

NOVEMBER 2016

# UTI FUND WATCH



TO GET MULTIPLE  
BENEFITS FROM  
A SINGLE PLAN.

THAT'S YOUR RIGHT  
TO A BETTER LIFE.



Haq, ek behtar zindagi ka.

It's your right to enjoy multiple benefits by investing in a single plan. Launched in 1971, the UTI Unit Linked Insurance Plan (ULIP) offers you a host of benefits.

- Life Insurance Coverage<sup>#</sup>
- Accident Cover
- Easy Liquidity
- Maturity Bonus
- Opportunity for Wealth Creation
- Tax Benefits<sup>\$</sup>
- Transparent Costs
- Flexibility to choose Plan Term and Insurance Cover

## UTI UNIT LINKED INSURANCE PLAN

TOLL-FREE: 1800 22 1230 | SMS "UTIULIP" to 5676756 | invest@uti.co.in | www.utimf.com |   

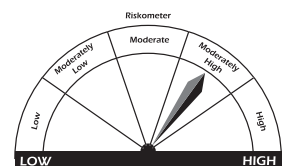
This product is suitable for investors who are seeking:\*

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

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

<sup>\$</sup>Tax benefits under U/S 80C under the Income Tax Act - 1961/ exemptions are subject to prevailing tax laws.

<sup>#</sup>Insurance cover is being provided by way of a tie up with Life Insurance Corporation of India through group term insurance scheme.



Investors understand that their principal will be at moderately high risk.

INSIDE

• Snapshot  
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• Fund Performance  
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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 ended October 2016 on a positive note despite intermittent volatility, thanks to positive domestic and global cues. Benchmarks Nifty 50 and S&P BSE Sensex rose 0.17% and 0.23%, respectively.

In the beginning of the month, market rose after the Reserve Bank of India (RBI) Governor Urjit Patel cut the repo rate by 25 basis points (bps) to 6.25% on October 4, 2016. Investors cheered the easing of domestic retail and wholesale price inflation. The benchmarks also rallied on intermittent Foreign Institutional Investors (FIIs) buying amid prospects of an accommodative stance by the United States (US) Federal Reserve. Indices received some support from the European Central Bank (ECB) keeping the interest rate unchanged and maintaining its quantitative easing program, and positive Chinese economic cues. Midcap and the small cap space witnessed sharp gains in the month. S&P BSE Midcap index and S&P BSE SmallCap index rose 2.33% and 6.28%, respectively.

More gains were capped owing to lackluster earnings from index majors, non-performing asset (NPA) woes and concerns about the Tata group after Cyrus Mistry was ousted as the chairman of Tata Sons. Discouraging domestic industrial production data and reports that the special investigation team probing black money has sought more details of investments from Securities and Exchange Board of India (Sebi) through participatory notes (P-notes) route also impacted the indices. Globally, uncertainty over the US interest rate hike, muted earnings from the US companies and fears of the Brexit fallout impacted the domestic indices. Intermittent weakness in the rupee against the dollar and profit booking also weighed on indices.

Majority of the S&P BSE sectoral indices ended higher in October 2016. S&P BSE Oil & Gas was the top gainer – up 8.26% as shares of oil & gas firms rallied as a recent rise in global prices of crude oil improved prospects of higher inventory gains. S&P BSE PSU index also rose sharply – up 6.34%. Metal stocks sparkled in the month tracking a firm global trend in base metals. S&P BSE Metal rose around 6%. Buying interest in realty stocks boosted the market further. S&P BSE Realty gained 2.91%. S&P BSE BANKEX rose 1.46% on optimism that asset quality deterioration has peaked. Among the laggards, S&P BSE Auto fell 0.28% on concerns of a likely higher Goods and Services Tax (GST) rate. S&P BSE IT was the top loser, down 1.92% owing to disappointing earnings numbers and revenue guidance from some sector majors.

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

## DEBT MARKET

Inter-bank call money rates remained below the repo rate for most of the month owing to comfortable liquidity in the system amid periodic fund infusion by the Reserve Bank of India (RBI) in the form of repo auctions and an open market bond purchase auction by the central bank towards the end of the month. However, some stress was witnessed on call rates after the RBI conducted sporadic reverse repo auctions to drain away excess funds. Outflows related to the telecom spectrum auction and Foreign Currency Non-Resident (Bank) or FCNR (B) deposits also led to higher rates to a certain extent.

Government bond prices ended higher in the month. The yield of the erstwhile 10-year benchmark bond - the 7.59%, 2026 paper – fell to 6.89% on October 28, 2016 from 6.96% on September 30, 2016. The yield of the newly-issued 10-year benchmark – the 6.97%, 2026 paper – fell to 6.79% on October 28, 2016 from 6.81% on September 30, 2016. Bonds registered sharp gains after the RBI's decision to slash interest rates. The central bank cut the repo rate by 25 bps to 6.25%. Comments made by RBI Governor Urjit Patel in the customary analyst conference call following the policy announcement hinted that the central bank may ease monetary policy further, thereby spurring further gilt buying. The RBI said it is now aiming for a neutral real interest rate of 1.25% against 1.50-2.00% earlier. The central bank defines the real interest rate as the difference between the yield on the 364-day Treasury bill and the expected level of inflation over a year. Gilts got a boost from a) soft domestic consumer inflation in September 2016, b) weak US non-farm payrolls, c) the RBI's open market operation bond auction on October 25, 2016 for a notified amount of Rs 10,000 crore, and d) sporadic value buying.

However, further rise in gilts was arrested by intermittent rise in global crude oil prices and United States (US) benchmark Treasury yields, and weakness in the rupee. Some gains were given up as the RBI's Monetary Policy Committee (MPC) meeting minutes diminished hopes of an interest rate cut in the near term. In the minutes, central bank officials flagged upside risks to domestic inflation in the January-March period. Profit booking ahead of the US Federal Open Markets Committee's upcoming meeting and the US presidential election also weighed on prices.

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

## ECONOMY VIEW

**Monetary policy:** The newly appointed Governor Dr. Urjit Patel and the Monetary Policy Committee marked their debut with a 25bps Repo rate cut announcement in the October policy review. Governor Patel's policy exhibited continuation of his predecessor's accommodative policy stance; however, lacked the clarity, confidence and communication. Contemplating over massive global slowdown and some upside risks to inflation the Monetary Policy Committee (MPC) voted 6-0 in favor an interest rate cut. Reserve Bank of India (RBI) projected Mar'2017 Consumer Price Index (CPI) at 5%, with upside risks while Financial Year 2017 GVA growth projection was retained at 7.6%. RBI assured provision of liquidity to move towards a neutral liquidity zone. The objective of gradually targeting 4% consumer price index inflation (CPI) while staying in the 4% +/- 2% inflation band implied a dovish stance. The stated comfort with 125bps real spread added to the accommodative bent of the MPC. Another rate cut by fiscal year cannot be ruled out if inflation trajectory plays out as projected.

**Inflation:** On the inflation front, Sep'2016 Consumer Price Index (CPI) headline inflation came in at 4.31% shaving off 70bps from 5.05% seen in Aug. Inflation stood at a 13 month low, and was the first sub 5% reading in FY2017. Post six months the CPI index marked the first month on month (MoM) decline in index value. Much of the deceleration in price momentum was tracking lower food prices. Overall inflation internals reveal: 1. Steep fall in food index, 2. Uptick in fuel inflation and 3. Rise in core inflation primarily tracking higher fuel prices. Core inflation inched up to 4.88%YoY from 4.72% in Aug.

**Industrial production:** Industrial production for Aug'16 came in at -0.7%YoY, however, better than -2.5% seen in Jul'2016. The YTD production remained dismal contracting -0.3%YoY vis-à-vis 4.1% growth seen in FY16 given the weak investments cycle and tepid consumption. Amidst the faltering global demand that's caps our exports performance and the prolonged weakness in domestic activity, production growth has remained drab averaging a mere 1.2% since FY2013. Mining, Manufacturing and Electricity grew bleakly at -5.6%, -0.3% & 0.1% respectively. Use based classification indicated Basic goods growing at 3.2%, Intermediate goods at 3.6%, Capital goods at -22% and consumer goods growth of 1.1%. The expected gains from higher revenue spending by Government, 7th PC payouts and improved rural demand on the back of higher agri income are yet to be seen.

**External trade:** India's exports for the month of Sep stood at USD 22.9 billion (bn) growing 4.6%YoY. Imports at USD 31.2 bn contracted 2.5%. The trade deficit inched up to USD 8.3 bn. The H1FY17 trade balance remains lower at USD 43 bn vis-à-vis USD 68.5 bn seen in H1FY16.

## UTI MUTUAL FUND IN MEDIA\*\*

### UTI Mastershare Fund yielded over 15% CAGR returns since inception

Chirag Mehta

**3-DECADE JOURNEY**  
Mumbai, Oct 3: UTI Mastershare Fund, which completes 30 years of existence this month, has delivered consistent annual growth rate (CAGR) returns in excess of 15% since its inception in 1986.

The fund, which was country's first equity-oriented equity fund, has given unvarnished returns in the last three decades, and is known to be an innovative fund.

Initially, the fund started as a close-ended equity scheme, but was turned open-ended in early 2008. UTI Mastershare has generated a CAGR return of 15.14% against the benchmark return of 12.2% since inception. To highlight the growth of investment into the fund that amounted of ₹1,000 crore at inception has become over ₹6,148 crore against around ₹1 lakh per benchmark S&P 500. The scheme has generated around 30 times return in the last 30 years.

"This fund was large open-ended fund and it has remained consistent track over 30 years ago. Earlier, this scheme had value style and had some bias towards mid-caps. But now we follow the strategy of growth at reasonable price (GARP) and maintain a well diversified portfolio and avoid sector and stock concentration every time. This has helped the fund in generating consistently returns and has helped the fund to weather the market phases effectively in the past, and Sward Kulkarni, executive vice-president and fund manager, UTI Asset Management Company.

The new UTI Mastershare has distributed. Committee

### INTERVIEW | LEO PURI

## A merger for UTI Mutual Fund will not be healthy

ANISH RUKHAIYAR

UTI Mutual Fund is the oldest fund house of the country with its own share of legacy issues. Leo Puri, who joined the Rs.130 lakh crore asset management company as Managing Director in August 2013 says that he is trying hard to resolve the legacy issues and also project the house as modern, progressive and successful. Edited excerpts:

**It has been three years since you took over. How has the journey been till date?**  
It has been very satisfying on both aspects - watching the markets develop and the institution as well. Both have come a long way in three years.

**UTI MF has been going through its own transformational journey and responding very well to it. Our performance and position have strengthened.**  
When compared to peers, how has UTI MF grown in terms of profitability?

We have been growing pretty much in line with the industry. We intend to grow profitably and not buy growth or assets. We are a

fairly profitable asset management company and the growth in profit is commensurate with the growth in our assets.

We have a successful international franchise. Our investments in private equity have also been yielding fruit. Our retirements and pension business is at a nascent stage.

We manage large corpus of funds for the EPFO (Employees' Provident Fund Organisation) and NPS (National Pension Scheme). We have total assets of Rs.280 lakh crore across all segments of business. Close to Rs.130 lakh crore is in core mutual fund. We hope to be above Rs.2 lakh crore

this year which will make us a leading fund in the industry.

UTI MF is very much on the front foot. We have strengthened the UTI brand and our brand index has improved considerably in the last couple of years. We had to overcome all the trauma of US64 going back 15 years and it takes time. Despite that, the underlying strength and confidence have always been strong. It is a matter of making

it more relevant to the next generation.

**UTI MF has been losing to other fund houses in terms of assets under management. What is your long-term vision?**

We have been communicating that we are a modern, progressive and successful asset manager for today's generation and not just a legacy of the past. If you take our total businesses, we will be very much in the top league.

We have done this without captive distribution. Some of the banks sell 60-90 per cent of their funds through their retail branches. It is actually a question for the regulator on how serious they are about open architecture.

I can arm-twist my corporate clients to give me more liquid funds. But, we are growing without all that.

discovery. This process is fairly close to resolution.

**SEBI has questioned the need for the more than 40 fund houses in India. Will there be consolidation in the industry?**

The market will determine that. There could be many more fund managers. It is healthy to have a continuous stream of new entrants for our industry. But, for those that do not succeed, there should be a path to exit and consolidation is a solution.

Just because someone has failed does not mean that nobody else should be entering the industry.

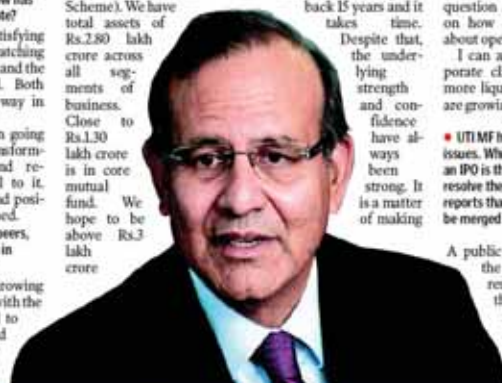
E-commerce sites may soon also be allowed to sell mutual funds. Will there be a shift in the way mutual funds are bought or sold?

Use of technology will certainly apply to our industry as well. But, advice is beyond that as it comes with knowledge and trust, which are not easy to replicate.

**The top 15 cities, or the B15, is one area where the regulator wants all fund houses to focus. How has your performance been here?**

UTI Mutual Fund remains the largest player in B15 cities. More than half of our folios and 15 per cent of the assets are from B15. So both folios and participation are growing. At an industry level, 2.4 crore folios out of 4.8 crore are from B15. The average ticket size now is as much as Rs-75,000 in B15. With rising disposable income, if we can engage clients with a value proposition they will start switching from physical assets like gold, real estate and also fixed deposits. For average retail investors and

A public listing would be the best way to fairly resolve and reward the shareholders for their commitment. It gives transparency in terms of price



**Interview with MD & CEO, UTI AMC**  
**'Need systemic review of non-compete fee, preferential issues to promoters'**

MD & CEO of UTI AMC, Dr. Manoj Kumar, says that the industry is not yet mature enough to have a non-compete fee. He says that the industry is still in its infancy and needs to be nurtured. He also mentions that the industry needs to be regulated properly to ensure the interests of investors.

**Dr. Manoj Kumar, MD & CEO, UTI AMC**

UTI AMC is a leading asset manager in India, managing assets worth over Rs. 10 lakh crore. The company has a long history of providing investment solutions to investors across the country.

Dr. Manoj Kumar has been instrumental in the growth of UTI AMC and the Indian mutual fund industry. He has led the company through various challenges and has consistently delivered strong returns to investors.

**UTI Mastershare completes three decades of building wealth**

**Drives 15% CAGR over 30 years; dividend in excess of ₹2,400 cr disbursed since inception**

UTI Mastershare has completed its 30th anniversary, marking a significant milestone in the history of the Indian mutual fund industry. The scheme has consistently delivered strong returns to investors, with a CAGR of 15% over the past three decades.

The scheme has also disbursed over ₹2,400 crore in dividends since its inception, reflecting its commitment to providing long-term wealth creation for investors.

UTI Mastershare is a testament to the power of long-term investing and the importance of a diversified portfolio. The scheme has been a popular choice among investors looking for steady growth and regular income.

Publication: The Indian Express  
 Date: October 18, 2016

Publication: The Hindu Business Line  
 Date: October 20, 2016

**'It makes sense to enter industrial recovery themes'**



The current trend is surprising. We are generally not more than a few quarters away from a full recovery. Investment in infrastructure is a key theme for the recovery. It makes sense to enter industrial recovery themes as the economy begins to show signs of improvement.

UTI Mutual Fund has been actively investing in industrial recovery themes, which are expected to provide strong returns in the coming years. The fund has a diversified portfolio of stocks and bonds, which helps in managing risk and ensuring steady growth.

Lalit Nambar, MD & CEO of UTI Mutual Fund, says that the industry is still in its infancy and needs to be nurtured. He also mentions that the industry needs to be regulated properly to ensure the interests of investors.

**Lalit Nambar**  
 MD & CEO of UTI Mutual Fund

UTI Mutual Fund is a leading asset manager in India, managing assets worth over Rs. 10 lakh crore. The company has a long history of providing investment solutions to investors across the country.

UTI Mutual Fund has a diversified portfolio of stocks and bonds, which helps in managing risk and ensuring steady growth. The fund has a long track record of providing strong returns to investors.

UTI Mutual Fund is committed to providing long-term wealth creation for investors. The fund has a strong track record of providing steady growth and regular income to investors.

Publication: Economics Times  
 Date: October 17, 2016



**Building legacy**

We are a promoter-driven investment management company, that investment manager is followed at all stages. We are the oldest mutual fund house in India, with more than 30 years of investor trust and a strong presence in the retail segment.

UTI Mutual Fund has a long history of providing strong returns to investors. The fund has a diversified portfolio of stocks and bonds, which helps in managing risk and ensuring steady growth.

UTI Mutual Fund is committed to providing long-term wealth creation for investors. The fund has a strong track record of providing steady growth and regular income to investors.



Publication: Mutual Fund Insight  
 Date: October 26, 2016

**UTI Master Share equity fund marks 3 decades**

Rs.10 lakh invested in 1986 would have been worth Rs.6.96 cr. as on Sept. 30.

UTI Master Share equity fund has completed its 30th anniversary, marking a significant milestone in the history of the Indian mutual fund industry. The scheme has consistently delivered strong returns to investors, with a CAGR of 15% over the past three decades.

The scheme has also disbursed over ₹2,400 crore in dividends since its inception, reflecting its commitment to providing long-term wealth creation for investors.

UTI Master Share is a testament to the power of long-term investing and the importance of a diversified portfolio. The scheme has been a popular choice among investors looking for steady growth and regular income.



**STEADY RETURNS:** The fund says every Rs.10 invested has yielded a dividend of Rs.12.3 till date.

UTI Master Share equity fund has a long history of providing strong returns to investors. The fund has a diversified portfolio of stocks and bonds, which helps in managing risk and ensuring steady growth.

UTI Master Share is committed to providing long-term wealth creation for investors. The fund has a strong track record of providing steady growth and regular income to investors.

UTI Master Share equity fund has a long history of providing strong returns to investors. The fund has a diversified portfolio of stocks and bonds, which helps in managing risk and ensuring steady growth.

UTI Master Share is committed to providing long-term wealth creation for investors. The fund has a strong track record of providing steady growth and regular income to investors.

UTI Master Share is a testament to the power of long-term investing and the importance of a diversified portfolio. The scheme has been a popular choice among investors looking for steady growth and regular income.

Publication: The Hindu  
 Date: October 22, 2016

# FUNDS AT A GLANCE

Key Features	UTI Mastershare Unit Scheme	UTI Equity Fund	UTI Top 100 Fund	UTI Multi Cap Fund																																				
<b>Investment Objective</b>	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.																																				
<b>Asset Allocation</b>	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																																				
<b>Min. Invest Amt.</b>	₹ 5,000/-	₹ 5,000/-	₹ 5,000/-	₹ 5,000/-																																				
<b>Entry Load/ Exit Load</b>	<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>&lt;1 Year</td> <td>1%</td> </tr> <tr> <td></td> <td>&gt;=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>&lt; 1 Year</td> <td>1%</td> </tr> <tr> <td></td> <td>&gt;= 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>&lt; 1 Year</td> <td>1%</td> </tr> <tr> <td></td> <td>&gt;= 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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<b>Plans/Options (Regular / Direct)</b>	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																																				
<b>SIP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																																				
<b>SWP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																																				
<b>Trigger</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																																				
<b>Fund Size~</b>	3601.03 Cr.	5312.04 Cr.	902.59 Cr.	370.94 Cr.																																				
<b>Expense Ratio@ (%)</b>	Direct: 1.56, Regular: 2.28	Direct: 1.62, Regular: 2.08	Direct: 1.77, Regular: 2.30	Direct: 2.12, Regular: 2.54																																				
<b>Benchmark Index</b>	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																																				
<b>Investment Objective</b>	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.																																				
<b>Asset Allocation</b>	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%																																				
<b>Min. Invest Amt.</b>	₹ 5,000/-	₹ 5,000/-	₹ 5,000/-	₹ 5,000/-	Please refer to pg. 61																																				
<b>Entry Load/ Exit Load</b>	<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>&lt; 1 Year</td> <td>1%</td> </tr> <tr> <td></td> <td>&gt;= 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>&lt; 1 Year</td> <td>1%</td> </tr> <tr> <td></td> <td>&gt;= 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>&lt; 1 Year</td> <td>1%</td> </tr> <tr> <td></td> <td>&gt;= 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
Entry Load	Holding Period	Exit Load																																							
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<b>Plans/Options (Regular / Direct)</b>	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																																				
<b>SIP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																																				
<b>SWP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																																				
<b>Trigger</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																																					
<b>Fund Size ~</b>	2729.59 Cr.	4804.94 Cr	1873.97 Cr	2053.28 Cr	711.27 Cr.																																				
<b>Expense Ratio@ (%)</b>	Direct: 1.47 / Regular: 2.09	Direct: 1.37, Regular: 2.07	Direct: 1.90, Regular: 2.18	Direct: 1.39, Regular: 2.27	Direct: 1.98, Regular: 2.61																																				
<b>Benchmark Index</b>	S&P BSE 100	S&P BSE 100	S&PBSE 200	Nifty MNC	Please refer to pg. 61																																				

~(Monthly Average as on 31/10/2016)

# FUNDS AT A GLANCE

Key Features	UTI Mid Cap Fund	UTI India Lifestyle Fund	UTI Infrastructure Fund	UTI Banking Sector Fund																																
<b>Investment Objective</b>	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.																																
<b>Asset Allocation</b>	Please refer to pg. 59	Please refer to pg. 59	Please refer to pg. 59	Please refer to pg. 60																																
<b>Min. Invest Amt.</b>	₹ 5,000/-	₹ 5,000/-	₹ 5,000/-	₹ 5,000/-																																
<b>Entry Load/ Exit Load</b>	<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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<b>Plans/Options (Regular / Direct)</b>	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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<b>SWP</b>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																																
<b>Trigger</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																																
<b>Fund Size ~</b>	3755.78 Cr.	270.90 Cr.	1530.52 Cr.	469.05 Cr.																																
<b>Expense Ratio@ (%)</b>	Direct: 1.35, Regular: 2.27	Direct: 2.00, Regular: 2.53	Direct: 1.76, Regular: 2.14	Direct : 1.59 , Regular: 2.72																																
<b>Benchmark Index</b>	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*																								
<b>Investment Objective</b>	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.																								
<b>Asset Allocation</b>	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																								
<b>Min. Invest Amt.</b>	₹ 5,000/-	₹ 5,000/-	₹ 500/-	-																								
<b>Entry Load/ Exit Load</b>	<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																											
<b>Plans/Options (Regular / Direct)</b>	Growth option Dividend option with Payout and Reinvestment	Growth option Dividend option with Payout and Reinvestment	Growth option Dividend option with Payout	Growth Option																								
<b>SIP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																										
<b>SWP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																										
<b>Trigger</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																										
<b>Fund Size ~</b>	334.77 Cr.	890.24 Cr.	723.33 Cr.	1718.03 Cr.																								
<b>Expense Ratio@ (%)</b>	Direct : 1.89, Regular : 2.68	Direct: 1.34, Regular: 2.54	Direct: 1.55 / Regular: 2.62	Direct: - , Regular: 2.11																								
<b>Benchmark Index</b>	Nifty Pharma	UTI Transportation & Logistics Index	S&P BSE 100	S&P BSE 100																								

~(Monthly Average as on 31/10/2016)

# FUNDS AT A GLANCE

Key Features	UTI Long Term Advantage Fund - Series I*	UTI Long Term Advantage Fund - Series II*	UTI Spread Fund	
<b>Investment Objective</b>	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.	
<b>Asset Allocation</b>	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%)	
<b>Min. Invest Amt.</b>	₹ 500/-	₹ 500/-	₹ 5,000/-	
<b>Entry Load/ Exit Load</b>	<b>Entry Load</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Exit Load</b>
	N.A.	Nil	N.A.	Nil
<b>Plans/Options (Regular / Direct)</b>	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	
<b>SIP</b>			<input checked="" type="checkbox"/>	
<b>SWP</b>				
<b>Trigger (Strip)</b>			<input checked="" type="checkbox"/>	
<b>Fund Size ~</b>	210.07 Cr.	126.41 Cr.	1011.63 Cr.	
<b>Expense Ratio@ (%)</b>	Direct :- , Regular: 2.55	Direct :- , Regular: 2.63	Direct : 0.22 , Regular: 0.70	
<b>Benchmark Index</b>	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
<b>Investment Objective</b>	The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavour to achieve return equivalent to Nifty 50 by "passive" investment. The scheme will be managed by replicating the index in the same weightage as in the Nifty 50 Index with the intention of minimising the performance differences between the scheme and the Nifty 50 Index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. The scheme would alter the scrips/weights as and when the same are altered in the Nifty 50 Index.	The scheme aims to invest in a portfolio of equity / equity related securities and fixed income securities (debt and money market securities) with a view to generating regular income together with capital appreciation.	To provide return through growth in the NAV or through dividend distribution and reinvestment thereof. Amounts collected under the scheme shall generally be invested as follows: (a) Not less than 60% of the funds in debt instruments with low to medium risk profile. (b) Not more than 40% of the funds in equities and equity related instruments.	To primarily provide regular income to unitholders of the scheme. Funds collected under the scheme shall generally be invested as follows: (i) Not less than 70% of the funds in debt instruments including money market instruments of low to medium risk profile. (ii) Not more than 30% of the funds in equities and equity related instruments. The risk profile of equity investments could be high.
<b>Asset Allocation</b>	Please refer to pg. 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
<b>Min. Invest Amt.</b>	₹ 5,000/-	Growth Option ₹ 1000/- Income Option ₹ 5,000/-	Minimum Target Amt. ₹ 15,000/-	Please refer to pg. 61
<b>Entry Load/ Exit Load</b>	<b>Entry Load</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Exit Load</b>
	Nil	Nil	Please refer to pg. 61	Nil
<b>Plans/Options (Regular / Direct)</b>	Growth option Dividend option with Payout and Reinvestment	Growth option Dividend option with Payout and Reinvestment CanServe facility available	10 year Plan / 15 year Plan	Growth option Dividend option with Reinvestment
<b>SIP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>SWP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
<b>Trigger</b>	<input checked="" type="checkbox"/>			
<b>Fund Size ~</b>	351.74 Cr.	1710.10 Cr.	3480.95 Cr.	498.76 Cr.
<b>Expense Ratio@ (%)</b>	Direct : 0.11, Regular: 0.20	Direct : 1.82 / Regular: 2.38	Direct : 1.34 / Regular: 1.92	Direct : 1.94 / Regular: 2.27
<b>Benchmark Index</b>	NIFTY 50	CRISIL Balanced Fund Index	CRISIL Debt Hybrid (60:40)	CRISIL Debt Hybrid (75:25)

~(Monthly Average as on 31/10/2016)



# 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																				
<b>Investment Objective</b>	Funds collected under the Plan will be invested in equities, convertible and non convertible debentures/ bonds of companies/corporates etc and other capital and money market instruments subject to the condition that (i) not less than 60% of the funds will be invested in debt instruments of low to medium risk profile having a rating of A+ and above or equivalent at the time of investment and (ii) not more than 40% of the funds in equities and equity related instruments. The risk profile of equity investments could be high.	To provide pension in the form of periodical income/ cashflow to the unitholders to the extent of redemption value of their holding after they complete 58 years of age. Considering the objective of the scheme not less than sixty percent of the assets will be invested in fixed income securities, like non-convertible debentures, bonds, other debt and money market instruments of predominantly low to medium risk profile. Not more than 40% of the funds of the scheme may be invested in equities and equity related instruments like fully/ partly convertible debentures, convertible preference shares etc. The risk profile of equity investments could be high.	To invest in a portfolio of equity/equity related securities and debt and money market instruments with a view to generating reasonable income with moderate capital appreciation.	Investment Objective / Asset Allocation : Equity and Equity related Instruments, Minimum - 70% Maximum - 100%, Risk Profile High, Debt & Money Market Instruments including securitised Debt* 0% Maximum - 30%, Risk Profile Low to Medium.* Investment in securitised Debt will not normally exceed 20% of the net assets of the scheme.	The scheme aims at distributing income, if any, periodically.																				
<b>Asset Allocation</b>	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																				
<b>Min. Invest Amt.</b>	₹ 1,000/-	Please refer to pg. 61	Growth Option ₹ 1000/- Income Option ₹ 5,000/-	₹ 1,000/-	Please refer to pg. 61																				
<b>Entry Load/ Exit Load</b>	<table border="1"> <tr> <td>Entry Load</td> <td>Nil</td> </tr> <tr> <td>Exit Load</td> <td>3% - &lt; 2 yrs. 2% - &gt;= 2 yrs. &amp; &lt; 4 yrs. 1% - &gt;= 4 yrs. &amp; &lt; 5 yrs. Nil - &gt;= 5 yrs.</td> </tr> </table>	Entry Load	Nil	Exit Load	3% - < 2 yrs. 2% - >= 2 yrs. & < 4 yrs. 1% - >= 4 yrs. & < 5 yrs. Nil - >= 5 yrs.	<table border="1"> <tr> <td>Entry Load</td> <td>Nil</td> </tr> <tr> <td>Exit Load</td> <td>5% - &lt; 1 yr. 3% - &gt;= 1 yr. &amp; &lt; 3 yrs. 1% - &gt;= 3 yrs. Nil - &gt;= 5 yrs. Nil - Redemption at maturity (i.e. 58 years of age)</td> </tr> </table>	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)	<table border="1"> <tr> <td>Entry Load</td> <td>Nil</td> </tr> <tr> <td>Exit Load</td> <td>0.75% - &lt; 1 yr. Nil - &gt;= 1 yr.</td> </tr> </table>	Entry Load	Nil	Exit Load	0.75% - < 1 yr. Nil - >= 1 yr.	<table border="1"> <tr> <td>Entry Load</td> <td>Nil</td> </tr> <tr> <td>Exit Load</td> <td>4% - &lt; 1 yr. 3% - &gt;= 1 yr. &amp; &lt; 3 yrs. 1% - &gt;= 3 yrs. &amp; &lt; 5 yrs. Nil - &gt;= 5 yrs.</td> </tr> </table>	Entry Load	Nil	Exit Load	4% - < 1 yr. 3% - >= 1 yr. & < 3 yrs. 1% - >= 3 yrs. & < 5 yrs. Nil - >= 5 yrs.	<table border="1"> <tr> <td>Entry Load</td> <td>Nil</td> </tr> <tr> <td>Exit Load (w.e.f. 6/4/2015)</td> <td>&lt;= 365 Days - 1.00% &gt; 365 Days - Nil</td> </tr> </table>	Entry Load	Nil	Exit Load (w.e.f. 6/4/2015)	<= 365 Days - 1.00% > 365 Days - Nil
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Entry Load	Nil																								
Exit Load (w.e.f. 6/4/2015)	<= 365 Days - 1.00% > 365 Days - Nil																								
<b>Plans/Options (Regular/Direct)</b>	Growth Scholarship	Growth Option	Growth option Dividend option with Reinvestment	Growth option Dividend option Scholarship Option	Growth option Dividend option with Reinvestment																				
<b>SIP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																				
<b>SWP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																				
<b>Strip</b>																									
<b>Fund Size ~</b>	3606.24 Cr.	2010.83 Cr.	194.86 Cr.	152.00 Cr.	280.04 Cr.																				
<b>Expense Ratio@ (%)</b>	Direct : 1.64 / Regular: 1.80	Direct : 1.47 / Regular: 2.10	Direct : 1.98 / Regular: 2.35	Direct : 2.21 / Regular: 2.73	Direct : 1.42 / Regular: 1.85																				
<b>Benchmark Index</b>	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																				
<b>Investment Objective</b>	Please refer to page no. 41	The Scheme will retain the flexibility to invest in the entire range of debt and money market instruments. The flexibility is being retained to adjust the portfolio in response to a change in the risk to return equation for asset classes under investment, with a view to maintain risks within manageable limits.	To generate steady and reasonable income with low risk and high level of liquidity from a portfolio of money market securities and high quality debt.	The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.	To generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.																				
<b>Asset Allocation</b>	Please refer to pg. 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%																				
<b>Min. Invest Amt.</b>	Monthly Dividend Plan and Monthly Payment Plan: - ₹ 25,000/- Flexi Dividend Plan and Growth Plan: - 5,000/-	Please refer to pg. 61	Please refer to pg. 61	Minimum initial investment amount is ₹ 10,000/- and in multiples of ₹ 1/-	Please refer to pg. 61																				
<b>Entry Load/ Exit Load</b>	<table border="1"> <tr> <td>Entry Load</td> <td>Nil</td> </tr> <tr> <td>Exit Load</td> <td>Nil</td> </tr> </table>	Entry Load	Nil	Exit Load	Nil	<table border="1"> <tr> <td>Entry Load</td> <td>Nil</td> </tr> <tr> <td>Exit Load</td> <td>Nil</td> </tr> </table>	Entry Load	Nil	Exit Load	Nil	<table border="1"> <tr> <td>Entry Load</td> <td>Nil</td> </tr> <tr> <td>Exit Load</td> <td>Nil</td> </tr> </table>	Entry Load	Nil	Exit Load	Nil	<table border="1"> <tr> <td>Entry Load</td> <td>Nil</td> </tr> <tr> <td>Exit Load</td> <td>&lt;= 365 days 1.00% &gt; 365 days Nil (w.e.f. Jan 01, 2015)</td> </tr> </table>	Entry Load	Nil	Exit Load	<= 365 days 1.00% > 365 days Nil (w.e.f. Jan 01, 2015)	<table border="1"> <tr> <td>Entry Load</td> <td>Nil</td> </tr> <tr> <td>Exit Load</td> <td>Nil (w.e.f. October 01, 2012)</td> </tr> </table>	Entry Load	Nil	Exit Load	Nil (w.e.f. October 01, 2012)
Entry Load	Nil																								
Exit Load	Nil																								
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Entry Load	Nil																								
Exit Load	Nil (w.e.f. October 01, 2012)																								
<b>Plans/Options (Regular / Institutional/ Direct)</b>	Monthly Dividend Plan, Flexi Dividend Plan, Monthly Payment Plan, Growth Plan Default Plan Growth Plan	Growth option Dividend option (with Payout & Reinvestment Facility) Default Option - Growth Option	Growth Sub-Option Dividend Sub-Option	Growth option Dividend option with Payout and Reinvestment	Growth Option Daily Dividend Reinvestment Option Weekly Dividend Reinvestment Option Flexi Dividend Option																				
<b>SIP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																				
<b>SWP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																				
<b>Strip</b>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>																				
<b>Fund Size ~</b>	848.88 Cr.	2413.47 Cr.	9349.54 Cr.	1119.60 Cr.	6090.51 Cr.																				
<b>Expense Ratio@ (%)</b>	Direct : 1.12 / Regular: 1.80	Direct : 0.81 / Regular: 1.62	Direct : 0.66 / Regular: 1.10	Direct : 0.83 / Regular: 1.61	Direct : 0.45 / Regular: 1.00																				
<b>Benchmark Index</b>	CRISIL MIP Blended Index	Crisil Composite Bond Fund Index	CRISIL Short Term Bond Fund Index	Crisil Composite Bond Fund Index	CRISIL Liquid Fund Index																				

~(Monthly Average as on 31/10/2016)



# 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.

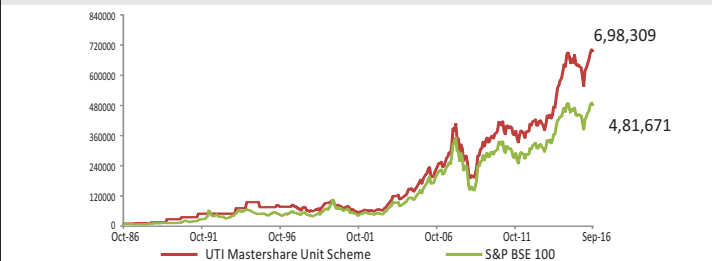
**Investment Objective**

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**

<b>Fund Manager</b> Mrs. Swati Kulkarni, MFM (NMIMS), CFA	<b>Management Style - Market Cap Grid</b> Aggressive Moderate Conservative Large Large & Mid Mid & Small
<b>Date of inception/allotment:</b> 15th October, 1986	
<b>Fund size monthly average:</b> ₹ 3601.03 Crore <b>Closing AUM</b> ₹ 3676.44 Crore	
<b>No. of Unit Holders :</b> 5,15,850	<b>Market Capitalisation (%)</b>
<b>Minimum Investment Amount :</b> ₹ 5,000/-	Large Mid Small
<b>NAV as on October 28, 2016</b>	78 21 1
<b>Growth Option:</b> ₹ 96.10, Income Option: ₹ 33.93	
<b>High/Low NAV in the month :</b> Growth option ₹ 97.95 / ₹ 95.44	
<b>Total expense ratio (%) :</b> Direct: 1.56, Regular: 2.28	<b>Load Structure:</b> Please refer to page No. 4

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



**Fund Performance Vs Benchmark**

Fund Performance Vs Benchmark as on 30/09/2016				Growth of ₹10,000		
Period	NAV (%)	S&P BSE 100 (%)	S&P BSE Sensex (%)	NAV (₹)	S&P BSE 100 (₹)	S&P BSE Sensex (₹)
30/09/2013	45.68	40.05	37.41	14,568	14,005	13,741
30/09/2014	8.65	0.77	-1.79	10,865	10,077	9,821
30/09/2015	9.14	9.73	6.54	10,914	10,973	10,654
3 Years*	19.97	15.68	12.86	17,276	15,486	14,380
5 Years*	13.94	12.14	11.10	19,217	17,745	16,936
Since inception as on 30/09/2016 (CAGR)*	15.21	13.80	13.74	6,98,309	4,81,671	4,74,904

# 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 30th September 2016

**SIP Returns as on September 30, 2016**

Period	Investment Amount (₹)	Value-Fund (₹)	S&P BSE 100 (₹)	S&PBSE Sensex (₹)	Yield (%) Fund	Yield (%) S&P BSE 100	Yield (%) S&PBSE Sensex
1 Year	1,20,000	1,31,173	1,30,855	1,27,791	17.69	17.18	12.25
3 Years*	3,60,000	4,36,520	4,14,851	3,97,282	12.93	9.43	6.51
5 Years*	6,00,000	8,69,383	8,05,458	7,68,800	14.82	11.73	9.85
7 Years	8,40,000	13,20,011	11,91,529	11,40,208	12.69	9.82	8.59
10 Years	12,00,000	22,68,555	19,75,987	18,78,230	12.23	9.63	8.67
Since inception as on 30-09-2016@	14,20,000	31,44,653	27,44,752	26,20,278	12.71	10.6	9.88

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2004 to September 2016 (Since SIP facility was introduced in November 2004). \* 3 & 5 years : data as on 30th September 2016. Past performance may or may not be sustained in future.

