

UTI Asset Management Company Limited

Ref. No.: UTI/AMC/CS/SE/2024-25/0446

Date: 25th July, 2024

National Stock Exchange of India Limited

Exchange Plaza Plot No. C/1
G Block Bandra-Kurla Complex
Bandra East Mumbai – 400 051.

Scrip Symbol: UTIAMC

BSE Limited

Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai – 400 001.

Scrip Code / Symbol: 543238 / UTIAMC

Sub: Investor presentation and press release on financial results of the Company for the quarter ended 30th June, 2024

Dear Sir / Madam,

With reference to our letter no. UTI/AMC/CS/SE/2024-25/0445 dated 25th July, 2024 and pursuant to Regulation 30 read with Schedule III Part A Para A of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the SEBI Listing Regulations), we are forwarding herewith the investor presentation and a copy of press release on financial results of the Company for the quarter ended 30th June, 2024.

The same are also available on the Company's website at www.utimf.com in compliance with Regulation 46 of the SEBI Listing Regulations.

Thanking you,

For **UTI Asset Management Company Limited**

Arvind Patkar

Company Secretary and Compliance Officer
Membership No. ACS 21577

Encl.: As above

UTI Asset Management Company Limited

Consolidated Net Profit stands at ₹ 254 crore for the quarter ended June 30, 2024; up by 56% QoQ

Financial Highlights for Q1 FY2024-25

- Revenue from operations for the April-June quarter stood at ₹ 529 crore, up by 13% YoY and 27% QoQ.
The core revenue from operations for Q1 FY24-25 consisting entirely of sale of services amounted to ₹ 337 crore, up by 19% YoY and 6% QoQ.
- Profit before tax for the first quarter of FY24-25 was at ₹ 341 crore, up by 18% YoY and 56% QoQ.
Core Profit before tax was ₹ 144 crore for Q1 FY24-25, up by 41% YoY and 25% QoQ.
- The quarterly profit after tax stood at ₹ 254 crore in Q1 FY24-25, up by 9% YoY and 56% QoQ.
The core profit after tax for the first quarter (excluding income from investments and other non-operating income) was ₹ 117 crore, up by 39% YoY and 21% QoQ.
- The total AUM for UTI Asset Management Company stood at ₹ 19,36,107 crore.

Business Highlights for Q1 FY2024-25

- As on 30th June 2024, UTI MF's quarterly average assets under management (QAAUM) was ₹ 3,10,697 crore.
- Equity Assets (Active + Passive) contributed 78% to UTI MF's total average AUM.
- The ratio of equity oriented QAAUM and non-equity oriented QAAUM is 78:22 vis-à-vis industry ratio of 71:29.
- Gross Inflow mobilized through SIP for the quarter ended 30th June 2024, stood at ₹ 1,849 crore.
SIP AUM as of quarter end stood at ₹ 36,095 crore, an increase of 44.84% as compared to 30th June 2023.
- ~ 69,390 empaneled distribution partners across mutual fund distributors, national distributors and banks, serviced through a total of 190 UFCs, of which 137 are in B30 locations.
- Total live folios stood at 1.25 crore as on 30th June 2024.
- Digital purchase transactions rose to 37.84 lakh, an increase of 33.19% as against quarter ended 30th June 2023.
- UTI AMC has geographical presence in 698 districts in India, amongst the highest in the industry.

Commenting on the performance **Mr. Imtaiyazur Rahman, Managing Director & Chief Executive Officer, UTI AMC** said, *“In the last few years, Indian economy has shown remarkable resilience and has garnered global recognition. Keeping up with this momentum, Indian mutual fund industry has witnessed robust growth in the recent past making it amongst the most attractive investment avenues. As Indian MF industry surpassed yet another milestone of 60 trillion AUM by the end of June 2024, financial awareness and digitization have played crucial roles in this growth propelling it to unprecedented heights.*

We, as pioneers, understand the responsibility that we shoulder towards our investors and partners and constantly endeavor to provide them with competitive investment solutions with best-in-class services. We believe that UTI AMC is suitably placed to capitalize on the opportunities in the MF industry’s expanding investment inflows and will continue creating value for our stakeholders backed by sustainable growth”.

About UTI Asset Management Company Limited

UTI Asset Management Company Limited (UTI AMC) is Investment Manager to UTI Mutual Fund. It is incorporated under the Companies Act, 1956 and was approved to act as an Asset Management Company for UTI Mutual Fund by SEBI on 14th January 2003. UTI AMC is registered as Portfolio Manager with SEBI and through its subsidiary it acts as Fund manager for AIF, among others. It also has a countrywide network of branches along with a diversified distribution network.

Mumbai
25th July 2024

Registered Office: UTI Tower, ‘Gn’ Block, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 051.
Phone: 022-66786666.

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

For media queries, please contact:

Isha Srivastava @ isha.srivastava@uti.co.in, or Ruchi Singh @ ruchi.singh@adfactorspr.com

UTI ASSET MANAGEMENT COMPANY LIMITED

Investor Presentation

Q1 FY2024-25





Pioneer in India

- Oldest Mutual Fund in India & a trusted household brand
- First to launch Equity Mutual Fund, Children's Plan



₹ 19.36 lakh crore in Asset Under Management (AUM)*

- Focused solely on Investment Management and related services
- Presence across various business segments like Mutual Funds, Alternate Investment Funds, Pension Business and Portfolio Management Services



698 Districts covered across India

- Well spread presence through DAs, MFDs, Banks, National Distributors and Fin-tech
- Partnering with ~ 69,390 MFDs
- Strong Penetration in B30 cities with high share



Presence across 38+ Countries

- International Presence through UTI International
- Own Offices in Singapore, London, Dubai & Paris



Strong Governance Practices

- Professionally managed listed Company with no identifiable promoters
- Strong independent Board with 6 out of 10 members independent
- 2 Women Directors in UTI AMC. Women Directors present in UTI International, UTI Pension Fund# & UTI Alternatives

*Total AUM includes QAAUM for UTI MF for Q1 FY24-25 and Closing AUM for all other businesses as of 30th June 2024

#Formerly known as UTI Retirement Solutions Ltd

VISION



To be ***The Most Preferred Asset Manager***

MISSION



Most Trusted Brand, admired by all Stakeholders



Asset Manager with a ***Diverse Suite of Products & Global Presence***



Enable our ***Customers to Achieve Their Financial Goals***



Employer of First Choice



A Socially Responsible Organization, known for ***Best Corporate Governance***

Performance-Driven Organisation with a Purpose



**Drive Common
Organisation
Goals,
Beyond Individual
Goals**



**Take Collective
Ownership and
Individual
Accountability to
reach a Collective
Purpose**



**Respect and
Support Each
Other**



**Encourage
Meritocracy**



**Encourage Open
Discussion
and Debate**



**Pursue
Innovation and
Take
Calibrated Risks**



Our Continuous Endeavour is to

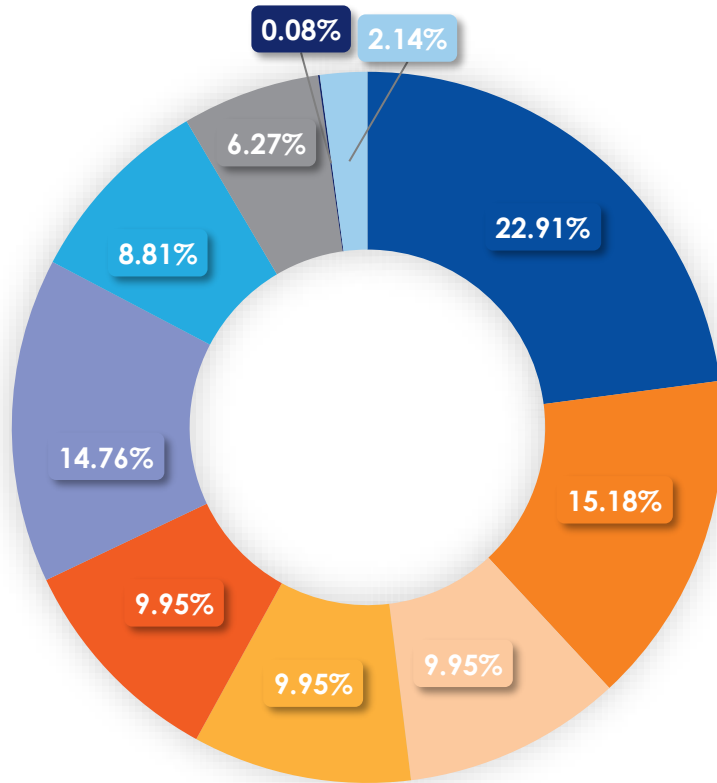
-  **Build and retain highly competent and motivated investment team across asset classes**
-  **Further build our distribution capabilities and strengthen existing relationship with our partners**
-  **Enhance our standing as a leader in Pension and AIF business**
-  **Embed ESG principles across the firm to be admirable stewards of client/shareholder capital**
-  **Build excellent investment systems and processes**
-  **Execute key operations and technology driven initiatives to improve efficiency, security, and agility**
-  **Increase our International presence further**



Achieve investment performance for our investors



Returns for our shareholders in the long term



Mutual Funds

Retail Shareholders

Foreign Portfolio Investors

Alternate Investment Funds

Others



UTI AMC has no identifiable promoters



State Bank of India, Bank of Baroda and Life Insurance Corporation of India hold **9.95%** share capital each



T. Rowe Price International Ltd. – a global investment management firm is the **largest shareholder**



Punjab National Bank, which has no other Mutual Fund, has a **15.18%** holding



Assets Under Management

Total AUM*
₹ 19,36,107 crore

MF QAAUM
₹ 3,10,697 crore

Other AUM^
₹ 16,25,410 crore



Market Share

NPS AUM
25.43%

MF AUM
5.27%

Passive AUM
13.31%



Profitability Q1 FY25 vs Q1 FY24

Revenue Growth 14%
Core Revenue Growth# 19%

EBITDA Growth 18%
Core EBITDA Growth† 38%

PAT Growth 9%
Core PAT Growth† 39%



Flows & Folios

Gross Sales@
₹ 2,21,709 crore

SIP Gross Sales@
₹ 1,849 crore

Live Folios
1.25 crore

* Total AUM includes QAAUM for UTI MF for Q1 FY24-25 and Closing AUM for all other businesses as of 30th June 2024

^ Other AUM: Total Closing AUM as of 30th June 2024, for all other businesses except Mutual Fund

