● Kolhapur 2657315/25/2666603 ● Kolkata 22436571/22134832 ● Kota 2502242/2502207/513882 ● Kottayam 2560734 ● Kozhikode 2367284 ● Lucknow 2238628/598/622 ● Ludhiana 2441264/1338 ● Madurai 2333317 ● Malda 223681/724 ● Malleswaram (Bangalore) 23340672/65902928 ● 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 2224272/45 ● 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

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GLOSSARY

Fund Manager: An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Minimum Addition Amount: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity: The yield to maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate and time to maturity.

SIP: SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance and investor may opt for a SIP that invests Rs. 500 every 15th of the month in an equity fund for a period of three years.

NAV: The NAV or the net asset value is the total assets value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund

Benchmark: A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load: A Mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Exit Load: Exit load is charged at the time an investor redeems the units of a mutual fund. The exit 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

Redemption: Redemption is the process of withdrawing the units of a mutual fund. The investor will receive redemption proceed at net value of NAV less Exit Load. For instance if the NAV is Rs. 100 and the exit load is 1%, the investor will receive Rs.99.

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

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

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

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

Beta: A quantitative measure of the volatility of a given portfolio relative to the respective Benchmark. A Beta above 1 is more volatile than the Benchmark, while a Beta below 1 is less volatile. Beta is computed as 'Covariance of NAV returns vs Index Returns' divided by 'Variance of index returns' based on daily returns for the past three years.

AUM: AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings: The holdings or the portfolio is a mutual fund's latest 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

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





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