**AS ON 30/09/2016**

Quantitative Indica	Fund	Benchmark
Beta	0.89	
Standard Deviation (Annual)	14.1%	15.0%
Sharpe ratio	0.74%	
Portfolio Turnover Ratio (Annual)	0.13	

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

<b>Overweight (Top5)</b> SKF India Ltd. Shree Cement Ltd. Ultratech Cement Ltd. Sanofi India Ltd. Bharat Petroleum Corporation Ltd.	<b>Underweight (Top5)</b> HDFC Ltd. Tata Motors Ltd. ITC Ltd. Reliance Industries Ltd. ICICI Bank Ltd
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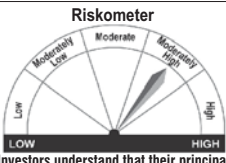
**Portfolio as on October 31, 2016**

Equity	% of NAV
HDFC Bank Ltd.	7.27
Infosys Ltd.	5.56
Maruti Suzuki India Ltd.	3.38
Mahindra & Mahindra Ltd.	3.29
Indus Ind Bank Ltd.	3.23
Ultratech Cement Ltd.	3.15
Reliance Industries Ltd.	3.11
ICICI Bank Ltd	2.85
Kotak Mahindra Bank Ltd.	2.83
Bharat Petroleum Corporation Ltd.	2.82
SKF India Ltd.	2.76
Asian Paints Ltd.	2.75
Axis Bank Ltd.	2.68
Larsen & Toubro Ltd.	2.57
ITC Ltd.	2.36
Hero Motocorp Ltd.	2.30
Tata Consultancy Services Ltd.	2.17
Shree Cement Ltd.	2.05
Sanofi India Ltd.	2.03
Bank Of Baroda	1.87
Bosch Ltd.	1.82
Cholamandalam Investment & Finance Company Ltd	1.74
Tech Mahindra Ltd	1.71
Bharat Electronics Ltd.	1.64
Indraprastha Gas Ltd	1.54
Sun Pharmaceuticals Industries Ltd.	1.45
Mahindra & Mahindra Fin.Ser.Ltd.	1.44
State Bank Of India	1.26
Bharat Forge Ltd.	1.19
MRF Ltd.	1.17
Other	16.20
Net Current Assets	7.81
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	37.48
Median Market Cap (₹ Cr)	101356.74
Weighted Average Market (₹ Cr)	128581.38

All figures given are provisional and unaudited.

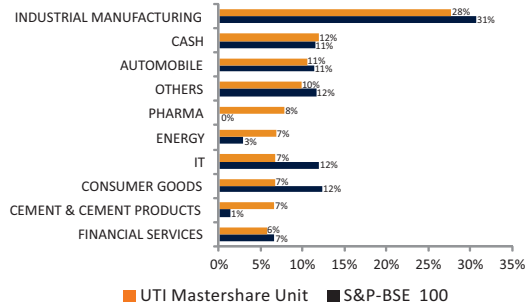
**This product is suitable for investors who are seeking\*:**



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

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

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



**New Initiative**

SMS: UTIMS to 5676756 to get scheme details.

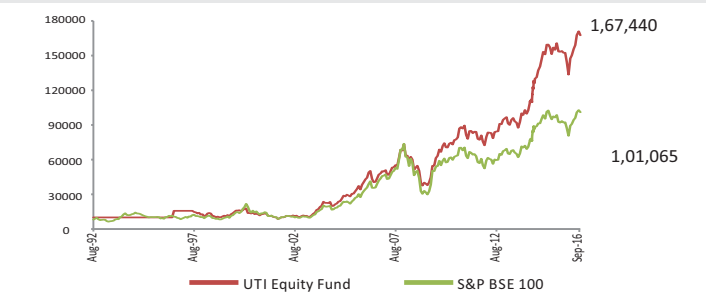
**Investment Objective**

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**

<b>Fund Manager</b> Ajay Tyagi - CFA, MFC	<b>Management Style - Market Cap Grid</b> 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 &amp; Mid</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Mid &amp; Small</td> </tr> </table>		✓		Large				Large & Mid				Mid & Small
		✓		Large									
			Large & Mid										
			Mid & Small										
<b>Date of inception/allotment:</b> 18th May, 1992													
<b>Fund size monthly average:</b> ₹ 5312.04 Crore <b>Closing AUM</b> ₹ 5265.17 Crore	<b>Market Capitalisation (%)</b> <table border="1"> <tr> <td>Large</td> <td>Mid</td> <td>Small</td> </tr> <tr> <td>86</td> <td>13</td> <td>1</td> </tr> </table>	Large	Mid	Small	86	13	1						
Large	Mid	Small											
86	13	1											
<b>No. of Unit Holders :</b> 7,74,364													
<b>Minimum Investment Amount :</b> ₹ 5,000/-													
<b>NAV as on October 28, 2016 :</b> Growth Option: ₹ 109.96, Income Option: ₹ 86.29													
<b>High/Low NAV in the month :</b> Growth option ₹ 112.17 / ₹ 109.07													
<b>Total expense ratio (%):</b> Direct: 1.62 / Regular: 2.08	<b>Load Structure:</b> 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 30/09/2016			Growth of ₹10000		
	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
30/09/2013 30/09/2014	52.01	40.05	38.87	15,201	14,005	13,887
30/09/2014 30/09/2015	9.05	0.77	-0.20	10,905	10,077	9,980
30/09/2015 30/09/2016	9.32	9.73	8.33	10,932	10,973	10,833
3 Years*	21.89	15.68	14.49	18,119	15,486	15,013
5 Years*	16.74	12.14	11.73	21,700	17,745	17,423
Since inception as on 30/09/2016 (CAGR)*	12.25	9.95	9.46	1,67,440	1,01,065	90,635

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 30th September 2016

**SIP Returns as on September 30, 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	1,30,986	1,30,855	1,29,332	17.39	17.18	14.72
3 Years*	3,60,000	4,44,900	4,14,851	4,07,235	14.25	9.43	8.17
5 Years*	6,00,000	9,11,709	8,05,458	7,87,459	16.76	11.73	10.82
7 Years	8,40,000	14,24,759	11,91,529	11,70,647	14.83	9.82	9.33
10 Years	12,00,000	25,96,423	19,75,987	19,37,071	14.76	9.63	9.26
Since inception as on 30-09-2016@	14,20,000	36,37,792	27,44,752	26,89,142	14.94	10.6	10.28

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2004 to September 2016 (Since SIP facility was introduced in November 2004). \*3 & 5 years: data as on 30th September 2016. Past performance may or may not be sustained in future.

**AS ON 30/09/2016**

Quantitative Indicators	Fund	Benchmark
Beta	0.88	
Standard Deviation (Annual)	14.0%	15.0%
Sharpe ratio	0.90%	
Portfolio Turnover Ratio (Annual)	0.49	

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

<b>Overweight (Top5)</b> Shree Cement Ltd. Indus Ind Bank Ltd. Yes Bank Ltd. Torrent Pharmaceuticals Ltd. Divis Laboratories Ltd.	<b>Underweight (Top5)</b> Tata Motors Ltd. Reliance Industries Ltd. State Bank Of India Larsen & Toubro Ltd. Mahindra & Mahindra Ltd.
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**Portfolio as on October 31, 2016**

Equity	% of NAV
HDFC Bank Ltd.	6.70
HDFC Ltd.	5.07
Infosys Ltd.	5.06
Indus Ind Bank Ltd.	5.05
Yes Bank Ltd.	4.53
ITC Ltd.	4.28
Tata Consultancy Services Ltd.	4.24
ICICI Bank Ltd	3.84
Shree Cement Ltd.	3.80
Sun Pharmaceuticals Industries Ltd.	3.65
Axis Bank Ltd.	3.23
Maruti Suzuki India Ltd.	2.91
Divis Laboratories Ltd.	2.33
Motherson Sumi System Ltd.	2.26
Lupin Ltd.	2.24
Cadila Healthcare Ltd.	2.07
Hindustan Zinc Ltd.	2.01
Torrent Pharmaceuticals Ltd.	1.99
Eicher Motors Ltd	1.91
Reliance Industries Ltd.	1.84
Kotak Mahindra Bank Ltd.	1.81
Eclerx Services Ltd.	1.80
Page Industries Ltd	1.74
Havells India Ltd.	1.70
Amarraja Batteries Ltd.	1.59
Larsen & Toubro Ltd.	1.51
Hero Motocorp Ltd.	1.49
Bosch Ltd.	1.24
Titan Company Ltd.	1.13
IPCA Laboratories Ltd.	1.13
Others	13.20
Net Current Assets	2.65
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	46.24
Median Market Cap (₹ Cr)	92,734
Weighted Average Market (₹ Cr)	1,36,601

All figures given are provisional and unaudited.

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

**Riskometer**

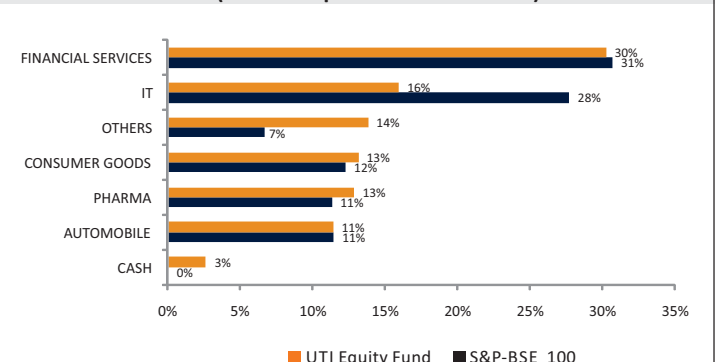
LOW | Moderately Low | Moderate | Moderately High | HIGH

Investors understand that their principal will be at Moderately High Risk

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

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

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



**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**

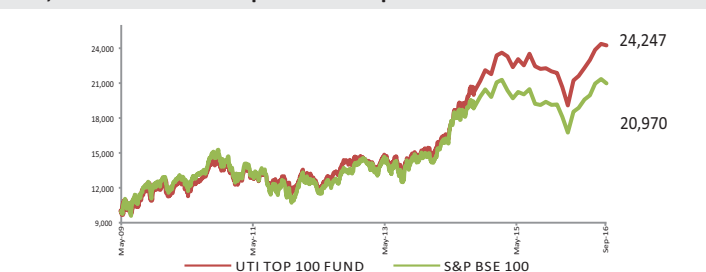
<b>Fund Manager</b> Mrs Swati Kulkarni, MFM (NMIMS), CFA	<b>Management Style - Market Cap Grid</b> <table border="1"> <tr> <td>Aggressive</td> <td>Moderate</td> <td>Conservative</td> <td></td> </tr> <tr> <td></td> <td style="text-align: center;">✓</td> <td></td> <td>Large</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Large &amp; Mid</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Mid &amp; Small</td> </tr> </table>	Aggressive	Moderate	Conservative			✓		Large				Large & Mid				Mid & Small
Aggressive		Moderate	Conservative														
	✓		Large														
			Large & Mid														
			Mid & Small														
<b>Date of inception/allotment:</b> 20th May, 2009																	
<b>Fund size monthly average:</b> ₹ 902.59 Crore <b>Closing AUM</b> ₹ 891.79 Crore	<b>Market Capitalisation (%)</b> <table border="1"> <tr> <td>Large</td> <td>Mid</td> <td>Small</td> </tr> <tr> <td>71</td> <td>27</td> <td>2</td> </tr> </table>	Large	Mid	Small	71	27	2										
Large		Mid	Small														
71	27	2															
<b>No. of Unit Holders :</b> 1,91,219																	
<b>Minimum Investment Amount :</b> ₹ 5,000/-																	

NAV as on October 28, 2016 Growth Option: ₹ 52.66, Income Option: ₹ 32.62

High/Low NAV in the month : Growth option ₹ 53.55 / ₹ 52.14

Total expense ratio (%): **Direct: 1.77, Regular: 2.30** **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**

Fund Performance Vs Benchmark as on 30/09/2016				Growth of ₹10000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
30/09/2013 30/09/2014	45.28	40.05	38.87	14,528	14,005	13,887
30/09/2014 30/09/2015	9.41	0.77	-0.20	10,941	10,077	9,980
30/09/2015 30/09/2016	9.08	9.73	8.33	10,908	10,973	10,833
3 Years*	20.12	15.68	14.49	17,341	15,486	15,013
5 Years*	14.45	12.14	11.73	19,652	17,745	17,423
Since inception as on 30/09/2016 (CAGR)*	12.77	10.57	9.98	24,247	20,970	20,159

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 30th September 2016

**SIP Returns as on September 30, 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	1,31,993	1,30,855	1,29,332	19.02	17.18	14.72
3 Years*	3,60,000	4,40,029	4,14,851	4,07,235	13.48	9.43	8.17
5 Years*	6,00,000	8,76,360	8,05,458	7,87,459	15.14	11.73	10.82
7 Years	8,40,000	13,32,925	11,91,529	11,70,647	12.96	9.82	9.33
Since inception as on 30-09-2016	8,90,000	14,51,550	12,93,199	12,69,955	12.92	9.88	9.41

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. \*3 & 5 years : data as on 30th September 2016. Past performance may or may not be sustained in future.

**AS ON 30/09/2016**

Quantitative Indicators	Fund	Benchmark
Beta	0.87	
Standard Deviation (Annual)	14.0%	15.0%
Sharpe ratio	0.81%	
Portfolio Turnover Ratio (Annual)	0.15	

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

<b>Overweight (Top5)</b> SKF India Ltd. Ultratech Cement Ltd. Bharat Petroleum Corporation Ltd. Indus Ind Bank Ltd. Cholamandalam Investment & Finance Company Ltd	<b>Underweight (Top5)</b> HDFC Ltd. ITC Ltd. Tata Motors Ltd. Kotak Mahindra Bank Ltd. Reliance Industries Ltd.
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**Portfolio as on October 31, 2016**

Equity	% of NAV
HDFC Bank Ltd.	7.55
Infosys Ltd.	6.04
Maruti Suzuki India Ltd.	4.04
Indus Ind Bank Ltd.	3.63
Ultratech Cement Ltd.	3.62
ICICI Bank Ltd	3.47
Bharat Petroleum Corporation Ltd.	3.38
Mahindra & Mahindra Ltd.	3.31
SKF India Ltd.	2.84
Reliance Industries Ltd.	2.77
Axis Bank Ltd.	2.65
Larsen & Toubro Ltd.	2.54
Bosch Ltd.	2.47
Tata Consultancy Services Ltd.	2.06
ITC Ltd.	2.06
Bank Of Baroda	2.05
Cholamandalam Investment & Finance Company Ltd	1.99
Tech Mahindra Ltd	1.80
Sun Pharmaceuticals Industries Ltd.	1.75
Ramco Cements Ltd.	1.74
Shree Cement Ltd.	1.69
Indraprastha Gas Ltd	1.65
Havells India Ltd.	1.64
Bharat Electronics Ltd.	1.59
IRB Infrastructure Developers Ltd.	1.59
Hero Motocorp Ltd.	1.52
MRF Ltd.	1.50
Crompton Greaves Consumer Electricals Ltd.	1.48
Bharat Forge Ltd.	1.43
Mahindra & Mahindra Fin.Ser.Ltd.	1.40
Others	20.63
Net Current Assets	2.12
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	40.64
Median Market Cap (₹ Cr)	77,359
Weighted Average Market (₹ Cr)	1,16,287

All figures given are provisional and unaudited.

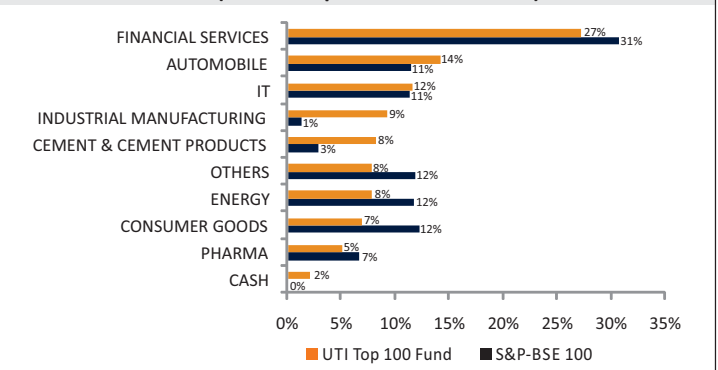
**This product is suitable for investors who are seeking\*:**

Investors understand that their principal will be at Moderately High Risk

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

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

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



**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**

<b>Fund Manager</b> Mr. Lalit Nambiar , CFA, MMS (Finance)	<b>Management Style - Market Cap Grid</b> 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 &amp; Mid</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Mid &amp; Small</td> </tr> </table>				Large		✓		Large & Mid				Mid & Small
				Large									
	✓		Large & Mid										
			Mid & Small										
<b>Date of inception/allotment:</b> 22nd August, 2014													
<b>Fund size monthly average:</b> ₹ 370.94 Crore <b>Closing AUM</b> ₹ 367.72 Crore	<b>Market Capitalisation (%)</b> <table border="1"> <tr> <td>Large</td> <td>Mid</td> <td>Small</td> </tr> <tr> <td>74</td> <td>22</td> <td>4</td> </tr> </table>	Large	Mid	Small	74	22	4						
Large	Mid	Small											
74	22	4											
<b>No. of Unit Holders :</b> 91,097													
<b>NAV as on October 28, 2016</b> Growth Option: ₹ 11.61, Income Option: ₹ 11.61													
<b>High/Low NAV in the month :</b> Growth option ₹ 11.79 / ₹ 11.41													
<b>Load Structure:</b> Please refer to page No. 4													
<b>Total expense ratio (%):</b> Direct: 2.12, Regular: 2.54	<b>Load Structure:</b> Please refer to page No. 4												

**Fund Performance Vs Benchmark**

Period	Fund Performance Vs Benchmark as on 30/09/2016			Growth of ₹10000		
	NAV (%)	S&P BSE 200 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 200 (₹)	Nifty 50 (₹)
30/09/2014 30/09/2015	3.70	3.08	-0.20	10,370	10,308	9,980
30/09/2015 30/09/2016	10.42	10.96	8.33	11,042	11,096	10,833
Since inception as on 30/09/2016 (CAGR)*	6.82	6.96	4.09	11,493	11,525	10,882

\*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 September 30, 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	1,30,810	1,31,819	1,29,332	17.10	18.74	14.72
Since inception as on 30/09/2016	2,50,000	2,70,550	2,71,067	2,63,005	7.48	7.67	4.76

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

**AS ON 30/09/2016**

Quantitative Indicators	Fund	Benchmark
Beta	-	-
Standard Deviation (Annual)	-	-
Sharpe ratio	-	-
Portfolio Turnover Ratio (Annual)	0.12	-

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

<b>Overweight (Top5)</b> Tech Mahindra Ltd Mahindra & Mahindra Fin.Ser.Ltd. NCC Ltd. Britannia Industries Ltd. Bajaj Corp Ltd.	<b>Underweight (Top5)</b> Tata Consultancy Services Ltd. Larsen & Toubro Ltd. ITC Ltd. HDFC Ltd. Hindustan Unilever Ltd.
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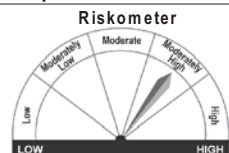
**Portfolio as on October 31, 2016**

Equity	% of NAV
Infosys Ltd.	6.01
HDFC Bank Ltd.	5.62
Reliance Industries Ltd.	4.54
HDFC Ltd.	3.45
Tech Mahindra Ltd	3.18
Tata Motors Ltd.	3.16
ICICI Bank Ltd	3.12
Sun Pharmaceuticals Industries Ltd.	2.83
Mahindra & Mahindra Fin.Ser.Ltd.	2.69
Maruti Suzuki India Ltd.	2.42
Britannia Industries Ltd.	2.4
ITC Ltd.	2.15
NCC Ltd.	2.13
Kotak Mahindra Bank Ltd.	2.11
Indus Ind Bank Ltd.	2.07
Hero Motocorp Ltd.	1.99
Bajaj Corp Ltd.	1.86
Glaxosmithkline Consumer Healthcare Ltd.	1.83
Mahindra & Mahindra Ltd.	1.69
Ultratech Cement Ltd.	1.60
Manpasand Beverages Limited	1.58
IRB Infrastructure Developers Ltd.	1.58
United Spirits Ltd.	1.53
Power Grid Corporation Of India Ltd	1.51
Mphasis Ltd	1.51
NTPC Ltd.	1.28
Intellect Design Arena Ltd	1.26
Federal Bank Ltd.	1.20
Coal India Ltd.	1.20
State Bank Of India	1.15
Others	27.31
Net Current Assets	2.04
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	37.03
Median Market Cap (₹ Cr)	72,043
Weighted Average Market (₹ Cr)	1,15,128

All figures given are provisional and unaudited.

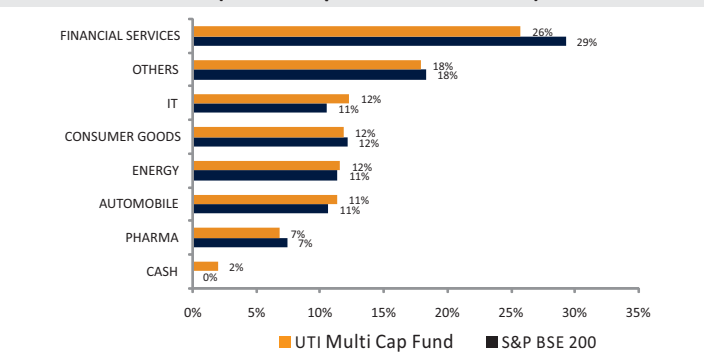
**This product is suitable for investors who are seeking\*:**



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

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

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



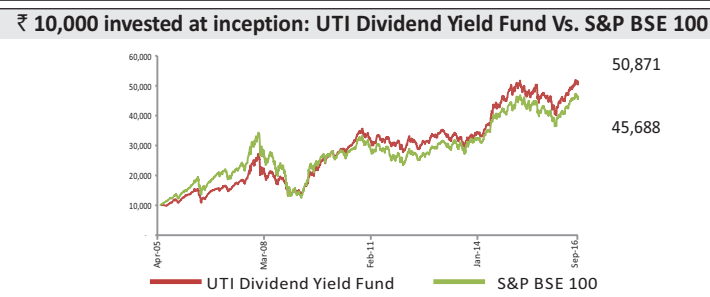
**New Initiative**

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.

<b>Snapshot</b>													
<b>Fund Manager</b> Mrs. Swati Kulkarni, MFM (NMIMS), CFA	<b>Management Style - Market Cap Grid</b>												
<b>Date of inception/allotment:</b> 3rd May, 2005	<table border="1"> <tr> <td>Aggressive</td> <td>Moderate</td> <td>Conservative</td> <td>Large</td> </tr> <tr> <td></td> <td></td> <td>✓</td> <td>Large &amp; Mid</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Mid &amp; Small</td> </tr> </table>	Aggressive	Moderate	Conservative	Large			✓	Large & Mid				Mid & Small
Aggressive	Moderate	Conservative	Large										
		✓	Large & Mid										
			Mid & Small										
<b>Fund size monthly average:</b> ₹ 2729.59 Crore <b>Closing AUM</b> ₹ 2708.94 Crore	<b>Market Capitalisation (%)</b>												
<b>No. of Unit Holders:</b> 3,43,831	<table border="1"> <tr> <td>Large</td> <td>Mid</td> <td>Small</td> </tr> <tr> <td>59</td> <td>40</td> <td>1</td> </tr> </table>	Large	Mid	Small	59	40	1						
Large	Mid	Small											
59	40	1											
<b>Minimum Investment Amount :</b> ₹ 5,000/-													

**NAV as on October 28, 2016 :** Growth Option: ₹ 51.76 Income Option: ₹ 15.94  
**High/Low NAV in the month :** Growth option ₹ 52.60 / ₹ 51.19  
**Total expense ratio (%) :** Direct: 1.47 / Regular: 2.09 **Load Structure:** Please refer to page No. 4



**Fund Performance Vs Benchmark**

Period	Fund Performance Vs Benchmark as on 30/09/2016			Growth of ₹10000		
	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
30/09/2013 30/09/2014	44.93	40.05	38.87	14,493	14,005	13,887
30/09/2014 30/09/2015	1.90	0.77	-0.20	10,190	10,077	9,980
30/09/2015 30/09/2016	9.56	9.73	8.33	10,956	10,973	10,833
3 Years*	17.38	15.68	14.49	16,180	15,486	15,013
5 Years*	10.75	12.14	11.73	16,671	17,745	17,423
Since inception as on 30/09/2016 (CAGR)*	15.31	14.23	14.04	50,871	45,688	44,828

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 30th September 2016

**SIP Returns as on September 30, 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	1,31,785	1,30,855	1,29,332	18.69	17.18	14.72
3 Years*	3,60,000	4,23,710	4,14,851	4,07,235	10.87	9.43	8.17
5 Years*	6,00,000	8,08,900	8,05,458	7,87,459	11.90	11.73	10.82
7 Years	8,40,000	12,15,818	11,91,529	11,70,647	10.39	9.82	9.33
10 Years	12,00,000	22,39,424	19,75,987	19,37,071	11.99	9.63	9.26
Since inception as on 30-09-2016	13,60,000	29,00,630	24,81,958	24,34,849	12.69	10.15	9.84

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. \*3 & 5 years : data as on 30th September 2016. Past performance may or may not be sustained in future.

**AS ON 30/09/2016**

Quantitative Indicators	Fund	Benchmark
Beta	0.91	
Standard Deviation (Annual)	14.6%	15.0%
Sharpe ratio	0.63%	
Portfolio Turnover Ratio (Annual)	0.18	

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

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

**Portfolio as on October 31, 2016**

Equity	% of NAV
ICICI Bank Ltd	6.52
Infosys Ltd.	5.99
HDFC Bank Ltd.	4.56
Great Eastern Shipping Co. Ltd.	3.10
Hero Motocorp Ltd.	2.73
Federal Bank Ltd.	2.72
Cummins India Ltd.	2.65
Mahanagar Gas Ltd.	2.52
Bank Of Baroda	2.49
Bharat Petroleum Corporation Ltd.	2.47
Ambuja Cements Ltd.	2.41
State Bank Of India	2.40
IRB Infrastructure Developers Ltd.	2.34
Wipro Ltd.	2.30
Procter & Gamble Hygiene & Hel Care Ltd.	2.22
Mphasis Ltd	2.20
Mahindra & Mahindra Fin.Ser.Ltd.	2.16
ITC Ltd.	2.15
Gail (India) Ltd.	2.06
Tata Chemicals Ltd.	1.95
IDFC Ltd.	1.93
Axis Bank Ltd.	1.91
Castrol India Ltd.	1.89
ICICI Prudential Life Insurance Company Limited	1.89
Akzo Nobel India Ltd.	1.87
Vardhman Textiles Ltd.	1.82
Gujarat State Petronet Ltd.	1.78
Tata Consultancy Services Ltd.	1.75
Sanofi India Ltd.	1.59
Bharat Electronics Ltd.	1.53
Others	22.08
Net Current Assets	2.02
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	35.76
Median Market Cap (₹ Cr)	38,180
Weighted Average Market (₹ Cr)	90,364

All figures given are provisional and unaudited.

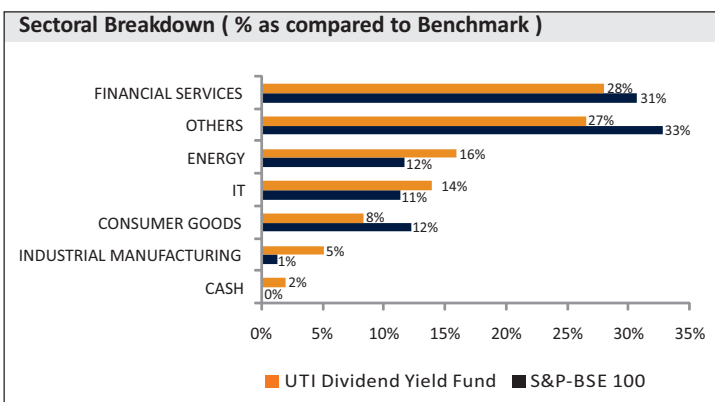
**This product is suitable for investors who are seeking\*:**

**Riskometer**

- 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

Investors understand that their principal will be at Moderately High Risk



**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**

<b>Fund Manager</b> Mrs. Swati Kulkarni, MFM (NMIMS), CFA	<b>Management Style - Market Cap Grid</b> Aggressive Moderate Conservative Large Large & Mid Mid & Small
<b>Date of inception/allotment:</b> 20th July, 2005	
<b>Fund size monthly average:</b> ₹ 4804.94 Crore <b>Closing AUM</b> ₹ 4740.12 Crore	<b>Market Capitalisation (%)</b> Large Mid Small 78 21 1
<b>No. of Unit Holders :</b> 5,04,306	
<b>Minimum Investment Amount :</b> ₹ 5,000/-	
<b>NAV as on October 28, 2016 :</b> Growth Option: ₹ 50.15, Income Option: ₹ 17.77	
<b>High/Low NAV in the month :</b> Growth option ₹ 51.21 / ₹ 49.84	
<b>Total expense ratio (%):</b> <b>Direct:</b> 1.37 , <b>Regular:</b> 2.07	<b>Load Structure:</b> Please refer to page No. 4

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



**Fund Performance Vs Benchmark**

Fund Performance Vs Benchmark as on 30/09/2016				Growth of ₹10000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
30/09/2013 30/09/2014	47.38	40.05	38.87	14,738	14,005	13,887
30/09/2014 30/09/2015	0.14	0.77	-0.20	10,014	10,077	9,980
30/09/2015 30/09/2016	9.06	9.73	8.33	10,906	10,973	10,833
3 Years*	17.18	15.68	14.49	16,097	15,486	15,013
5 Years*	13.84	12.14	11.73	19,133	17,745	17,423
Since inception as on 30/09/2016 (CAGR)*	15.44	12.84	12.76	49,973	38,715	38,408

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 30th September 2016

**SIP Returns as on September 30, 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	1,31,860	1,30,855	1,29,332	18.81	17.18	14.72
3 Years*	3,60,000	4,21,124	4,14,851	4,07,235	10.45	9.43	8.17
5 Years*	6,00,000	8,32,259	8,05,458	7,87,459	13.05	11.73	10.82
7 Years	8,40,000	13,03,054	11,91,529	11,70,647	12.33	9.82	9.33
10 Years	12,00,000	24,54,296	19,75,987	19,37,071	13.71	9.63	9.26
Since inception as on 30-09-2016	13,40,000	30,12,676	23,99,664	23,54,668	13.76	9.99	9.68

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. \*3 & 5 years: data as on 30th September 2016. Past performance may or may not be sustained in future.

**AS ON 30/09/2016**

Quantitative Indicators	Fund	Benchmark
Beta	0.91	
Standard Deviation (Annual)	14.4%	15.0%
Sharpe ratio	0.55%	
Portfolio Turnover Ratio (Annual)	0.27	

**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.
Mahindra & Mahindra Fin.Ser.Ltd.	Oil & Natural Gas Corporation Ltd.
Crisil Ltd	Asian Paints Ltd.

**Portfolio as on October 31, 2016**

Equity	% of NAV
HDFC Bank Ltd.	7.75
Infosys Ltd.	6.50
Indus Ind Bank Ltd.	4.99
Hero Motocorp Ltd.	4.01
Shree Cement Ltd.	3.87
Reliance Industries Ltd.	3.65
Maruti Suzuki India Ltd.	3.51
Ultratech Cement Ltd.	3.44
ICICI Bank Ltd	3.17
Sun Pharmaceuticals Industries Ltd.	3.10
Axis Bank Ltd.	2.87
Mahindra & Mahindra Ltd.	2.81
Mahindra & Mahindra Fin.Ser.Ltd.	2.75
Indian Oil Corporation Ltd.	2.74
Larsen & Toubro Ltd.	2.70
ITC Ltd.	2.68
State Bank Of India	2.66
Tata Consultancy Services Ltd.	2.46
Crisil Ltd	2.42
MRF Ltd.	2.39
Tata Motors Ltd.	2.12
Tech Mahindra Ltd	1.89
Adani Ports And Special Economic Zone Ltd	1.54
Nestle India Ltd.	1.53
Exide Industries Ltd.	1.52
Cholamandalam Investment & Finance Company Ltd	1.44
Crompton Greaves Consumer Electricals Ltd.	1.36
IRB Infrastructure Developers Ltd.	1.27
Akzo Nobel India Ltd.	1.24
IDFC Ltd.	1.23
Others	12.93
Net Current Assets	1.46
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	43.98
Median Market Cap (₹ Cr)	1,10,738
Weighted Average Market (₹ Cr)	1,35,585

All figures given are provisional and unaudited.

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

**Riskometer**

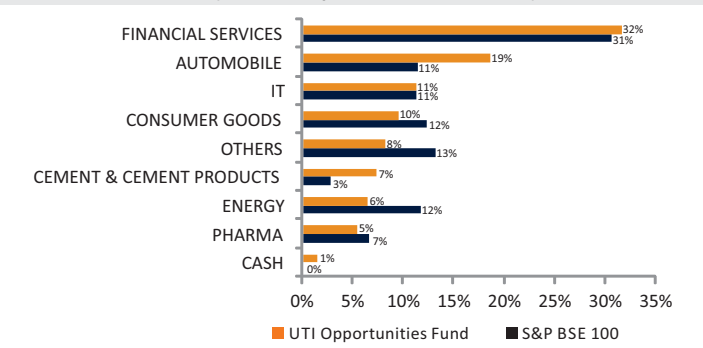
LOW Moderate Moderately High HIGH

Investors understand that their principal will be at Moderately High Risk

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

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

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



**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

<b>Fund Manager</b> Ajay Tyagi - CFA, MFC	<b>Management Style - Market Cap Grid</b> <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 &amp; Mid</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Mid &amp; Small</td> </tr> </table>	Aggressive	Moderate	Conservative					Large		✓		Large & Mid				Mid & Small
Aggressive		Moderate	Conservative														
			Large														
	✓		Large & Mid														
			Mid & Small														
<b>Date of inception/allotment:</b> 30th January, 2006																	
<b>Fund size monthly average:</b> ₹ 1873.97 Crore <b>Closing AUM</b> ₹ 1867.86 Crore	<b>Market Capitalisation (%)</b> <table border="1"> <tr> <td>Large</td> <td>Mid</td> <td>Small</td> </tr> <tr> <td>77</td> <td>21</td> <td>2</td> </tr> </table>	Large	Mid	Small	77	21	2										
Large		Mid	Small														
77	21	2															
<b>No. of Unit Holders :</b> 4,07,167																	
<b>Minimum Investment Amount :</b> ₹ 5,000/-																	
<b>NAV as on October 28, 2016 :</b> Growth Option: ₹ 26.52, Income Option: ₹ 22.31																	
<b>High/Low NAV in the month :</b> Growth option ₹ 27.01 / ₹ 26.33																	
<b>Total expense ratio (%):</b> Direct: 1.90, Regular: 2.18	<b>Load Structure:</b> Please refer to page No. 4																

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



## Fund Performance Vs Benchmark

Fund Performance Vs Benchmark as on 30/09/2016				Growth of ₹10000		
Period	NAV (%)	S&P BSE 200 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 200 (₹)	Nifty 50 (₹)
30/09/2013 30/09/2014	43.52	42.50	38.87	14,352	14,250	13,887
30/09/2014 30/09/2015	3.55	3.08	-0.20	10,355	10,308	9,980
30/09/2015 30/09/2016	10.04	10.96	8.33	11,004	11,096	10,833
3 Years*	17.80	17.67	14.49	16,354	16,300	15,013
5 Years*	14.11	12.88	11.73	19,361	18,339	17,423
Since inception as on 30/09/2016 (CAGR)*	9.53	10.81	10.47	26,423	29,911	28,946

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 30th September 2016

## SIP Returns as on September 30, 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	1,31,134	1,31,819	1,29,332	17.63	18.74	14.72
3 Years*	3,60,000	4,25,578	4,26,260	4,07,235	11.18	11.29	8.17
5 Years*	6,00,000	8,48,471	8,32,253	7,87,459	13.83	13.05	10.82
7 Years	8,40,000	12,71,704	12,28,633	11,70,647	11.64	10.68	9.33
10 Years	12,00,000	20,67,159	20,43,469	19,37,071	10.48	10.27	9.26
Since inception as on 30-09-2016	12,70,000	22,53,113	22,36,301	21,22,139	10.4	10.27	9.34

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. \*3 & 5 years: data as on 30th September 2016. Past performance may or may not be sustained in future.