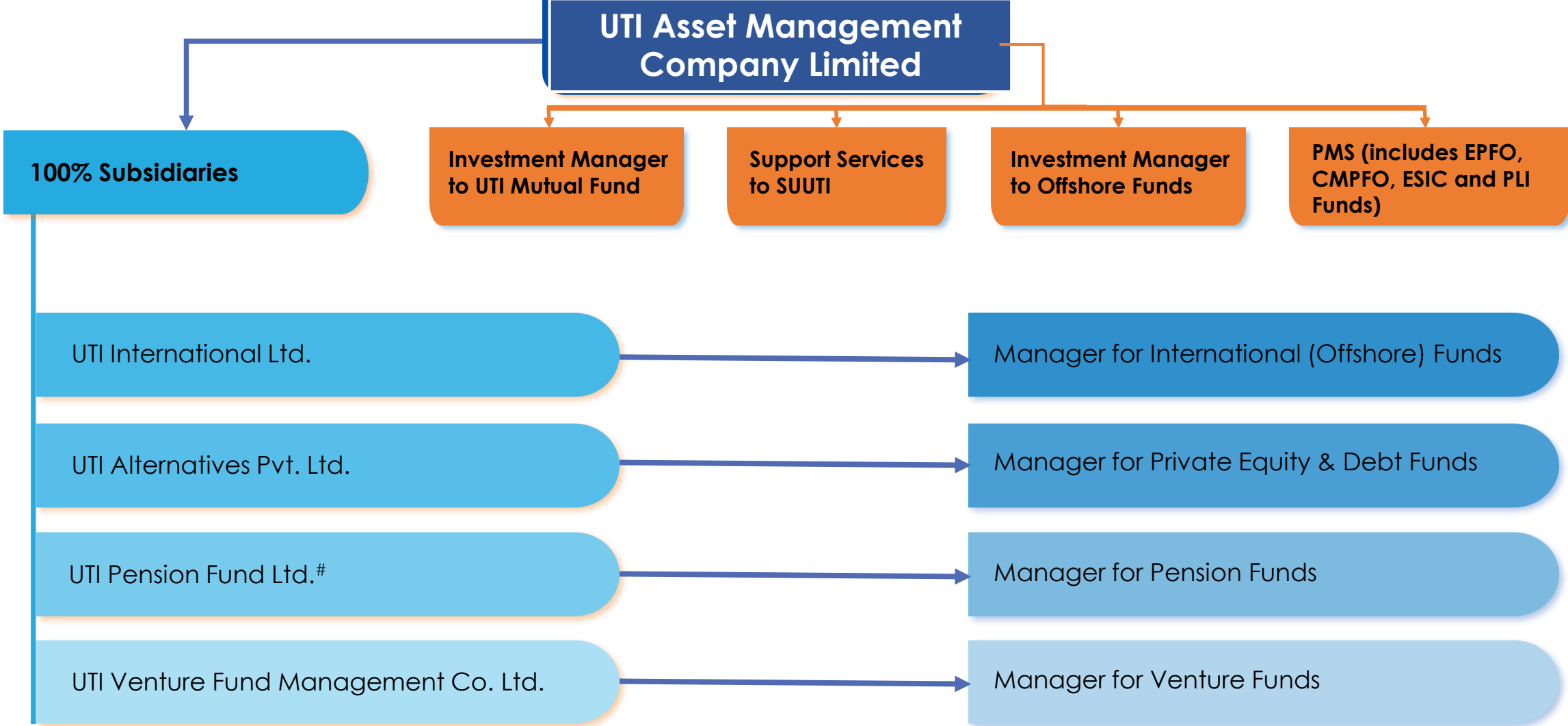
Core Revenue is Revenue from Sale of Services

† Core EBITDA and Core PAT exclude M2M gain, Income from Sale of Investment and Other Non-Operating Income

@For the quarter



UTI Group



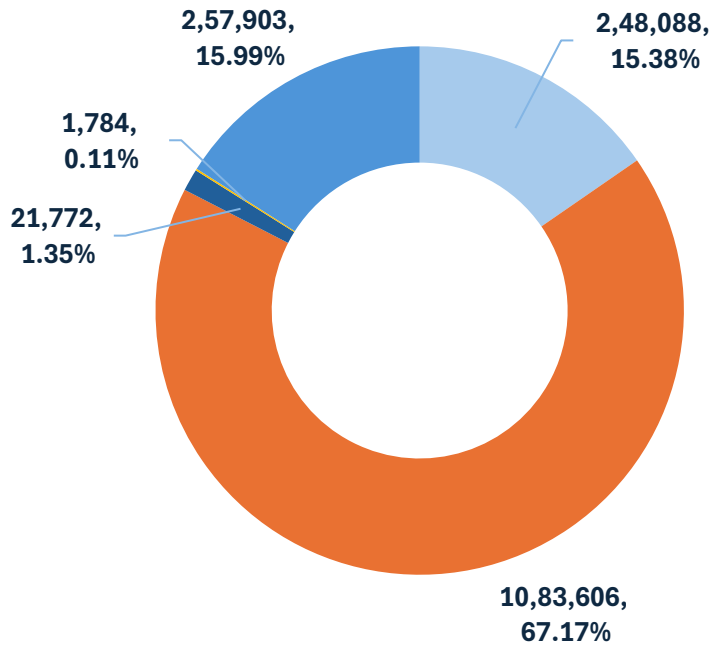
#Formerly known as UTI Retirement Solutions Ltd.

Group AUM for UTI AMC Increased by ~20% YoY

₹ crore

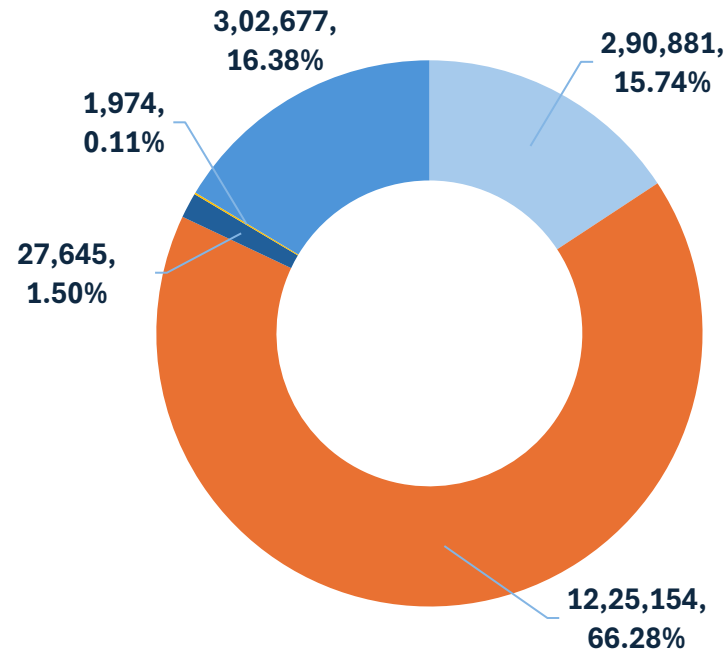
June 2023

Total
₹ 16,13,153 crore



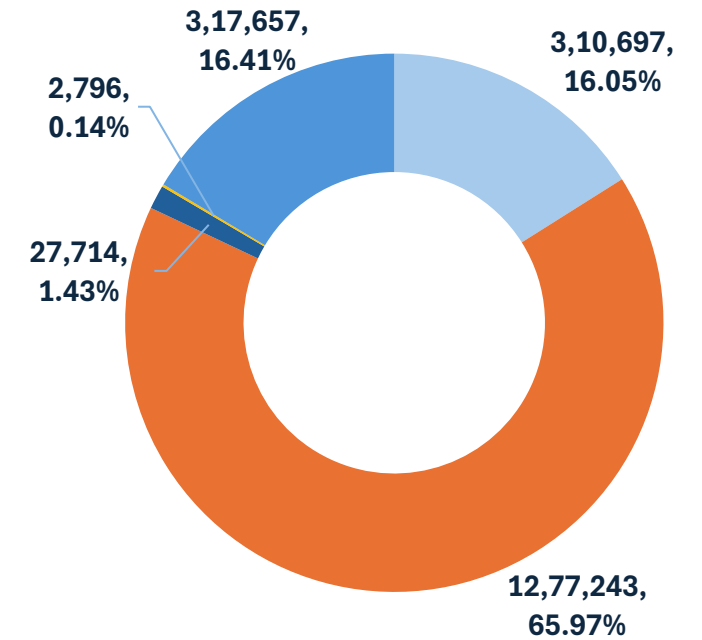
March 2024

Total
₹ 18,48,330 crore



June 2024

Total
₹ 19,36,107 crore



■ UTI MF
 ■ PMS
 ■ UTI International
 ■ UTI Alternatives
 ■ UTI PFL*

*Formerly known as UTI Retirement Solutions Ltd (UTI RSL)