## AS ON 30/09/2016

Quantitative Indicators	Fund	Benchmark
Beta	0.97	
Standard Deviation (Annual)	15.0%	14.7%
Sharpe ratio	0.55%	
Portfolio Turnover Ratio (Annual)	0.61	

## Active Stock positions (as compared to Benchmark)

<b>Overweight (Top5)</b> Yes Bank Ltd. Indus Ind Bank Ltd. Shree Cement Ltd. Eclerx Services Ltd. Divis Laboratories Ltd.	<b>Underweight (Top5)</b> Reliance Industries Ltd. Tata Motors Ltd. Larsen & Toubro Ltd. HDFC Ltd. State Bank Of India
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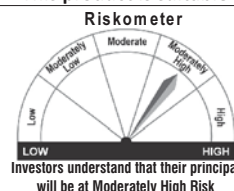
## Portfolio as on October 31, 2016

Equity	% of NAV
HDFC Bank Ltd.	6.45
Indus Ind Bank Ltd.	5.81
Yes Bank Ltd.	5.71
Infosys Ltd.	4.26
Tata Consultancy Services Ltd.	3.54
Shree Cement Ltd.	3.46
Sun Pharmaceuticals Industries Ltd.	3.33
ITC Ltd.	3.25
HDFC Ltd.	3.13
Axis Bank Ltd.	2.70
Kotak Mahindra Bank Ltd.	2.48
Divis Laboratories Ltd.	2.48
Maruti Suzuki India Ltd.	2.42
Motherson Sumi System Ltd.	2.41
Eclerx Services Ltd.	2.36
Page Industries Ltd	2.20
Torrent Pharmaceuticals Ltd.	2.16
ICICI Bank Ltd	2.12
Amarraja Batteries Ltd.	2.05
Havells India Ltd.	2.05
Cadila Healthcare Ltd.	2.00
Lupin Ltd.	1.90
Hindustan Zinc Ltd.	1.84
P I Industries Ltd.	1.67
Info-Edge (India) Ltd.	1.61
Symphony Ltd.	1.53
Astral Poly Technik Ltd.	1.51
Bajaj Finance Ltd.	1.42
Gruh Finance Limited	1.39
Mindtree Ltd.	1.29
Others	17.41
Net Current Assets	2.06
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	41.65
Median Market Cap (₹ Cr)	61,771
Weighted Average Market (₹ Cr)	1,11,012

All figures given are provisional and unaudited.

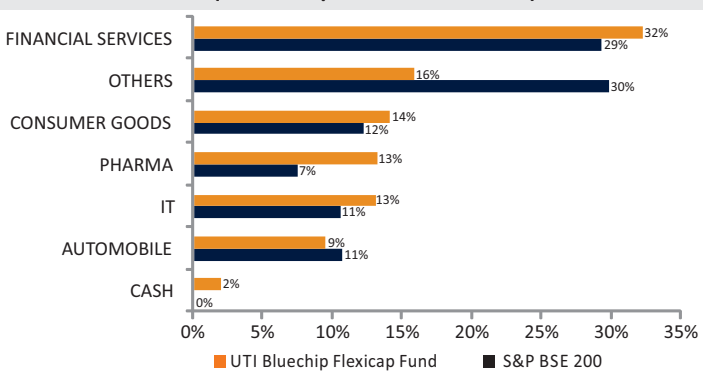
## This product is suitable for investors who are seeking\*:



- 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 567656 to get scheme details.



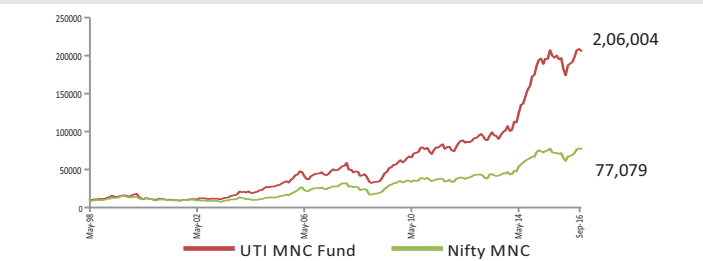
**Investment Objective**

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

**Snapshot**

<b>Fund Manager</b> Mrs. Swati Kulkarni, MFM (NMIMS), CFA	<b>Management Style - Market Cap Grid</b> Aggressive Moderate Conservative Large Large & Mid Mid & Small
<b>Date of inception/allotment:</b> 29th May, 1998	
<b>Fund size monthly average:</b> ₹ 2053.28 Crore <b>Closing AUM</b> ₹ 2014.26 Crore	
<b>No. of Unit Holders :</b> 2,10,431	<b>Market Capitalisation (%)</b> Large Mid Small 60 33 7
<b>Minimum Investment Amount :</b> ₹ 5,000/-	
<b>Load Structure:</b> Please refer to page No. 4	
<b>NAV as on October 28, 2016</b> Growth Option: ₹ 157.95, Income Option: ₹ 87.08	
<b>High/Low NAV in the month :</b> Growth option ₹ 162.31 / ₹ 157.41	
<b>Total expense ratio (%) :</b> Direct: 1.39, Regular: 2.27	<b>Load Structure:</b> Please refer to page No. 4

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



**Fund Performance Vs Benchmark**

Period	Fund Performance Vs Benchmark as on 30/09/2016			Growth of ₹10000		
	NAV (%)	Nifty MNC (%)	Nifty 50 (%)	NAV (₹)	Nifty MNC (₹)	Nifty 50 (₹)
30/09/2013 30/09/2014	62.55	48.15	38.87	16,255	14,815	13,887
30/09/2014 30/09/2015	26.93	12.66	-0.20	12,693	11,266	9,980
30/09/2015 30/09/2016	4.53	7.21	8.33	10,453	10,721	10,833
3 Years*	29.17	21.39	14.49	21,567	17,897	15,013
5 Years*	20.92	17.15	11.73	25,879	22,085	17,423
Since inception as on 30/09/2016 (CAGR)*	17.92	11.77	12.00	2,06,004	77,079	80,042

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 30th September 2016

**SIP Returns as on September 30, 2016**

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty MNC (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty MNC	Yield (%) Nifty 50
1 Year	1,20,000	1,27,477	1,31,812	1,29,332	11.74	18.73	14.72
3 Years*	3,60,000	4,81,064	4,50,982	4,07,235	19.77	15.20	8.17
5 Years*	6,00,000	10,45,209	9,17,337	7,87,459	22.37	17.01	10.82
7 Years	8,40,000	17,48,913	14,36,144	11,70,647	20.58	15.05	9.33
10 Years	12,00,000	34,38,123	25,72,551	19,37,071	19.97	14.58	9.26
Since inception as on 30-09-2016@	14,20,000	47,79,253	35,68,458	26,89,142	19.09	14.65	10.28

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2004 to September 2016 (Since SIP facility was introduced in November 2004). \*3 & 5 years: data as on 30th September 2016. Past performance may or may not be sustained in future.

**AS ON 30/09/2016**

Quantitative Indicators	Fund	Benchmark
Beta	0.69	
Standard Deviation (Annual)	12.2%	15.1%
Sharpe ratio	1.73%	
Portfolio Turnover Ratio (Annual)	0.05	

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

<b>Overweight (Top5)</b> Mphasis Ltd Eicher Motors Ltd Sanofi India Ltd. ITD Cementation India Ltd. FAG Bearings India Limited	<b>Underweight (Top5)</b> Maruti Suzuki India Ltd. Hindustan Unilever Ltd. Vedanta Ltd Ashok Leyland Ltd. ABB India Ltd.
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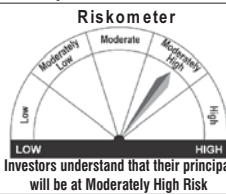
**Portfolio as on October 31, 2016**

Equity	% of NAV
Maruti Suzuki India Ltd.	7.35
Bosch Ltd.	6.75
Britannia Industries Ltd.	6.72
Hindustan Unilever Ltd.	6.07
Ambuja Cements Ltd.	5.17
Cummins India Ltd.	5.01
Mphasis Ltd	4.03
United Spirits Ltd.	3.78
Eicher Motors Ltd	3.58
Sanofi India Ltd.	3.35
Colgate Palmolive India Ltd.	3.35
ITD Cementation India Ltd.	2.96
FAG Bearings India Limited	2.91
Castrol India Ltd.	2.70
Glaxosmithkline Pharmaceuticals Ltd.	2.32
Procter & Gamble Hygiene & Hel Care Ltd.	2.07
Whirlpool Of India Ltd.	2.06
Glaxosmithkline Consumer Healthcare Ltd.	2.06
Oracle Financial Services Software Ltd.	1.95
Crisil Ltd	1.79
SKF India Ltd.	1.61
Siemens India Ltd.	1.59
Vedanta Ltd	1.53
Kotak Mahindra Bank Ltd.	1.38
Honeywell Automation India Ltd.	1.35
Mahindra Cie Automotive Ltd	1.34
Bayer Cropsience Ltd.	1.21
Igarashi Motors India Ltd.	1.16
Gillette India Ltd.	1.08
Gujarat Pipavav Port Ltd.	1.00
Others	9.71
Net Current Assets	1.06
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	51.81
Median Market Cap (₹ Cr)	26,634
Weighted Average Market (₹ Cr)	50,223

All figures given are provisional and unaudited.

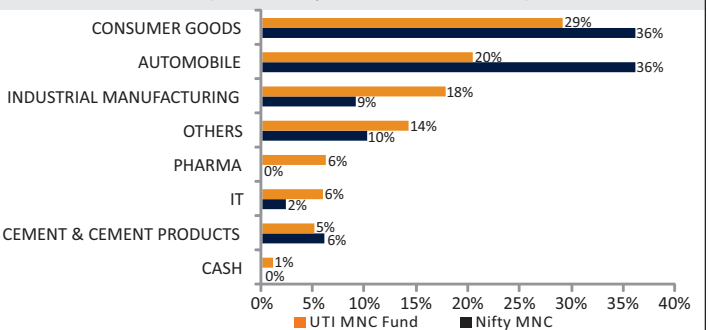
**This product is suitable for investors who are seeking\*:**



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

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

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



**New Initiative**

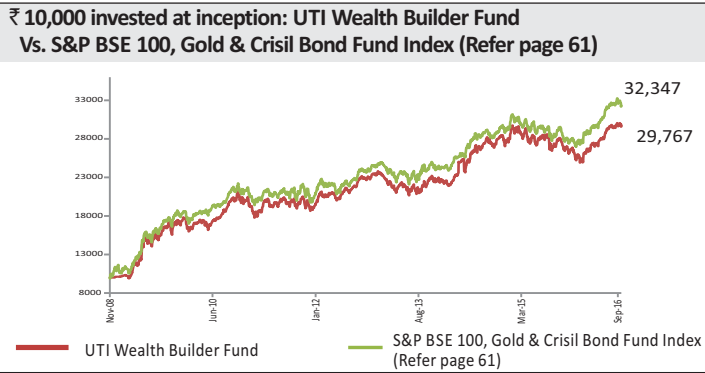
SMS: LMNC to 5676756 to get scheme details.

**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**

<b>Fund Manager</b> Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I)	<b>Management Style - Market Cap Grid</b> Aggressive Moderate Conservative Large Large & Mid Mid & Small
<b>Date of inception/allotment:</b> 19th November, 2008	
<b>Fund size monthly average:</b> ₹ 711.27 Crore <b>Closing AUM</b> ₹ 746.00 Crore	<b>Market Capitalisation (%)</b> Large Mid Small 78 22 0
<b>No. of Unit Holders :</b> 76,327	
<b>Minimum Investment Amount :</b> ₹ 5,000/-	
<b>NAV as on October 28, 2016</b> Growth Option: ₹ 29.79, Income Option: ₹ 18.18	
<b>High/Low NAV in the month :</b> Growth option ₹ 30.13 / ₹ 29.63	
<b>Total expense ratio (%):</b> Direct: 1.98, Regular: 2.61	<b>Load Structure:</b> Please refer to page No. 61



**Fund Performance Vs Benchmark**

Period	Fund Performance Vs Benchmark as on 30/09/2016			Growth of ₹10000		
	NAV (%)	Benchmark@ (%)	Nifty 50 (%)	NAV (₹)	Benchmark@ (₹)	Nifty 50 (₹)
30/09/2013 30/09/2014	26.81	19.53	38.87	12,681	11,953	13,887
30/09/2014 30/09/2015	-1.12	0.43	-0.20	9,888	10,043	9,980
30/09/2015 30/09/2016	9.29	13.52	8.33	10,929	11,352	10,833
3 Years*	11.06	10.86	14.49	13,702	13,628	15,013
5 Years*	8.82	9.49	11.73	15,267	15,743	17,423
Since inception as on 30/09/2016 (CAGR)*	14.87	16.09	16.24	29,767	32,347	32,678

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. @S&P BSE 100, Gold ETF & Crisil Bond Fund Index (Please refer to pg. 61) \*Compounded annualized Growth Rate.

**SIP Returns as on September 30, 2016**

Period	Investment Amount (₹)	Value-Fund (₹)	Benchmark@ (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50
1 Year	1,20,000	1,30,173	1,30,855	1,29,332	16.07	17.18	14.72
3 Years*	3,60,000	4,06,199	4,14,851	4,07,235	8.00	9.43	8.17
5 Years*	6,00,000	7,40,993	8,05,458	7,87,459	8.38	11.73	10.82
7 Years	8,40,000	11,30,416	11,91,529	11,70,647	8.35	9.82	9.33
Since inception as on 30-09-2016@	9,30,000	13,47,743	14,21,434	13,89,802	9.38	10.71	10.15

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2008 to September 2016. \*3 & 5 years : data as on 30th September 2016. Past performance may or may not be sustained in future.

**AS ON 30/09/2016**

Quantitative Indicators	Fund	Benchmark
Beta	0.96	
Standard Deviation (Annual)	10.6%	9.8%
Sharpe ratio	0.25%	
Portfolio Turnover Ratio (Annual)	0.85	

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

<b>Overweight (Top5)</b> Gail (India) Ltd. Mahindra & Mahindra Ltd. MRF Ltd. Grasim Industries Ltd. Exide Industries Ltd.	<b>Underweight (Top5)</b> UTI MF- Gold Exchange Traded Fund Tata Consultancy Services Ltd. HDFC Ltd. ITC Ltd. Infosys Ltd.
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**Portfolio as on October 31, 2016**

Equity	% of NAV	% of NAV (Futures)
UTI MF- Gold Exchange Traded Fund	11.75	
HDFC Bank Ltd.	6.97	-3.71
Gail (India) Ltd.	2.82	
Mahindra & Mahindra Ltd.	2.79	
Larsen & Toubro Ltd.	2.62	
Reliance Industries Ltd.	2.21	-0.21
Sun Pharmaceuticals Industries Ltd.	2.73	-0.75
ICICI Bank Ltd	2.44	-0.56
Grasim Industries Ltd.	1.81	
Infosys Ltd.	1.78	
Power Grid Corporation Of India Ltd	1.72	
Coal India Ltd.	1.72	
MRF Ltd.	1.81	-0.32
HDFC Ltd.	3.15	-1.68
Lupin Ltd.	1.45	
Dr. Reddy'S Laboratories Ltd.	1.35	
ITC Ltd.	1.34	
Exide Industries Ltd.	1.31	
Aurobindo Pharma Ltd.	1.73	-0.54
HCL Technologies Ltd.	1.14	
Credit Analysis & Research Ltd.	1.13	
State Bank Of India	1.06	
Castrol India Ltd.	1.04	
Aditya Birla Nuvo Ltd.	1.26	-0.24
Crisil Ltd	1.00	
Vardhman Textiles Ltd.	0.96	
Oracle Financial Services Software Ltd.	0.96	
Tata Chemicals Ltd.	0.88	
Axis Bank Ltd.	0.85	
Glaxosmithkline Consumer Healthcare Ltd.	0.84	
Others	13.57	-4.48
Net Current Assets	21.81	
<b>Total</b>	<b>100.00</b>	

% of top 10 stocks	22.65
Median Market Cap (₹ Cr)	82,788
Weighted Average Market (₹ Cr)	1,13,998

All figures given are provisional and unaudited.

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

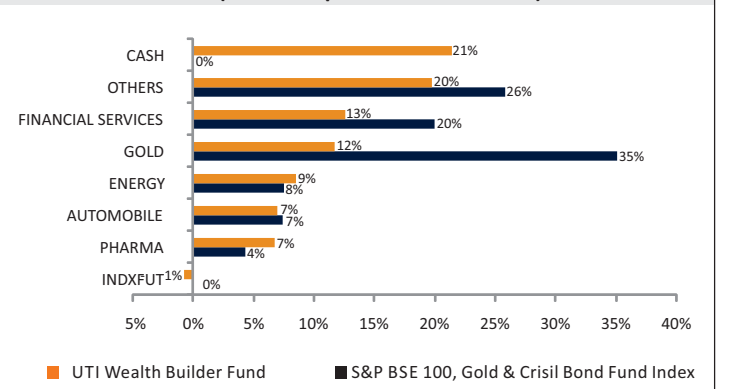
**Riskometer**

- 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

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



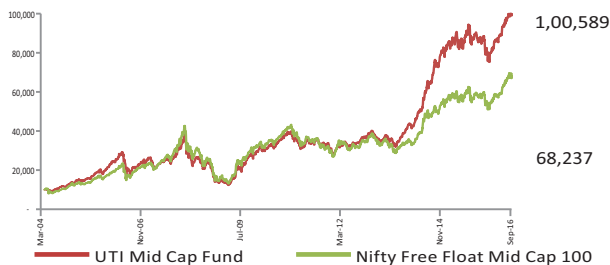
**Investment Objective**

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

**Snapshot**

<b>Fund Manager</b> Mr. Lalit G Nambiar, CFA, MMS(Finance)	<b>Management Style - Market Cap Grid</b> 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 &amp; Mid</td> </tr> <tr> <td>✓</td> <td></td> <td></td> <td>Mid &amp; Small</td> </tr> </table>				Large				Large & Mid	✓			Mid & Small
				Large									
			Large & Mid										
✓			Mid & Small										
<b>Date of inception/allotment:</b> 7th April, 2004													
<b>Fund size monthly average:</b> ₹ 3755.78 Crore <b>Closing AUM</b> ₹ 3737.21 Crore	<b>Market Capitalisation (%)</b> <table border="1"> <tr> <td>Large</td> <td>Mid</td> <td>Small</td> </tr> <tr> <td>22</td> <td>60</td> <td>18</td> </tr> </table>	Large	Mid	Small	22	60	18						
Large	Mid	Small											
22	60	18											
<b>No. of Unit Holders :</b> 3,09,047													
<b>Minimum Investment Amount :</b> ₹ 5,000/-													
<b>NAV as on October 28, 2016</b> Growth Option: ₹ 93.62, Income Option: ₹ 53.45													
<b>High/Low NAV in the month :</b> Growth option ₹ 95.22 / ₹ 92.83													
<b>Load Structure:</b> Please refer to page No. 5													
<b>Total expense ratio (%):</b> Direct: 1.35, Regular: 2.27	<b>Load Structure:</b> Please refer to page No. 5												

**₹ 10,000 invested at inception: UTI Mid Cap Fund Vs. Nifty Free Float Mid Cap 100**



**Fund Performance Vs Benchmark**

Period	Fund Performance Vs Benchmark as on 30/09/2016			Growth of ₹10000		
	NAV (%)	Nifty Free Float Mid Cap 100 (₹)	Nifty 50 (%)	NAV (₹)	Nifty Free Float Mid Cap 100 (₹)	Nifty 50 (₹)
30/09/2013 30/09/2014	115.93	63.17	38.87	21,593	16,317	13,887
30/09/2014 30/09/2015	17.20	13.72	-0.20	11,720	11,372	9,980
30/09/2015 30/09/2016	14.60	18.70	8.33	11,460	11,870	10,833
3 Years*	42.56	30.08	14.49	29,001	22,026	15,013
5 Years*	25.09	16.77	11.73	30,665	21,728	17,423
Since inception as on 30/09/2016 (CAGR)*	20.30	16.62	13.11	1,00,589	68,237	46,585

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 30th September 2016

**SIP Returns as on September 30, 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	1,37,387	1,38,485	1,29,332	27.90	29.73	14.72
3 Years*	3,60,000	5,33,447	4,96,564	4,07,235	27.29	22.05	8.17
5 Years*	6,00,000	12,39,777	9,97,557	7,87,459	29.52	20.45	10.82
7 Years	8,40,000	19,70,043	14,65,589	11,70,647	23.94	15.62	9.33
10 Years	12,00,000	36,49,268	25,40,766	19,37,071	21.07	14.35	9.26
Since inception as on 30-09-2016@	14,20,000	48,60,723	34,90,233	26,89,142	19.35	14.31	10.28

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2004 to September 2016 (Since SIP facility was introduced in November 2004). \*3 & 5 years : data as on 30th September 2016. Past performance may or may not be sustained in future.

**AS ON 30/09/2016**

Quantitative Indicators	Fund	Benchmark
Beta	0.82	
Standard Deviation (Annual)	15.5%	17.4%
Sharpe ratio	2.13%	
Portfolio Turnover Ratio (Annual)	0.24	

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

<b>Overweight (Top5)</b> SRF Ltd. Eicher Motors Ltd Bharat Forge Ltd. Mahindra & Mahindra Fin.Ser.Ltd. JK Lakshmi Cement Ltd.	<b>Underweight (Top5)</b> Piramal Enterprises Ltd. Cairn India Ltd. Cadila Healthcare Ltd. Punjab National Bank Siemens India Ltd.
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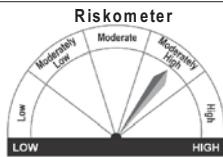
**Portfolio as on October 31, 2016**

Equity	% of NAV
Mahindra & Mahindra Fin.Ser.Ltd.	4.05
SRF Ltd.	3.47
NCC Ltd.	2.64
Eicher Motors Ltd	2.60
Bharat Forge Ltd.	2.54
Tata Chemicals Ltd.	2.54
JK Lakshmi Cement Ltd.	2.33
Mphasis Ltd	2.22
Indraprastha Gas Ltd	2.07
Apollo Tyres Ltd.	2.06
Titan Company Ltd.	2.05
Escorts Ltd.	2.01
Whirlpool Of India Ltd.	1.80
Federal Bank Ltd.	1.74
Arvind Ltd.	1.63
Britannia Industries Ltd.	1.61
Petronet Lng Ltd.	1.57
Exide Industries Ltd.	1.53
Container Corporation Of India Ltd	1.51
Indus Ind Bank Ltd.	1.51
Ujivan Financial Services Ltd	1.43
IRB Infrastructure Developers Ltd.	1.42
MRF Ltd.	1.37
Bajaj Corp Ltd.	1.37
Indoco Remedies Ltd.	1.32
Jsw Steel Ltd.	1.30
UPL Ltd.	1.29
Cholamandalam Investment & Finance Company Ltd	1.26
IDFC Ltd.	1.22
United Spirits Ltd.	1.19
Others	37.29
Net Current Assets	6.06
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	26.53
Median Market Cap (₹ Cr)	10,774
Weighted Average Market (₹ Cr)	19,037

All figures given are provisional and unaudited.

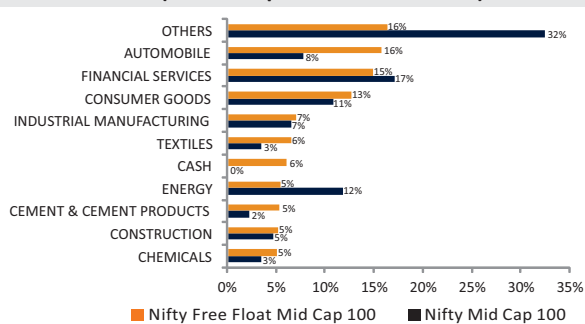
**This product is suitable for investors who are seeking\*:**



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

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

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



**New Initiative**

SMS: LMCP to 5676756 to get scheme details.

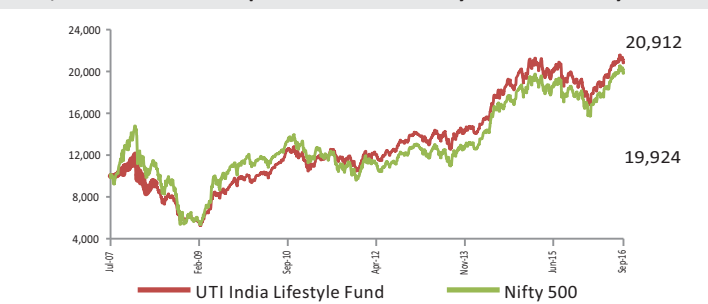
**Investment Objective**

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**

<b>Fund Manager</b> Mr. Lalit G Nambiar, CFA, MMS(Finance)	<table border="1"> <tr> <th colspan="3">Market Capitalisation (%)</th> </tr> <tr> <th>Large</th> <th>Mid</th> <th>Small</th> </tr> <tr> <td>81</td> <td>17</td> <td>2</td> </tr> </table>	Market Capitalisation (%)			Large	Mid	Small	81	17	2
Market Capitalisation (%)										
Large		Mid	Small							
81		17	2							
<b>Date of inception/allotment:</b> 30th July, 2007										
<b>Fund size monthly average:</b> ₹ 270.90 Crore <b>Closing AUM:</b> ₹ 269.64 Crore										
<b>No. of Unit Holders :</b> 64,008										
<b>Minimum Investment Amount :</b> ₹ 5,000/-	<b>Load Structure:</b> Please refer to page No. 5									
<b>NAV as on October 28, 2016</b> Growth Option: ₹ 21.11, Income Option: ₹ 19.77										
<b>High/Low NAV in the month :</b> Growth option ₹ 21.39 / ₹ 20.80										
<b>Total expense ratio (%):</b> Direct: 2.00, Regular: 2.53										

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



**Fund Performance Vs Benchmark**

Period	Fund Performance Vs Benchmark as on 30/09/2016			Growth of ₹10000		
	NAV (%)	Nifty 500 (%)	Nifty 50 (%)	NAV (₹)	Nifty 500 (₹)	Nifty 50 (₹)
30/09/2013	39.60	46.08	38.87	13,960	14,608	13,887
30/09/2014	2.55	3.59	-0.20	10,255	10,359	9,980
30/09/2015	8.68	11.27	8.33	10,868	11,127	10,833
30/09/2016	15.86	18.95	14.49	15,559	16,838	15,013
3 Years*	12.63	13.18	11.73	18,137	18,584	17,423
5 Years*	8.37	7.80	7.48	20,912	19,924	19,388

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 30th September 2016

**SIP Returns as on September 30, 2016**

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,30,472	1,32,052	1,29,332	16.56	19.12	14.72
3 Years*	3,60,000	4,17,444	4,30,816	4,07,235	9.86	12.02	8.17
5 Years*	6,00,000	8,15,590	8,45,088	7,87,459	12.23	13.67	10.82
7 Years	8,40,000	12,73,779	12,46,650	11,70,647	11.69	11.09	9.33
Since inception as on 30-09-2016	10,90,000	19,33,606	18,16,629	16,99,392	12.21	10.9	9.5

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. \*3 & 5 years : data as on 30th September 2016. Past performance may or may not be sustained in future.

**AS ON 30/09/2016**

Quantitative Indicators	Fund	Benchmark
Beta	0.94	
Standard Deviation (Annual)	14.0%	14.8%
Sharpe ratio	0.49%	
Portfolio Turnover Ratio (Annual)	0.01	

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

Overweight (Top5)	Underweight (Top5)
Reliance Industries Ltd.	Kotak Mahindra Bank Ltd.
Manpasand Beverages Limited	Indus Ind Bank Ltd.
United Spirits Ltd.	HCL Technologies Ltd.
Larsen & Toubro Ltd.	Hero Motocorp Ltd.
Tata Chemicals Ltd.	Yes Bank Ltd.

**Portfolio as on October 31, 2016**

Equity	% of NAV
Reliance Industries Ltd.	6.06
HDFC Bank Ltd.	5.74
HDFC Ltd.	5.41
Infosys Ltd.	5.40
ICICI Bank Ltd	4.34
Larsen & Toubro Ltd.	3.92
ITC Ltd.	3.73
Tata Motors Ltd.	2.80
State Bank Of India	2.71
Manpasand Beverages Limited	2.34
Oil & Natural Gas Corporation Ltd.	2.31
Tata Consultancy Services Ltd.	2.28
Bharti Airtel Ltd.	2.17
Sun Pharmaceuticals Industries Ltd.	2.11
United Spirits Ltd.	1.92
Axis Bank Ltd.	1.75
Maruti Suzuki India Ltd.	1.68
Hindustan Unilever Ltd.	1.68
Tata Chemicals Ltd.	1.55
Mahindra & Mahindra Ltd.	1.31
Cadila Healthcare Ltd.	1.29
Vardhman Textiles Ltd.	1.26
Crisil Ltd	1.23
Wipro Ltd.	1.11
Coal India Ltd.	1.04
Asian Paints Ltd.	1.04
Shree Cement Ltd.	1.02
Ultratech Cement Ltd.	0.98
Phoenix Mills Ltd	0.97
Pidilite Industries Ltd.	0.95
Others	23.27
Net Current Assets	4.63
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	42.45
Median Market Cap (₹ Cr)	1,55,112
Weighted Average Market (₹ Cr)	1,52,885

All figures given are provisional and unaudited.

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

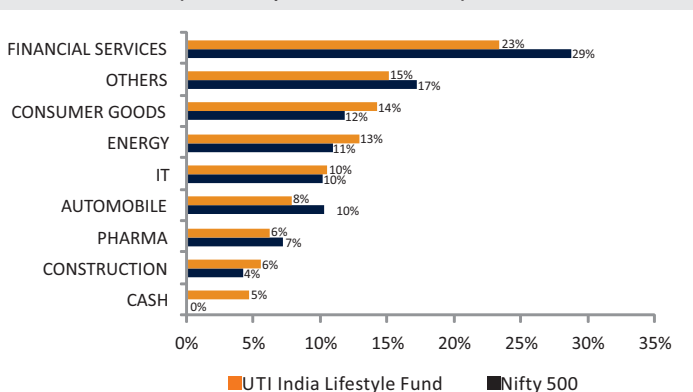
**Riskometer**



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

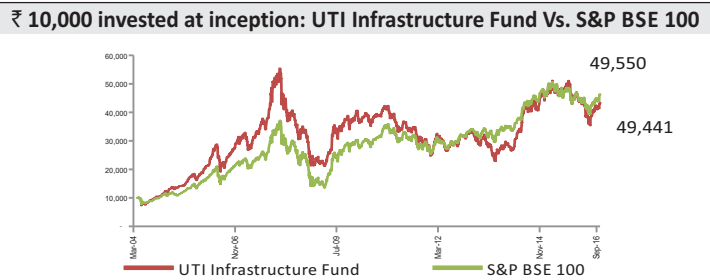
\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them

**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.

<b>Snapshot</b>																	
<b>Fund Manager</b> Mr. Sanjay Dongre, B.E PGDM (IIM Kolkatta)	<b>Management Style - Market Cap Grid</b>																
<b>Date of inception/allotment:</b> 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 &amp; Mid</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Mid &amp; Small</td> </tr> </table>	Aggressive	Moderate	Conservative					Large		✓		Large & Mid				Mid & Small
Aggressive	Moderate	Conservative															
			Large														
	✓		Large & Mid														
			Mid & Small														
<b>Fund size monthly average:</b> ₹ 1530.52 Crore <b>Closing AUM:</b> ₹ 1513.17 Crore	<b>Market Capitalisation (%)</b>																
<b>No. of Unit Holders :</b> 4,59,867	<table border="1"> <tr> <td>Large</td> <td>Mid</td> <td>Small</td> </tr> <tr> <td>57</td> <td>30</td> <td>13</td> </tr> </table>	Large	Mid	Small	57	30	13										
Large	Mid	Small															
57	30	13															
<b>Minimum Investment Amount :</b> ₹ 5,000/-																	
<b>NAV as on October 28, 2016 Growth Option:</b> ₹ 46.13, Income Option: ₹ 25.06																	
<b>High/Low NAV in the month :</b> Growth option ₹ 46.88 / ₹ 45.57																	
<b>Load Structure:</b> Please refer to page No. 5																	
<b>Total expense ratio (%):</b> Direct: 1.76, Regular: 2.14																	



**Fund Performance Vs Benchmark**

Fund Performance Vs Benchmark as on 30/09/2016				Growth of ₹10000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
30/09/2013 30/09/2014	64	40	39	16,400	14,005	13,887
30/09/2014 30/09/2015	8	1	(0)	10,777	10,077	9,980
30/09/2015 30/09/2016	10	10	8	11,037	10,973	10,833
3 Years*	25	16	14	19,510	15,486	15,013
5 Years*	11	12	12	16,663	17,745	17,423
Since inception as on 30/09/2016 (CAGR)*	14	14	13	49,550	49,441	46,585

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 30th September 2016

**SIP Returns as on September 30, 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	1,36,593	1,30,855	1,29,332	26.58	17.18	14.72
3 Years*	3,60,000	4,47,606	4,14,851	4,07,235	14.67	9.43	8.17
5 Years*	6,00,000	8,54,439	8,05,458	7,87,459	14.12	11.73	10.82
7 Years	8,40,000	11,76,209	11,91,529	11,70,647	9.46	9.82	9.33
10 Years	12,00,000	17,37,573	19,75,987	19,37,071	7.19	9.63	9.26
Since inception as on 30-09-2016@	14,20,000	23,76,734	27,44,752	26,89,142	8.35	10.6	10.28

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2004 to September 2016 (Since SIP facility was introduced in November 2004). \*3 & 5 years: data as on 30th September 2016. Past performance may or may not be sustained in future.

**AS ON 30/09/2016**

Quantitative Indicators	Fund	Benchmark
Beta	1.15	
Standard Deviation (Annual)	19.3%	15.0%
Sharpe ratio	0.77%	
Portfolio Turnover Ratio (Annual)	0.27	

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

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


**Portfolio as on October 31, 2016**

Equity	% of NAV	% of NAV (Futures)
Shree Cement Ltd.	7.62	
ICICI Bank Ltd	4.96	
Ultratech Cement Ltd.	4.53	
Yes Bank Ltd.	4.25	
Axis Bank Ltd.	4.23	
Bharat Petroleum Corporation Ltd.	4.22	
State Bank Of India	4.01	
Volta Ltd.	3.59	
Larsen & Toubro Ltd.	3.18	
Hindustan Petroleum Corporation Ltd.	2.94	
NCC Ltd.	2.84	
Cummins India Ltd.	2.83	
Blue Star Limited	2.83	
ITD Cementation India Ltd.	2.36	
Crompton Greaves Consumer Electricals Ltd.	2.20	
Reliance Industries Ltd.	2.20	
Petronet Lng Ltd.	1.88	
Kalpataru Power Transmission Limited	1.81	
Thermax Ltd.	1.78	
KEC International Ltd.	1.74	
Orient Cement Limited	1.57	
Kirloskar Oil Engines Ltd.	1.50	
Power Grid Corporation Of India Ltd	1.42	
Bharat Forge Ltd.	1.37	
Container Corporation Of India Ltd	1.32	
JK Lakshmi Cement Ltd.	1.31	
Bharat Electronics Ltd.	1.30	
Gujarat Mineral Dev Corpn. Ltd.	1.13	
Indraprastha Gas Ltd	1.13	
Havells India Ltd.	1.08	
Others	19.37	
Net Current Assets	1.50	
<b>Total</b>	<b>100.00</b>	

% of top 10 stocks	43.53
Median Market Cap (₹ Cr)	29,600
Weighted Average Market (₹ Cr)	59,235

All figures given are provisional and unaudited.

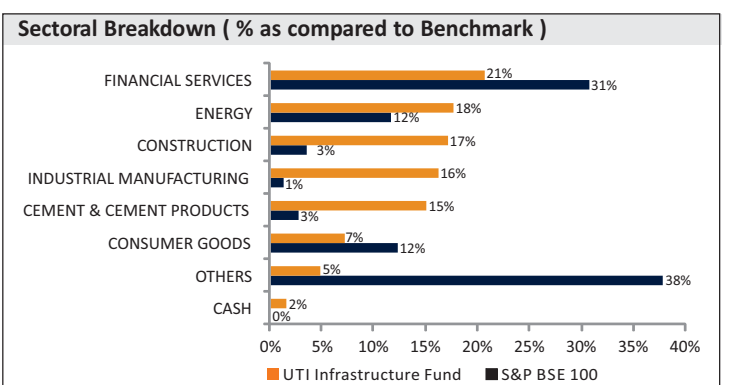
**This product is suitable for investors who are seeking\*:**



- 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)

## Co-Fund Manager

Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA

## Date of inception/allotment:

7th April, 2004

Fund size monthly average: ₹ 469.05 Crore

Closing AUM: ₹ 472.43 Crore

No. of Unit Holders : 49,867

Minimum Investment Amount : ₹ 5,000/-

Load Structure: Please refer to page no. 5

NAV as on October 28, 2016 Growth Option: ₹ 77.68, Income Option: ₹ 30.23

High/Low NAV in the month : Growth option ₹ 78.40 / ₹ 75.27

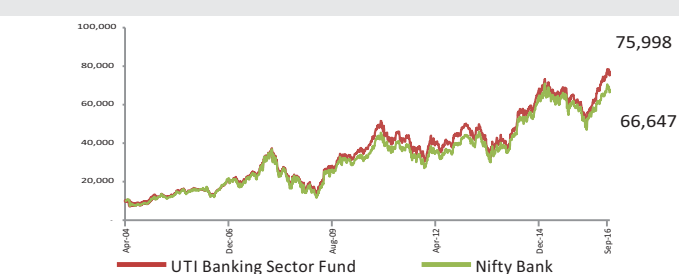
## Market Capitalisation (%)

Large	Mid	Small
64	33	3

## Total expense ratio (%):

Direct : 1.59 / Regular: 2.72

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



## Fund Performance Vs Benchmark

Period	Fund Performance Vs Benchmark as on 30/09/2016			Growth of ₹10000		
	NAV (%)	Nifty Bank (%)	Nifty 50 (%)	NAV (₹)	Nifty Bank (₹)	Nifty 50 (₹)
30/09/2013 30/09/2014	59.67	60.04	38.87	15,967	16,004	13,887
30/09/2014 30/09/2015	11.49	11.85	-0.20	11,149	11,185	9,980
30/09/2015 30/09/2016	19.93	12.02	8.33	11,993	11,202	10,833
3 Years*	28.73	26.07	14.49	21,347	20,050	15,013
5 Years*	15.81	15.27	11.73	20,849	20,367	17,423
Since inception as on 30/09/2016 (CAGR)*	17.63	16.40	13.11	75,998	66,647	46,585

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 30th September 2016

## SIP Returns as on September 30, 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	1,44,625	1,36,153	1,29,332	40.09	25.85	14.72
3 Years*	3,60,000	4,83,272	4,51,081	4,07,235	20.09	15.21	8.17
5 Years*	6,00,000	9,34,466	8,91,564	7,87,459	17.76	15.84	10.82
7 Years	8,40,000	14,02,209	13,45,372	11,70,647	14.38	13.22	9.33
10 Years	12,00,000	26,37,145	24,91,367	19,37,071	15.05	13.99	9.26
Since inception as on 30-09-2016@	14,20,000	38,27,068	35,64,740	26,89,142	15.72	14.63	10.28

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2004 to September 2016 (Since SIP facility was introduced in November 2004). \*3 & 5 years : data as on 30th September 2016. Past performance may or may not be sustained in future.

## AS ON 30/09/2016

Quantitative Indicators	Fund	Benchmark
Beta	0.92	
Standard Deviation (Annual)	20.5%	21.8%
Sharpe ratio	0.79%	
Portfolio Turnover Ratio (Annual)	0.60	

## Active Stock positions (as compared to Benchmark)

## Overweight (Top5)

Mahindra & Mahindra Fin.Ser.Ltd.  
Equitas Holdings Ltd  
Ujjivan Financial Services Ltd  
L&T Finance Holdings Ltd.  
Repco Home Finance Ltd.

## Underweight (Top5)

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

## Portfolio as on October 31, 2016

Equity	% of NAV
HDFC Bank Ltd.	23.32
ICICI Bank Ltd	17.23
Indus Ind Bank Ltd.	9.55
Mahindra & Mahindra Fin.Ser.Ltd.	6.43
Equitas Holdings Ltd	5.30
Ujjivan Financial Services Ltd	3.44
L&T Finance Holdings Ltd.	3.40
Kotak Mahindra Bank Ltd.	3.09
Bank Of Baroda	2.98
Repco Home Finance Ltd.	2.60
Yes Bank Ltd.	2.56
HDFC Ltd.	2.21
Union Bank Of India	2.19
Credit Analysis & Research Ltd.	2.15
Federal Bank Ltd.	2.12
IDFC Ltd.	1.91
Jammu & Kashmir Bank Ltd.	1.66
Karur Vysya Bank Ltd.	1.52
PNB Housing Finance Ltd.	1.14
DCB Bank Ltd	0.55
Indian Bank	0.39
Net Current Assets	4.26
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	77.34
Median Market Cap (₹ Cr)	1,33,918
Weighted Average Market (₹ Cr)	1,30,102

All figures given are provisional and unaudited.

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

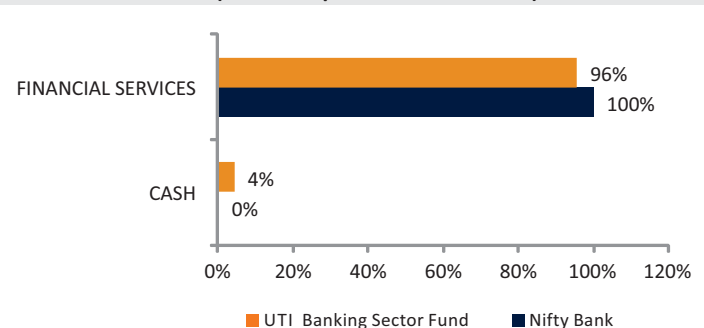
## Riskometer



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

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

## Sectoral Breakdown ( % as compared to Benchmark )



## 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**

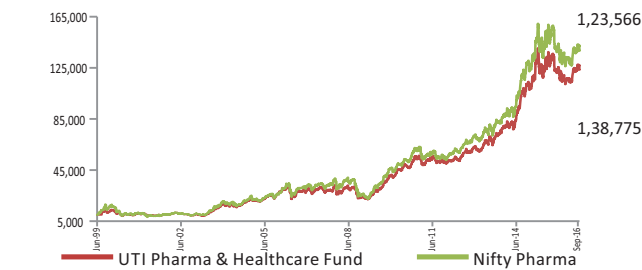
Mr. Lalit Nambiar, CFA, MMS (Finance)

**Market Capitalisation (%)**

Large	Mid	Small
73	24	3

**Date of inception/allotment:**

28th June, 1999

**Fund size monthly average:** ₹ 334.77 Crore**Closing AUM:** ₹ 333.89 Crore**No. of Unit Holders :** 38,770**Total expense ratio (%):****Direct : 1.89, Regular : 2.68****Minimum Investment Amount :** ₹ 5,000/-**Load Structure:** Please refer to page No. 5**NAV as on October 28, 2016 :** Growth Option: ₹ 94.58, Income Option: ₹ 73.09**High/Low NAV in the month :** Growth option ₹ 95.16 / ₹ 92.63**₹ 10,000 invested at inception: UTI Pharma & Healthcare Fund Vs. Nifty Pharma****Fund Performance Vs Benchmark****Fund Performance Vs Benchmark as on 30/09/2016****Growth of ₹10000**

Period	NAV (%)	Nifty Pharma (%)	Nifty 50 (%)	NAV (₹)	Nifty Pharma (₹)	Nifty 50 (₹)
30/09/2013 30/09/2014	52.98	52.69	38.87	15,298	15,269	13,887
30/09/2014 30/09/2015	20.96	23.34	-0.20	12,096	12,334	9,980
30/09/2015 30/09/2016	-6.60	-9.11	8.33	9,340	9,089	10,833
5 Years*	19.33	20.59	11.73	24,220	25,527	17,423
3 Years*	19.99	19.60	14.49	17,284	17,116	15,013
Since inception as on 30/09/2016 (CAGR)*	15.67	16.45	12.13	1,23,566	1,38,775	72,237

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 30th September 2016

**SIP Returns as on September 30, 2016**

Period	Investment Amount (₹)	Value Fund (₹)	Nifty Pharma (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Pharma (₹)	Yield (%) Nifty 50
1 Year	1,20,000	1,21,537	1,17,973	1,29,332	2.38	-3.12	14.72
3 Years*	3,60,000	4,27,169	4,05,348	4,07,235	11.43	7.86	8.17
5 Years*	6,00,000	9,37,138	9,03,596	7,87,459	17.88	16.39	10.82
7 Years	8,40,000	15,66,011	15,54,604	11,70,647	17.48	17.27	9.33
10 Years	12,00,000	31,45,775	30,82,004	19,37,071	18.32	17.94	9.26
Since inception as on 30-09-2016@	14,20,000	42,50,925	42,34,026	26,89,142	17.32	17.26	10.28

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @: Since inception return for above mentioned schemes is taken for the period December 2004 to September 2016 (Since SIP facility was introduced in November 2004). \*3 & 5 years: data as on 30th September 2016. Past performance may or may not be sustained in future.

**AS ON 30/09/2016**

Quantitative Indicators	Fund	Benchmark
Beta	0.87	
Standard Deviation (Annual)	16.0%	17.7%
Sharpe ratio	0.85%	
Portfolio Turnover Ratio (Annual)	0.05	

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

Alkem Laboratories Ltd  
Narayana Hrudayalaya Ltd  
Sun Pharma Advanced Research Co Ltd.  
Syngene International Ltd.  
IPCA Laboratories Ltd.

**Underweight (Top5)**

Glenmark Pharmaceuticals Ltd  
Sun Pharmaceuticals Industries Ltd.  
Lupin Ltd.  
Torrent Pharmaceuticals Ltd.  
Jubilant Life Sciences Ltd

**Portfolio as on October 31, 2016****Equity****% of NAV**

Sun Pharmaceuticals Industries Ltd.	21.50
Dr. Reddy'S Laboratories Ltd.	11.75
Cipla Ltd.	9.34
Lupin Ltd.	8.66
Aurobindo Pharma Ltd.	6.52
Divis Laboratories Ltd.	4.97
Piramal Enterprises Ltd.	3.94
Alkem Laboratories Ltd	3.60
Cadila Healthcare Ltd.	2.72
IPCA Laboratories Ltd.	2.67
Narayana Hrudayalaya Ltd	2.60
Sun Pharma Advanced Research Co Ltd.	2.56
Biocon Ltd.	2.39
Syngene International Ltd.	2.23
Strides Shasun Ltd.	1.74
Pfizer Limited	1.59
Sanofi India Ltd.	1.53
Unichem Laboratories	1.52
Glaxosmithkline Pharmaceuticals Ltd.	1.11
Indraprastha Medical Corporation Ltd.	1.10
Natco Pharma Ltd.	1.06
Dishman Pharmaceuticals & Chemicals Ltd.	0.88
Torrent Pharmaceuticals Ltd.	0.60
Shilpa Medicare Ltd.	0.53
Indoco Remedies Ltd.	0.38
Thyrocare Technologies Ltd.	0.14
Net Current Assets	2.37
<b>Total</b>	<b>100.00</b>

% of top 10 stocks

75.69

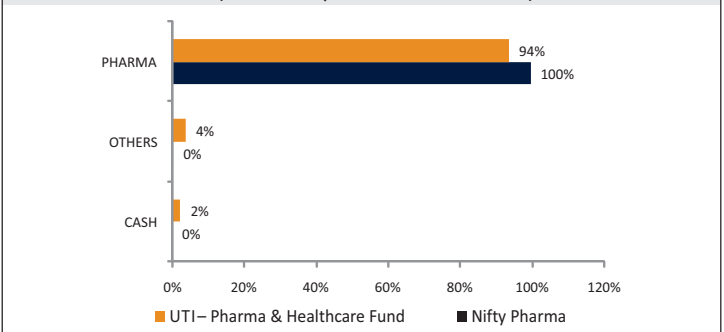
Median Market Cap (₹ Cr)

47,772

Weighted Average Market (₹ Cr)

67,417

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
56	31	13

**Date of inception/allotment:**

11th April, 2008

**Fund size monthly average:** ₹ 890.24 Crore

**Closing AUM:** ₹ 901.53 Crore

**Total expense ratio (%):**

**Direct:** 1.34, **Regular:** 2.54

**No. of Unit Holders :** 86,270

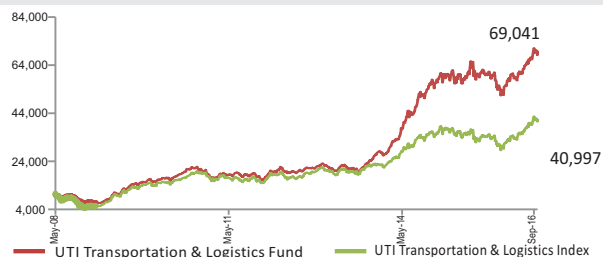
**Minimum Investment Amount :** ₹ 5,000/-

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

**NAV as on October 28, 2016** Growth Option: ₹ 100.55, Income Option: ₹ 46.36

**High/Low NAV in the month :** Growth option ₹ 102.37 / ₹ 99.28

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

**Fund Performance Vs Benchmark****Fund Performance Vs Benchmark as on 30/09/2016****Growth of ₹10000**

Period	NAV (%)	UTI Transportation & Logistics Index (%)	Nifty 50 (%)	NAV (₹)	UTI Transportation & Logistics Index (₹)	Nifty 50 (₹)
30/09/2013 30/09/2014	142.22	66.92	38.87	24,222	16,692	13,887
30/09/2014 30/09/2015	14.43	-3.27	-0.20	11,443	9,673	9,980
30/09/2015 30/09/2016	16.04	24.65	8.33	11,604	12,465	10,833
3 Years*	47.56	26.23	14.49	32,164	20,126	15,013
5 Years*	30.75	20.43	11.73	38,269	25,358	17,423
Since inception as on 30/09/2016 (CAGR)*	25.60	18.11	7.20	69,041	40,997	18,028

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 30th September 2016

**SIP Returns as on September 30, 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	1,37,500	1,42,299	1,29,332	28.09	36.14	14.72
3 Years*	3,60,000	5,47,789	4,76,181	4,07,235	29.26	19.04	8.17
5 Years*	6,00,000	13,74,028	10,11,839	7,87,459	33.89	21.03	10.82
7 Years	8,40,000	23,13,093	16,21,996	11,70,647	28.49	18.46	9.33
Since inception as on 30/09/2016	10,20,000	37,44,889	25,95,625	15,86,203	29.44	21.2	10.12

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. \*3 & 5 years : data as on 30th September 2016. Past performance may or may not be sustained in future.

**AS ON 30/09/2016**

Quantitative Indicators	Fund	Benchmark
Beta	0.75	
Standard Deviation (Annual)	16.3%	18.6%
Sharpe ratio	2.25%	
Portfolio Turnover Ratio (Annual)	0.20	

**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.  
Eicher Motors Ltd  
Bajaj Auto Ltd.

**Portfolio as on October 31, 2016**

Equity	% of NAV
Tata Motors Ltd.	8.93
Hero Motocorp Ltd.	8.92
Mahindra & Mahindra Ltd.	7.42
Maruti Suzuki India Ltd.	6.19
Adani Ports And Special Economic Zone Ltd	5.11
Bajaj Auto Ltd.	4.58
Bosch Ltd.	4.13
Wabco India Ltd.	2.51
MRF Ltd.	2.39
Sundram Fasteners Ltd.	2.30
Container Corporation Of India Ltd	2.21
Exide Industries Ltd.	2.17
Escorts Ltd.	2.08
Amarraja Batteries Ltd.	2.02
Eicher Motors Ltd	2.00
Castrol India Ltd.	1.83
FAG Bearings India Limited	1.71
Tube Investments Of India Ltd.	1.60
Asahi India Glass Ltd.	1.44
VRL Logistics Ltd	1.43
Igarashi Motors India Ltd.	1.38
Gateway Distriparks Ltd.	1.37
Mahindra Cie Automotive Ltd	1.32
Rane Holdings Ltd.	1.29
Gujarat Pipavav Port Ltd.	1.26
Minda Corporation Ltd	1.24
Automotive Axles Ltd.	1.24
Apollo Tyres Ltd.	1.12
IRB Infrastructure Developers Ltd.	1.04
Subros Ltd.	0.99
Others	4.78
Net Current Assets	12.00
<b>Total</b>	<b>100.00</b>

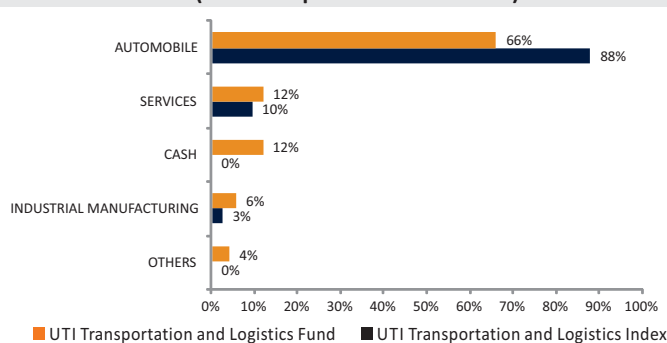
% of top 10 stocks	52.49
Median Market Cap (₹ Cr)	64,576
Weighted Average Market (₹ Cr)	60,644

All figures given are provisional and unaudited.

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

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

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

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

SMS: LTLF to 5676756 to get scheme details.

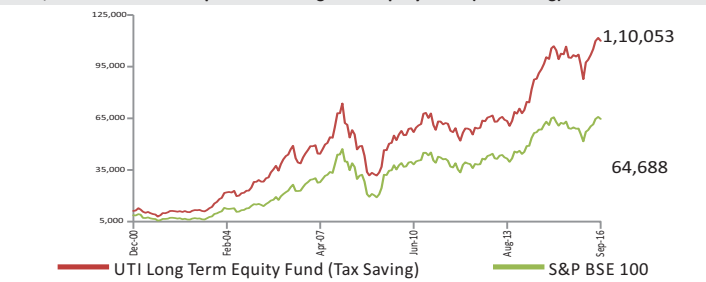
**Investment Objective**

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**

<b>Fund Manager</b> Mr. Lalit Nambiar, CFA, MMS(Finance)	<b>Management Style - Market Cap Grid</b> 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 &amp; Mid</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Mid &amp; Small</td> </tr> </table>		✓		Large				Large & Mid				Mid & Small
		✓		Large									
			Large & Mid										
			Mid & Small										
<b>Date of inception/allotment:</b> 15th December, 1999													
<b>Fund size monthly average:</b> ₹ 723.33 Crore <b>Closing AUM:</b> ₹ 725.23 Crore	<b>Market Capitalisation (%)</b> <table border="1"> <tr> <td>Large</td> <td>Mid</td> <td>Small</td> </tr> <tr> <td>64</td> <td>27</td> <td>9</td> </tr> </table>	Large	Mid	Small	64	27	9						
Large		Mid	Small										
64	27	9											
<b>No. of Unit Holders :</b> 1,45,421													
<b>Minimum Investment Amount :</b> ₹ 500/-													
<b>NAV as on October 28, 2016</b> Growth Option: ₹ 71.01 / Income Option: ₹ 19.78													
<b>High/Low NAV in the month :</b> Growth option ₹ 71.52 / ₹ 70.22													
<b>Total expense ratio (%):</b> Direct: 1.55 / Regular: 2.62	<b>Load Structure:</b> 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 30/09/2016			Growth of ₹10000		
	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
30/09/2013 30/09/2014	47.51	40.05	38.87	14,751	14,005	13,887
30/09/2014 30/09/2015	6.87	0.77	-0.20	10,687	10,077	9,980
30/09/2015 30/09/2016	9.88	9.73	8.33	10,988	10,973	10,833
3 Years*	20.08	15.68	14.49	17,323	15,486	15,013
5 Years*	14.05	12.14	11.73	19,310	17,745	17,423
Since inception as on 30/09/2016 (CAGR)*	15.34	11.75	11.41	1,10,053	64,688	61,459

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 30th September 2016

**SIP Returns as on September 30, 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	1,30,445	1,30,855	1,29,332	16.51	17.18	14.72
3 Years*	3,60,000	4,37,300	4,14,851	4,07,235	13.05	9.43	8.17
5 Years*	6,00,000	8,72,511	8,05,458	7,87,459	14.97	11.73	10.82
7 Years	8,40,000	13,10,955	11,91,529	11,70,647	12.50	9.82	9.33
10 Years	12,00,000	21,59,202	19,75,987	19,37,071	11.31	9.63	9.26
Since inception as on 30-09-2016@	14,20,000	28,51,351	27,44,752	26,89,142	11.19	10.6	10.28

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @-Since inception return for above mentioned schemes is taken for the period December 2004 to September 2016 (Since SIP facility was introduced in November 2004). \*3 & 5 years : data as on 30th September 2016. Past performance may or may not be sustained in future.

**AS ON 30/09/2016**

Quantitative Indicators	Fund	Benchmark
Beta	0.87	
Standard Deviation (Annual)	13.9%	15.0%
Sharpe ratio	0.81%	
Portfolio Turnover Ratio (Annual)	0.42	

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

Overweight (Top5)	Underweight (Top5)
Alkem Laboratories Ltd	Tata Motors Ltd.
ICICI Prudential Life Insurance Company Limited	ITC Ltd.
Teamlease Services Ltd.	HDFC Ltd.
Container Corporation Of India Ltd	Infosys Ltd.
ITD Cementation India Ltd.	HDFC Bank Ltd.

**Portfolio as on October 31, 2016**

Equity	% of NAV
Reliance Industries Ltd.	5.43
HDFC Bank Ltd.	4.87
HDFC Ltd.	3.55
Infosys Ltd.	3.23
Larsen & Toubro Ltd.	3.09
ICICI Bank Ltd	2.92
State Bank Of India	2.66
Alkem Laboratories Ltd	2.65
ITC Ltd.	2.56
Axis Bank Ltd.	2.18
Tata Consultancy Services Ltd.	2.04
Maruti Suzuki India Ltd.	1.80
Sun Pharmaceuticals Industries Ltd.	1.65
ICICI Prudential Life Insurance Company Limited	1.61
Oil & Natural Gas Corporation Ltd.	1.48
Indian Oil Corporation Ltd.	1.42
Teamlease Services Ltd.	1.40
Container Corporation Of India Ltd	1.36
ITD Cementation India Ltd.	1.27
K.S.B.Pumps Ltd.	1.26
Bharti Airtel Ltd.	1.25
Vedanta Ltd	1.16
Shree Cement Ltd.	1.15
Ultratech Cement Ltd.	1.11
Bharat Electronics Ltd.	1.09
Manpasand Beverages Limited	1.06
Balrampur Chini Mills Ltd.	1.06
Century Textiles & Industries Ltd.	1.05
Asian Paints Ltd.	1.04
Wipro Ltd.	1.02
Others	31.79
Net Current Assets	8.79
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	33.12
Median Market Cap (₹ Cr)	92,610
Weighted Average Market (₹ Cr)	1,22,906

All figures given are provisional and unaudited.

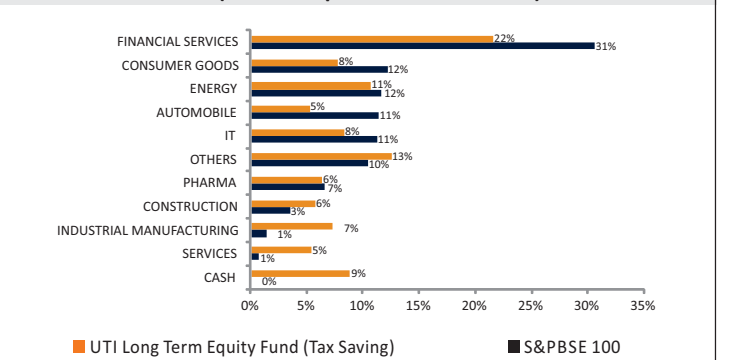
**This product is suitable for investors who are seeking\*:**

Investors understand that their principal will be at Moderately High Risk

- Long term capital growth
- Investment 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.

# UTI MASTER EQUITY PLAN UNIT SCHEME

(Not open for sale)(Scheme closed for subscription)

## Investment Objective

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

## Snapshot

<b>Fund Manager</b> Mr. Sanjay Dongre , B.E PGDM (IIM Kolkatta)		<b>Market Capitalisation (%)</b>	
<b>Date of inception/allotment:</b> 31st March, 2003		<b>Large</b>	<b>Mid</b>
<b>Fund size monthly average:</b> ₹ 1718.03 Crore <b>Closing AUM:</b> ₹ 1709.62 Crore		76	24
<b>No. of Unit Holders :</b> 3,08,181		<b>Small</b>	
<b>NAV as on October 28, 2016</b> ₹ 88.56		0	
<b>Total expense ratio (%) :</b> 4.27			
<b>High/Low NAV in the month :</b> Growth option ₹ 89.69 / ₹ 87.75			
<b>Load Structure:</b> Please refer to page No. 5			

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



## Fund Performance Vs Benchmark

Period	Fund Performance Vs Benchmark as on 30/09/2016			Growth of ₹10000		
	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
30/09/2013 30/09/2014	45.84	40.05	38.87	14,584	14,005	13,887
30/09/2014 30/09/2015	5.08	0.77	-0.20	10,508	10,077	9,980
30/09/2015 30/09/2016	13.54	9.73	8.33	11,354	10,973	10,833
3 Years*	20.26	15.68	14.49	17,401	15,486	15,013
5 Years*	14.50	12.14	11.73	19,695	17,745	17,423
Since inception as on 30/09/2016 (CAGR)*	20.25	18.74	17.47	1,20,819	1,01,854	88,080

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 30th September 2016

## AS ON 30/09/2016

Quantitative Indicators	Fund	Benchmark
Beta	0.96	
Standard Deviation (Annual)	15.0%	15.0%
Sharpe ratio	0.73%	
Portfolio Turnover Ratio (Annual)	0.22	

## Active Stock positions (as compared to Benchmark)

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

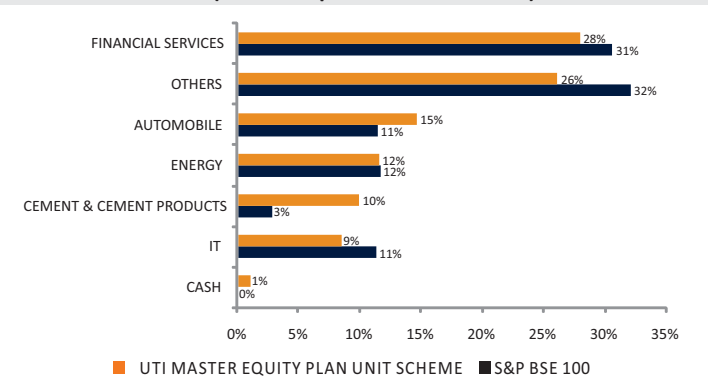
## Portfolio as on October 31, 2016

Equity	% of NAV	% of NAV (Futures)
HDFC Bank Ltd.	7.36	
Infosys Ltd.	4.73	
ICICI Bank Ltd	4.36	
Axis Bank Ltd.	4.00	
Reliance Industries Ltd.	3.89	
Ramco Cements Ltd.	3.60	
Hindustan Petroleum Corporation Ltd.	3.59	
Ultratech Cement Ltd.	3.59	
Tata Motors Ltd.	3.12	
Larsen & Toubro Ltd.	3.05	
Indus Ind Bank Ltd.	2.91	
Maruti Suzuki India Ltd.	2.82	
Shree Cement Ltd.	2.74	
Sundram Fasteners Ltd.	2.67	
Mahindra & Mahindra Ltd.	2.63	
Aditya Birla Nuvo Ltd.	2.60	
State Bank Of India	2.60	
Bharat Electronics Ltd.	2.43	
ITC Ltd.	2.06	
Tata Consultancy Services Ltd.	1.91	
Indian Oil Corporation Ltd.	1.81	
UPL Ltd.	1.73	
Sanofi India Ltd.	1.63	
HDFC Ltd.	1.55	
Pfizer Limited	1.45	
Hero Motocorp Ltd.	1.43	
Tata Chemicals Ltd.	1.32	
Indraprastha Gas Ltd	1.26	
Arvind Ltd.	1.22	
Asian Paints Ltd.	1.19	
Others	17.68	
Net Current Assets	1.07	
<b>Total</b>	<b>100.00</b>	

% of top 10 stocks	41.29
Median Market Cap (₹ Cr)	1,03,673
Weighted Average Market (₹ Cr)	1,26,158

All figures given are provisional and unaudited.

## Sectoral Breakdown ( % as compared to Benchmark )



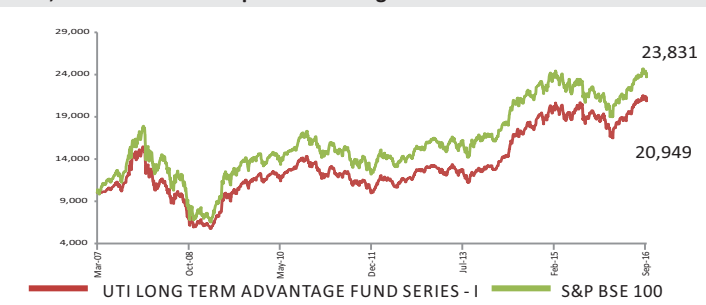
**Investment Objective**

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

**Snapshot**

<b>Fund Manager</b> Mr. Lalit Nambiar, CFA, MMS (Finance)	<table border="1"> <tr> <th colspan="3">Market Capitalisation (%)</th> </tr> <tr> <th>Large</th> <th>Mid</th> <th>Small</th> </tr> <tr> <td>64</td> <td>28</td> <td>8</td> </tr> </table>	Market Capitalisation (%)			Large	Mid	Small	64	28	8
Market Capitalisation (%)										
Large	Mid	Small								
64	28	8								
<b>Date of inception/allotment:</b> 20th March, 2007										
<b>Fund size monthly average:</b> ₹ 210.07 Crore <b>Closing AUM:</b> ₹ 209.97 Crore	<b>Total expense ratio (%) :</b> 4.62									
<b>No. of Unit Holders :</b> 61,966										
<b>Minimum Investment Amount :</b> ₹ 500/-	<b>Load Structure:</b> Please refer to page No. 6									
<b>NAV as on October 28, 2016</b> Growth Option: ₹ 21.25, Income Option: ₹ 19.44										
<b>High/Low NAV in the month :</b> Growth option ₹ 21.41 / ₹ 20.98										

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



**Fund Performance Vs Benchmark**

Fund Performance Vs Benchmark as on 30/09/2016				Growth of ₹10000		
Period	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
30/09/2013	49.81	40.05	38.87	14,981	14,005	13,887
30/09/2014	5.77	0.77	-0.20	10,577	10,077	9,980
30/09/2015	10.18	9.73	8.33	11,018	10,973	10,833
30/09/2016	20.39	15.68	14.49	17,458	15,486	15,013
3 Years*	13.40	12.14	11.73	18,766	17,745	17,423
5 Years*	8.06	9.53	9.27	20,949	23,831	23,296

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 30th September 2016

**AS ON 30/09/2016**

Quantitative Indicators	Fund	Benchmark
Beta	0.93	
Standard Deviation (Annual)	14.7%	15.0%
Sharpe ratio	0.79%	
Portfolio Turnover Ratio (Annual)	0.09	

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

Overweight (Top5)	Underweight (Top5)
Alkem Laboratories Ltd	Tata Motors Ltd.
Reliance Industries Ltd.	ITC Ltd.
Container Corporation Of India Ltd	HDFC Ltd.
ITD Cementation India Ltd.	Infosys Ltd.
Balrampur Chini Mills Ltd.	Hindustan Unilever Ltd.

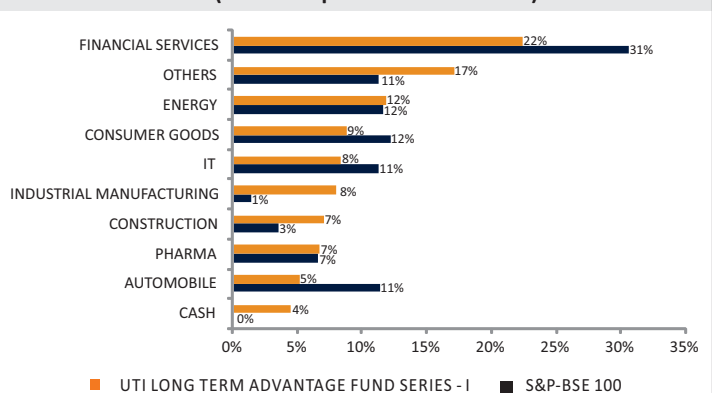
**Portfolio as on October 31, 2016**

Equity	% of NAV
Reliance Industries Ltd.	6.27
HDFC Bank Ltd.	6.11
HDFC Ltd.	3.56
Larsen & Toubro Ltd.	3.56
Infosys Ltd.	3.38
ICICI Bank Ltd	3.26
State Bank Of India	2.96
Alkem Laboratories Ltd	2.91
ITC Ltd.	2.78
Axis Bank Ltd.	2.18
Tata Consultancy Services Ltd.	2.14
Maruti Suzuki India Ltd.	1.90
Sun Pharmaceuticals Industries Ltd.	1.70
Oil & Natural Gas Corporation Ltd.	1.67
Indian Oil Corporation Ltd.	1.52
Container Corporation Of India Ltd	1.45
Bharti Airtel Ltd.	1.40
ITD Cementation India Ltd.	1.39
Balrampur Chini Mills Ltd.	1.33
Bharat Electronics Ltd.	1.30
K.S.B.Pumps Ltd.	1.30
Manpasand Beverages Limited	1.27
Shree Cement Ltd.	1.20
Tata Chemicals Ltd.	1.17
Sanofi India Ltd.	1.13
Century Textiles & Industries Ltd.	1.09
Asian Paints Ltd.	1.09
Ultratech Cement Ltd.	1.08
NCC Ltd.	1.08
Kotak Mahindra Bank Ltd.	1.04
Others	31.29
Net Current Assets	4.49
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	36.97
Median Market Cap (₹ Cr)	1,06,669
Weighted Average Market (₹ Cr)	1,28,741

All figures given are provisional and unaudited.

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



**Investment Objective**

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

**Snapshot****Fund Manager**

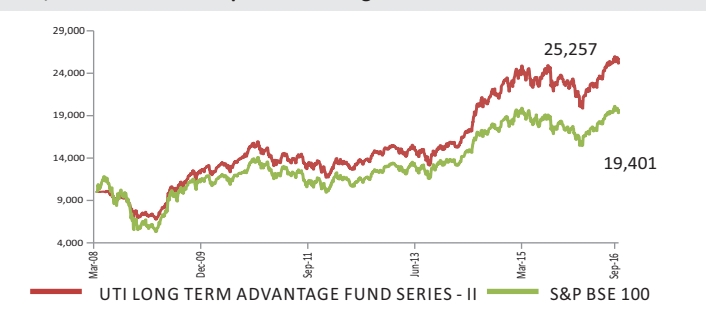
Mr. Lalit Nambiar, CFA, MMS (Finance)

**Date of inception/allotment:**

19th March, 2008

**Fund size monthly average:** ₹ 126.41 Crore**Closing AUM:** ₹ 126.08 Crore**No. of Unit Holders :** 26,931**Minimum Investment Amount :** ₹ 500/-**NAV as on October 28, 2016** Growth Option: ₹ 25.63 / Income Option: ₹ 23.82**High/Low NAV in the month :** Growth option ₹ 25.82 / ₹ 25.30**Market Capitalisation (%)**

Large	Mid	Small
64	28	8

**Total expense ratio (%) :** 4.63**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 30/09/2016**

Period	Fund Performance Vs Benchmark as on 30/09/2016			Growth of ₹10000		
	NAV (%)	S&P BSE 100 (%)	Nifty 50 (%)	NAV (₹)	S&P BSE 100 (₹)	Nifty 50 (₹)
30/09/2013 30/09/2014	51.85	40.05	38.87	15,185	14,005	13,887
30/09/2014 30/09/2015	5.73	0.77	-0.20	10,573	10,077	9,980
30/09/2015 30/09/2016	10.33	9.73	8.33	11,033	10,973	10,833
5 Years*	14.10	12.14	11.73	19,353	17,745	17,423
3 Years*	20.97	15.68	14.49	17,712	15,486	15,013
Since inception as on 30/09/2016 (CAGR)*	11.46	8.07	7.69	25,257	19,401	18,826

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 30th September 2016

**AS ON 30/09/2016**

Quantitative Indicators	Fund	Benchmark
Beta	0.93	
Standard Deviation (Annual)	14.8%	15.0%
Sharpe ratio	0.81%	
Portfolio Turnover Ratio (Annual)	0.09	

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

Alkem Laboratories Ltd  
Reliance Industries Ltd.  
Container Corporation Of India Ltd  
ITD Cementation India Ltd.  
Balrampur Chini Mills Ltd.

**Underweight (Top5)**

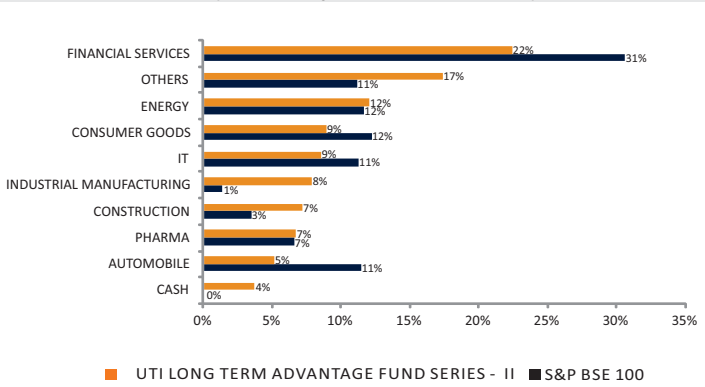
Tata Motors Ltd.  
ITC Ltd.  
HDFC Ltd.  
Infosys Ltd.  
Hindustan Unilever Ltd.

**Portfolio as on October 31, 2016**

Equity	% of NAV
Reliance Industries Ltd.	6.35
HDFC Bank Ltd.	6.16
Larsen & Toubro Ltd.	3.59
HDFC Ltd.	3.56
Infosys Ltd.	3.41
ICICI Bank Ltd	3.29
Alkem Laboratories Ltd	2.92
State Bank Of India	2.88
ITC Ltd.	2.81
Axis Bank Ltd.	2.21
Tata Consultancy Services Ltd.	2.15
Maruti Suzuki India Ltd.	1.92
Sun Pharmaceuticals Industries Ltd.	1.71
Oil & Natural Gas Corporation Ltd.	1.69
Indian Oil Corporation Ltd.	1.54
Container Corporation Of India Ltd	1.46
Bharti Airtel Ltd.	1.41
ITD Cementation India Ltd.	1.38
Balrampur Chini Mills Ltd.	1.36
Bharat Electronics Ltd.	1.32
Manpasand Beverages Limited	1.32
K.S.B.Pumps Ltd.	1.30
Tata Chemicals Ltd.	1.22
Shree Cement Ltd.	1.21
Century Textiles & Industries Ltd.	1.15
Sanofi India Ltd.	1.14
NCC Ltd.	1.11
Asian Paints Ltd.	1.10
Ultratech Cement Ltd.	1.09
Wonderla Holidays Ltd	1.05
Others	31.52
Net Current Assets	3.67
<b>Total</b>	<b>100.00</b>

% of top 10 stocks	37.18
Median Market Cap (₹ Cr)	1,05,968
Weighted Average Market (₹ Cr)	1,28,467

All figures given are provisional and unaudited.