Domestic MF Closing AUM as on 30th June 2024



Equity ₹ **94,568 crore**



ETFs & Index ₹ **1,37,810 crore**



Cash & Arbitrage ₹ **33,569 crore**



Hybrid ₹ **28,889 crore**



Income ₹ **29,474 crore**



MF Closing AUM ₹ **3,24,310 crore**

Domestic MF QAAUM for the quarter ended 30th June 2024



Equity ₹ **88,606 crore**



ETFs & Index ₹ **1,27,227 crore**



Cash & Arbitrage ₹ **37,744 crore**



Hybrid ₹ **27,397 crore**

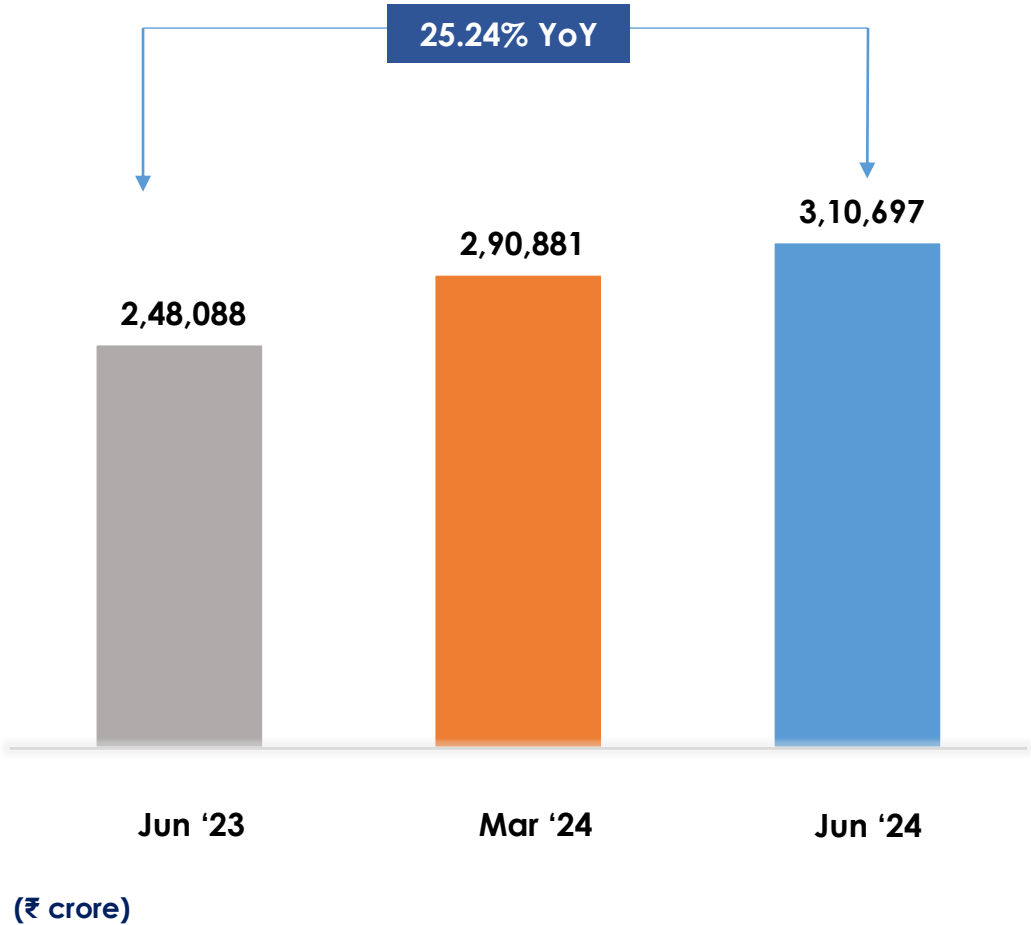


Income ₹ **29,724 crore**

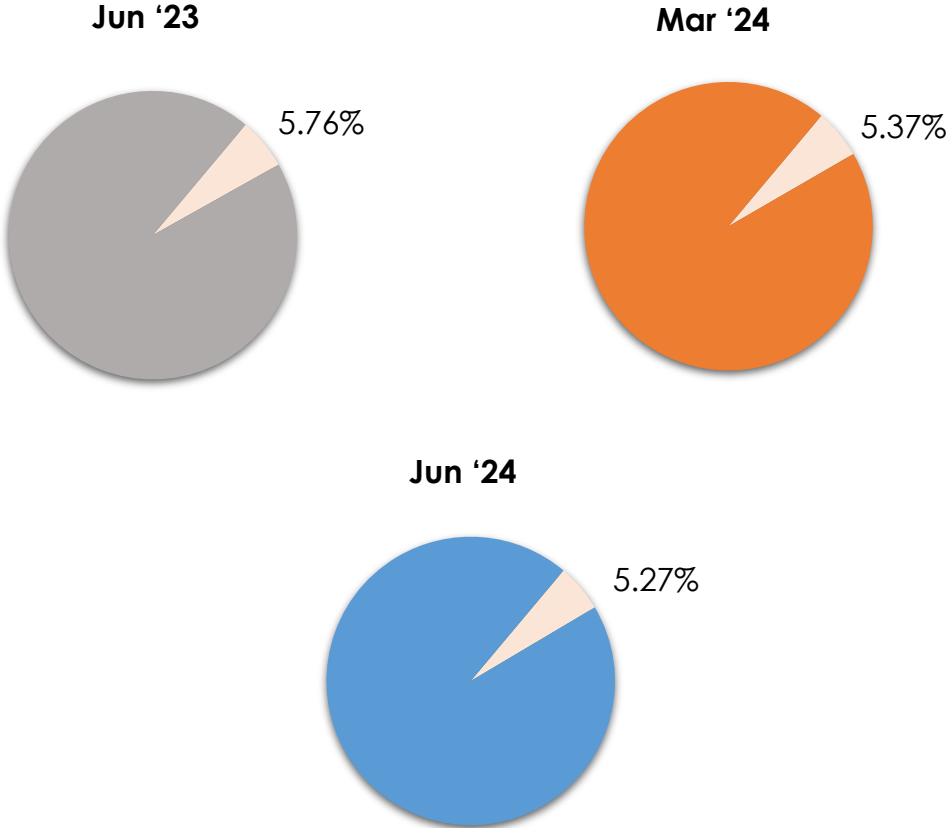


MF QAAUM ₹ **3,10,697 crore**

Total MF QAAUM

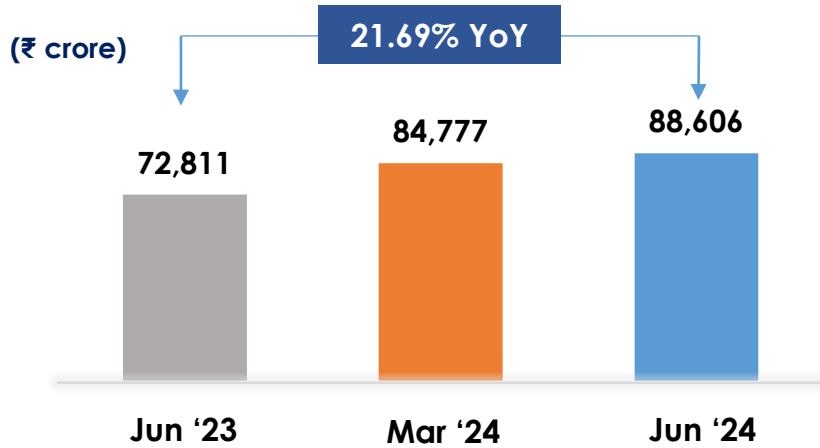


Market Share – Total MF QAAUM

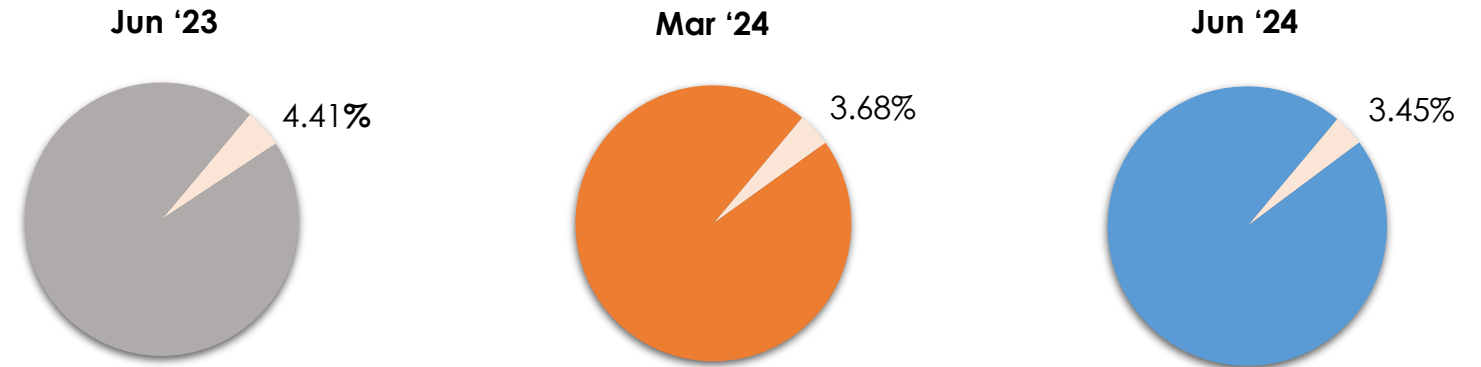


Keystones of Growth: ~30% YoY Growth in Hybrid QAAUM

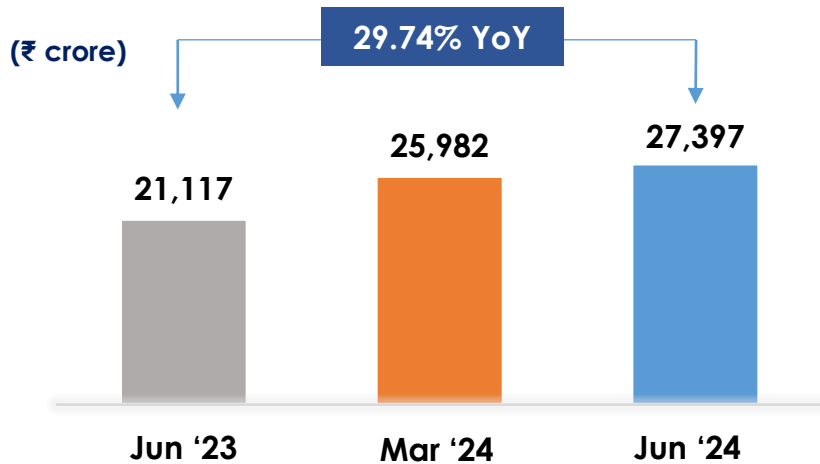
Equity QAAUM



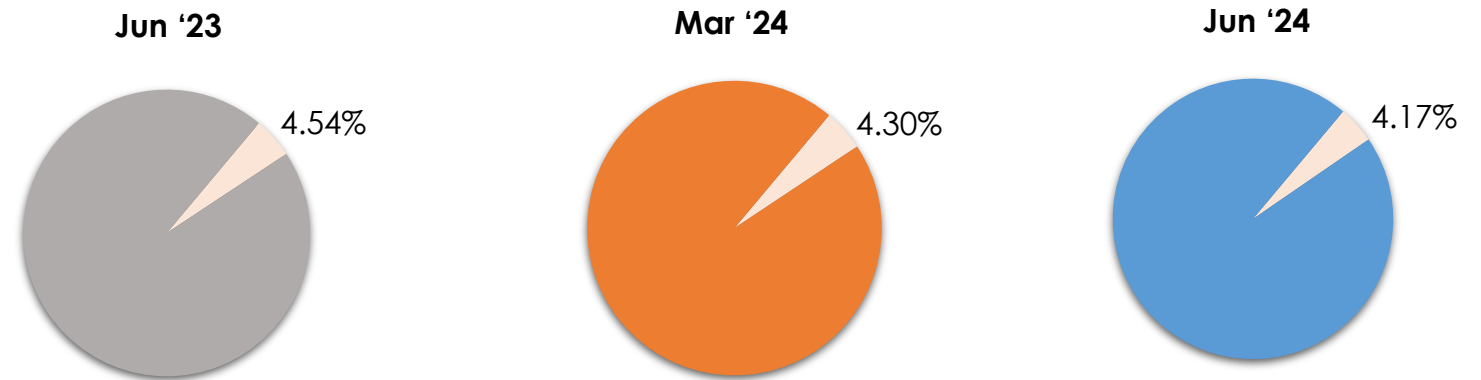
Market Share – Equity QAAUM



Hybrid QAAUM

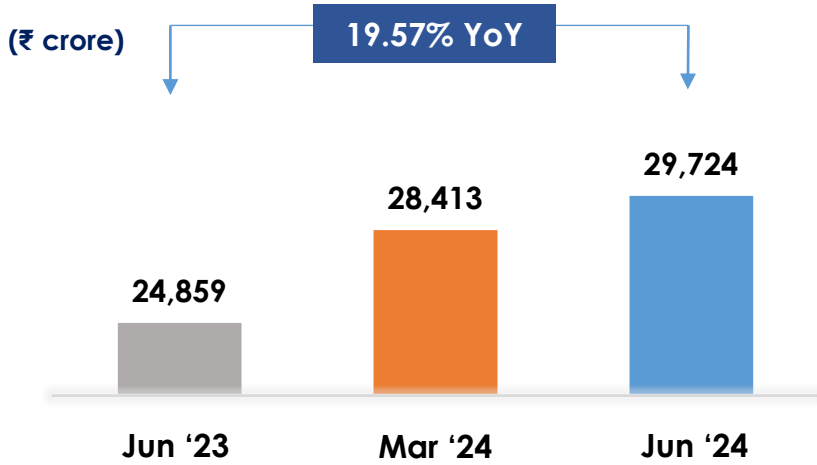


Market Share – Hybrid QAAUM

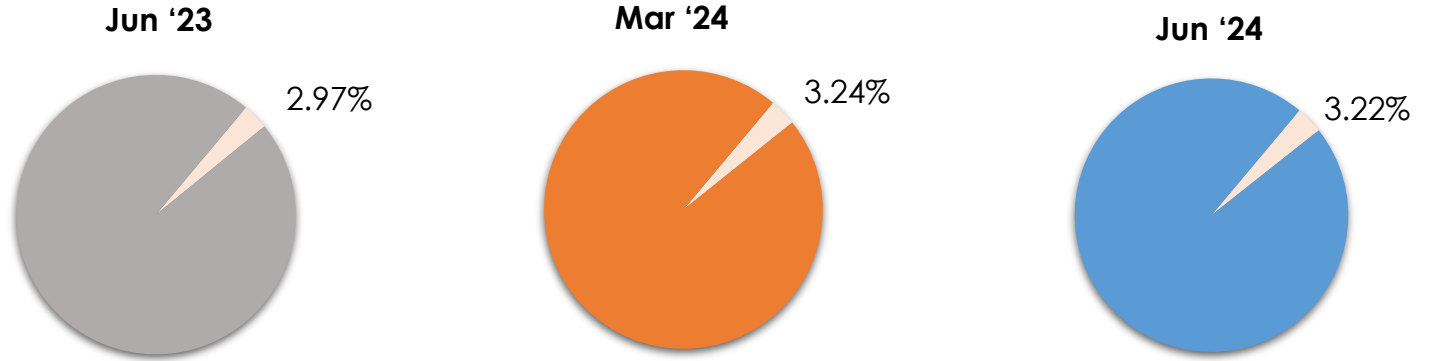