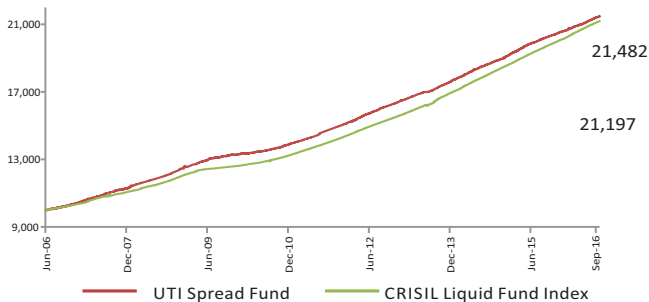
**Sectoral Breakdown ( % as compared to Benchmark )**

**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.

<b>Date of inception/allotment:</b> 22nd June, 2006	<b>Fund Manager</b> Mr. Kaushik Basu, B.Com, ACMA
<b>Fund size monthly average:</b> ₹ 1011.63 Crore <b>Closing AUM:</b> ₹ 1022.46 Crore	<b>NAV as on October 28, 2016</b> Growth / Income : ₹ 21.60 / ₹ 15.80
<b>High/ Low of NAV in the month</b> Growth Option : ₹ 21.60 / ₹ 21.48	<b>Minimum Investment Amount</b> ₹ 5,000/-
<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.	<b>No. of Unit Holding accounts</b> 4,960
<b>Sharpe ratio (%)</b> : 1.14 <b>Total expense ratio (%)</b> : Direct: 0.22, Regular: 0.70	
<b>Load Structure</b>	
<b>Entry Load</b>	<b>Exit Load</b>
Nil	0.50% if exited on or before 30 days from the date of investment. (w.e.f. February 10, 2015)

**₹ 10,000 invested at inception: UTI SPREAD Fund vs CRISIL Liquid Fund Index**



**Fund Performance Vs Benchmark**

Fund Performance Vs Benchmark as on 30/09/2016				Growth of ₹10000		
Period	NAV (%)	Crisil Liquid Fund Index (%)	Nifty 50 (%)	NAV (₹)	Crisil Liquid Fund Index (₹)	Nifty 50 (₹)
30/09/2013 30/09/2014	8.66	9.49	38.87	10,866	10,949	13,887
30/09/2014 30/09/2015	7.82	8.56	-0.20	10,782	10,856	9,980
30/09/2015 30/09/2016	6.35	7.69	8.33	10,635	10,769	10,833
3 Years*	7.60	8.57	14.49	12,460	12,801	15,013
5 Years*	7.78	8.58	11.73	14,550	15,099	17,423
Since inception as on 30/09/2016 (CAGR)*	7.72	7.58	10.82	21,482	21,197	28,759

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 30th September 2016

**SIP Returns as on September 30, 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	1,24,200	1,24,931	1,29,332	6.55	7.70	14.72
3 Years*	3,60,000	4,00,719	4,07,181	4,07,235	7.08	8.16	8.17
5 Years*	6,00,000	7,23,796	7,42,434	7,87,459	7.44	8.45	10.82
7 Years	8,40,000	10,99,174	11,31,473	11,70,647	7.56	8.37	9.33
10 Years	12,00,000	17,69,934	18,08,937	19,37,071	7.54	7.96	9.26
Since inception as on 30-09-2016	12,20,000	18,12,553	18,50,971	19,89,493	7.55	7.94	9.29

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. \*3 & 5 years : data as on 30th September 2016. Past performance may or may not be sustained in future.

**Portfolio as on October 31, 2016**

Equity	# % of NAV	Hedged
Equity	69.27	100%
MM Instruments	4.66	
MF Units	15.76	
STD	8.97	
Cash & cash equivalent	1.34	
<b>Total</b>	<b>100.00</b>	

All Figures given are provisional and unaudited.

**# % Equity 69.27**

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

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

**Riskometer**

LOW Moderate Moderately High HIGH

Investors understand that their principal will be at Moderately Low Risk

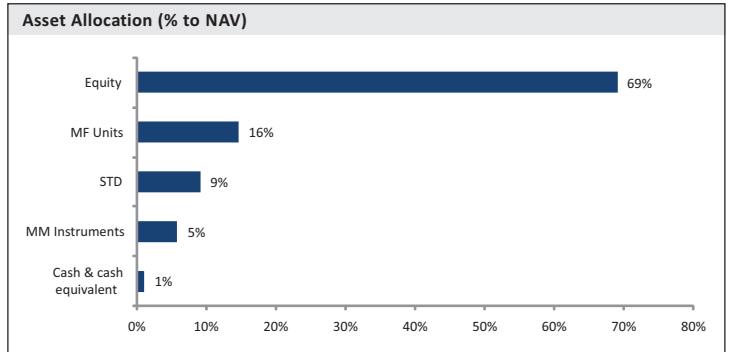
- Capital appreciation and dividend distribution over medium to long term
- Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments

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

**Options Available**

SIP

**Asset Allocation as September 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:** ₹ 351.74 Crore  
**Closing AUM:** ₹ 355.95 Crore

**NAV as on October 28, 2016**

Growth / Income : ₹ 55.05 / ₹ 28.02

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

Growth Option : ₹ 55.84 / ₹ 54.26

**Minimum Investment Amount**

₹ 5000/-

**Registrar**

M/s. Karvy Computer share Pvt. Ltd.

**No. of Unit Holding accounts**

13,225

**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 30/09/2016				Growth of ₹10000		
Period	NAV (%)	Nifty 50 (₹)	S&P BSE Sensex (%)	NAV (₹)	Nifty 50 (₹)	S&P BSE Sensex (₹)
30/09/2013 30/09/2014	39.55	38.87	37.41	13,955	13,887	13,741
30/09/2014 30/09/2015	0.47	-0.20	-1.79	10,047	9,980	9,821
30/09/2015 30/09/2016	9.40	8.33	6.54	10,940	10,833	10,654
3 Years*	15.31	14.49	12.86	15,338	15,013	14,380
5 Years*	12.23	11.73	11.10	17,816	17,423	16,936
Since inception as on 30/09/2016 (CAGR)*	10.81	10.32	10.26	54,847	50,962	50,504

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 30th September 2016

**SIP Returns as on September 30, 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	1,30,198	1,29,332	1,27,791	16.11	14.72	12.25
3 Years*	3,60,000	4,13,126	4,07,235	3,97,282	9.15	8.17	6.51
5 Years*	6,00,000	8,02,207	7,87,459	7,68,800	11.56	10.82	9.85
7 Years	8,40,000	11,93,835	11,70,647	11,40,208	9.87	9.33	8.59
10 Years	12,00,000	19,64,361	19,37,071	18,78,230	9.52	9.26	8.67
Since inception as on 30-09-2016@	14,20,000	27,21,891	26,89,142	26,20,278	10.47	10.28	9.88

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. @Since inception return for above mentioned schemes is taken for the period December 2004 to September 2016 (Since SIP facility was introduced in November 2004). \*3 & 5 years : data as on 30th September 2016. Past performance may or may not be sustained in future.

**AS ON 30/09/2016**

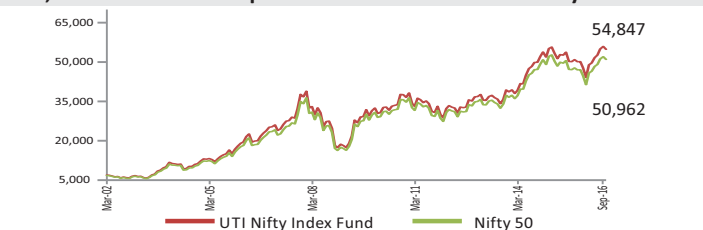
Quantitative Indicators	Fund	Benchmark
Beta	0.99	
Standard Deviation (Annual)	14.6%	14.7%
Sharpe ratio	0.38%	
Portfolio Turnover Ratio (Annual)	52.07	

**Tracking Error as on 31st October 2016**

Tracking Error	Non-Annualised	Annualised Tracking error
Over last 1 year	0.0215	0.3402
Over last 3 year	0.0225	0.3565
Over last 5 year	0.0250	0.3954
Since Inception	0.1042	1.6474

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

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



**Portfolio as on October 31, 2016**

Equity	% of NAV
HDFC Bank Ltd.	7.83
HDFC Ltd.	6.83
ITC Ltd.	6.38
Infosys Ltd.	6.18
Reliance Industries Ltd.	5.42
ICICI Bank Ltd	5.00
Tata Consultancy Services Ltd.	3.96
Larsen & Toubro Ltd.	3.77
Tata Motors Ltd.	3.77
Kotak Mahindra Bank Ltd.	2.93
Axis Bank Ltd.	2.53
Sun Pharmaceuticals Industries Ltd.	2.50
State Bank Of India	2.49
Maruti Suzuki India Ltd.	2.42
Mahindra & Mahindra Ltd.	1.90
Hindustan Unilever Ltd.	1.85
Indus Ind Bank Ltd.	1.84
Oil & Natural Gas Corporation Ltd.	1.60
Asian Paints Ltd.	1.50
HCL Technologies Ltd.	1.34
Hero Motocorp Ltd.	1.33
Dr. Reddy'S Laboratories Ltd.	1.32
Bharti Airtel Ltd.	1.31
Yes Bank Ltd.	1.30
Ultratech Cement Ltd.	1.29
Coal India Ltd.	1.27
Bajaj Auto Ltd.	1.20
Power Grid Corporation Of India Ltd	1.20
NTPC Ltd.	1.17
Lupin Ltd.	1.10
Others	13.97
Net Current Assets	1.50
<b>Total</b>	<b>100.00</b>

51.56% of top 10 stocks	52.07
Median Market Cap (₹ Cr)	1,77,207
Weighted Average Market (₹ Cr)	1,86,982

All figures given are provisional and unaudited.

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

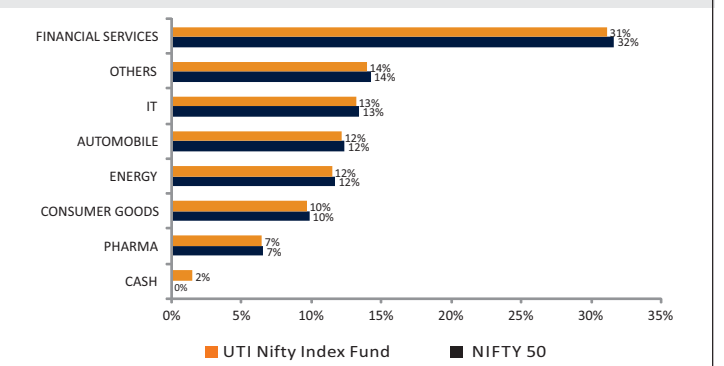
**Riskometer**

Investors understand that their principal will be at Moderately High Risk

- 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)

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**

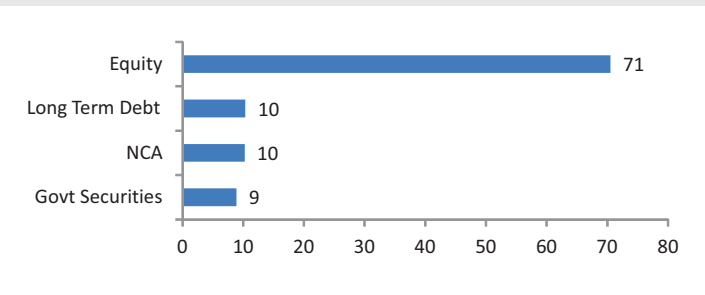
<b>Fund Manager</b> Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I)		<table border="1"> <tr> <th colspan="3">Market Capitalisation (%) - Equity Portion</th> </tr> <tr> <th>Large</th> <th>Mid</th> <th>Small</th> </tr> <tr> <td>62</td> <td>29</td> <td>9</td> </tr> </table>	Market Capitalisation (%) - Equity Portion			Large	Mid	Small	62	29	9
Market Capitalisation (%) - Equity Portion											
Large	Mid	Small									
62	29	9									
<b>Date of inception/allotment:</b> 2nd January, 1995											
<b>Fund size monthly average:</b> ₹ 1710.10 Crore <b>Closing AUM:</b> ₹ 1727.05 Crore											
<b>No. of Unit Holders :</b> 7,80,823	<b>Weighted Average Maturity</b> 3.62 Years										
<b>Minimum Investment Amount :</b> Growth / Income : ₹ 1,000 / 5,000	<b>Yield to maturity</b> 8.12 %										
<b>NAV as on October 28, 2016 :</b> Growth Option: ₹ 144.60, Income Option: ₹ 30.04											
<b>High/Low NAV in the month :</b> ₹ 145.38 / ₹ 142.62											
<b>Total expense ratio (%) :</b> Direct : 1.82, Regular : 2.38											
<b>Load Structure</b>											
<b>Entry Load</b>	<b>Exit Load</b>										
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 within 12 Months from the date of allotment-NIL										

**Fund Performance Vs Benchmark**

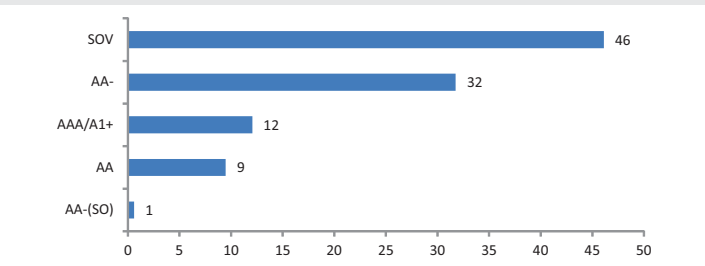
Fund Performance Vs Benchmark as on 30/09/2016				Growth of ₹10,000		
Period	NAV (%)	Crisil Balanced Fund Index (%)	Nifty 50 Index (%)	NAV (₹)	Crisil Balanced Fund Index (₹)	Nifty 50 Index (₹)
30/09/2013 30/09/2014	42.65	28.89	38.87	14,265	12,889	13,887
30/09/2014 30/09/2015	6.09	4.38	-0.20	10,609	10,438	9,980
30/09/2015 30/09/2016	12.43	9.68	8.33	11,243	10,968	10,833
3 Years*	19.37	13.83	14.49	17,018	14,754	15,013
5 Years*	13.84	11.31	11.73	19,133	17,097	17,423
Since inception as on 30/09/2016 (CAGR)*	15.70	NA	NA	238,817	10,000	10,000

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 30th September 2016

**Asset Allocation (% to NAV)**



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



**Portfolio as on October 31, 2016**

Debt	% of NAV	Rating
<b>Equity</b>		
✓ HDFC Bank Ltd.	4.36	
✓ ICICI Bank Ltd	3.41	
✓ ITC Ltd.	2.72	
✓ Infosys Ltd.	2.65	
✓ Mahindra & Mahindra Ltd.	2.45	
✓ Gail (India) Ltd.	2.45	
✓ Sun Pharmaceuticals Industries Ltd.	2.25	
Larsen & Toubro Ltd.	2.14	
Aditya Birla Nuvo Ltd.	2.03	
Maruti Suzuki India Ltd.	1.93	
Biocon Ltd.	1.69	
Axis Bank Ltd.	1.64	
Indus Ind Bank Ltd.	1.57	
Federal Bank Ltd.	1.55	
IDFC Ltd.	1.5	
Others	36.17	
<b>Govt Securities</b>		
✓ 8.27 GSEC - 09/06/2020	3.35	SOV
✓ 7.59% NI GS - 20/03/2029	3.03	SOV
8.15% G S - 24/11/26	1.56	SOV
7.88% GSEC MAT- 19.03.2030	0.93	SOV
<b>Long Term Debt</b>		
✓ JSW Energy Ltd.	3.5	CARE AA-
KHR India Financial Services Pvt Ltd	1.76	CRISIL AA
Vedanta Ltd	1.46	CRISIL AA-
LIC Housing Finance Ltd.	1.42	CRISIL AAA
Tata Power Company Ltd.	1.14	CRISIL AA-
Power Finance Corporation Ltd.	0.59	CRISIL AAA
Reliance Utilities & Power Pvt Ltd.	0.3	CRISIL AAA
Talwandi Sabo Power Limited	0.12	CRISIL AA-(SO)
Steel Authority Of India Ltd.	0.06	IND AAAA
Net Current Assets	10.25	
<b>Total</b>	<b>100.00</b>	

Madian Market Cap (₹Cr.)	54,924
Weighted Average market Cap (₹Cr.)	96,419

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

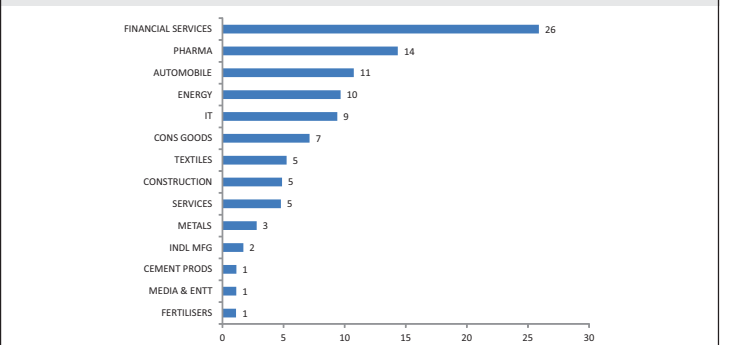
**This product is suitable for investors who are seeking\*:**

Investors understand that their principal will be at Moderately High Risk

- Long term capital 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**



<b>New Initiative</b> SMS: LBF to 5676756 To get scheme details	<b>Options Available</b> 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**

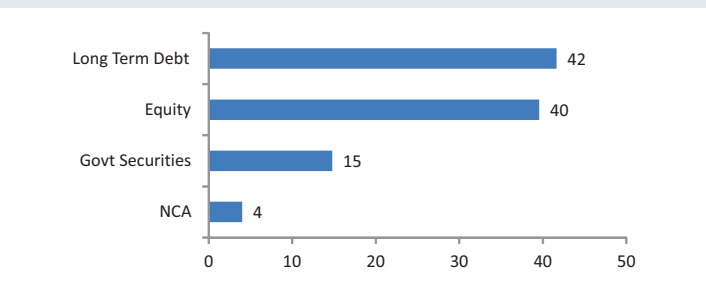
<b>Head-Fixed Income &amp; Fund Manager (Debt Portfolio)</b> Mr. Amandeep S. Chopra (Debt Portfolio) - B.Sc. MBA [FMS Delhi] <b>Fund Manager:</b> Ajay Tyagi (Equity Portfolio) - CFA, MFC							
<b>Date of inception/allotment:</b> 1st October, 1971	<b>Market Capitalisation (%) - Equity Portion</b> <table border="1"> <tr> <th>Large</th> <th>Mid</th> <th>Small</th> </tr> <tr> <td>76</td> <td>21</td> <td>3</td> </tr> </table>	Large	Mid	Small	76	21	3
Large		Mid	Small				
76	21	3					
<b>Fund size monthly average:</b> ₹ 3480.95 Crore <b>Closing AUM:</b> ₹ 3477.27 Crore	<b>Weighted Average Maturity</b> 5.78 Years						
<b>No. of Unit Holders :</b> 2,76,704							
<b>Minimum Investment Amount :</b> Target amount enhanced to ₹ 15,00,000/- Minimum Target Amount ₹ 15,000/-							
<b>NAV as on October 28, 2016 :</b> ₹ 21.68	<b>Yield to maturity :</b> 8.45 %						
<b>High/Low NAV in the month :</b> Growth option ₹ 21.82 / ₹ 21.61							
<b>Total expense ratio (%) :</b> Direct: 1.34, Regular: 1.92							
<b>Load Structure</b> Entry Load : Nil Exit Load : 2% for premature withdrawal Nil - On or after maturity							

**Fund Performance Vs Benchmark**

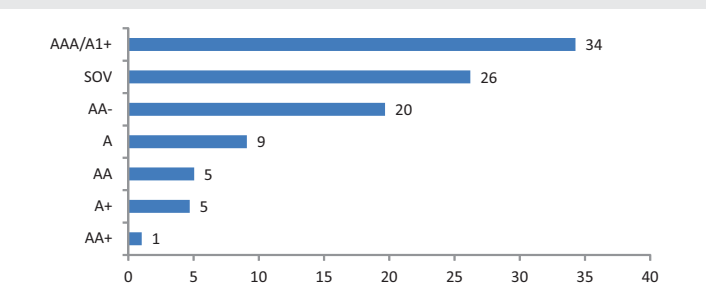
Fund Performance Vs Benchmark as on 30/09/2016				Growth of ₹10,000		
Period	NAV (%)	Crisil Debt Hybrid (60.40) (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Debt Hybrid (60.40) (₹)	CRISIL 10 Year Gilt Index (₹)
30/09/2013 30/09/2014	22.17	21.08	6.85	12,217	12,108	10,685
30/09/2014 30/09/2015	10.73	6.07	13.76	11,073	10,607	11,376
30/09/2015 30/09/2016	10.01	9.18	11.11	11,001	10,918	11,111
3 Years*	14.16	11.92	10.53	14,883	14,024	13,507
5 Years*	11.35	10.56	8.36	17,128	16,528	14,946
Since inception as on 30/09/2016 (CAGR)*	10.93	NA	NA	1,067,980	10,000	10,000

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 30th September 2016

**Asset Allocation (% to NAV)**



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



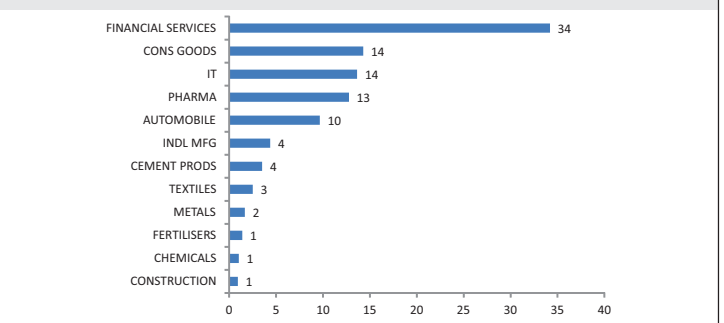
**Portfolio as on October 31, 2016**

Equity	% of NAV	Rating
<b>Equity</b>		
✓ HDFC Bank Ltd.	2.64	
Indus Ind Bank Ltd.	2.49	
Yes Bank Ltd.	2.20	
Infosys Ltd.	1.84	
Tata Consultancy Services Ltd.	1.53	
Shree Cement Ltd.	1.38	
Sun Pharmaceuticals Industries Ltd.	1.36	
ITC Ltd.	1.3	
HDFC Ltd.	1.23	
Axis Bank Ltd.	1.03	
Page Industries Ltd	0.99	
Maruti Suzuki India Ltd.	0.97	
Divis Laboratories Ltd.	0.95	
Motherson Sumi System Ltd.	0.9	
Eclerx Services Ltd.	0.89	
Others	17.86	
<b>Govt Securities</b>		
✓ 7.59% NI GS - 20/03/2029	6.93	SOV
✓ 7.88% GSEC MAT- 19.03.2030	3.95	SOV
8.83% GSEC 12/12/2041	1.70	SOV
8.33% GOI-09/07/2026	0.78	SOV
8.20% Govt Stock 24/09/2025	0.46	SOV
Others	0.97	
<b>Long term debt</b>		
✓ Religare Finvest Ltd.	7.36	IND AA-
✓ IL&FS Transportation Networks Ltd.	5.13	CARE A
✓ Indiabulls Housing Finance Ltd.	4.66	CARE AAA
✓ Reliance Utilities & Power Pvt Ltd.	3.75	CRISIL AAA
✓ Axis Bank Ltd.	3.19	CRISIL AAA
✓ Rural Electrification Corporation Ltd.	3.05	CRISIL AAA
✓ SREI Equipment Finance Ltd.	2.99	CARE AA-
Power Finance Corporation Ltd.	1.67	ICRA AAA
Tata Power Company Ltd.	1.49	ICRA AA
Janalakshmi Financial Services Pvt Ltd.	1.05	ICRA A+
Others	7.31	
Net Current Assets	4.02	
<b>Total</b>	<b>100.00</b>	

Median Market Cap (₹Cr.)	62,803
Weighted Average market Cap (₹Cr.)	112,365

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

**Industrywise Exposure - % of Equity Portion**



<b>New Initiative</b>	<b>Options Available</b>
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

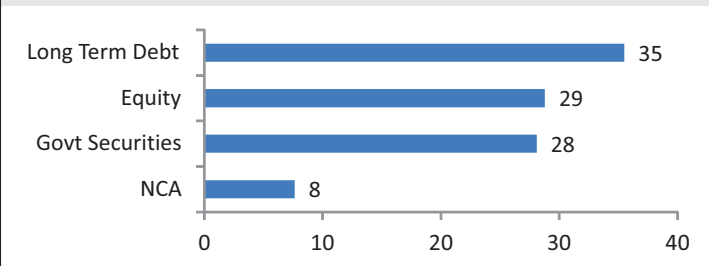
<b>Head-Fixed Income &amp; Fund Manager</b> Mr. Amandeep S. Chopra (Debt Portfolio) (B.Sc. MBA [FMS Delhi])		<b>Fund Manager (Equity Portion)</b> Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I)										
<b>Date of inception/allotment:</b> 1st October, 1981		<table border="1"> <tr> <th colspan="3">Market Capitalisation (%) - Equity Portion</th> </tr> <tr> <th>Large</th> <th>Mid</th> <th>Small</th> </tr> <tr> <td>62</td> <td>30</td> <td>8</td> </tr> </table>		Market Capitalisation (%) - Equity Portion			Large	Mid	Small	62	30	8
Market Capitalisation (%) - Equity Portion												
Large	Mid	Small										
62	30	8										
<b>Fund size monthly average:</b> ₹ 498.76 Crore <b>Closing AUM:</b> ₹ 509.68 Crore												
<b>No. of Unit Holders :</b> 5,998												
<b>Minimum Investment Amount :</b> Please refer to page no. 60		<b>Weighted Average Maturity</b> 6.51 Years										
<b>NAV as on October 28, 2016 :</b> Growth Option: ₹ 317.38 Income Option: ₹ 151.31		<b>Yield to maturity</b> 7.73 %										
<b>High/Low NAV in the month :</b> Growth Option : ₹ 318.03 / ₹ 315.00												
<b>Total expense ratio (%) :</b> Direct: 1.94, Regular: 2.27												
<b>Load Structure</b>												
Entry Load	:	Nil										
Exit Load	:	1%	< 1 yr									
		Nil	>= 1 yr									

### Fund Performance Vs Benchmark

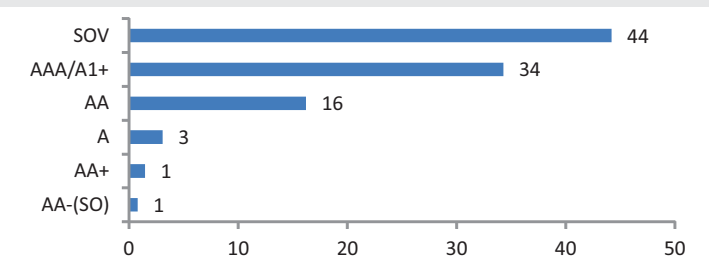
Fund Performance Vs Benchmark as on 30/09/2016				Growth of ₹10,000		
Period	NAV (%)	Crisil Debt Hybrid (75.25) (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Debt Hybrid (75.25) (₹)	CRISIL 10 Year Gilt Index (₹)
30/09/2013 30/09/2014	22.71	16.88	6.85	12,271	11,688	10,685
30/09/2014 30/09/2015	8.60	7.54	13.76	10,860	10,754	11,376
30/09/2015 30/09/2016	9.90	9.27	11.11	10,990	10,927	11,111
3 Years*	13.55	11.15	10.53	14,646	13,736	13,507
5 Years*	12.56	10.12	8.36	18,080	16,202	14,946
Since inception as on 30/09/2016 (CAGR)*	10.86	NA	NA	369,915	10,000	10,000

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 30th September 2016

### Asset Allocation (% to NAV)



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



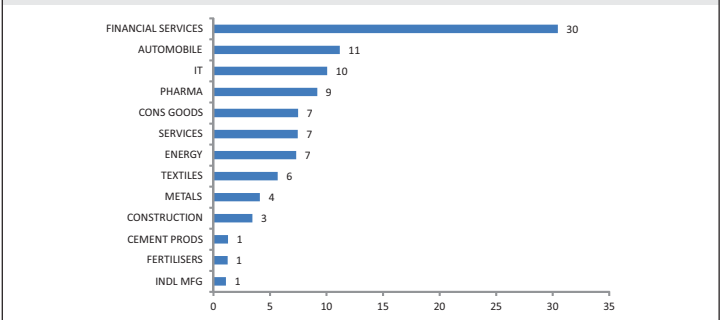
### Portfolio as on October 31, 2016

Debt	% of NAV	Rating
<b>Equity</b>		
✓ HDFC Bank Ltd.	1.87	
ICICI Bank Ltd	1.60	
Infosys Ltd.	1.24	
ITC Ltd.	1.09	
Indus Ind Bank Ltd.	0.97	
Maruti Suzuki India Ltd.	0.84	
Larsen & Toubro Ltd.	0.78	
Aditya Birla Nuvo Ltd.	0.77	
Mahindra & Mahindra Ltd.	0.76	
Vedanta Ltd	0.68	
Sun Pharmaceuticals Industries Ltd.	0.68	
Axis Bank Ltd.	0.66	
Yes Bank Ltd.	0.65	
Gail (India) Ltd.	0.65	
Vardhman Textiles Ltd.	0.61	
Federal Bank Ltd.	0.61	
Adani Ports And Special Economic Zone Ltd	0.57	
IDFC Ltd.	0.56	
Biocon Ltd.	0.56	
SRF Ltd.	0.55	
Others	12.09	
<b>Govt Securities</b>		
✓ 7.59% NI GS - 20/03/2029	13.35	SOV
✓ 7.88% GSEC MAT- 19.03.2030	11.57	SOV
✓ 8.20% GOVT STOCK 24/09/2025	2.11	SOV
8.28% GOVT STOCK 21/09/2027	1.07	SOV
<b>Long Term Debt</b>		
✓ ECL Finance Ltd.	9.95	ICRA AA
✓ Power Grid Corporation Of India Ltd	4.82	ICRA AAA
✓ LIC Housing Finance Ltd.	4.51	CRISIL AAA
✓ Power Finance Corporation Ltd.	2.88	CRISIL AAA
✓ HDFC Ltd.	2.38	CARE AAA
✓ National Bank For Agriculture & Rural Development	2.13	CRISIL AAA
Exim Bank	2.11	CRISIL AAA
IDBI Bank Ltd.	1.96	CRISIL A
IDFC Bank Ltd	1.19	ICRA AA
Adani Ports And Special Economic Zone Ltd	0.82	ICRA AA+
Reliance Jio Infocomm Ltd	0.80	CRISIL AAA
Rural Electrification Corporation Ltd.	0.53	CRISIL AAA
Talwandi Sabo Power Limited	0.50	CRISIL AA-(SO)
Dewan Hsg Finance Corporation Ltd	0.32	CARE AAA
Blue Dart Express Ltd.	0.16	ICRA AA
Kotak Mahindra Prime Ltd.	0.14	CRISIL AAA
Steel Authority Of India Ltd.	0.10	IND AA
India Infoline Housing Finance Ltd	0.10	ICRA AA
Sundaram Bnp Paribas Home Finance Ltd.	0.08	CARE AA+
Aditya Birla Finance Ltd.	0.02	ICRA AA+
Net Current Assets	7.63	
<b>Total</b>	<b>100.00</b>	

Median Market Cap (₹Cr.)	57,029
Weighted Average Market Cap (₹Cr.)	99,241

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

### Industrywise Exposure - % of Equity Portion



<b>New Initiative</b>	<b>Options Available</b>
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

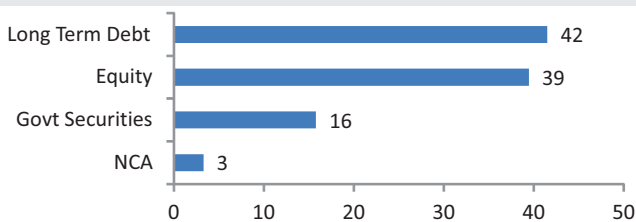
<b>Head-Fixed Income &amp; Fund Manager (Debt Portion)</b> Mr. Amandeep S. Chopra (B.Sc. MBA [FMS Delhi])		<table border="1"> <tr> <th colspan="3">Market Capitalisation (%) - Equity Portion</th> </tr> <tr> <th>Large</th> <th>Mid</th> <th>Small</th> </tr> <tr> <td>53</td> <td>37</td> <td>10</td> </tr> </table>	Market Capitalisation (%) - Equity Portion			Large	Mid	Small	53	37	10
Market Capitalisation (%) - Equity Portion											
Large	Mid	Small									
53	37	10									
<b>Fund Manager (Equity Portion)</b> Mr. Kaushik Basu, B.Com, ACMA											
<b>Date of inception/allotment:</b> 12th July, 1993											
<b>Fund size monthly average:</b> ₹ 3606.24 Crore <b>Closing AUM:</b> ₹ 3589.84 Crore											
<b>No. of Unit Holders :</b> 20,16,191		<b>Weighted Average Maturity</b> 6.31 Years									
<b>Minimum Investment Amount :</b> ₹ 1,000/-		<b>Yield to maturity</b> 8.27 %									
<b>NAV as on October 28, 2016 :</b> ₹ 20.21											
<b>High/Low NAV in the month :</b> Growth option ₹ 20.37 / ₹ 20.17											
<b>Total expense ratio (%) :</b> Direct: 1.64, Regular: 1.80											
<b>Load Structure</b>											
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

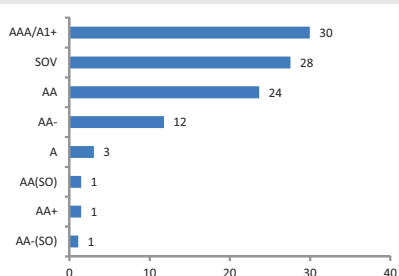
Fund Performance Vs Benchmark as on 30/09/2016				Growth of ₹10,000		
Period	NAV (%)	Crisil Debt Hybrid (60.40) (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Debt Hybrid (60.40) (₹)	CRISIL 10 Year Gilt Index (₹)
30/09/2013 30/09/2014	32.70	21.08	6.85	13,270	12,108	10,685
30/09/2014 30/09/2015	11.66	6.07	13.76	11,166	10,607	11,376
30/09/2015 30/09/2016	12.67	9.18	11.11	11,267	10,918	11,111
3 Years*	18.61	11.92	10.53	16,694	14,024	13,507
5 Years*	13.81	10.56	8.36	19,108	16,528	14,946
Since inception as on 30/09/2016 (CAGR)*	11.81	NA	NA	133,807	10,000	10,000

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 30th September 2016

### Asset Allocation (% to NAV)



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



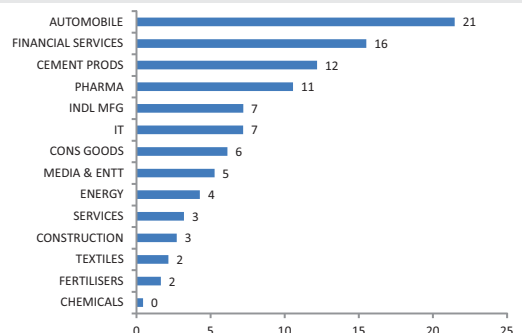
### Portfolio as on October 31, 2016

Debt	% of NAV	Rating
<b>Equity</b>		
✓ Ramco Cements Ltd.	1.79	
✓ HDFC Bank Ltd.	1.77	
✓ MRF Ltd.	1.68	
Shree Cement Ltd.	1.66	
FDC Limited	1.44	
Infosys Ltd.	1.40	
Ultratech Cement Ltd.	1.35	
Eicher Motors Ltd	1.34	
Cholamandalam Investment & Finance Company Ltd	1.33	
Reliance Industries Ltd.	1.29	
Essel Propack Ltd	1.28	
Tube Investments Of India Ltd.	1.22	
Motherson Sumi System Ltd.	1.16	
Navneet Education Ltd.	1.11	
Tata Consultancy Services Ltd.	1.10	
Others	18.53	
<b>Govt Securities</b>		
7.59% NI GS - 20/03/2029	6.42	SOV
7.88% GSEC MAT- 19.03.2030	3.73	SOV
GS-8.33%- MAT-07/06/2036	1.87	SOV
7.68% G S 15/12/23	1.17	SOV
8.33% GOI-09/07/2026	1.06	SOV
Others	1.53	
<b>Long Term Debt</b>		
✓ ECL Finance Ltd.	6.36	ICRA AA
✓ Religare Finvest Ltd.	5.03	CRISIL AA-
✓ Indiabulls Housing Finance Ltd.	4.19	ICRA AA
✓ Reliance Utilities & Power Pvt Ltd.	3.05	CRISIL AAA
✓ Axis Bank Ltd.	2.79	ICRA AA
✓ Tata Motors Ltd.	2.52	CRISIL AAA
✓ KKR India Financial Services Pvt Ltd	1.88	ICRA AAA
SREI Equipment Finance Ltd.	1.67	ICRA AA
Rural Electrification Corporation Ltd.	1.61	CRISIL AA
Canara Bank	1.60	CARE AA-
Others	10.80	
Net Current Assets	3.27	
<b>Total</b>	<b>100.00</b>	

Median Market Cap (₹Cr.)	47,644
Weighted Average Market Cap (₹Cr.)	96,785

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

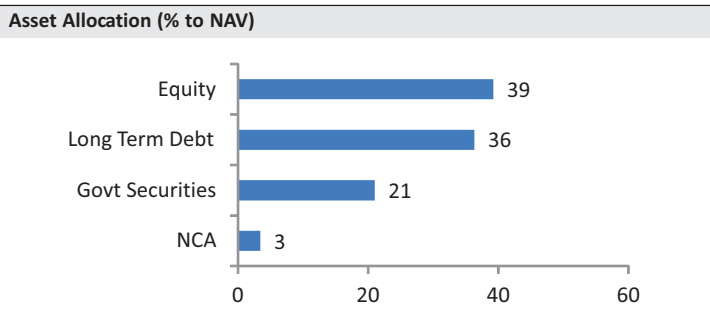
SIP

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.

<b>Snapshot</b>										
<b>Head-Fixed Income &amp; Fund Manager</b> Mr. Amandeep S. Chopra - Debt Portfolio (B.Sc. MBA [FMS Delhi])										
<b>Fund Manager (Equity Portion)</b> Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I)										
<b>Date of inception/allotment:</b> 26th December, 1994	<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>59</td> <td>30</td> <td>11</td> </tr> </table>	Market Capitalisation (%) - Equity Portion			Large	Mid	Small	59	30	11
Market Capitalisation (%) - Equity Portion										
Large	Mid	Small								
59	30	11								
<b>Fund size monthly average:</b> ₹ 2010.83 Crore <b>Closing AUM:</b> ₹ 2023.80 Crore										
<b>No. of Unit Holders :</b> 24,15,819										
<b>Minimum Investment Amount :</b> ₹ 500/- (Subject to attaining a minimum investment of ₹ 10,000/- by the age of 52 years)	<b>Weighted Average Maturity :</b> 6.19 Years									
<b>NAV as on October 28, 2016 :</b> ₹ 22.75	<b>Yield to maturity :</b> 8.67 %									
<b>High/Low NAV in the month:</b> Growth Option : ₹ 22.81 / ₹ 22.56										
<b>Total expense ratio (%) :</b> Direct : 1.47, Regular : 2.10										
<b>Load Structure</b>										
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 30/09/2016				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 (₹)
30/09/2013 30/09/2014	25.65	21.08	6.85	12,565	12,108	10,685
30/09/2014 30/09/2015	8.56	6.07	13.76	10,856	10,607	11,376
30/09/2015 30/09/2016	11.24	9.18	11.11	11,124	10,918	11,111
3 Years*	14.90	11.92	10.53	15,175	14,024	13,507
5 Years*	11.28	10.56	8.36	17,074	16,528	14,946
Since inception as on 30/09/2016 (CAGR)*	11.15	NA	NA	99,959	10,000	10,000
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 30th September 2016						

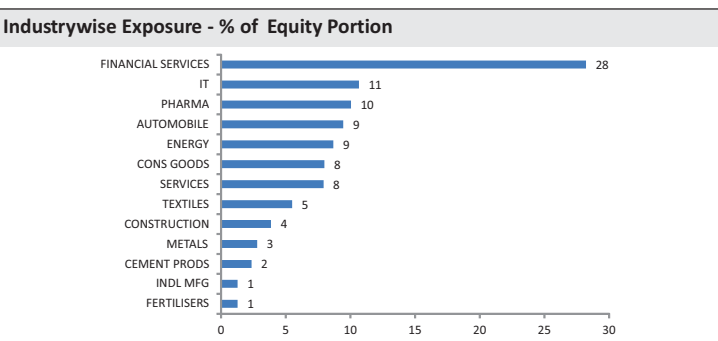
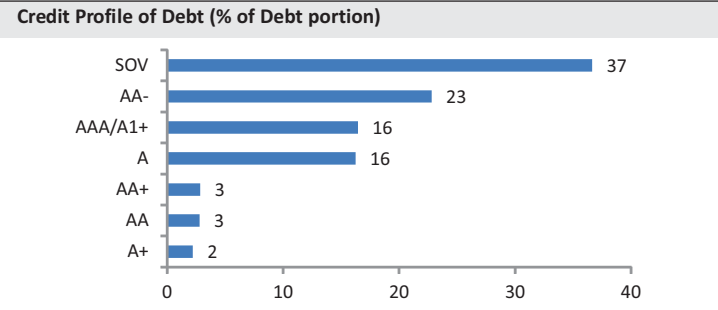


<b>New Initiative</b> SMS: LRBP to 5676756 To get scheme details	<b>Options Available</b> SWP Option & SIP
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Portfolio as on October 31, 2016		
Equity	% of NAV	Rating
<b>Equity</b>		
✓ HDFC Bank Ltd.	2.08	
✓ ICICI Bank Ltd	2.05	
ITC Ltd.	1.79	
Infosys Ltd.	1.53	
Aditya Birla Nuvo Ltd.	1.19	
Sun Pharmaceuticals Industries Ltd.	1.18	
Gail (India) Ltd.	1.16	
Indus Ind Bank Ltd.	1.11	
Mahindra & Mahindra Ltd.	1.10	
Maruti Suzuki India Ltd.	0.99	
Grasim Industries Ltd.	0.91	
Federal Bank Ltd.	0.89	
Axis Bank Ltd.	0.84	
Larsen & Toubro Ltd.	0.78	
Aurobindo Pharma Ltd.	0.78	
Others	20.86	
<b>Govt Securities</b>		
✓ 7.59% NI GS - 20/03/2029	9.57	SOV
✓ 7.88% GSEC MAT- 19.03.2030	4.77	SOV
✓ 7.59% G S -11/01/2026	2.33	SOV
8.20% GOVT STOCK 24/09/2025	1.33	SOV
8.83% GSEC 12/12/2041	1.17	SOV
Others	1.85	
<b>Long Term Debt</b>		
✓ IL&FS Transportation Networks Ltd.	9.31	CARE A
✓ Religare Finvest Ltd.	6.08	IND AA-
✓ SREI Equipment Finance Ltd.	4.43	CARE AA-
✓ Power Finance Corporation Ltd.	3.65	CRISIL AAA
✓ Indiabulls Housing Finance Ltd.	2.49	CARE AAA
Yes Bank Ltd.	1.49	CARE AA+
Reliance Jio Infocomm Ltd	1.32	CRISIL AAA
Tata Motors Ltd.	1.31	ICRA AA
Syndicate Bank	1.29	CARE AA-
Andhra Bank	1.27	CARE AA-
Others	3.68	
Net Current Assets	3.42	
<b>Total</b>	<b>100.00</b>	

Median Market Cap (₹Cr.)	51,775
Weighted Average Market Cap (₹Cr.)	94,759

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



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

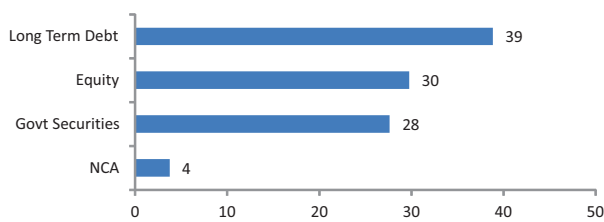
<b>Date of inception/allotment:</b> 8th March, 2001	<table border="1"> <tr> <th colspan="3">Market Capitalisation (%) - Equity Portion</th> </tr> <tr> <th>Large</th> <th>Mid</th> <th>Small</th> </tr> <tr> <td>78</td> <td>20</td> <td>2</td> </tr> </table>	Market Capitalisation (%) - Equity Portion			Large	Mid	Small	78	20	2
Market Capitalisation (%) - Equity Portion										
Large	Mid	Small								
78	20	2								
<b>Fund size monthly average:</b> ₹ 194.86 Crore <b>Closing AUM:</b> ₹ 193.99 Crore										
<b>No. of Unit Holders :</b> 21,109	<b>Weighted Average Maturity</b> 6.97 Years									
<b>Minimum Investment Amount :</b> Growth / Income : ₹ 1,000 / ₹ 5,000	<b>Yield to maturity</b> 7.91 %									
<b>NAV as on October 28, 2016 :</b> ₹ 33.17										
<b>High/Low NAV in the month :</b> Growth Option : ₹ 33.37 / ₹ 33.08										
<b>Total expense ratio (%) :</b> Direct: 1.98, Regular: 2.35										
<b>Load Structure</b>										
Entry Load :	Nil									
Exit Load :	0.75% < 1 year Nil >= 1 year									

**Fund Performance Vs Benchmark**

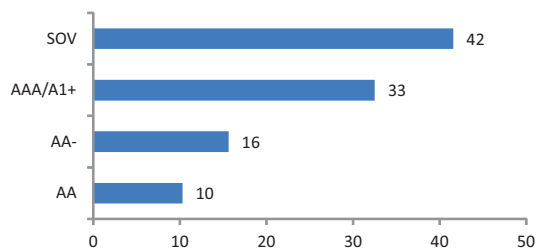
Period	Fund Performance Vs Benchmark as on 30/09/2016			Growth of ₹10,000		
	NAV (%)	Crisil Debt Hybrid (75.25) (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil Debt Hybrid (75.25) (₹)	CRISIL 10 Year Gilt Index (₹)
30/09/2013 30/09/2014	22.29	16.88	6.85	12,229	11,688	10,685
30/09/2014 30/09/2015	10.83	7.54	13.76	11,083	10,754	11,376
30/09/2015 30/09/2016	9.02	9.27	11.11	10,902	10,927	11,111
3 Years*	13.89	11.15	10.53	14,778	13,736	13,507
5 Years*	9.93	10.12	8.36	16,062	16,202	14,946
Since inception as on 30/09/2016 (CAGR)*	12.88	NA	NA	65,998	10,000	10,000

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 30th September 2016

**Asset Allocation (% to NAV)**



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



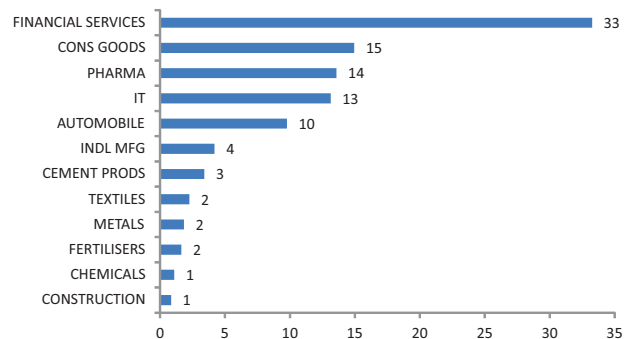
**Portfolio as on October 31, 2016**

Equity	% of NAV	Rating
✓ HDFC Bank Ltd.	2.10	
✓ Indus Ind Bank Ltd.	1.89	
✓ Yes Bank Ltd.	1.69	
Infosys Ltd.	1.41	
Tata Consultancy Services Ltd.	1.19	
Sun Pharmaceuticals Industries Ltd.	1.07	
ITC Ltd.	1.02	
Shree Cement Ltd.	1.02	
HDFC Ltd.	0.98	
Axis Bank Ltd.	0.77	
Maruti Suzuki India Ltd.	0.76	
Motherson Sumi System Ltd.	0.72	
Divis Laboratories Ltd.	0.72	
Cadila Healthcare Ltd.	0.70	
Kotak Mahindra Bank Ltd.	0.68	
Others	13.03	
<b>Govt Securities</b>		
✓ 7.88% GSEC MAT- 19.03.2030	27.64	SOV
<b>Long Term Debt</b>		
✓ Reliance Utilities & Power Pvt Ltd.	10.74	CRISIL AAA
✓ JSW Energy Ltd.	10.39	CARE AA-
✓ IDFC Bank Ltd	5.19	ICRA AAA
✓ Steel Authority Of India Ltd.	4.54	IND AA
✓ National Bank For Agriculture & Rural Development	2.67	CRISIL AAA
✓ HDFC Ltd.	2.63	CRISIL AAA
Tata Motors Ltd.	1.32	ICRA AA
India Infoline Housing Finance Ltd	0.46	ICRA AA
India Infoline Finance Ltd	0.45	ICRA AA
Dewan Hsg Finance Corporation Ltd	0.31	CARE AAA
Others	0.14	
Net Current Assets	3.76	
<b>Total</b>	<b>100.00</b>	

Median Market Cap (₹ Cr.)	65,355
Weighted Average Market Cap (₹ Cr.)	115,801

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

**Industrywise Exposure - % of Equity Portion**



<b>New Initiative</b> SMS: LMUS to 676756 To get scheme details	<b>Options Available</b> 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**

<b>Fund Manager</b> 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									
<b>Date of inception/allotment:</b> 30th January, 2008											
<b>Fund size monthly average:</b> ₹ 152.00 Crore <b>Closing AUM:</b> ₹ 152.30 Crore											
<b>No. of Unit Holders :</b> 26,002		<b>Weighted Average Maturity</b> 0.15 Years									
<b>Minimum Investment Amount :</b> ₹ 5,000/-											
<b>NAV as on October 28, 2016 :</b> Growth Option: ₹ 29.4382, Income Option: ₹ 29.4405											
<b>High/Low NAV in the month :</b> Growth option ₹ 29.70 / ₹ 28.99											
<b>Total expense ratio (%) :</b> Direct : 2.21, Regular : 2.73											
<b>Load Structure</b>											
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**

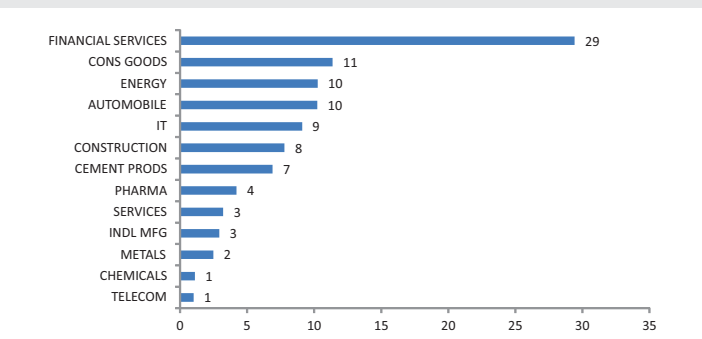
Period	Fund Performance Vs Benchmark as on 30/09/2016			Growth of ₹10,000		
	NAV (%)	Crisil Balanced Fund Index (%)	Nifty 50 Index (%)	NAV (₹)	Crisil Balanced Fund Index (₹)	Nifty 50 Index (₹)
30/09/2013 30/09/2014	47.29	28.89	38.87	14,729	12,889	13,887
30/09/2014 30/09/2015	7.09	4.38	-0.20	10,709	10,438	9,980
30/09/2015 30/09/2016	11.44	9.68	8.33	11,144	10,968	10,833
3 Years*	20.66	13.83	14.49	17,576	14,754	15,013
5 Years*	13.73	11.31	11.73	19,041	17,097	17,423
Since inception as on 30/09/2016 (CAGR)*	10.90	7.44	6.06	24,532	18,635	16,658

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 30th September 2016

**Industrywise Exposure - % of Equity Portion**



**Portfolio as on October 31, 2016**

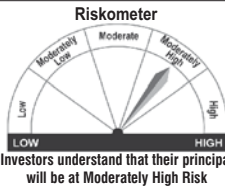
Equity	% of NAV
✓ HDFC Bank Ltd.	6.10
✓ Infosys Ltd.	4.26
✓ Shree Cement Ltd.	3.64
✓ L&T Finance Holdings Ltd.	3.51
✓ Britannia Industries Ltd.	3.48
✓ Reliance Industries Ltd.	3.12
✓ State Bank Of India	3.05
✓ ICICI Bank Ltd	2.91
✓ Tata Consultancy Services Ltd.	2.52
✓ Axis Bank Ltd.	2.40
Ultratech Cement Ltd.	2.35
Cholamandalam Investment & Finance Company Ltd	2.33
Whirlpool Of India Ltd.	2.22
Tata Motors Ltd.	2.21
Hero Motocorp Ltd.	2.20
Indian Oil Corporation Ltd.	2.12
Sun Pharmaceuticals Industries Ltd.	2.09
Larsen & Toubro Ltd.	2.03
ITD Cementation India Ltd.	1.95
ITC Ltd.	1.92
Others	40.82
Net Current Assets	2.76
<b>Total</b>	<b>100.00</b>

Median Market Cap (₹Cr.)	73,512
Weighted Average Market Cap (₹Cr.)	120,289

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

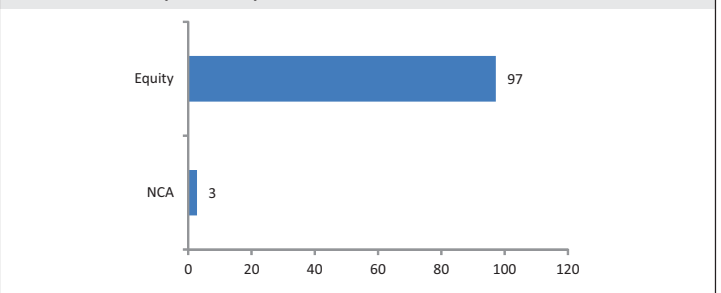
**This product is suitable for investors who are seeking\*:**



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

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

**Asset Allocation (% to NAV)**



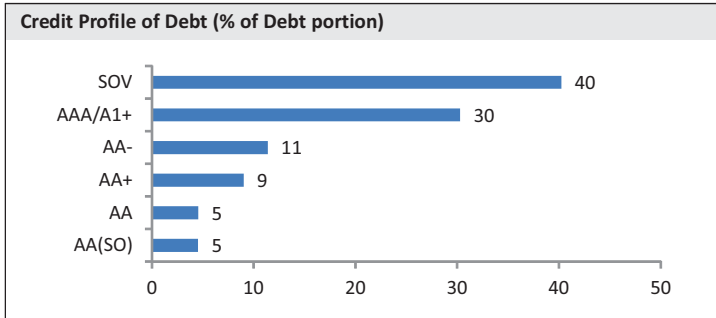
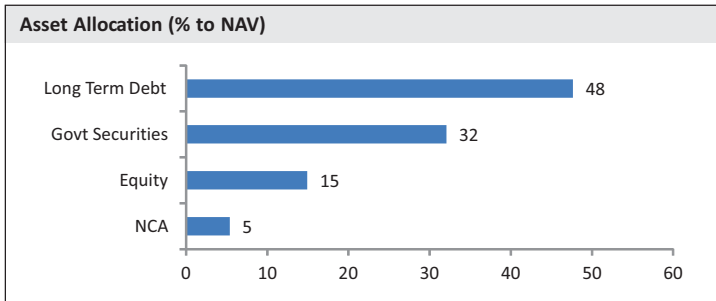
**Options Available**

SIP

<b>Investment Objective</b>										
The scheme aims at distributing income, if any, periodically.										
<b>Snapshot</b>										
<b>Head-Fixed Income &amp; Fund Manager</b>										
Mr. Amandeep S. Chopra - Debt Portfolio (B.Sc. MBA [FMS Delhi])										
<b>Fund Manager (Equity Portion)</b>										
Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I)										
<b>Date of inception/allotment:</b> 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>85</td> <td>15</td> <td>0</td> </tr> </table>	Market Capitalisation (%) - Equity Portion			Large	Mid	Small	85	15	0
Market Capitalisation (%) - Equity Portion										
Large		Mid	Small							
85	15	0								
<b>Fund size monthly average:</b> ₹ 280.04 Crore										
<b>Closing AUM:</b> ₹ 279.07 Crore										
<b>No. of Unit Holders :</b> 14,976	<b>Weighted Average Maturity</b> 7.53 Years									
<b>Minimum Investment Amount :</b> Please refer to page no. 63										
<b>NAV as on October 28, 2016 :</b> Growth : ₹ 32.37 / Income : ₹ 12.46										
<b>High/Low NAV in the month :</b> Growth Option : ₹ 32.40 / ₹ 32.24										
<b>Total expense ratio (%) :</b> Direct: 1.42, Regular: 1.85										
<b>Load Structure</b>										
<b>Entry Load :</b> Nil	<b>Exit Load (w.e.f. 6/4/2015)</b>									
	<= 365 Days - 1.00%									
	> 365 Days - Nil									

Fund Performance Vs Benchmark						
Fund Performance Vs Benchmark as on 30/09/2016				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 (₹)
30/09/2013 30/09/2014	15.82	15.45	6.85	11,582	11,545	10,685
30/09/2014 30/09/2015	9.62	10.72	13.76	10,962	11,072	11,376
30/09/2015 30/09/2016	9.94	11.17	11.11	10,994	11,117	11,111
3 Years*	11.75	12.41	10.53	13,960	14,209	13,507
5 Years*	9.79	10.15	8.36	15,960	16,224	14,946
Since inception as on 30/09/2016 (CAGR)*	8.64	8.81	6.64	32,065	32,777	24,692

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.  
\*(Please refer to pg. 60)  
\*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 30th September 2016



**Portfolio as on October 31, 2016**

Equity	% of NAV	Rating
HDFC Bank Ltd.	1.19	
ICICI Bank Ltd	1.07	
Gail (India) Ltd.	0.75	
Sun Pharmaceuticals Industries Ltd.	0.73	
IDFC Ltd.	0.72	
Larsen & Toubro Ltd.	0.70	
Infosys Ltd.	0.65	
Indus Ind Bank Ltd.	0.64	
Maruti Suzuki India Ltd.	0.63	
Aditya Birla Nuvo Ltd.	0.62	
NTPC Ltd.	0.60	
ITC Ltd.	0.60	
Mahindra & Mahindra Ltd.	0.53	
Federal Bank Ltd.	0.50	
Oil & Natural Gas Corporation Ltd.	0.47	
Others	4.51	
<b>Govt Securities</b>		
✓ 7.59% NI GS - 20/03/2029	20.63	SOV
✓ 7.88% GSEC MAT- 19.03.2030	7.68	SOV
✓ 7.68% G S 15/12/23	3.75	SOV
<b>Long Term Debt</b>		
✓ Reliance Utilities & Power Pvt Ltd.	11.20	CRISIL AAA
✓ Vedanta Ltd	9.07	CRISIL AA-
✓ ICICI Bank Ltd	8.95	ICRA AAA
✓ Yes Bank Ltd.	7.19	CARE AA+
✓ Reliance Ports & Terminals Ltd.	3.66	CRISIL AAA
✓ ECL Finance Ltd.	3.62	CARE AA
✓ Edelweiss Asset Reconstruction Company Ltd	3.62	ICRA AA(SO)
Dewan HSG Finance Corporation Ltd	0.19	CARE AAA
Power Grid Corporation Of India Ltd	0.14	CRISIL AAA
Net Current Assets	5.38	
<b>Total</b>	<b>100.00</b>	

Median Market Cap (₹ Cr.)	123,954
Weighted Average Market Cap (₹ Cr.)	137,184

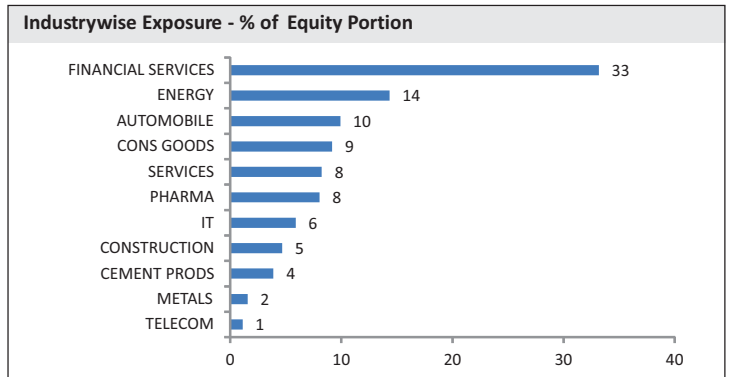
All figures given are provisional and unaudited  
✓ Top 10 scrips in the portfolio

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

Investors understand that their principal will be at Moderate Risk

- 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



**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**

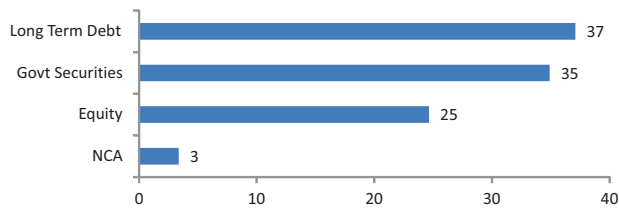
<b>Head-Fixed Income &amp; Fund Manager</b> Mr. Amandeep S. Chopra (Debt Portfolio) - B.Sc. MBA [FMS Delhi] <b>Fund Manager</b> : Ajay Tyagi (Equity Portfolio) - CFA, MFC										
<b>Date of inception/allotment</b> : 16th December, 2003	<table border="1"> <tr> <th colspan="3">Market Capitalisation (%) - Equity Portion</th> </tr> <tr> <th>Large</th> <th>Mid</th> <th>Small</th> </tr> <tr> <td>78</td> <td>20</td> <td>2</td> </tr> </table>	Market Capitalisation (%) - Equity Portion			Large	Mid	Small	78	20	2
Market Capitalisation (%) - Equity Portion										
Large	Mid	Small								
78	20	2								
<b>Fund size monthly average</b> : ₹ 848.88 Crore <b>Closing AUM</b> : ₹ 855.10 Crore	<b>Weighted Average Maturity</b> 7.66 Years									
<b>No. of Unit Holders</b> : 30,358										
<b>Minimum Investment Amount :</b> Monthly Dividend / Monthly Payment Plan - ₹ 25,000/- Flexi Dividend / Growth Plan - ₹ 5,000/-										
<b>NAV as on October 28, 2016</b> : Growth/Income : ₹ 35.12 / ₹ 15.24										
<b>High/Low NAV in the month</b> : Growth Option : ₹ 35.27 / ₹ 35.05										
<b>Total expense ratio (%)</b> : Direct: 1.12, Regular: 1.80										
<b>Load Structure</b>										
Entry Load :	Nil									
Exit Load :	For all investments made on or after October 8, 2010 Nil									

**Fund Performance Vs Benchmark**

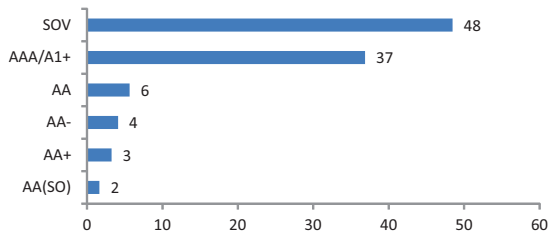
Fund Performance Vs Benchmark as on 30/09/2016				Growth of ₹10,000		
Period	NAV (%)	Crisil MIP Blended Index (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	Crisil MIP Blended Index (₹)	CRISIL 10 Year Gilt Index (₹)
30/09/2013 30/09/2014	22.00	15.45	6.85	12,200	11,545	10,685
30/09/2014 30/09/2015	11.49	10.72	13.76	11,149	11,072	11,376
30/09/2015 30/09/2016	10.07	11.17	11.11	11,007	11,117	11,111
3 Years*	14.38	12.41	10.53	14,970	14,209	13,507
5 Years*	11.40	10.15	8.36	17,167	16,224	14,946
Since inception as on 30/09/2016 (CAGR)*	10.26	8.11	5.68	34,910	27,132	20,282

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 30th September 2016

**Asset Allocation (% to NAV)**



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



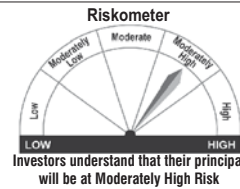
**Portfolio as on October 31, 2016**

Equity	% of NAV	Rating
HDFC Bank Ltd.	1.65	
Indus Ind Bank Ltd.	1.49	
Yes Bank Ltd.	1.45	
Infosys Ltd.	0.98	
Tata Consultancy Services Ltd.	0.95	
Sun Pharmaceuticals Industries Ltd.	0.86	
Shree Cement Ltd.	0.84	
ITC Ltd.	0.83	
HDFC Ltd.	0.82	
Axis Bank Ltd.	0.65	
Others	14.12	
<b>Govt Securities</b>		
✓ 7.59% NI GS - 20/03/2029	12.53	SOV
✓ 7.88% GSEC MAT- 19.03.2030	11.32	SOV
✓ 7.68% G S 15/12/23	7.95	SOV
7.59% G S -11/01/2026	1.84	SOV
8.90% MAH SDL 20/09/2022	1.26	SOV
<b>Long Term Debt</b>		
✓ Indiabulls Housing Finance Ltd.	8.79	CARE AAA
✓ Mahindra & Mahindra Fin.Ser.Ltd.	6.00	CARE AAA
✓ Dewan Hsg Finance Corporation Ltd	4.59	CARE AAA
✓ KKR India Financial Services Pvt Ltd	3.48	CRISIL AA
✓ ICICI Bank Ltd	3.08	ICRA AAA
✓ Vedanta Ltd	2.96	CRISIL AA-
✓ Yes Bank Ltd.	2.35	CARE AA+
Power Grid Corporation Of India Ltd	1.26	CRISIL AAA
Reliance Utilities & Power Pvt Ltd.	1.22	CRISIL AAA
National Bank For Agriculture & Rural Development	1.21	CRISIL AAA
Edelweiss Asset Reconstruction Company Ltd	1.18	ICRA AA(SO)
ECL Finance Ltd.	0.59	CARE AA
Power Finance Corporation Ltd.	0.38	CRISIL AAA
Net Current Assets	3.37	
<b>Total</b>	<b>100.00</b>	

Median Market Cap (₹Cr.)	64,310
Weighted Average Market Cap (₹Cr.)	113,667

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

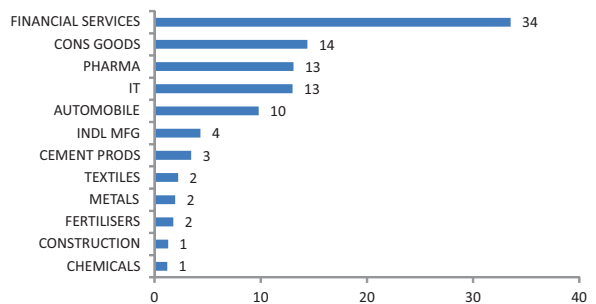
**This product is suitable for investors who are seeking\*:**



- Long-term capital appreciation and regular income over medium-term
- Investment in equity instruments (maximum-25%) and fixed income securities (debt and money market securities)

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

**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.

<b>Date of inception/allotment:</b> 4th May, 1998	<b>Fund Manager</b> Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
<b>Fund size monthly average:</b> ₹ 2413.47 Crore <b>Closing AUM:</b> ₹ 2404.18 Crore	<b>NAV per unit as on October 28, 2016:</b> Growth : ₹ 47.90
<b>High/Low of NAV in the month</b> Growth/Income : ₹ 48.15 / ₹ 47.88	<b>Minimum Investment Amount</b> Regular Growth Option ₹ 1,000/- Income Option ₹ 20,000/- Subsequent Minimum Investment Amount is ₹ 1,000/- and in multiples of ₹ 1/-
<b>Total expense ratio (%):</b> Direct: 0.81, Regular: 1.62	
<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.	<b>No. of Unit Holding Accounts:</b> 32,520 <b>Yield to Maturity :</b> 7.29%
<b>Weighted Average Maturity</b> 12.64 Years	<b>Mod Dur :</b> 7.52 years
<b>Load Structure</b>	
Entry Load	: Nil
Exit Load	: NIL

**Fund Performance Vs Benchmark**

Fund Performance Vs Benchmark as on 30/09/2016				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 (₹)
30/09/2013 30/09/2014	9.13	11.61	6.85	10,913	11,161	10,685
30/09/2014 30/09/2015	13.64	12.56	13.76	11,364	11,256	11,376
30/09/2015 30/09/2016	9.75	11.51	11.11	10,975	11,151	11,111
3 Years*	10.81	11.88	10.53	13,610	14,008	13,507
5 Years*	9.84	9.67	8.36	15,997	15,873	14,946
Since inception as on 30/09/2016 (CAGR)*	8.85	0.00	0.00	47,693	10,000	10,000

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.

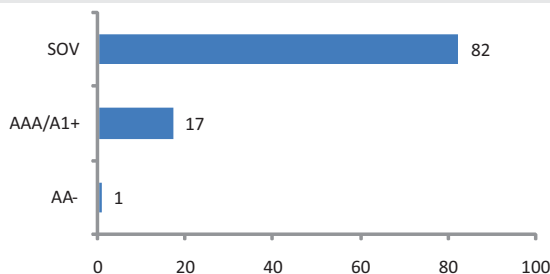
\*Compounded annualized Growth Rate.

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 30th September 2016

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

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

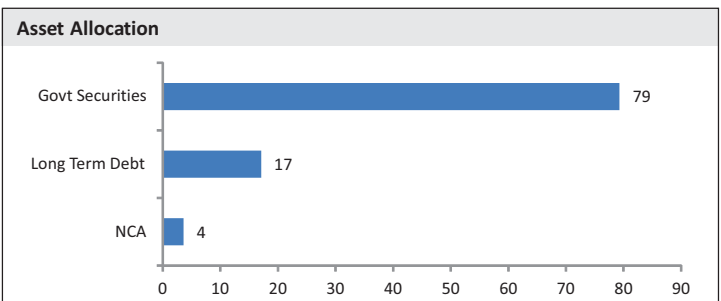
\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them

**Credit Profile of Debt as on October 31, 2016****Portfolio as on October 31, 2016**

Debt	% of NAV	Rating
<b>Govt Securities</b>		
✓ 7.61 GS 2030 09/05/2030	51.60	SOV
✓ 7.59% NI GS - 20/03/2029	14.81	SOV
✓ 8.13% GSEC 22.06.45	6.94	SOV
✓ 7.59% G S -11/01/2026	5.45	SOV
✓ 9.71% Andhra Pradesh Sdl-12/03/2024	0.14	SOV
8.1% West Bengal SDL 28.01.2025	0.13	SOV
9.65% Tamilnadu Sdl-12/03/2024	0.12	SOV
8.27% West Bengal Sdl 24/12/24	0.09	SOV
8.27% Haryana Sdl 24/12/24	0.02	SOV
<b>Long Term Debt</b>		
✓ Reliance Utilities & Power Pvt Ltd.	7.83	CRISIL AAA
✓ Reliance Jio Infocomm Ltd	3.33	CRISIL AAA
✓ Axis Bank Ltd.	3.12	CRISIL AAA
✓ Canara Bank	2.17	CRISIL AAA
✓ HPCL Mittal Energy Ltd.	0.63	ICRA AA-
Net Current assets	3.62	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

**Asset Allocation as on October 31, 2016****Options Available**

SIP & SWP

**Investment Objective**

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

<b>Date of inception/allotment:</b> 23rd June, 2003	<b>Fund Manager</b> Mr. Sudhir Agarwal [MCom,MBA (Finance),CFA]
<b>Fund size monthly average:</b> ₹ 9349.54 Crore <b>Closing AUM:</b> ₹ 9531.30 Crore	<b>NAV per unit as on October 28, 2016:</b> Growth : ₹ 19.29
<b>High/Low of NAV in the month</b> Growth Option : ₹ 19.29 / ₹ 19.20	<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.
<b>Minimum Investment Amount</b> ₹ 10,000/- Subsequent minimum investment amount is ₹ 1,000/- and in multiples of ₹1/-.	<b>Weighted Average Maturity</b> 3.01 Years
	<b>Total expense ratio (%):</b> <b>Direct: 0.66, Regular: 1.10</b>
<b>No. of Unit Holding Accounts</b> 14,628	<b>Yield to Maturity : 7.75%</b>
	<b>Mod Dur : 2.31 years</b>
<b>Load Structure</b>	
Entry Load	: Nil
Exit Load	: NIL

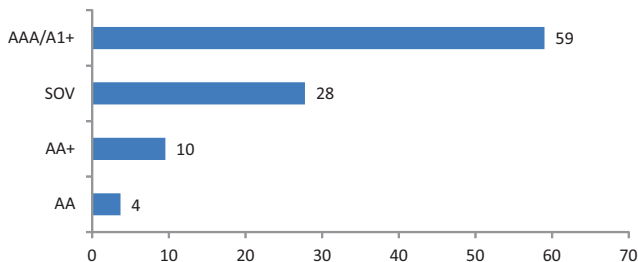
**Fund Performance Vs Benchmark**

Fund Performance Vs Benchmark as on 30/09/2016				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 (₹)
30/09/2013 30/09/2014	10.03	10.12	8.35	11,003	11,012	10,835
30/09/2014 30/09/2015	9.87	9.90	8.86	10,987	10,990	10,886
30/09/2015 30/09/2016	9.34	9.31	7.36	10,934	10,931	10,736
3 Years*	9.74	9.77	8.18	13,219	13,230	12,663
5 Years*	9.94	9.24	7.66	16,070	15,564	14,469
Since inception as on 30/09/2016 (CAGR)*	9.23	8.01	6.31	19,159	17,638	15,693

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 30th September 2016

**Credit Profile of Debt as on October 31, 2016****Portfolio as on October 31, 2016**

Debt	% of NAV	Rating
<b>CP / Cds</b>		
India Infoline Finance Ltd	2.09	ICRA A1+
Vijaya Bank	1.04	CRISIL A1+
<b>Govt Securities</b>		
✓ 7.68% G S 15/12/23	7.19	SOV
✓ 7.80% Gsec 11.04.2021	5.46	SOV
✓ 7.61 Gs 2030 09/05/2030	4.03	SOV
✓ 7.59% G S -11/01/2026	3.46	SOV
7.59% NI GS - 20/03/2029	1.87	SOV
8.01% Rajasthan SPL SLD -23/06/2020	0.59	SOV
8.03% UP SDL SPL - 02/06/2020	0.54	SOV
8.27 Gsec - 09/06/2020	0.28	SOV
8.19% Rajasthan Spl Sdl -23/06/2026	0.00	SOV
<b>NCDs</b>		
✓ Power Finance Corporation Ltd.	8.53	CRISIL AAA
✓ HDFC Ltd.	7.46	CRISIL AAA
✓ Rural Electrification Corporation Ltd.	4.66	CRISIL AAA
✓ Shriram Transport Finance Co.Ltd.	4.23	CRISIL AA+
✓ Small Indst. Dev. Bank Of India	3.99	CRISIL AAA
✓ Indiabulls Housing Finance Ltd.	3.93	CARE AAA
Business Broadcast News Holdings Ltd	3.78	CARE AAA(SO)
National Bank For Agriculture & Rural Development	3.13	CRISIL AAA
Dewan Hsg Finance Corporation Ltd	2.84	CARE AAA
LIC Housing Finance Ltd.	2.82	CRISIL AAA
Piramal Enterprises Ltd.	2.11	ICRA AA
Shriram Housing Finance Ltd	2.00	CARE AA+
ONGC Mangalore Petrochemicals Ltd.	1.33	IND AAA
Capital First Ltd.	1.31	CARE AA+
Exim Bank	1.05	CRISIL AAA
Reliance Gas Transportation Infrastructure Ltd.	1.02	CRISIL AAA
Tata Motors Ltd.	1.00	ICRA AA
Power Grid Corporation Of India Ltd	0.71	ICRA AAA
Reliance Jio Infocomm Ltd	0.54	CRISIL AAA
UPL Ltd.	0.33	CARE AA+
Bmw India Financial Services Pvt Ltd	0.32	CRISIL AAA
Infrastructure Leasing & Fin.Ser.Lt	0.21	IND AAA
Aditya Birla Finance Ltd.	0.18	ICRA AA+
Reliance Utilities & Power Pvt Ltd.	0.17	CRISIL AAA
Axis Finance Ltd	0.09	ICRA AA+
IDFC Bank Ltd	0.06	ICRA AAA
Net Current Assets	15.67	
<b>Total</b>	<b>100.00</b>	

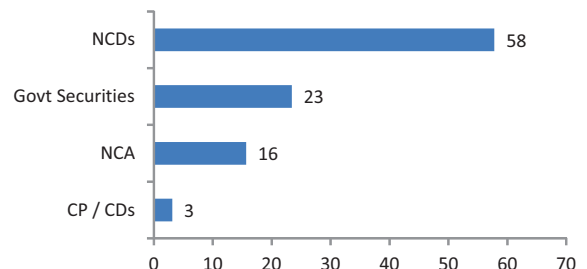
All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

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

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

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

**Asset Allocation as on October 31, 2016**

**Investment Objective**

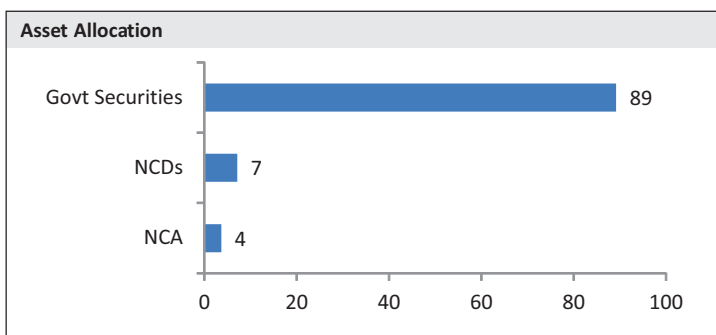
The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.