Stable Growth: ~20% YoY rise in Income QAAUM

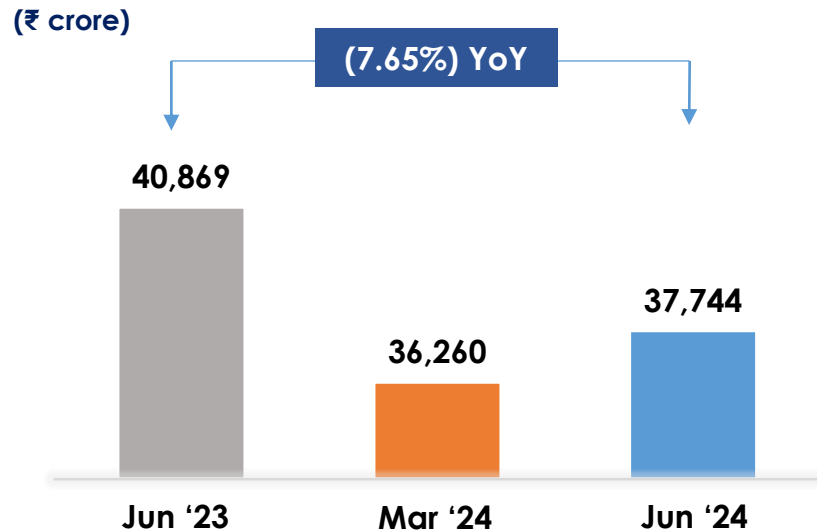
Income QAAUM



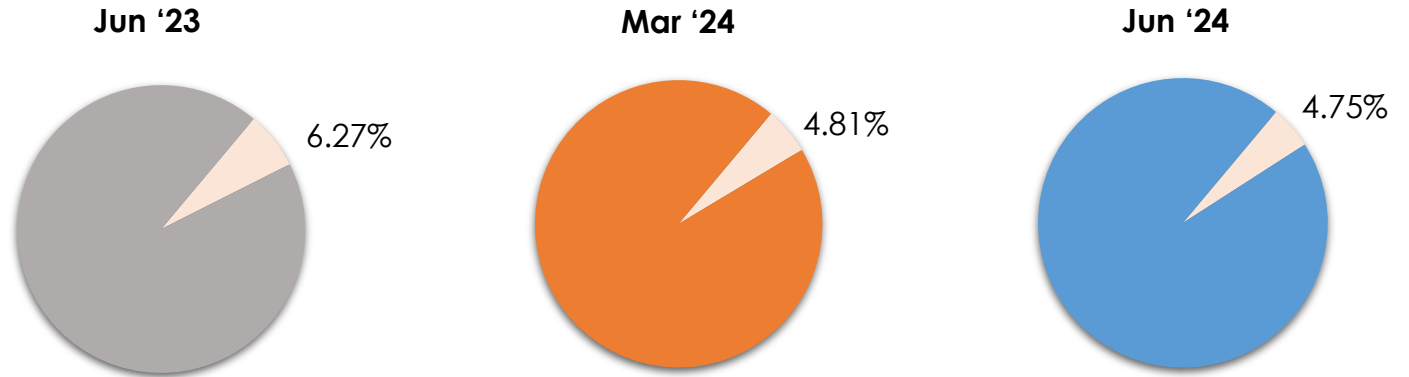
Market Share – Income QAAUM



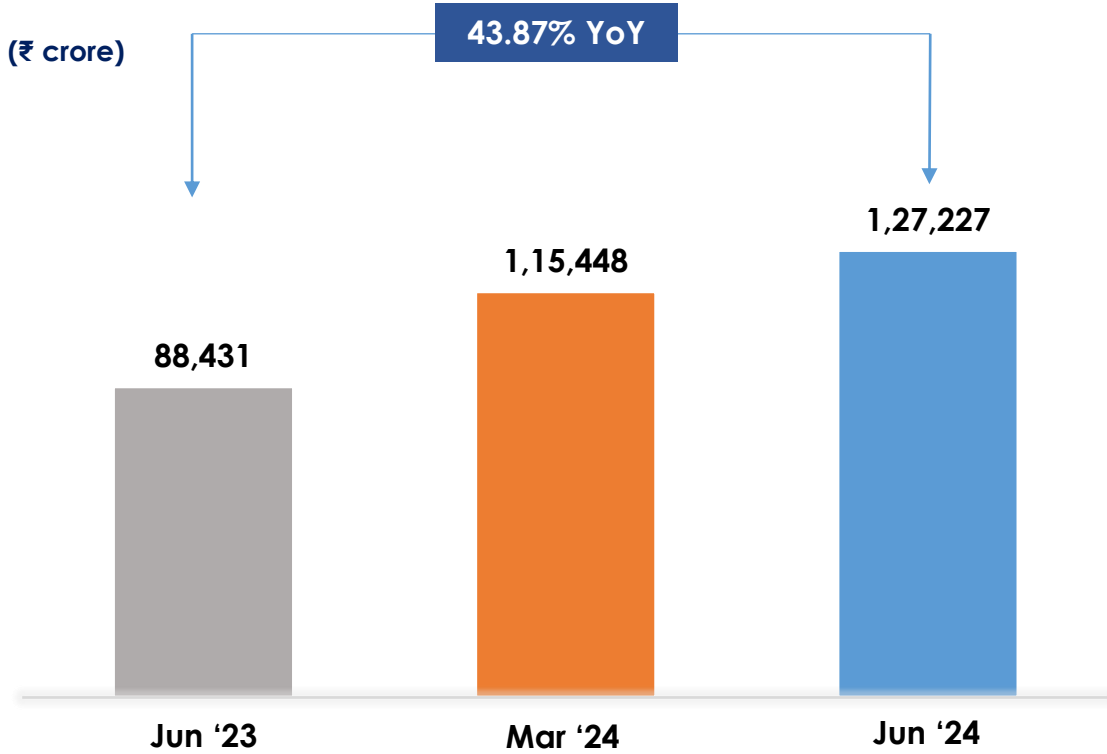
Cash & Arbitrage QAAUM



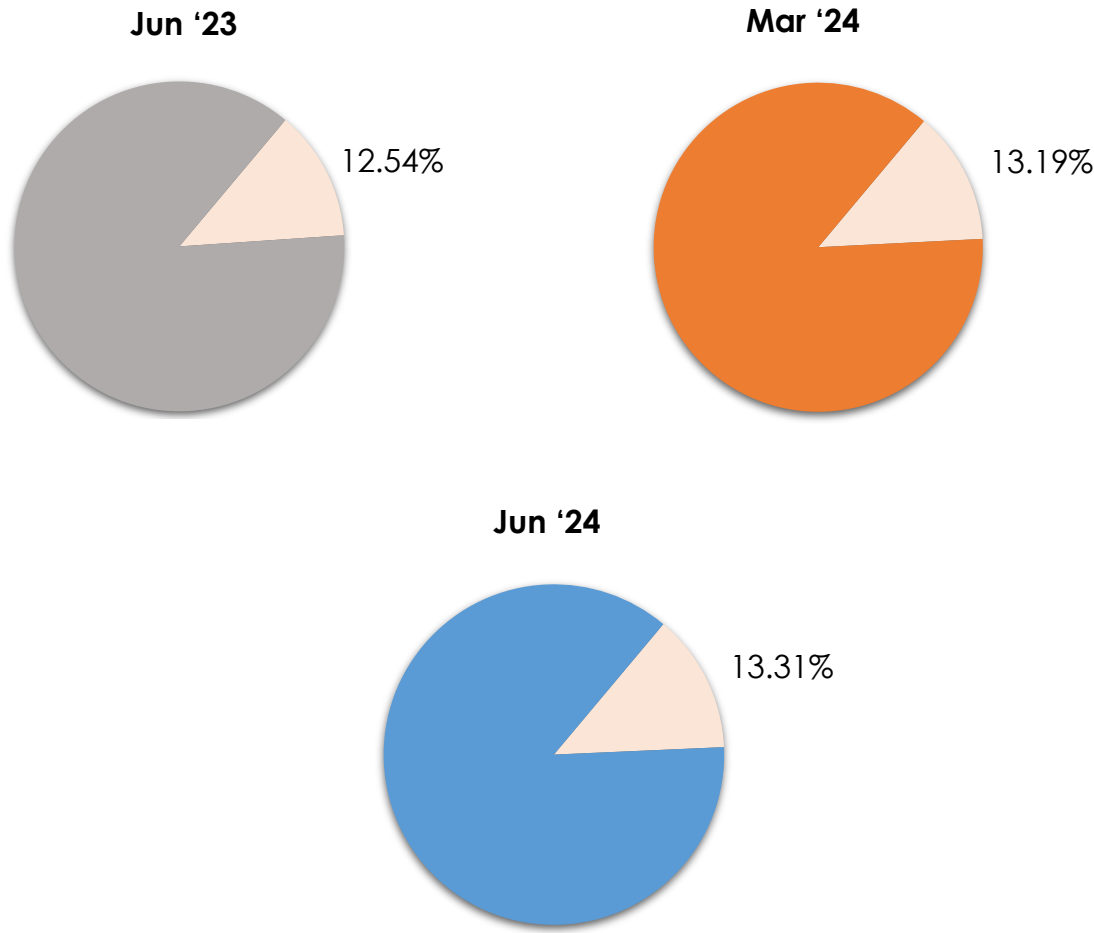
Market Share – Cash & Arbitrage QAAUM



Index & ETFs QAAUM



Market Share – Index & ETFs QAAUM

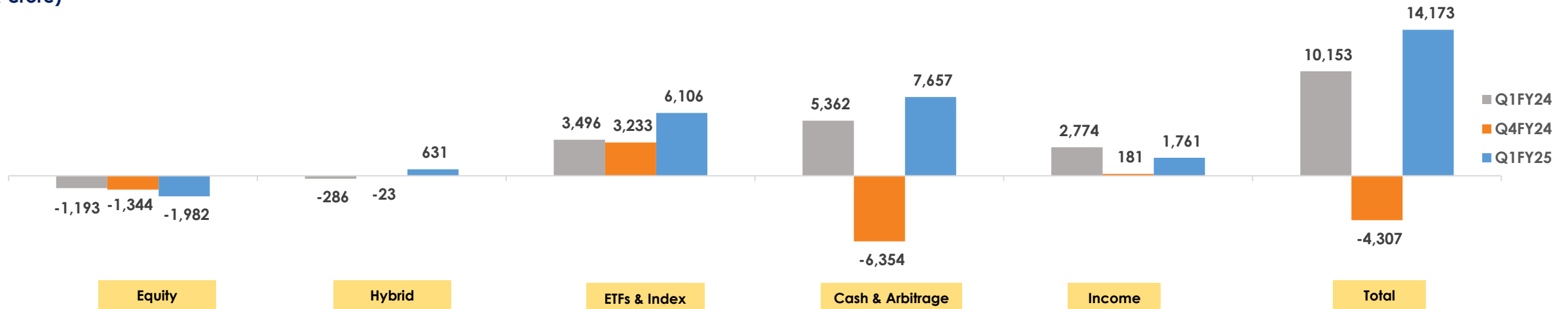


Trend in Net Sales

Quarterly Net Sales for Hybrid, Passive and Income witnessed growth

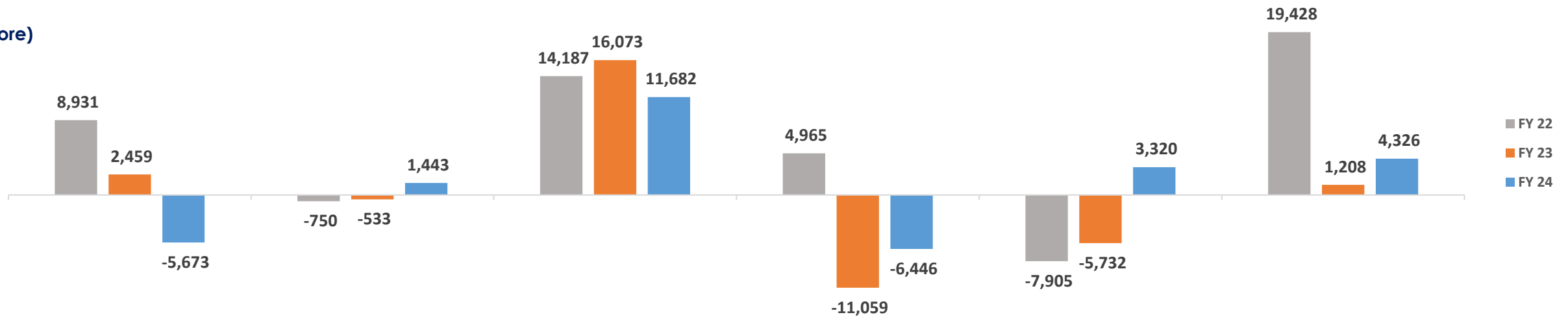
Quarterly Net Sales

(₹ crore)



Yearly Net Sales

(₹ crore)





1. a) Prudent Investment Management Policies





Equity Investment Process



Investment Process

- In-house Research Team
- Proprietary Framework ScoreAlpha – Qualitative & Quantitative
- Portfolio Construction
- Integration of ESG factors



Diversity

- Diversity of styles with Discipline
- Bound by the Investment Process
- Risk Guidelines



Team Culture

- Experienced and Professional Team
- Emphasis on Collaboration
- Interactive process - Formal and Informal



Performance Measurement

- Based on Performance of Fund against Benchmark and Peers over different time periods



Fixed Income Investment Process



Approach

- Active duration management of portfolios
- Emphasis on Risk adjusted consistent performance
- Diverse investment strategies across duration/credit spectrum to provide holistic investment solutions



Research Process

- GIMS framework - Qualitative and Quantitative research
- Investment universe of recommended issuers - Reviewed and monitored by the Credit Research team
- Embedded technology platform
- In-house early warning management system



Construct

- As per our Investment Objectives and Scheme strategies as per UTI's GIMS framework

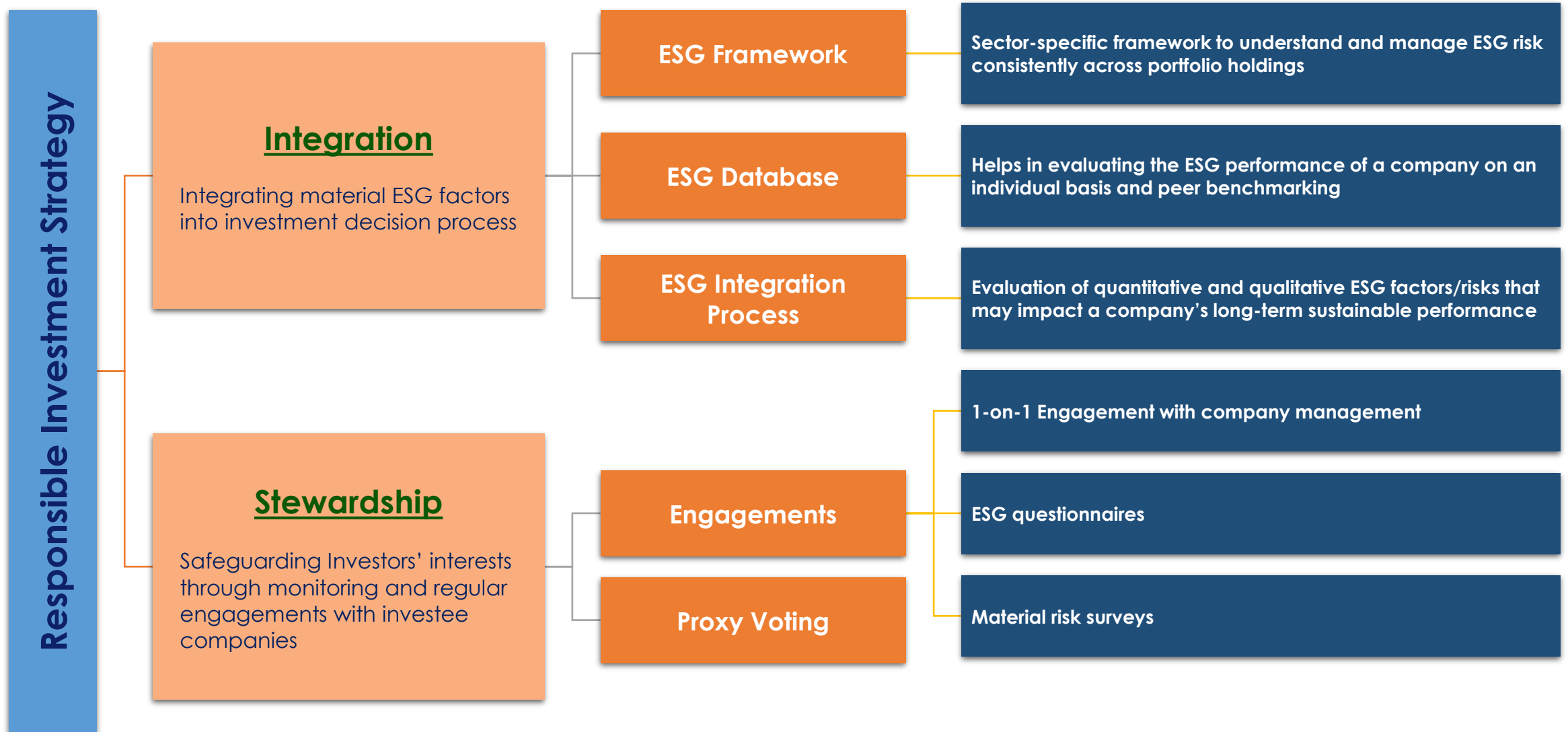


Review

- Comprehensive Review Mechanism with Rigorous Monitoring
- Ensure consistency across investment strategy, portfolio allocation, risk management and fund philosophy

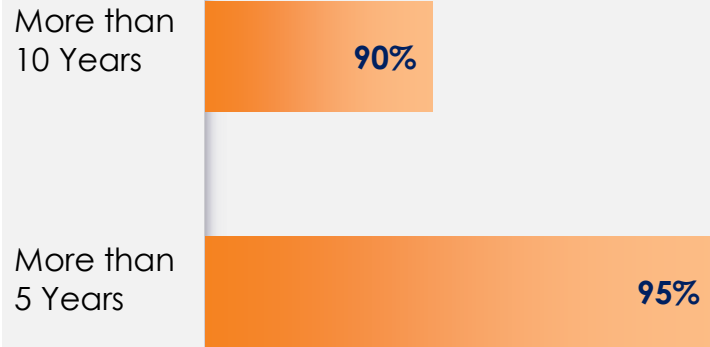
Endeavour to deliver Industry Leading Performance