<b>Date of inception/allotment:</b> 16th June, 2010	<b>Fund Manager</b> Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
<b>Fund size monthly average:</b> ₹ 1119.60 Crore <b>Closing AUM:</b> ₹ 1131.41 Crore	<b>NAV per unit as on October 28, 2016:</b> Growth Option : ₹ 8.2496 Income Option : ₹ 11.7601
<b>High/Low of NAV in the month</b> Growth Option : ₹ 18.35 / ₹ 18.25	<b>Minimum Investment Amount</b> ₹ 10,000/- Subsequent Minimum Investment Amount is ₹1,000/- and in multiples of ₹1/- thereafter under a folio.
<b>Total expense ratio (%):</b> <b>Direct:</b> 0.83 , <b>Regular:</b> 1.61	<b>No. of Unit Holding Accounts:</b> 9,815
<b>Registrar</b> M/s. Karvy Computer share Pvt. Ltd.	<b>Yield to Maturity :</b> 7.19%
<b>Weighted Average Maturity</b> 12.76 Years	<b>Mod Dur :</b> 7.65 years
<b>Load Structure</b>	
Entry Load	: Nil
Exit Load	: <= 365 days 1.00% > 365 days Nil (w.e.f. Jan 01, 2015)

**Fund Performance Vs Benchmark**

Fund Performance Vs Benchmark as on 30/09/2016				Growth of ₹10,000		
Period	NAV Growth (%)	Crisil Composite Bond Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	Crisil Composite Bond Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)
30/09/2013 30/09/2014	11.43	11.61	6.85	11,143	11,161	10,685
30/09/2014 30/09/2015	12.43	12.56	13.76	11,243	11,256	11,376
30/09/2015 30/09/2016	10.40	11.51	11.11	11,040	11,151	11,111
3 Years*	11.41	11.88	10.53	13,833	14,008	13,507
5 Years*	10.62	9.67	8.36	16,573	15,873	14,946
Since inception as on 30/09/2016 (CAGR)*	9.96	8.76	7.20	18,181	16,967	15,492

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 30th September 2016

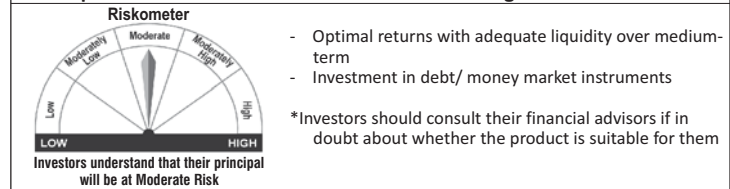
**Asset Allocation as on October 31, 2016****Portfolio as on October 31, 2016**

Debt	% of NAV	Rating
<b>Govt Securities</b>		
✓ 7.61 GS 2030 09/05/2030	63.87	SOV
✓ 7.59% G S -11/01/2026	11.11	SOV
✓ 7.59% NI GS - 20/03/2029	9.25	SOV
✓ 8.13% GSEC 22.06.45	4.92	SOV
✓ 8.49% KL SDL MAT 10/02/2026	0.03	SOV
<b>NCDs</b>		
✓ Reliance Utilities & Power Pvt Ltd.	4.83	CRISIL AAA
✓ Axis Bank Ltd.	2.21	CRISIL AAA
✓ Rural Electrification Corporation Ltd.	0.09	CRISIL AAA
Net Current assets	3.69	
<b>Total</b>	<b>100.00</b>	

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

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

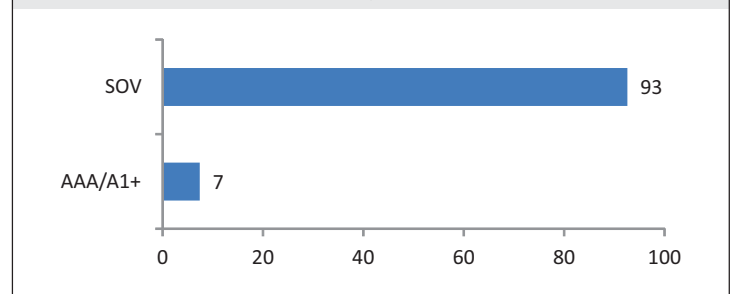
**Riskometer**



- 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

Investors understand that their principal will be at Moderate Risk

**Credit Profile of Debt as on October 31, 2016**

**Investment Objective**

To generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

<b>Date of inception/allotment:</b> 29th August, 2003	<b>Fund Manager</b> Mr. Sudhir Agarwal [MCom,MBA (Finance),CFA] Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance])
<b>Fund size monthly average:</b> ₹ 6090.51 Crore <b>Closing AUM:</b> ₹ 6540.90 Crore	<b>NAV per unit as on October 28, 2016:</b> Growth Option : ₹ 2574.67 Weekly Dividend Option : ₹ 1112.71
<b>High/Low of NAV in the month</b> Growth Option : ₹ 2574.67 / ₹ 2560.49	<b>Weighted Average Maturity :</b> 317 days
<b>Minimum Investment Amount</b> Please refer to page no. 61	<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.
<b>Yield to Maturity :</b> 7.93%	<b>Load Structure</b> Entry Load : Nil Exit Load : Nil (w.e.f. October 01, 2012)
<b>Mod Dur :</b> 293 days	
<b>No. of Unit Holding Accounts</b> 67,318	
<b>Total expense ratio (%):</b> Direct: 0.45 , Regular: 1.00	

**Fund Performance Vs Benchmark**

Fund Performance Vs Benchmark as on 30/09/2016				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 (₹)
30/09/2013 30/09/2014	9.05	9.49	8.35	10,905	10,949	10,835
30/09/2014 30/09/2015	8.84	8.56	8.86	10,884	10,856	10,886
30/09/2015 30/09/2016	8.80	7.69	7.36	10,880	10,769	10,736
3 Years*	8.89	8.57	8.18	12,914	12,801	12,663
5 Years*	9.00	8.58	7.66	15,394	15,099	14,469
Since inception as on 30/09/2016 (CAGR)*	7.43	6.93	5.91	25,568	24,053	21,215

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.

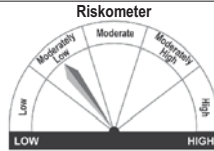
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 62 in 'Fund Manager Summary'. \*3 & 5 years : data as on 30th September 2016

**Portfolio as on October 31, 2016**

Debt	% of NAV	Rating
<b>CP / Cds</b>		
✓ National Bank For Agriculture & Rural Development	7.85	CRISIL A1+
✓ Exim Bank	6.37	CRISIL A1+
✓ ICICI Bank Ltd	6.19	ICRA A1+
✓ Bank Of Maharashtra	4.85	CRISIL A1+
✓ India Infoline Finance Ltd	4.56	ICRA A1+
HBD Financial Services Ltd.	3.02	CRISIL A1+
IDBI Bank Ltd.	3.00	CRISIL A1+
Piramal Enterprises Ltd.	1.50	ICRA A1+
Andhra Bank	0.37	CARE A1+
Corporation Bank	0.37	CRISIL A1+
Talwandi Sabo Power Limited	0.08	CRISIL A1+
<b>NCDs</b>		
✓ Small Indst. Dev. Bank Of India	4.67	CARE AAA
✓ Vedanta Ltd	4.32	CRISIL AA-
✓ Indiabulls Housing Finance Ltd.	4.21	CARE AAA
✓ HDFC Ltd.	4.15	CRISIL AAA
✓ Dewan Hsg Finance Corporation Ltd	4.05	CARE AAA
Shriram Transport Finance Co.Ltd.	3.14	IND AA+
KKR India Financial Services Pvt Ltd	3.13	CRISIL AA
JSW Steel Ltd.	3.12	ICRA AA-
ECL Finance Ltd.	3.1	ICRA AA
Business Broadcast News Holdings Ltd	2.41	CARE AAA(SO)
JSW Energy Ltd.	2.31	CARE AA-
PNB Housing Finance Ltd.	2.3	CARE AAA
National Housing Bank	1.91	CRISIL AAA
Future Enterprises Ltd.	1.55	CARE AA-
JM Financial Credit Solutions Limited	1.55	ICRA AA
Exim Bank	1.15	CRISIL AAA
National Bank For Agriculture & Rural Development	1.15	CRISIL AAA
Indian Railways Fin Corpn Ltd.	1.00	CRISIL AAA
Religare Finvest Ltd.	0.84	IND AA-
Edelweiss Asset Reconstruction Company Ltd	0.77	ICRA AA(SO)
Adani Ports And Special Economic Zone Ltd	0.62	ICRA AA+
Bmw India Financial Services Pvt Ltd	0.47	CRISIL AAA
Capital First Ltd.	0.31	CARE AA+
L & T Finance Ltd.	0.00	CARE AA+
Net Current Assets	9.59	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

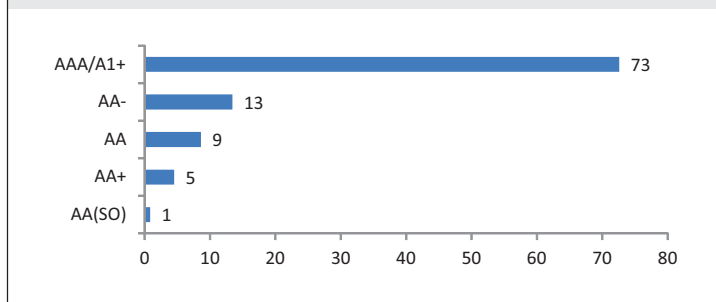
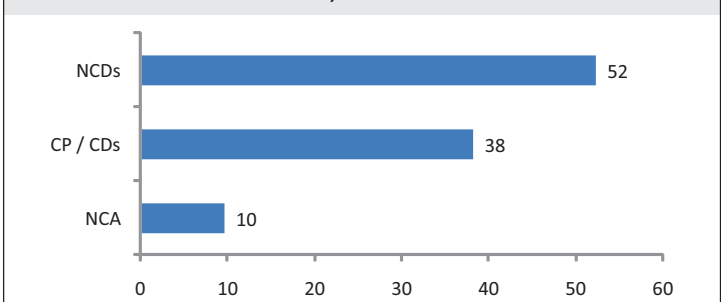
✓ Top 10 scrips in the portfolio

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

Investors understand that their principal will be at Moderately Low Risk

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

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

**Credit Profile of Debt as on October 31, 2016****Asset Allocation as on October 31, 2016**



## Investment Objective

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

<b>Date of inception/allotment:</b> 12th July, 1999	<b>Fund Manager</b> Mr Sudhir Agarwal [MCom, MBA (Finance), CFA]
<b>Fund size monthly average:</b> ₹ 12494.77 Crore <b>Closing AUM:</b> ₹ 11864.03 Crore	<b>NAV per unit as on October 28, 2016:</b> Growth Option : ₹ 2171.14 Daily Dividend Plan Option : ₹ 1051.49
<b>High/Low of NAV in the month</b> Growth Option : ₹ 2171.14 / ₹ 2158.81	<b>Minimum Investment Amount</b> ₹ Rs. 10,000/ and in multiples of ₹ 1 Subsequent minimum additional investment is ₹ Rs. 1,000/ and in multiples of ₹ 1
<b>Total expense ratio (%):</b> <b>Direct:</b> 0.26, <b>Regular:</b> 0.40	
<b>Yield to Maturity :</b> 7.72%	<b>No. of Unit Holding Accounts:</b> 11,125
<b>Mod Dur :</b> 254 days	<b>Weighted Average Maturity:</b> 267 days
	<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.
<b>Load Structure</b> Entry Load: Nil Exit Load : Nil	

## Fund Performance Vs Benchmark

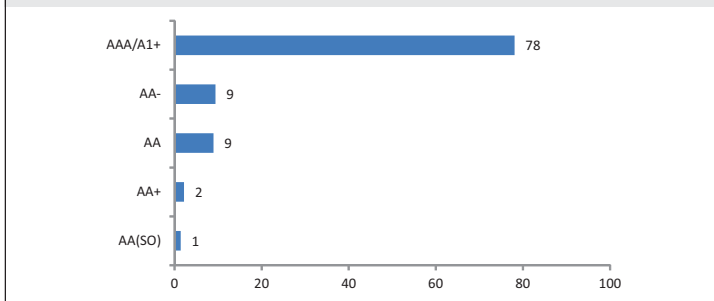
Fund Performance Vs Benchmark as on 30/09/2016				Growth of ₹10,000		
Period	NAV (%)	Crisil Liquid Fund Index (%)	Crisil 1 Year T-Bill Index (%)	NAV (₹)	Crisil Liquid Fund Index (₹)	Crisil 1 Year T-Bill Index (₹)
30/09/2013 30/09/2014	9.45	9.49	8.35	10,945	10,949	10,835
30/09/2014 30/09/2015	9.18	8.56	8.86	10,918	10,856	10,886
30/09/2015 30/09/2016	8.84	7.69	7.36	10,884	10,769	10,736
3 Years*	9.14	8.57	8.18	13,003	12,801	12,663
5 Years*	9.31	8.58	7.66	15,614	15,099	14,469
Since inception as on 30/09/2016 (CAGR)*	8.48	7.64	6.46	21,569	20,043	18,061

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 30th September 2016

## Credit Profile of Debt as on October 31, 2016



\*Excluding BRDS

## New Initiative

SMS: LLPSto 5676756

To get scheme details

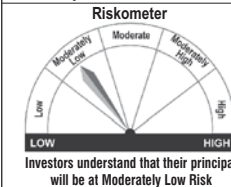
## Portfolio as on October 31, 2016

Debt	% of NAV	Rating
<b>CP / Cds</b>		
✓ Exim Bank	8.67	CRISIL A1+
✓ National Bank For Agriculture & Rural Development	8.30	CRISIL A1+
✓ Bank Of Maharashtra	6.87	CRISIL A1+
✓ IDBI Bank Ltd.	4.80	ICRA A1+
✓ Vijaya Bank	3.64	CRISIL A1+
Bajaj Finance Ltd.	2.25	CRISIL A1+
Corporation Bank	2.06	CRISIL A1+
Piramal Enterprises Ltd.	1.66	ICRA A1+
ICICI Bank Ltd	1.59	ICRA A1+
Andhra Bank	1.36	CARE A1+
Small Indst. Dev. Bank Of India	0.41	CRISIL A1+
Cholamandalam Investment & Finance Company Ltd	0.04	ICRA A1+
<b>NCDs</b>		
✓ HDFC Ltd.	6.41	CRISIL AAA
✓ Indiabulls Housing Finance Ltd.	5.36	CARE AAA
✓ Citicorp Finance India Ltd.	4.21	ICRA AAA
✓ JM Financial Credit Solutions Limited	3.19	IND AA
✓ JSW Steel Ltd.	3.04	ICRA AA-
Small Indst. Dev. Bank Of India	2.78	CRISIL AAA
Dewan Hsg Finance Corporation Ltd	2.62	CARE AAA
ECL Finance Ltd.	2.54	ICRA AA
Rural Electrification Corporation Ltd.	2.14	CRISIL AAA
JSW Energy Ltd.	2.04	CARE AA-
LIC Housing Finance Ltd.	1.98	CRISIL AAA
Shriram Transport Finance Co.Ltd.	1.98	IND AA+
Business Broadcast News Holdings Ltd	1.32	CARE AAA(SO)
Future Enterprises Ltd.	1.28	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
Cholamandalam Investment & Finance Company Ltd	1.15	ICRA AA
Religare Finvest Ltd.	1.06	IND AA-
Vedanta Ltd	1.02	CRISIL AA-
PNB Housing Finance Ltd.	0.84	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
<b>Short Term Deposits</b>		
IDFC Bank Ltd	2.11	
Net Current Assets	6.65	
<b>Total</b>	<b>100</b>	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

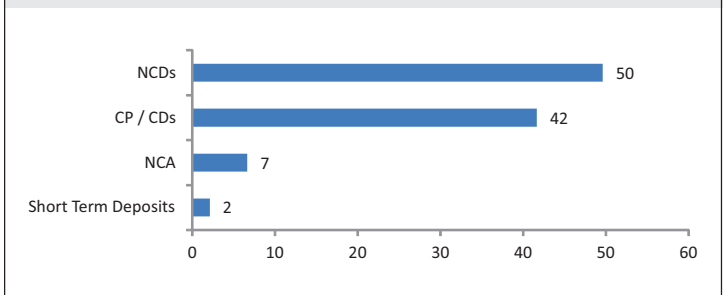
## This product is suitable for investors who are seeking\*:



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

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

## Asset Allocation as on October 31, 2016



**Investment Objective**

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

<b>Date of inception/allotment:</b> 21st January, 2002	<b>Fund Manager</b> Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
<b>Fund size monthly average:</b> ₹ 414.47 Crore <b>Closing AUM:</b> ₹ 412.09 Crore	<b>NAV per unit as on October 28, 2016:</b> Growth/Income : ₹ 34.77 / ₹ 21.57
<b>High/Low of NAV in the month</b> Growth/Income : ₹ 34.95 / ₹ 34.75	<b>Minimum Investment Amount</b> Please refer to page no. 61
<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.	<b>No. of Unit Holding Accounts</b> 4,265
<b>Weighted Average Maturity</b> 15.39 Years	<b>Total expense ratio (%):</b> Direct: 0.54, Regular: 0.85
	<b>Yield to Maturity : 7.17%</b>
	<b>Mod Dur : 8.49 Years</b>
<b>Load Structure</b>	
Entry Load	: Nil
Exit Load	: Nil

**Portfolio as on October 31, 2016**

Debt	% of NAV	Rating
<b>Govt Securities</b>		
7.59% NI GS - 20/03/2029	47.00	SOV
7.61 GS 2030 09/05/2030	33.21	SOV
8.13% GSEC 22.06.45	13.50	SOV
08.17% G-SEC 01/12/2044	2.70	SOV
7.72% GS MAT -26/10/2055	1.30	SOV
Net Current assets	2.29	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

**Fund Performance Vs Benchmark**

Fund Performance Vs Benchmark as on 30/09/2016				Growth of ₹10,000		
Period	NAV (%)	I-Sec Libex Index (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	I-Sec Libex Index (₹)	CRISIL 10 Year Gilt Index (₹)
30/09/2013 30/09/2014	9.26	12.85	6.85	10,926	11,285	10,685
30/09/2014 30/09/2015	17.06	15.70	13.76	11,706	11,570	11,376
30/09/2015 30/09/2016	9.92	13.80	11.11	10,992	11,380	11,111
3 Years*	12.01	14.10	10.53	14,057	14,860	13,507
5 Years*	10.48	11.02	8.36	16,469	16,875	14,946
Since inception as on 30/09/2016 (CAGR)*	8.81	0.00	7.02	34,600	10,000	27,113

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

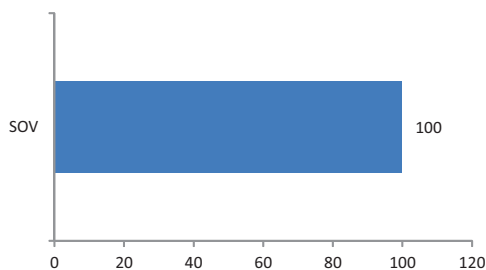
\*Compounded annualized Growth Rate.

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 30th September 2016

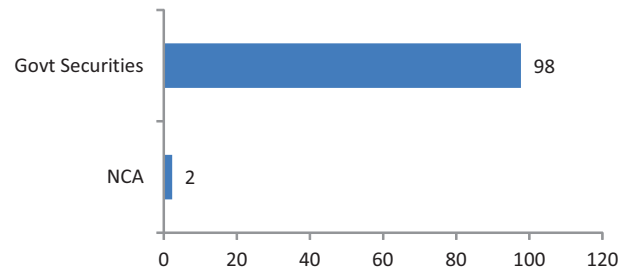
**This product is suitable for investors who are seeking\*:****Riskometer**

- 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

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

SIP

**Asset Allocation as on October 31, 2016**

**Investment Objective**

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

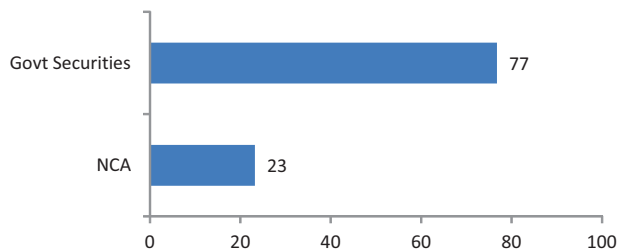
<b>Date of inception/allotment:</b> 24th November, 2003	<b>Fund Manager</b> Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
<b>Fund size monthly average:</b> ₹ 18.50 Crore <b>Closing AUM:</b> ₹ 20.54 Crore	<b>NAV per unit as on October 28, 2016:</b> Growth/Income : ₹ 22.52 / ₹ 13.73
<b>High/Low of NAV in the month</b> Growth Option : ₹ 22.52 / ₹ 22.38	<b>Minimum Investment Amount</b> Growth Option : ₹ 1,000/- Income Option : ₹ 10,000/- Subsequent Minimum Investment Amount ₹ 1,000/- and in multiples of ₹ 1/-
<b>Total expense ratio (%):</b> <b>Direct:</b> 0.33, <b>Regular:</b> 0.55	<b>No. of Unit Holding Accounts:</b> 1,740
<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.	<b>Yield to Maturity :</b> 6.77%
<b>Weighted Average Maturity</b> 2.55 year	<b>Mod Dur :</b> 2.13 Years
<b>Load Structure</b>	Entry Load : Nil Exit Load : Nil

**Fund Performance Vs Benchmark**

Fund Performance Vs Benchmark as on 30/09/2016				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 (₹)
30/09/2013 30/09/2014	8.48	8.93	8.35	10,848	10,893	10,835
30/09/2014 30/09/2015	8.72	9.91	8.86	10,872	10,991	10,886
30/09/2015 30/09/2016	8.07	8.74	7.36	10,807	10,874	10,736
3 Years*	8.41	9.18	8.18	12,744	13,018	12,663
5 Years*	8.60	8.84	7.66	15,113	15,281	14,469
Since inception as on 30/09/2016 (CAGR)*	6.44	0.00	5.93	22,314	10,000	20,977

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 30th September 2016

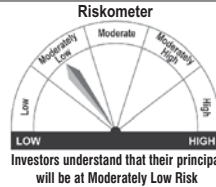
**Asset Allocation as on October 31, 2016****Options Available**

SIP &amp; Trigger Option

**Portfolio as on October 31, 2016**

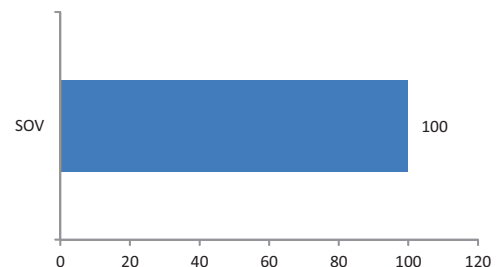
Debt	% of NAV	Rating
<b>Govt Securities</b>		
8.27 GSEC - 09/06/2020	76.76	SOV
Net Current assets	23.24	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

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

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

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

**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.

<b>Date of inception/allotment:</b> 19th November, 2012	<b>Fund Managers</b> Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance])
<b>Fund size monthly average:</b> ₹ 1802.41 Crore <b>Closing AUM:</b> ₹ 1855.78 Crore	<b>NAV per unit as on October 28, 2016:</b> Growth : ₹ 14.37 Income (Retail Option) : ₹ 11.51
<b>Weighted Average Maturity</b> 2.40 Years	<b>High/Low of NAV in the month</b> Growth Option : ₹ 14.37 / ₹ 14.28
<b>Minimum Investment Amount</b> Minimum initial investment is ₹ 5000/- and in multiples of ₹1/-	<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.
<b>No. of Unit Holding Accounts:</b> 31,593	<b>Load Structure</b> Entry Load : Nil Exit Load : (A) Redemption/Switch out within 12 Months from the date of allotment- (i) upto 10% of the allotted Units -NIL (ii) beyond 10% of the allotted Units - 1.00% (B) Redemption/Switch out within 12 Months from the date of allotment-NIL
<b>Yield to Maturity :</b> 9.18%	
<b>Mod Dur :</b> 1.97 Years	
<b>Total expense ratio (%):</b> <b>Direct:</b> 0.67, <b>Regular:</b> 1.69	

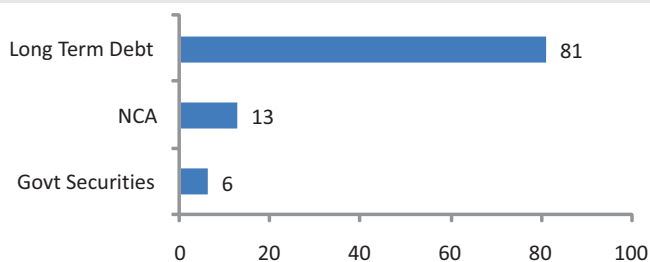
**Fund Performance Vs Benchmark**

Fund Performance Vs Benchmark as on 30/09/2016						
Growth of ₹10,000			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 (₹)
30/09/2013 30/09/2014	11.15	10.12	8.35	11,115	11,012	10,835
30/09/2014 30/09/2015	10.37	9.90	8.86	11,037	10,990	10,886
30/09/2015 30/09/2016	9.77	9.31	7.36	10,977	10,931	10,736
3 Years*	10.42	9.77	8.18	13,467	13,230	12,663
19/Since inception as on 30/09/2016 (CAGR)*	9.60	9.29	7.56	14,253	14,098	13,254

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.

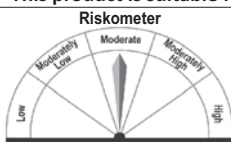
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 62 in 'Fund Manager Summary'. \*3 years: data as on 30th September 2016

**Asset Allocation as on October 31, 2016****Portfolio as on October 31, 2016**

Debt	% of NAV	Rating
<b>CP / Cds</b>		
<b>Govt Securities</b>		
7.59% G S -11/01/2026	2.82	SOV
7.35 % GSEC - MAT 22.06.2024	2.66	SOV
6.97% GSEC 06/09/26	0.82	SOV
<b>Long Term Deposits</b>		
✓ Power Finance Corporation Ltd.	7.59	CRISIL AAA
✓ Dewan Hsg Finance Corporation Ltd	5.94	CARE AAA
✓ Dalmia Cement (Bharat) Ltd	5.76	ICRA AA
✓ Vedanta Ltd	5.59	CRISIL AA-
✓ Reliance Broadcast Network Ltd.	5.50	CARE AA(SO)
✓ Edelweiss Asset Reconstruction Company Ltd	4.36	ICRA AA(SO)
✓ JSW Energy Ltd.	4.35	CARE AA-
✓ Zee Learn Ltd.	3.93	CARE AA+(SO)
✓ Aspire Home Finance Corporation Ltd	3.90	ICRA AA-
✓ JSW Steel Ltd.	3.60	ICRA AA-
✓ Janalakshmi Financial Services Pvt Ltd.	3.35	ICRA A+
✓ Indiabulls Housing Finance Ltd.	3.22	CARE AAA
✓ India Infoline Finance Ltd	3.18	ICRA AA
✓ Equitas Finance Ltd	3.09	CARE A+
✓ Hansdeep Industries & Trading Co Ltd	2.68	CARE AA(SO)
✓ Jyothy Fabricare Services Ltd.	2.25	CARE AA-(SO)
✓ Music Broadcast Private Limited	2.21	CRISIL AA
✓ IL&FS Transportation Networks Ltd.	2.18	CARE A
✓ Tata Bluescope Steel Ltd	1.41	CARE AA(SO)
✓ Hinduja Leyland Finance Ltd.	1.38	ICRA A+
✓ National Bank For Agriculture & Rural Development	1.37	CRISIL AAA
✓ Manappuram Finance Ltd.	0.83	BWR AA-
✓ Indostar Capital Finance Ltd.	0.83	CARE AA-
✓ ECL Finance Ltd.	0.82	CARE AA
✓ UPL Ltd.	0.57	CARE AA+
✓ AU Financiers (I) Pvt Ltd.	0.56	CRISIL A
✓ Talwandi Sabo Power Limited	0.54	CRISIL AA-(SO)
✓ Net Current Assets	12.71	
<b>Total</b>	<b>100</b>	

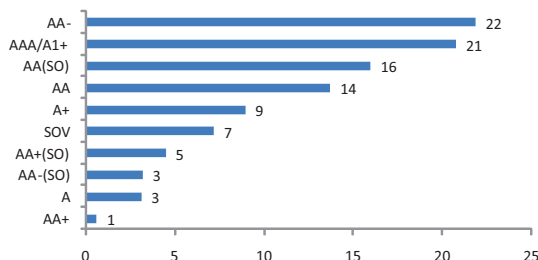
All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

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

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

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

**Credit Profile of Debt as on October 31, 2016**

**Investment Objective**

The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities by Banks and Public Sector Undertakings (PSUs).

<b>Date of inception/allotment:</b> 27th January, 2014	<b>Fund Managers</b> Mr Sudhir Agarwal [MCom, MBA (Finance), CFA]
<b>Fund size monthly average:</b> ₹ 1057.84 Crore <b>Closing AUM:</b> ₹ 1163.58 Crore	<b>Weighted Average Maturity:</b> 2.69 Years
<b>NAV per unit as on October 28, 2016:</b> Growth / Income : ₹ 12.87 / 10.72	<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.
<b>High/Low of NAV in the month</b> Growth Option : ₹ 12.87 / 12.80	<b>No. of Unit Holding Accounts :</b> 1,888
<b>Minimum Investment Amount</b> Minimum initial investment under both Plans and Options is ₹ 5,000/- and in multiples of ₹ 1/- thereafter without any upper limit. Subsequent minimum investment amount is ₹ 1000/- and in multiples of ₹ 1/- thereafter with no upper limit under all the Plans and Options.	<b>Load Structure</b> Entry Load : Nil Exit Load : Less than or equal to (<=) 30 days: 0.25% Greater than (>) 30 days: NIL
	<b>Yield to Maturity :</b> 7.08%
	<b>Mod Dur :</b> 2.13 Years
	<b>Total expense ratio (%):</b> Direct: 0.23, Regular: 0.30

**Fund Performance Vs Benchmark**

Fund Performance Vs Benchmark as on 30/09/2016						
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 (₹)
30/09/2014 30/09/2015	8.73	9.90	13.76	10,873	10,990	11,376
30/09/2015 30/09/2016	10.58	9.31	11.11	11,058	10,931	11,111
Since inception as on 30/09/2016 (CAGR)*	9.63	9.76	11.57	12,768	12,808	13,377

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 October 31, 2016**

Debt	% of NAV	Rating
<b>CP / Cds</b>		
✓ Vijaya Bank	4.25	CRISIL A1+
✓ Punjab & Sind Bank Ltd.	4.20	ICRA A1+
<b>Govt Securities</b>		
✓ 8.27 Gsec - 09/06/2020	12.65	SOV
✓ 7.59% G S -11/01/2026	9.90	SOV
8.53% Mh Sdl -27/10/2020	0.90	SOV
<b>Long Term Debt</b>		
✓ National Bank For Agriculture & Rural Development	7.44	CRISIL AAA
✓ ONGC Mangalore Petrochemicals Ltd.	6.56	IND AAA
✓ Small Indst. Dev. Bank Of India	5.43	CARE AAA
✓ Indian Railways Fin Corpn Ltd.	5.39	CRISIL AAA
✓ Power Finance Corporation Ltd.	5.00	ICRA AAA
Power Grid Corporation Of India Ltd	4.30	ICRA AAA
Exim Bank	3.90	CRISIL AAA
Rural Electrification Corporation Ltd.	3.85	CRISIL AAA
HDFC Ltd.	0.45	CRISIL AAA
ICICI Bank Ltd	0.44	CRISIL AAA
IDFC Bank Ltd	0.44	ICRA AAA
Net Current Assets	24.92	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

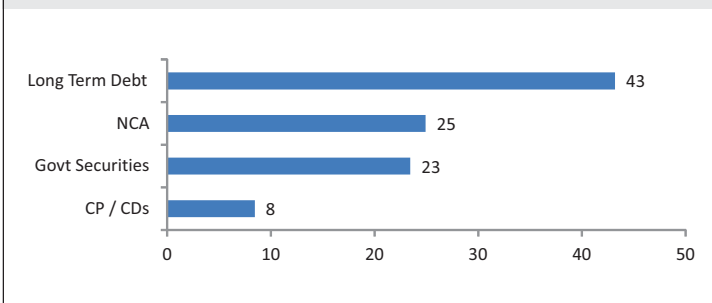
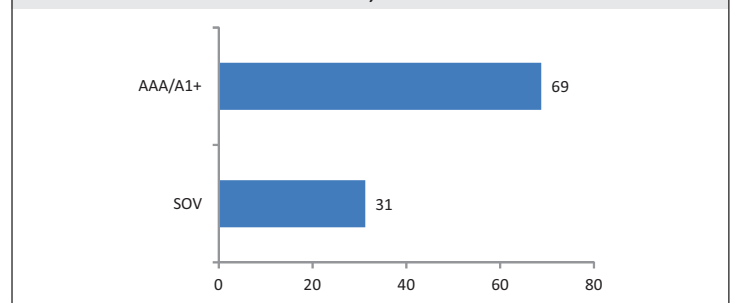
**This product is suitable for investors who are seeking\*:**

**Riskometer**

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

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

Investors understand that their principal will be at Moderate Risk

**Asset Allocation as on October 31, 2016****Credit Profile of Debt as on October 31, 2016**

\*Excluding BRDS

**Investment Objective**

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

<b>Date of inception/allotment:</b> 25th March, 2015	<b>Fund Managers</b> Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi]) Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance])
<b>Fund size monthly average:</b> ₹ 82.72 Crore <b>Closing AUM:</b> ₹ 88.47 Crore	<b>NAV per unit as on October 28, 2016:</b> Growth : ₹ 11.59 Income (Retail Option) : ₹ 10.51
<b>Weighted Average Maturity</b> 2.97 Years	<b>High/Low of NAV in the month</b> Growth Option : ₹ 11.59 / ₹ 11.52
<b>Minimum Investment Amount</b> Minimum initial investment is ₹ 5000/- and in multiples of ₹1/-	<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.
<b>No. of Unit Holding Accounts:</b> 1,733	<b>Total expense ratio (%):</b> <b>Direct:</b> 1.21, <b>Regular:</b> 1.35
<b>Yield to Maturity :</b> 9.01%	<b>Load Structure</b> Entry Load : Nil Exit Load : <= 365 Days : 1.00% > 365 days and <= 548 days : 0.50% 548 days : NIL
<b>Mod Dur :</b> 2.33 Years	

**Portfolio as on October 31, 2016**

Debt	% of NAV	Rating
<b>Govt Securities</b>		
✓ 7.59% G S -11/01/2026	5.92	SOV
✓ 6.97% GSEC 06/09/26	5.72	SOV
7.35 % GSEC - MAT 22.06.2024	2.32	SOV
<b>Long Term Debt</b>		
✓ Zee Learn Ltd.	6.87	CARE AA+(SO)
✓ Jyothy Fabricare Services Ltd.	6.75	CARE AA-(SO)
✓ Reliance Broadcast Network Ltd.	6.10	CARE AA(SO)
✓ Janalakshmi Financial Services Pvt Ltd.	5.85	ICRA A+
✓ Dalmia Cement (Bharat) Ltd	5.75	ICRA AA
✓ ECL Finance Ltd.	5.73	ICRA AA
✓ JSW Steel Ltd.	5.73	ICRA AA-
✓ Indiabulls Housing Finance Ltd.	5.64	CARE AAA
Power Finance Corporation Ltd.	3.56	CRISIL AAA
Aspire Home Finance Corporation Ltd	3.44	ICRA AA-
Equitas Finance Ltd	3.41	CARE A+
Dewan Hsg Finance Corporation Ltd	3.38	CARE AAA
Vedanta Ltd	2.86	CRISIL AA-
Hansdeep Industries & Trading Co Ltd	2.36	CARE AA(SO)
Indostar Capital Finance Ltd.	0.12	CARE AA-
Net Current Assets	18.49	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

**Fund Performance Vs Benchmark**

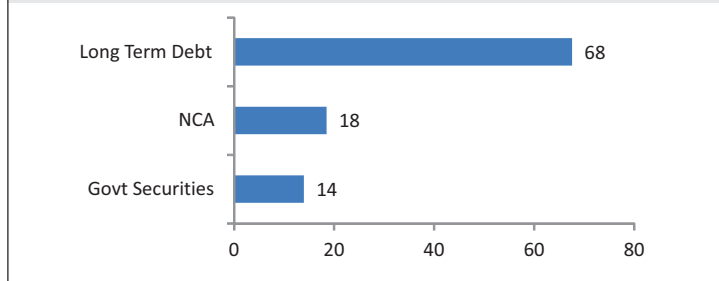
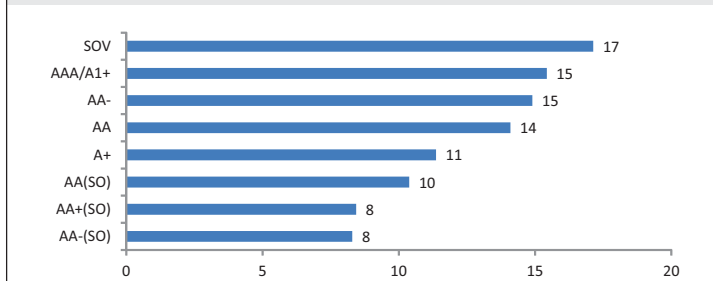
Period	NAV Growth (%)	CRISIL Short Term Bond Fund Index (%)	Crisil 1-Year T-Bill (%)	NAV Growth (₹)	CRISIL Short Term Bond Fund Index (₹)	Crisil 1-Year T-Bill (₹)
30/09/2015 30/09/2016	10.21	11.51	11.11	11,021	11,151	11,111
Since inception as on 30/09/2016 (CAGR)*	9.69	10.58	10.18	11,493	11,633	11,570

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	Investment in Debt/Money Market Instrument/Govt. Securities
<p>LOW Moderate High</p> <p>Investors understand that their principal will be at Moderate Risk</p>	<ul style="list-style-type: none"> <li>- Steady and reasonable income over the medium term</li> <li>- Investment in Debt/Money Market Instrument/Govt. Securities</li> </ul>

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

**Asset Allocation as on October 31, 2016****Credit Profile of Debt as on October 31, 2016**

**Investment Objective**

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

<b>Date of inception/allotment:</b> 23rd April, 1997	<b>Fund Managers</b> Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
<b>Fund size monthly average:</b> ₹ 9310.60 Crore <b>Closing AUM:</b> ₹ 8747.70 Crore	<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.
<b>NAV per unit as on October 31, 2016:</b> Growth : ₹ 1768.04	<b>No. of Unit Holding Accounts:</b> 12,313
<b>High/Low of NAV in the month</b> Growth Option : ₹ 1768.04 / ₹ 1758.36	<b>Yield to Maturity :</b> 6.79%
<b>Minimum Investment Amount</b> 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	<b>Mod Dur :</b> NA
<b>Load Structure</b> Entry Load : Nil Exit Load : NIL	<b>Total expense ratio (%):</b> <b>Direct:</b> 0.18, <b>Regular:</b> 0.31

**Fund Performance Vs Benchmark**

Fund Performance Vs Benchmark as on 30/09/2016						
Growth of ₹ 10,000			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 (₹)
30/09/2013 30/09/2014	9.33	9.49	8.35	10,933	10,949	10,835
30/09/2014 30/09/2015	8.63	8.56	8.86	10,863	10,856	10,886
30/09/2015 30/09/2016	7.91	7.69	7.36	10,791	10,769	10,736
3 Years*	8.61	8.57	8.18	12,815	12,801	12,663
5 Years*	8.91	8.58	7.66	15,330	15,099	14,469
Since inception as on 30/09/2016 (CAGR)*	8.12	7.65	6.37	17,585	17,040	15,628

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.