1. c) Embedding ESG in our Investment Decisions

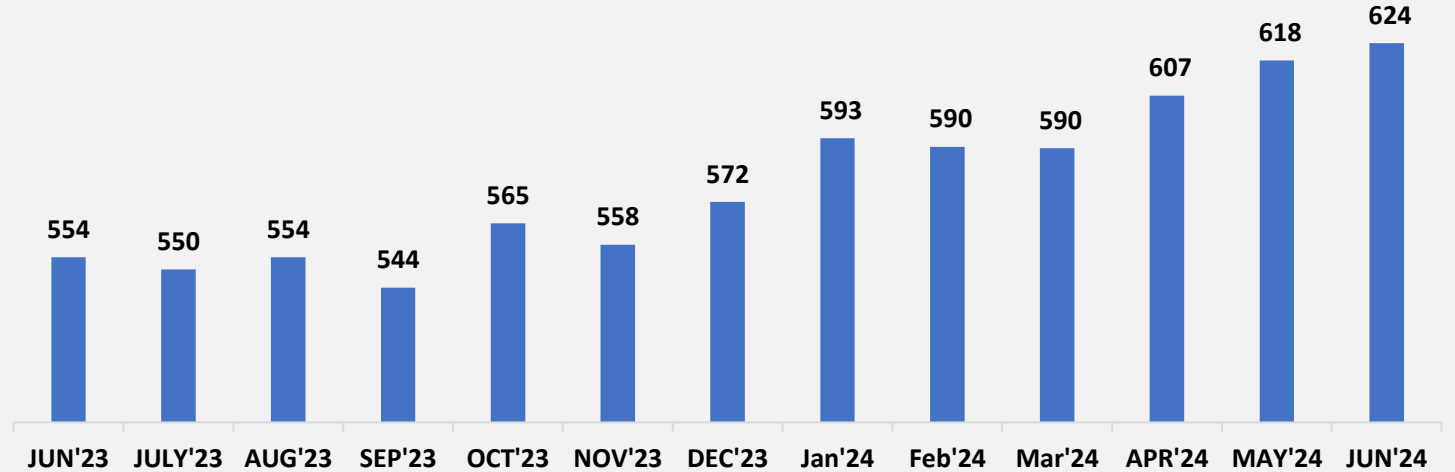


2. SIP to remain the Cornerstone for AUM Performance

Long Tenure SIP Book⁽¹⁾



Monthly Gross SIP Inflow (₹ crore)



Our SIP AUM increased by ₹ 11,175 crore, or 44.84% from ₹ 24,920 crore as of 30th June 2023, to ₹ **36,095⁽²⁾ crore** as of **30th June 2024**



Increasing the number of SIP-selling mutual fund distributors and their share of wallet is a particular priority for the sales engagement strategy

Source: RTA Data. (1) As of 30th June 2024

(2) SIP folios with four consecutive SIP failure have been excluded.

3. a) Enabling Business Digitally

24x7 Digital Channels



- Access at your convenience **anytime anywhere**, new mobile app & transaction portal launched, **improved UI/UX and seamless transactional Journeys**
- Revamped **website utimf.com** for investing, enquiry and servicing. Website is PWA enabled, and SEO optimized
- **Conversational** investing, enquiry & assistance through chatbot UNO & WhatsApp interface
- Tech enabled, secured and 2FA compliant digital channels
- Added new features such as co-branding for MFDs, UPI led payments, quick Invest etc

Assisted Journeys integrated



- Customer service for product & investment enquiry- **inbound, outbound & co-browsing** support
- **Revamped contact centre operations** – new dialer & updated processes
- ‘ **Live Chat with Agent**’ service for investors through chatbot & WhatsApp
- Call-back to customers for on-demand assistance & for failed transactions
- **Insta Invest** for one click digital investment via UTI financial centres & contact centre

Building Community



- Active engagement on multiple touch points across social media channels
- Growing social media follower base and engagement via multiple multimedia campaigns
- **Content distribution across channels** - infographics, blog post, videos, eBooks, GIF, surveys chatbot, FAQs etc
- **Market Insight** - UTI MF Knowledge Series based virtual events
- **Awareness & consideration** led paid marketing campaigns on search, display, OTT, video, news platforms for existing prospective audience

Simplifying Life



- **Real-time one-time mandate** – for enabling one-click investment
- **Multi-scheme investing** – create and invest in upto 4 schemes in-a-go with one click investment
- **Revamped Digital KYC** - paperless and contactless KYC process riding on Aadhar & Digi Locker
- **Quick Services** via sms or missed call – portfolio valuation enquiry, request call back, SOA enquiry etc.
- ‘**Quick Pay**’ feature launched for instant payment via pre-filled investment links for missed SIPs, failed transactions
- **Instant call-back** for failed SIP and lumpsum transactions & **abandoned cart** feature launched for drop-off transactions, to re-start journey

Partner Enablement



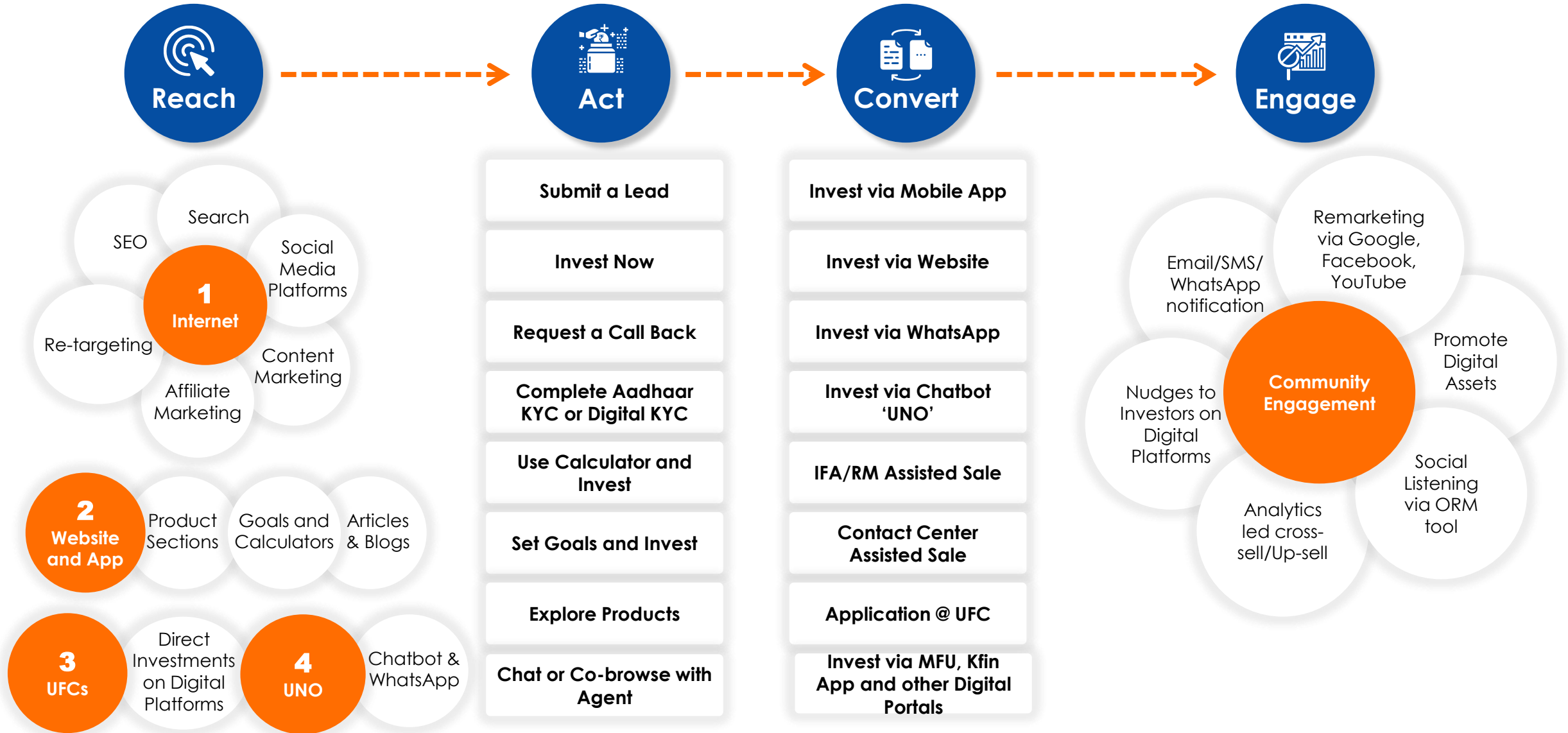
- **Online empanelment** of MFDs
- **Revamped UTI Buddy** - office-on-the-go app and web interface for MFDs. Improved UI/UX and transactional journeys and straight through capabilities
- **Initiate & track transactions** for investors to reduce sales cycle. Track AUM, folio and market updates
- **Embedded investing** - API integrations with partners and aggregators
- **WhatsApp channel** for distributors. communication on WhatsApp also enabled as preferred channel
- **UTI Insta Pay** - insta brokerage module for commission payments on the fly

Personalized and Contextual Journey



- **Multi-media marketing platform** for email, sms, push notifications etc.
- Delivers relevant content through preferred channel
- Consistency in customer experience with personalized touch across platforms
- Segmented and targeted campaigns for cross-sell based on analytics
- **Re-Marketing campaigns** – re-targeting and cookie based framework
- WhatsApp communication for targeted Investors

3. b) Digital Client Acquisition Cycle



3. c) Current Digital Ecosystem at UTI AMC

Riding on Best-in-Class Technology and Partner Ecosystem

Front Office

(Revenue Generating & Customer Facing)

Brand Message

Investment Management

Customer Onboarding Channels

Transaction Processing

Digital Enablers

Customer Engagement

Customer Servicing

Middle Office

(Risk & Compliance)

Risk & Compliance

Back Office

(Accounting, Technology, HR, Finance)

Research & Fund Management

Human Resource

Accounting & Operations

Robotic Process Automation

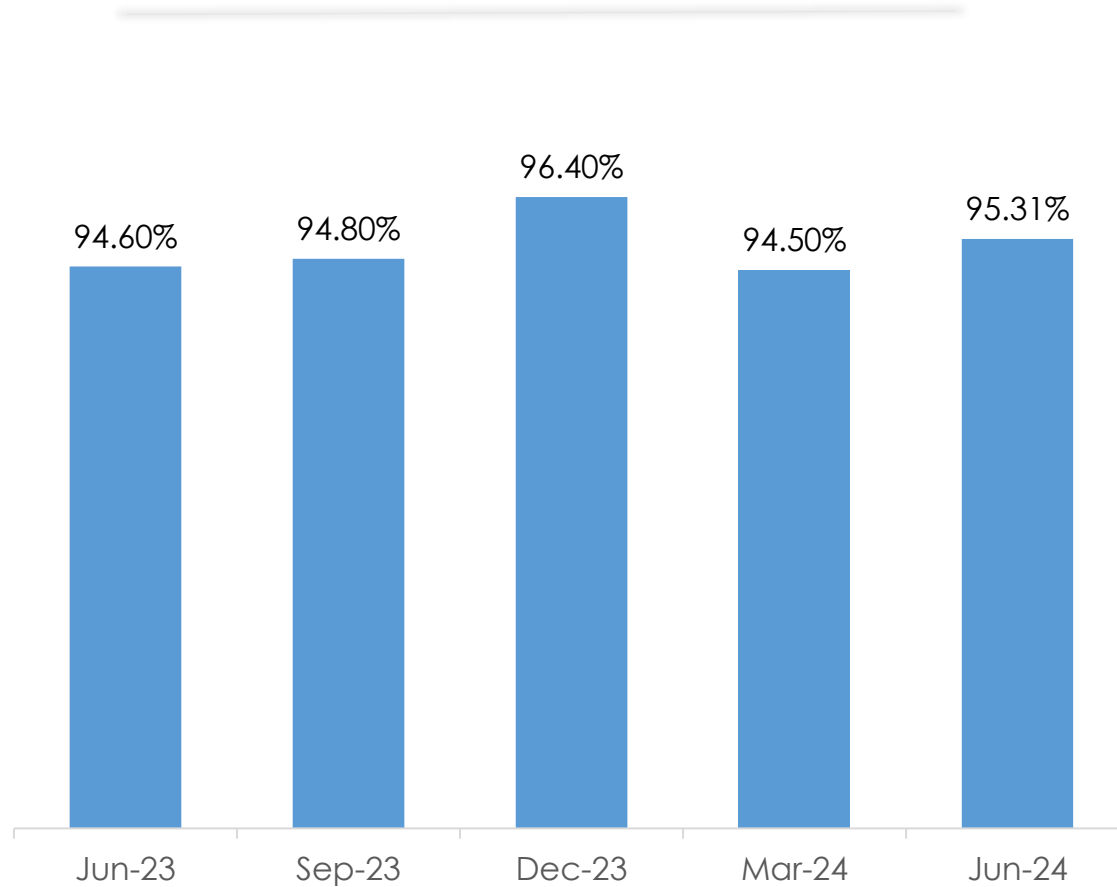
Registrar & Transfer Agent

Information Technology



3. d) Growing Online Transactions reflect Acceptance of Digital

Quarterly Online Gross Sales (as % of Total Gross Sales)