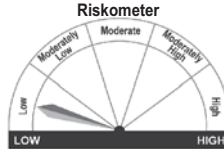
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 62 in 'Fund Manager Summary'.

\*\*The Institution plan (Growth Option) launch on 10 July 2009. \*3 & 5 years : data as on 30th September 2016

**Portfolio as on October 31, 2016**

Debt	% of NAV	Rating
<b>CP / Cds</b>		
✓ Talwandi Sabo Power Limited	7.68	CRISIL A1+(SO)
✓ JSW Steel Ltd.	6.79	CARE A1+
✓ Manappuram Finance Ltd.	6.52	CRISIL A1+
✓ Rural Electrification Corporation Ltd.	5.94	CARE A1+
✓ IDFC Bank Ltd	5.64	CRISIL A1+
✓ Small Indst. Dev. Bank Of India	4.56	CARE A1+
✓ Cox And Kings Ltd.	3.57	CARE A1+
✓ India Infoline Finance Ltd	3.42	ICRA A1+
National Housing Bank	3.35	ICRA A1+
IIFL Wealth Finance Ltd	2.84	ICRA A1+
HDB Financial Services Ltd.	2.83	CRISIL A1+
IL & FS Financial Services Ltd.	2.28	CARE A1+
AU Financiers (I) Pvt Ltd.	2.28	IND A1+
Dewan Hsg Finance Corporation Ltd	2.28	CRISIL A1+
Indus Tower Limited	2.28	CRISIL A1+
Indiabulls Housing Finance Ltd.	2.27	CRISIL A1+
Coromandel International Ltd.	2.26	CRISIL A1+
Gruh Finance Limited	2.26	CRISIL A1+
Hinduja Leyland Finance Ltd.	1.99	CARE A1+
Tata Capital Financial Services Ltd	1.76	ICRA A1+
Larsen & Toubro Ltd.	1.71	CRISIL A1+
Dalmia Cement (Bharat) Ltd	1.42	ICRA A1+
National Bank For Agriculture & Rural Development	1.14	CRISIL A1+
Ramco Cements Ltd.	1.14	ICRA A1+
Bajaj Finance Ltd.	1.14	CRISIL A1+
Ashok Leyland Ltd.	1.14	CRISIL A1+
JM Financial Asset Reconstruction Co Pvt Ltd	1.14	ICRA A1+
Kotak Securities Ltd.	1.13	ICRA A1+
Vedanta Ltd	0.85	CRISIL A1+
Julius Baer Capital (India) Pvt Ltd	0.57	IND A1+
DCB Bank Ltd	0.57	CRISIL A1+
Power Finance Corporation Ltd.	0.57	CARE A1+
Ujjivan Financial Services Ltd	0.57	ICRA A1+
IL&FS Securities Services Ltd	0.57	ICRA A1+
TVS Credit Services Limited	0.57	ICRA A1+
Magma Fincorp Ltd.	0.4	CRISIL A1+
Indus Ind Bank Ltd.	0.06	CRISIL A1+
Aditya Birla Finance Ltd.	0.06	CRISIL A1+
Punjab & Sind Bank Ltd.	0.06	CRISIL A1+
South Indian Bank	0.06	CRISIL A1+
Oriental Bank Of Commerce	0.06	CRISIL A1+
<b>Govt Securities</b>		
✓ 182 D Tbill 01/12/16	5.69	SOV
✓ 91D Tbill - Mat - 22.12.2016	3.27	SOV
91 D Tbill Mat 24.11.16	3.16	SOV
91 D Tbill 03/11/16	1.7	SOV
91 D Tbill Mat - 10/11/16	0.11	SOV
<b>NCDs</b>		
Religare Finvest Ltd.	1.95	IND AA-
<b>Short Term Deposits</b>		
✓ Indus Ind Bank Ltd.	11.43	
RBL Bank Ltd.	1.71	
Net Current assets	-16.69	
<b>Total</b>	<b>100.00</b>	

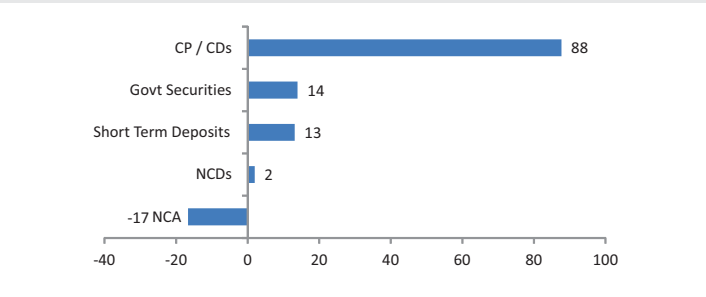
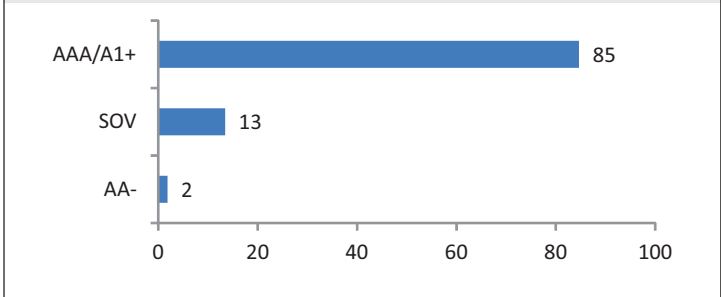
All figures given are provisional and unaudited, ✓ Top 10 scrips in the portfolio

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

Investors understand that their principal will be at Low Risk

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

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

**Asset Allocation as on October 31, 2016****Credit Profile of Debt as on October 31, 2016**

\*Excluding BRDS

**Investment Objective**

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

<b>Date of inception/allotment:</b> 23rd June, 2003	<b>Fund Managers</b> Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
<b>Fund size monthly average:</b> ₹ 20501.68 Crore <b>Closing AUM:</b> ₹ 17271.14 Crore	<b>NAV per unit as on October 31, 2016:</b> Growth : ₹ 2585.29 Income (Retail Option) : ₹ 1137.04
<b>Weighted Average Maturity:</b> 41 Days	<b>Registrar</b> M/s. Karvy Computershare Pvt. Ltd.
<b>Initial minimum Investment Amount</b> ₹ 500/ and in multiples of Re. 1/- Subsequent minimum investment Rs. 500/ and in multiples of Re.1/	<b>No. of Unit Holding Accounts</b> 4,098  <b>Total expense ratio (%):</b> <b>Direct:</b> 0.20, <b>Regular:</b> 0.24
<b>Yield to Maturity :</b> 6.63%	<b>Load Structure</b> Entry Load : Nil Exit Load : NIL (Minimum amount for redemption under Growth Option is ₹ 10/- & all the other options is ₹ 1000/-)
<b>Mod Dur :</b> NA	

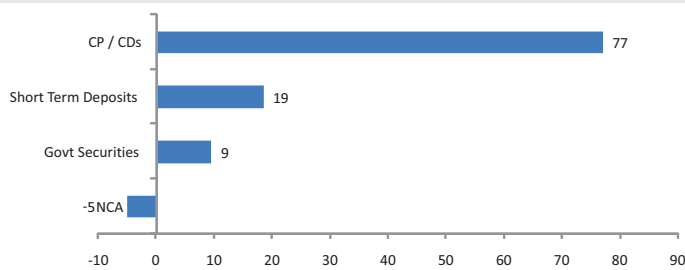
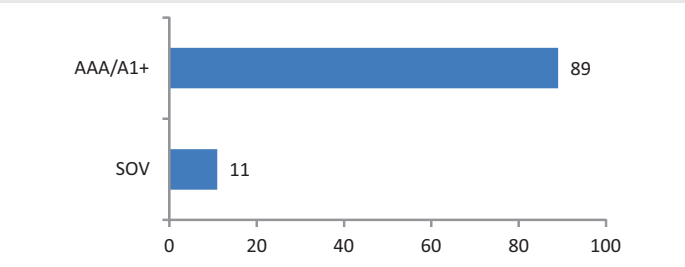
**Fund Performance Vs Benchmark**

Period	Fund Performance Vs Benchmark as on 30/09/2016			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 (₹)
30/09/2013 30/09/2014	9.32	9.49	8.35	10,932	10,949	10,835
30/09/2014 30/09/2015	8.57	8.56	8.86	10,857	10,856	10,886
30/09/2015 30/09/2016	7.87	7.69	7.36	10,787	10,769	10,736
3 Years*	8.58	8.57	8.18	12,804	12,801	12,663
5 Years*	8.86	8.58	7.66	15,295	15,099	14,469
Since inception as on 30/09/2016 (CAGR)*	7.64	6.99	5.93	25,691	23,773	20,924

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 30th September 2016

**Asset Allocation as on October 31, 2016****Credit Profile of Debt as on October 31, 2016****Portfolio as on October 31, 2016**

Debt	% of NAV	Rating
<b>CP / Cds</b>		
✓ Steel Authority Of India Ltd.	5.72	IND A1+
✓ Indian Bank	5.61	CRISIL A1+
✓ Canara Bank	4.40	CRISIL A1+
✓ Vedanta Ltd	4.15	CRISIL A1+
✓ Punjab & Sind Bank Ltd.	3.99	CRISIL A1+
✓ Small Indst. Dev. Bank Of India	3.74	CARE A1+
✓ JSW Steel Ltd.	3.66	CARE A1+
✓ Oriental Bank Of Commerce	3.63	CRISIL A1+
Adani Ports And Special Economic Zone Ltd	3.46	ICRA A1+
Rural Electrification Corporation Ltd.	3.44	CARE A1+
Tata Capital Financial Services Ltd	3.16	ICRA A1+
National Bank For Agriculture & Rural Development	2.93	CRISIL A1+
Tata Capital Housing Finance Ltd	2.30	CRISIL A1+
Indiabulls Housing Finance Ltd.	2.28	CRISIL A1+
IL & FS Financial Services Ltd.	2.16	IND A1+
Muthoot Finance Ltd	1.73	CRISIL A1+
Nabha Power Limited	1.73	ICRA A1+
Piramal Enterprises Ltd.	1.72	ICRA A1+
STCI Finance Ltd.	1.57	CRISIL A1+
IDFC Bank Ltd	1.44	ICRA A1+
Sun Pharma Laboratories Ltd	1.26	ICRA A1+
Indus Ind Bank Ltd.	1.17	CRISIL A1+
India Infoline Finance Ltd	1.15	ICRA A1+
IIFL Wealth Finance Ltd	1.15	ICRA A1+
Magma Fincorp Ltd.	1.15	CRISIL A1+
HDFC Ltd.	1.01	CRISIL A1+
Housing And Urban Development Corpn	0.86	IND A1+
Chennai Petroleum Corp Ltd	0.86	CRISIL A1+
Gruh Finance Limited	0.86	CRISIL A1+
Bharat Oman Refineries Ltd	0.58	CRISIL A1+
L & T Finance Ltd.	0.57	CARE A1+
Coromandel International Ltd.	0.57	CRISIL A1+
DCM Shriram Ltd.	0.43	ICRA A1+
Kalpataru Power Transmission Limited	0.43	CARE A1+
ONGC Mangalore Petrochemicals Ltd.	0.38	ICRA A1+
Raymond Limited.	0.34	CRISIL A1+
JM Financial Products Ltd.	0.29	ICRA A1+
Magma Housing Finance	0.29	CRISIL A1+
Credila Financial Services Pvt Ltd	0.29	ICRA A1+
Aadhar Housing Finance Limited	0.29	CRISIL A1+
UCO Bank	0.26	CRISIL A1+
Daimler Financial Services India Private Ltd.	0.09	IND A1+
<b>Govt Securities</b>		
91D Tbill Mat 29/12/2016	5.39	SOV
91 D Tbill 08/12/2016	4.08	SOV
<b>Short Term Deposits</b>		
✓ Indus Ind Bank Ltd.	6.95	
✓ Vijaya Bank	5.79	
UCO Bank	2.90	
IDFC Bank Ltd	2.90	
Net Current Assets	-5.11	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited

✓ Top 10 scrips in the portfolio

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

Riskometer	
	<ul style="list-style-type: none"> <li>- Steady and reasonable income over short-term with capital preservation.</li> <li>- Investment in money market securities &amp; high quality debt</li> </ul>
<p>Investors understand that their principal will be at Low Risk</p>	<p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them</p>



# DIVIDEND/BONUS HISTORY



Haq, ek behtar zindagi ka.

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 8, 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	19.69	10.00	23/01/2004	13/02/2004
2005	20%	2.00	21.28	10.00	17/05/2005	09/06/2005
2006	20%	2.00	26.99	10.00	12/07/2006	19/07/2006
2009	10%	1.00	25.60	10.00	08/04/2009	16/04/2009
2013	14%	1.40	54.87	10.00	19/02/2013	26/02/2013
2014	17.50%	1.75	67.6094	10.00	20/05/2014	27/05/2014
2015	28%	2.80	83.6487	10.00	13/05/2015	14/05/2015
2016	28%	2.80	16.5145	10.00	13.06.2016	20/06/2016

\*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
2016	0.90%	0.09	18.6080	10.00	29/09/2016	06/10/2016
2016	1.00%	0.10	18.7205	10.00	01/11/2016	08/11/2016

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	20.3250	10.00	09/03/2016	16/03/2016

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

UTI Opportunities Fund- Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	15%	1.50	12.45	10.00	03/07/2006	10/07/2006
2007	17%	1.70	13.74	10.00	29/06/2007	06/07/2007
2008	18%	1.80	11.54	10.00	01/07/2008	08/07/2008
2009	10%	1.00	11.95	10.00	10/07/2009	17/07/2009
2010	15%	1.50	14.05	10.00	22/01/2010	29/01/2010
2011	8%	0.80	14.97	10.00	22/04/2011	01/05/2011
2012	9%	0.90	14.39	10.00	12/04/2012	19/04/2012
2013	10%	1.00	15.20	10.00	07/05/2013	14/05/2013
2014	12.50%	1.25	16.0517	10.00	15/04/2014	22/04/2014
2015	15%	1.50	20.5752	10.00	17/04/2015	24/04/2015
2016	10%	1.00	18.6083	10.00	28/04/2016	05/05/2016

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

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

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

UTI Long Term Equity Fund (Tax Saving) - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2001	12%	1.20	N/A*	10.00	24/02/2001	01/03/2001
2004	40%	4.00	N/A*	10.00	14/01/2004	20/01/2004
2004	20%	2.00	N/A*	10.00	29/10/2004	04/11/2004
2005	40%	4.00	N/A*	10.00	09/09/2005	15/09/2005
2006	60%	6.00	22.93	10.00	23/02/2006	02/03/2006
2007	20%	2.00	19.56	10.00	16/01/2007	23/01/2007
2008	35%	3.50	22.8	10.00	04/02/2008	11/02/2008
2009	15%	1.50	17.07	10.00	29/12/2009	05/01/2010
2011	10%	1.00	16.37	10.00	14/02/2011	21/02/2011
2013	20%	2.00	17.8786	10.00	11/12/2013	18/12/2013
2015	22%	2.20	22.5504	10.00	12/01/2015	19/01/2015
2016	25%	2.50	19.0170	10.00	18/01/2016	25/01/2016

UTI MASTER EQUITY PLAN UNIT SCHEME - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face		

# 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	23.77	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	31.37	10.00	19/03/2015	26/03/2015
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	28.37	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

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

\*Scheme merged into UTI Balance Fund

UTI-Unit Scheme for Charitable & Religious Trusts & Registered Societies (UTI-CRTS) - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	4.91%	4.91	112.0435	100.00	29/05/2007	05/06/2007
2007	6.13%	6.13	123.9386	100.00	12/11/2007	19/11/2007
2008	9.81%	9.81	111.9268	100.00	29/08/2008	05/09/2008
2009	3.68%	3.68	113.6460	100.00	19/05/2009	26/05/2009
2009	4.91%	4.91	121.9547	100.00	11/12/2009	18/12/2009
2010	4.89%	4.89	130.8416	100.00	27/07/2010	03/08/2010
2011	2.44%	2.44	124.8392	100.00	15/03/2011	22/03/2011
2011	5.00%	5.00	125.6001	100.00	03/10/2011	10/10/2011
2012	3.50%	3.50	129.4120	100.00	22/03/2012	29/03/2012
2012	7.00%	7.00	138.8536	100.00	05/11/2012	12/11/2012
2013	5.00%	5.00	138.0701	100.00	19/08/2013	2/08/2013
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

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	12.3556	10.00	28/11/2014	28/11/2014
14 - Dec	0.08	0.80	12.3189	10.00	30/12/2014	30/12/2014
15-Jan	0.08	0.80	12.5190	10.00	30/01/2015	30/01/2015
15-Feb	0.08	0.80	12.4738	10.00	27/02/2015	27/02/2015
15-Mar	0.08	0.80	12.3376	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	12.3051	10.00	31/07/2015	31/07/2015
15-Aug	0.08	0.80	12.0205	10.00	30/08/2015	30/08/2015
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	31/10/2015	31/10/2015
15-Nov	0.08	0.80	12.0790	10.00	30/11/2015	30/11/2015
16-Jan	0.08	0.80	11.9219	10.00	31/01/2016	31/01/2016
16-Feb	0.08	0.80	11.6868	10.00	29/02/2016	29/02/2016
16-Mar	0.08	0.80	11.9973	10.00	29/04/2016	29/04/2016
16-Apr	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

\*\* 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	14.5898	10.00	28/11/2014	28/11/2014
14 - Dec	0.08	0.80	14.5444	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	14.7967	10.00	31/03/2015	31/03/2015
15-Apr	0.08	0.80	14.6572	10.00	30/04/2015	30/04/2015
15-May	0.08	0.80	14.7725	10.00	29/05/2015	29/05/2015
15-July	0.08	0.80	14.7668	10.00	31/07/2015	31/07/2015
15-Aug	0.08	0.80	14.6724	10.00	31/08/2015	31/08/2015
15-Sep	0.08	0.80	14.6866	10.00	30/09/2015	30/09/2015
15-Oct	0.08	0.80	14.7580	10.00	31/10/2015	31/10/2015
15-Nov	0.08	0.80	14.6021	10.00	30/11/2015	30/11/2015
16-Jan	0.08	0.80	14.4675	10.00	31/01/2016	31/01/2016
16-Feb	0.08	0.80	14.1113	10.00	29/02/2016	29/02/2016
16-Mar	0.60	6.00	31.6524	10.00	21/03/2016	28/03/2016
16-Apr	0.80	8.00	14.6244	10.00	29/04/2016	29/04/2016
16-May	0.08	0.80	14.7323	10.00	31/05/2016	31/05/2016
16-July	0.08	0.80	15.1460	10.00	29/07/2016	29/07/2016

@@ 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	1.50%	0.150	11.2903	10.00	23/05/2013	30/05/2013	
2013	3.00%	0.300	11.4880	10.00	23/12/2013	30/12/2013	
2014	2.50%	0.250	11.4036	10.00	23/03/2014	26/03/2014	
2014	2.25%	0.225	11.5182	10.00	19/06/2014	26/06/2014	
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	19/03/2015	26/03/2015	
2015	1.00%	0.100	11.5975	10.00	18/06/2015	25/06/2015	
2015	1.00%	0.100	11.7468	10.00	21/09/2015	28/09/2015	
2015	1.00%	0.100	11.7419	10.00	21/03/2016	28/03/2016	
2016	3.50%	0.350	12.1075	10.00	21/03/2016	28/03/2016	
2016	1.50%	0.150	14.8408	10.00	20/06/2016	27/06/2016	
2016	1.50%	0.150	12.1487	10.00	19/09/2016	26/09/2016	

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	12.9598	10.00	23/05/2013	30/05/2013	
2013	1.00%	0.100	12.8086	10.00	19/09/2013	26/09/2013	
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	3.50%	0.350	12.6105	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	13.3025	10.00	21/09/2015	28/09/2015	
2015	1.00%	0.100	13.3201	10.00	21/12/2015	28/12/2015	
2016	2.00%	0.200	13.3621	10.00	21/03/2016	28/03/2016	
2016	1.50%	0.150	13.4676	10.00	20/06/2016	27/06/2016	
2016	1.50%	0.150	14.0523	10.00	19/09/2016	26/09/2016	

UTI Gilt Advantage Fund - Dividend declared							
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date	
2007	1.50%	0.150	10.7091	10.00	30/03/2007	06/04/2007	
2007	2.25%	0.225	10.8358	10.00	28/09/2007	05/10/2007	
2008	3.50%	0.350	10.8637	10.00	28/03/2008	04/04/2008	
2008	2.00%	0.200	10.9132	10.00	30/09/2008	07/10/2008	
2008	4.00%	0.400	13.8214	10.00	31/12/2008	07/01/2009	
2009	1.00%	0.100	11.7507	10.00	30/09/2009	07/10/2009	
2010	1.00%	0.100	11.8658	10.00	23/09/2010	30/09/2010	
2011	0.30%	0.300	12.1913	10.00	23/03/2011	29/03/2011	
2011	0.25%	0.250	12.4363	10.00	22/09/2011	28/09/2011	
2011	2.50%	0.250	12.4316	10.00	28/09/2011	05/10/2011	
2012	0.35%	0.350	12.7174	10.00	21/03/2012	28/03/2012	
2012	3.50%	0.350	12.7174	10.00	28/03/2012	04/04/2012	
2012							

# DIVIDEND/BONUS HISTORY

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

UTI Banking & PSU Debt Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	2.00%	0.200	12.5067	10.00	19/03/2014	26/03/2014
2014	1.50%	0.150	10.2857	10.00	19/06/2014	26/06/2014
2014	2.50%	0.250	10.3420	10.00	18/09/2014	25/09/2014
2014	2.00%	0.200	10.3181	10.00	22/12/2014	29/12/2014
2015	2.00%	0.200	10.3217	10.00	19/03/2015	26/03/2015
2015	1.50%	0.150	13.3352	10.00	18/06/2015	25/06/2015
2015	1.50%	0.150	10.3956	10.00	21/09/2015	28/09/2015
2015	1.50%	0.150	10.4645	10.00	21/12/2015	28/12/2015
2016	2.50%	0.250	11.2802	10.00	21/03/2016	28/03/2016
2016	1.50%	0.150	11.2826	10.00	20/06/2016	27/06/2016
2016	1.50%	0.150	10.7366	10.00	19/09/2016	26/09/2016

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

UTI Floating Rate Fund - STP - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	3.75%	37.50	1148.3019	1000.00	18/09/2014	25/09/2014
2015	2.50%	25.00	1030.2211	1000.00	19/03/2015	26/03/2015
2015	1.50%	15.00	1028.8111	1000.00	18/06/2015	25/06/2015
2015	1.50%	15.00	1035.2381	1000.00	21/09/2015	28/09/2015
2015	1.50%	15.00	1031.3021	1000.00	21/12/2015	28/12/2015
2016	2.00%	20.00	1049.0935	1000.00	21/03/2016	28/03/2016
2016	1.50%	15.00	1040.2431	1000.00	20/06/2016	27/06/2016
2016	1.50%	15.00	1048.6429	1000.00	19/09/2016	29/09/2016

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
2005	2.00%		203.6497	100.00	09/05/2005	16/05/2005

UTI - Wealth Builder Fund - Dividend Declared						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	8%	0.80	11.62	10.00	16/04/2009	23/04/2009
2009	8%	0.80	13.33	10.00	27/05/2009	03/06/2009
2010	12%	1.20	15.14	10.00	29/04/2010	05/05/2010
2011	11%	1.10	15.49	10.00	26/09/2011	03/10/2011
2013	8%	0.80	16.72	10.00	14/03/2013	21/03/2013
2015	27.50%	2.75	19.8134	10.00	7/07/2015	03/08/2015

UTI India Lifestyle Fund						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2015	12.00%	1.20	19.1601	10.00	16/09/2015	24/09/2015

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

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

UTI Long Term Advantage Fund Series - II						
Year	Dividend	Rs. Per unit	NAV(Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	15.00%	1.500	19.9212	10.00	25/02/2016	3/03/2016

## PLANS/OPTIONS

### UTI Liquid Cash Plan

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

### UTI - Money Market Fund

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

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

The scheme dividend details under regular plan.

## List of the UTI MF schemes where merger has been effected since March 2003

Merged Schemes	Merged Into	Month & Year
MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97	MEPUS	March 03
UTI Growing Corpus Growing Income Plan (GCGIP)	Unit Scheme 95	May 04
UTI Grihalakshmi Unit Plan (GUP)	UTI 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% 100%	High
(Allocation under the Large Cap, Mid Cap and Small Cap considered as a % of equity & equity related instruments)		
Debt & Money Market Instruments*	0% 35%	Low to Medium

\*The scheme will not invest in securitised debt

## UTI-TRANSPORTATION & LOGISTICS FUND

Equity and equity related instruments Atleast 90% Risk Profile Medium to High, Equity and equity related instruments of the companies principally engaged in providing transportation services, companies principally engaged in the design, manufacture, distribution, or sale of transportation equipment and companies in the logistics sector. Atleast 80% Risk Profile High, Cash/money market instruments upto 10% Risk Profile low to Medium,

## UTI-NIFTY INDEX FUND

Equity up to 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. Subsequent amount of investment in the same folio Rs.1,000/- and in multiples of Re.1/-

## 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. Subsequent Minimum Investment Amount is Rs.1,000/- and in multiples of Re.1/-.

## UTI Treasury Advantage Fund

Minimum amount of investment is ₹ Rs. 1,000/ and in multiples of ₹ 1  
Subsequent minimum additional investment is ₹ Rs. 1,000/ and in multiples of ₹ 1

## UTI Gilt Advantage Fund

Growth & Dividend Option - Rs.5000/- and in multiples of Re.1/-  
Additional purchases of Units by existing Unit holders under all the Options can be for any amount in multiples of Re.1/- and subject to a minimum of Rs.1,000/-.

## UTI – Wealth Builder Fund

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

## UTI LIQUID CASH PLAN (UTI LCP)

Initial Investment ₹. 500/ and in multiples of ₹ 1/ & Subsequent Investment ₹ 500/ and in multiples of Re.1/

## UTI - MONEY MARKET FUND

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

## UTI Short Term Income Fund

Minimum amount of investment is ₹ 10,000/- and in multiples of ₹ 1/-  
Subsequent minimum investment amount is ₹ 1,000/- 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. Subsequent minimum investment amount is ₹1000/- and in multiples of ₹1/- thereafter with no upper limits under all the Plans and Options.

## 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. Subsequent minimum investment amount is ₹ 1000/- and in multiples of ₹ 1/- thereafter with no upper limit under all the Plans and Options.

## 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 within 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 within 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 within 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**

LOW HIGH

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"> <li>- Long term capital appreciation</li> <li>- Investment in equity instruments (maximum-40%) and debt instruments</li> </ul>
<p>UTI- Unit Scheme for Charitable &amp; Religious Trusts &amp; 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"> <li>- Regular income over long-term</li> <li>- Investment in equity instruments (maximum-30%) and debt/ money market instruments</li> </ul>
<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"> <li>- Long term capital appreciation</li> <li>- Investment in equity instruments (maximum-40%) and debt instruments</li> </ul>
<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"> <li>- Long term capital appreciation</li> <li>- Investment in equity instruments (maximum-40%) and debt/ money market instruments</li> </ul>
<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"> <li>- Reasonable income with moderate capital appreciation over a long-term horizon</li> <li>- Investment in equity instrument (maximum-30%) and debt/ money market instruments</li> </ul>

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

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## ATTENTION

### UTI SCUP Outstanding Unit holding Accounts

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

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

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



### Guidelines

- 1) This form shall be used for Updation of Core Bank A/c No. MICR & IFSC Code (if not registered earlier) , retaining all other bank detail such as Bank Name , Branch Name, Branch Address etc.
- 2) If MICR and IFSC code are existing in the folio , the same shall be retained.
- 3) A Cancelled cheque Leaf Or a Copy of cheque leaf consisting of the New CBS bank account No. and Account Holders Name preprinted on same shall be Mandatory . If Copy of cheque leaf is provided the original cheque leaf may be produced for verification and immediate return.
- 4) The CBS Account updation form shall be processed subject to verification of signature and subject to receipt of all the other requirements.
- 5) Please fill in the Form in CAPITAL LETTERS.
- 6) For registration of PAN, a self - attested PAN Card copy is to be provided alongwith the Original PAN Card for verification and immediate return.
- 7) In case of any assistance , please contact nearest UTI Financial Center (For details of UFC visit [www.utimf.com](http://www.utimf.com)).

\*\*\*\*\*

### Check list

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

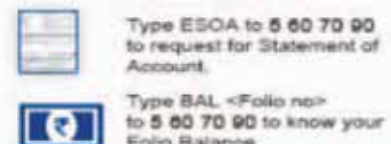


Toll-Free: 1800 22 1230 Email: [service@uti.co.in](mailto:service@uti.co.in)  
 SBI: SERVICE to 5 67 67 56 Web: [www.utimf.com](http://www.utimf.com)

#### Follow us on :



#### For Existing Investors



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 245943/44 • Anna Nagar (Chennai) 65720030/50 • Aurangabad 2345219/29 • Baharampur 277163 • Balasore 241894/211283/241938 • Bandra - Kurla Complex 66786354/6101 • Bangalore 64535089 • Barasat 25844623/583 • Bardhaman 2647722 • Bareilly 2303014 • Baroda 2336962/963/2332481 • Bathinda 2236500 • Belgam 2423637 • Bellari 255635 • Berhampur 2225094/95 • Berhampore (WB) 274251 • Bhagalpur 2300040 • Bharuch 227331 • Bhavnagar 2519961 • Bhillai 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 2222472/45 • Patiala 2200047 • Patna 2911207 • Pimpri - Chinchwad 65337240/43 • Pitam Pura (New Delhi) 27351001/03 • Powai 67536797/98 • Preet Vihar (New Delhi) 22529398/9374 • Pune 25665071/72/73/74/25670419 • Punjagutta (Hyderabad) 23417246/7426 • Raipur 2881410/12 • Rajahmundry 2008399/2425202 • Rajkot 2452885/2440701 • Ranchi 2900207 • Rash Behari (Kolkata) 24639811/13/15 • Ratlam 222771/72 • Rourkela 240116 • Salem 2336163/4040273 • Salt Lake 23371985/82 • Sambalpur 2520214 • Secunderabad 27711524/34 • Serampore 26529153/54 • Shillong 2500910 • Shimla 2657803 • Sikar 271044 • Silchar 230082 • Siliguri 2536671/2535199 • Solapur 2311767 • Sriganganagar 2481601 • Surat 2474550/2473161/2476499 • T Nagar (Chennai) 65720011/12 • Thane 25332409/25332415 • Thiruvananthapuram 2723674/2720310 • Tinsukia 2341026 • Tirunelveli 2500186 • Tirupati 2221307/2100607 • Trichur 2331259/2331495 • Trichy 2770712/13/14 • Tirupur 2236339 • Udaipur 2423065/66/67 • Vapi 2421315/6533907 • Varanasi 2226881/562 • Vashi 27820171/74/77 • Vellore 2235357/5339 • Vijayawada 2444819/818 • Visakhapatnam 2550275/2748121/122 • Warangal 2441099/2440766

### Dubai Representative Office

UTI International Limited, Office no.4, Level 4, Al Attar Business Towers, Near DIFC, Post Box No. 29288, Sheikh Zayed Road, Dubai(UAE), Tel:+971-4--3857707; Fax: +971-4-3857702

## GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Holdings:** The holdings or the portfolio is a mutual fund's latest or updated reported statement or investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Nature of Scheme:** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

**Rating Profile:** Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

**Overweight/Underweight:** Indicates the Fund Managers' active decision to hold an overweight/underweight position relative to the Benchmark. Fund Managers seek to overweight certain positions they expect to outperform their Benchmark and underweight those they believe will underperform.

**Market Capitalizations:** The market value of a company's outstanding shares of common stock, determined by multiplying the number of shares outstanding by the share price. The universe of publicly traded companies is frequently divided into large, mid and small-capitalization stocks. "Large-cap" stocks tend to be the most liquid. For our analysis, Companies whose market capitalization falls within the largest 70% of the total market capitalization of all the listed companies in India have been classified as Large Cap, the next 20% as Mid-cap, and the smallest 10% as Small-Caps. Average Market capitalization has been computed based on the invested portfolio.

## Equity & Debt Commentary data source credits:

### Equity write-up

Source for numbers: CRISIL Centre for Economic Research (IIP, WPI), and respective stock exchanges (BSE, NSE)

### Debt write-up

Source for numbers: CRISIL Research Fixed Income Database and RBI.

## REGISTRAR & TRANSFER AGENCY

M/s. Karvy Computershare Pvt. Ltd.

UTIMF Unit | Karvy Computershare Pvt. Ltd., 7th Floor, Karvy Selenium Tower | Plot Nos. 31 & 32 | Survey No. 116/22, 115/24 & 115/25

Financial District, Nanakramguda, Selingampally Mandal, Hyderabad - 500032

Tel: +91 40 6716 1801, Email:uti@karvy.com

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



UTI Mutual Fund

Haq, ek behtar zindagi ka.

## UTI MASTERSHARE UNIT SCHEME

# 30

# 0

**YEARS OF WEALTH CREATION**

**YEARS OF UNINTERRUPTED TAX FREE ~ DIVIDEND**

**YEARS OF TRUST - MORE THAN 5 LAKH INVESTORS ^**

# 30% DIVIDEND #

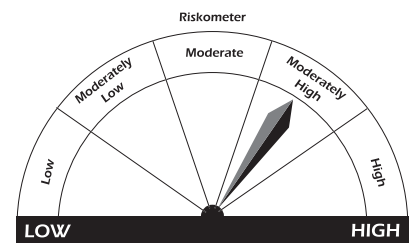
ON IT'S 30<sup>TH</sup> ANNIVERSARY

#Dividend of ₹3.00 per unit on the face value of ₹10.00, NAV as on 2nd November 2016: Option-Dividend Existing Plan-₹33.5784, Dividend Direct Plan-₹34.2344, Record date - November 08, 2016. ~Past performance may or may not be sustained in future. Pursuant to payment of dividend, the NAV of the respective options of the schemes would fall to the extent of payout and statutory levy (if applicable). Distribution of dividend is subject to trustee's approval and availability of distributable surplus. Subject to prevailing tax laws. ^ As on 30<sup>th</sup> September 2016.

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

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

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



Investors understand that their principal will be at moderately high risk.

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