Number of digital SIP transactions recorded a growth of **10% in Q1 FY25** as compared to Q1 FY24



35.42% of total gross sales of Equity & Hybrid funds were mobilized through Digital Platforms



We envisage using analytical tools and our digital marketing platform to identify and capitalize on cross selling and upselling opportunities

3. e) Our Endeavours to Augment our Digital Presence



For Customers

- Seamless accessibility through revamped digital channels
- Paperless & digitally enabled KYC process & multiple enablers for seamless digital transactions



For Distributors

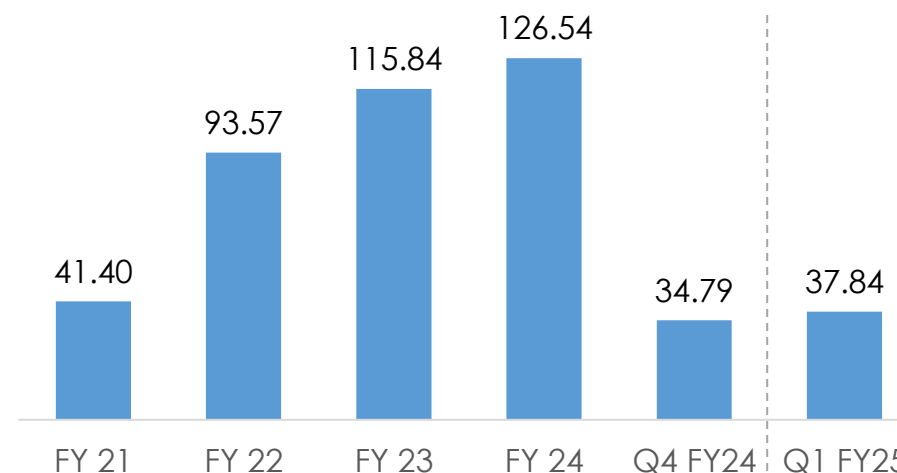
- “UTI Buddy” – Revamped Office-on-the-go Mobile App and Website for distributors
- Enabled multiple transactions in assisted mode to reduce sales cycle, service instantly. Also track AUM, get business insights and timely market updates



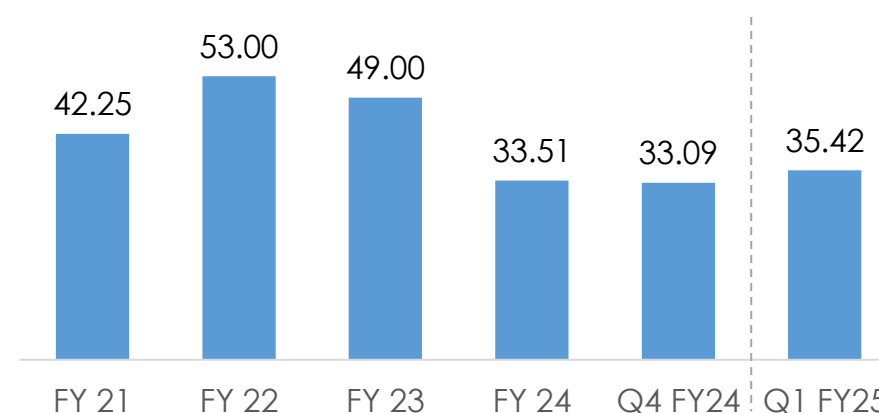
Marketing

- Data driven digital marketing – through email, SMS, notification and WhatsApp
- We intend to continue our investments in paid marketing and digital partnerships across channels with the aim to acquire new investors and increase sales

Number of Digital Purchase Transactions (in Lakhs)



Sales through Digital Platforms (as a % of Equity & Hybrid MF Gross Sales)



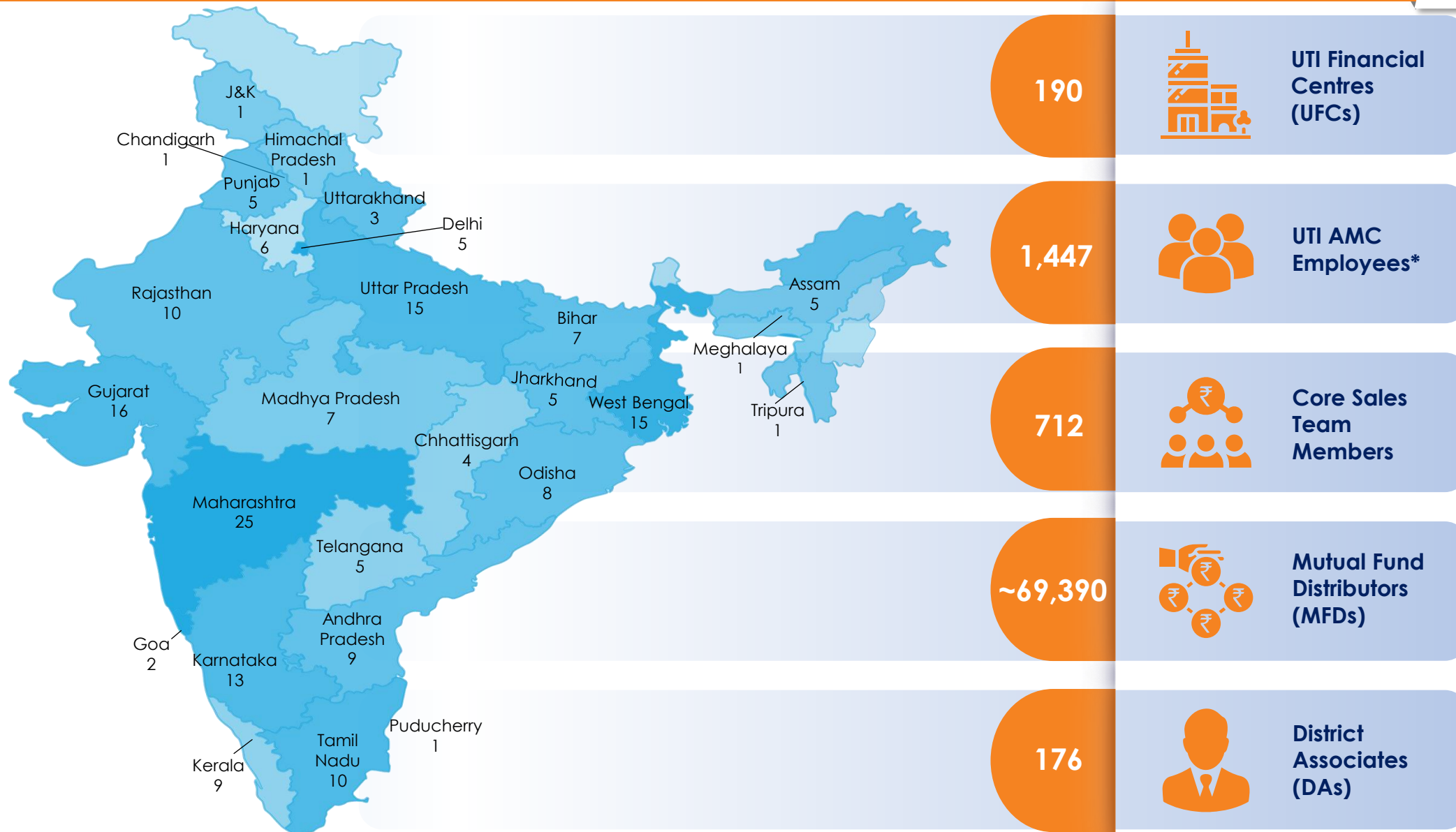
3. f) Developing Digital Resources to be Future Ready



- Re-imagined Digitized Ecosystem for **Direct-to-Customer** Segment
- Digitized **Ecosystem for Partners** for Increased distribution Outreach
- **Data First organization** riding on Analytics and Personalization at Scale

- **Digitizing UFCs** riding on Technology and Digital Solutions
- **Remote/Distributed operating Model** for Investor and Partner Support
- **Digitized & Automated** Operational processes riding on Automation tools

4. a) Geographical Reach across the Country



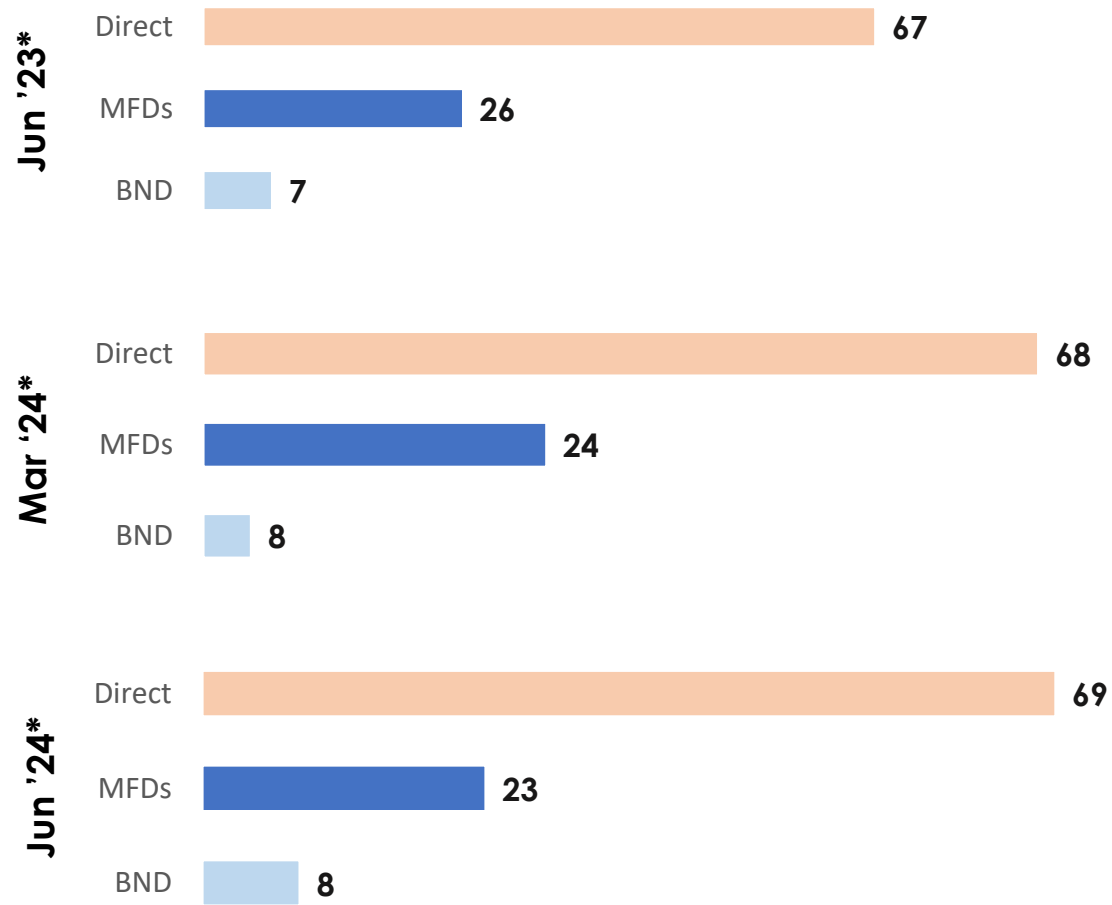
As of 30th June 2024

*Total Employees are 1,447 - includes 1,364 UTI MF employees and 83 employees of our subsidiaries

4. b) Multi-Channel Distribution Network brings Stability

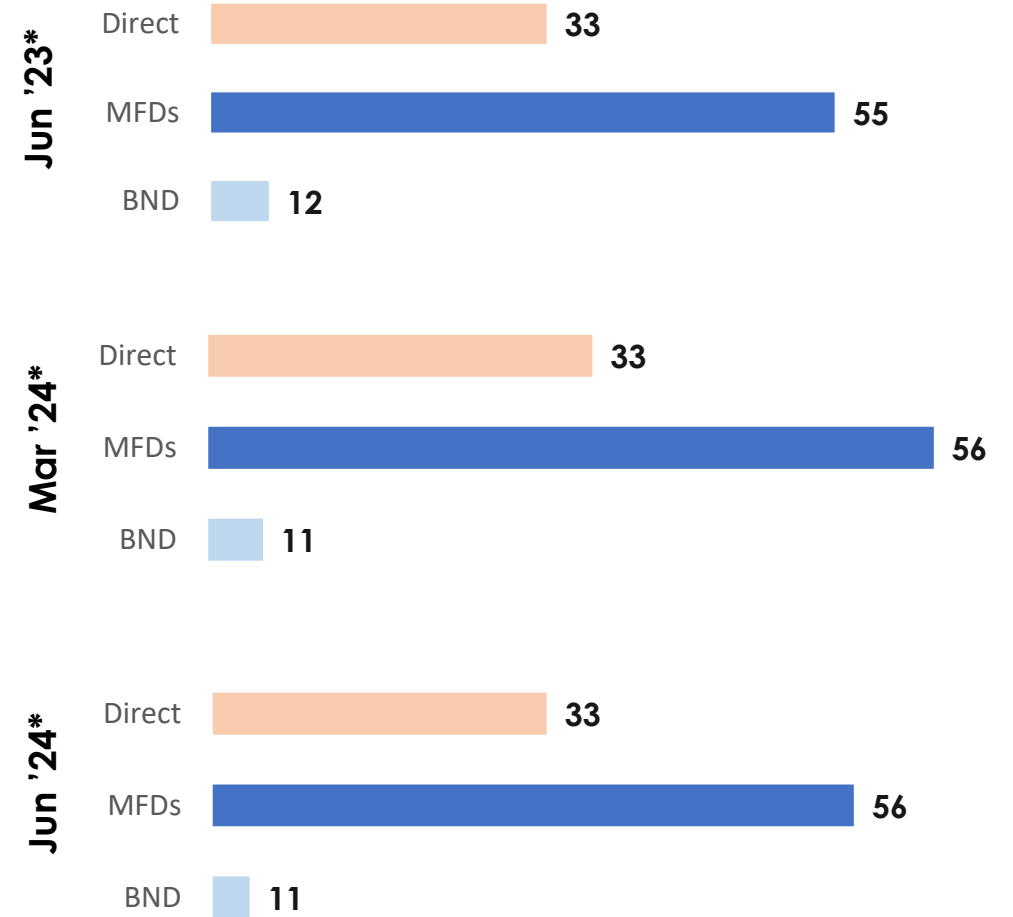
Total QAAUM

(in %)



Equity + Hybrid QAAUM

(in %)

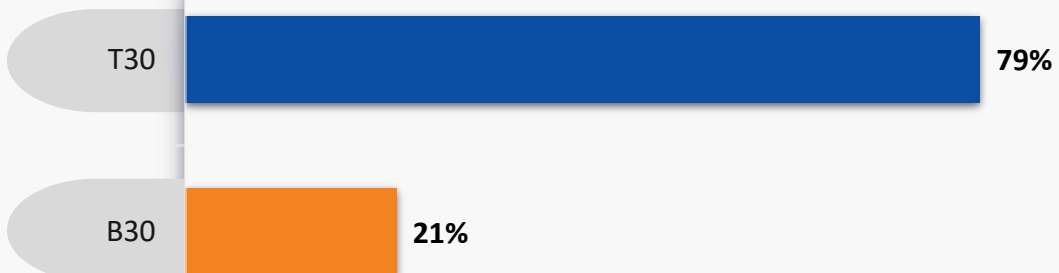


*Please note that the MFD segment consists only of IFA business while NDs and RDs have been taken along BND segment.

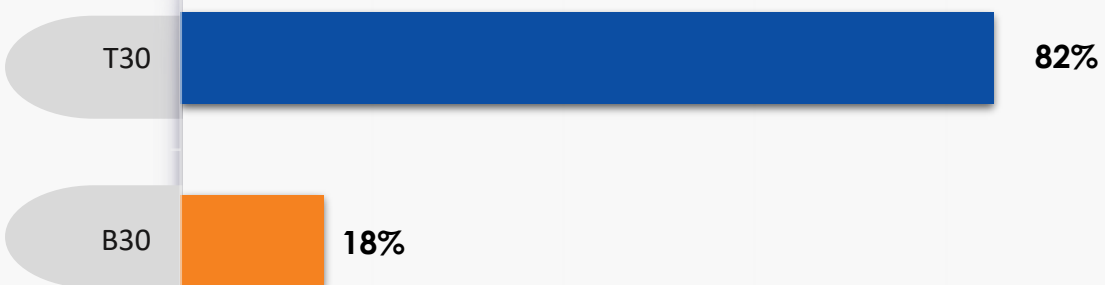
4. c) Outpacing the Industry in B30 cities

Monthly AAUM - June 2024

UTI Mutual Fund



Industry



Improved awareness about investing in financial products vis a vis traditional investment



Our established presence in B30 cities has enabled us to attract new clients, and positions us to capitalize on future growth in those underpenetrated cities



Network of 190 branches with 137 branches located in B30 cities as of 30th June 2024



Our broad client base also provides us with several opportunities, including cross-selling different funds



Our size and distribution network, particularly in B30 cities, provides us with economies of scale, particularly in distribution, marketing, and back-office activities



B30 AUM aids our overall margins as these are stickier in nature and offer comparatively higher margins

5. a) UTI International Ltd. – Exploring New Destinations



Assets Under Management of ₹ 27,714 crore as of 30th June 2024



4 Office Locations – Singapore, Dubai, London and Paris with a total of 30 staff members & Clients spread across 38+ countries with top 5 being Japan, Switzerland, France, UK, Israel and are primarily Institutions – Pensions, Banks, Insurance and Asset Managers



Secured licensing approval from French regulators to commence business operations in Paris, focusing on the Europe region



Received registration from the Securities Exchange Commission (SEC), USA, to initiate operations for the US business via a subsidiary of UTI International Ltd



Our Indian Equity fund (IDEF) domiciled in Ireland, with an AUM of USD 1086.01 million is being widely recognized and highly recommended



UTI India Innovation Fund has an AUM of USD 48.48 million



The J Safra Sarasin Responsible India fund, Europe's first ESG Compliant India fund, has AUM of USD 75.39 million



Fund structures in Ireland, Singapore, Cayman Islands, Dubai and Mauritius



Regulated by Monetary Authority of Singapore, DIFC in Dubai and FCA, UK

Data as of 30th June 2024

(1) Net Outstanding Amount

(2) Commitments received

5. b) UTI Pension Fund Ltd. – Reaching New Heights



100% subsidiary of UTI AMC Ltd.



PFRDA licensed for managing Pension funds



Managing Government and non-Government NPS corpus



UTI Pension Fund (UTI PFL) manages 25.43% of the NPS Industry AUM as on 30th June 2024



UTI PFL has shown AUM growth of 23.17% from ₹ 2,57,902 crore as on 30th June 2023 to ₹ 3,17,657 crore as on 30th June 2024

5. c) UTI Alternatives Pvt. Ltd. – Expanding the Business Portfolio



UTI Alternatives, 100% subsidiary of UTI AMC Ltd., mandated to manage and grow the private capital investment business



Currently manages 5 active private debt funds (UTI SDOF I, II & III), multi strategy fund (UTI MOF I), real estate strategy fund (UTI REOF I) with net commitments in excess of ₹ 2,796 crore



UTI Structured Debt Opportunities Fund I – SEBI approval received in August 2017. Final close in May 2019. Net Commitments of ₹ 79.39 crore⁽¹⁾. Currently exiting investments



UTI Structured Debt Opportunities Fund II – SEBI approval received in February 2021. Final close in May 2022. Net Commitments of ₹ 519 crore⁽²⁾. Currently exiting investments



UTI Structured Debt Opportunities Fund III – SEBI approval received in April 2022. Net Commitments of ₹ 468 crore⁽²⁾. Currently fund raising and investing



UTI Multi Opportunity Fund I – SEBI approval received in February 2022. Net Commitments of ₹ 1,599 crore⁽²⁾. Currently investing



UTI Real Estate Opportunities Fund I – Currently Fund Raising and Investing with commitments of ₹ 130 crore



UTI Alternatives received Co-investment Portfolio Manager (CPM) License in August 2022



SEBI approvals received for two more Funds i.e., UTI Credit Opportunities Fund I and UTI Asset Reconstruction Opportunities Fund I – to be launched



UTI Alternatives is also committed to Responsible Investing. UTI SDOF II & III have a well-defined ESG policy and strategy

- UTI AMC has incorporated ESG Strategy within its business operations and considering the same, the ESG rating agencies have started evaluating the Company. The ESG Rating Agency “Sustainalytics” has progressed our score from ‘High Risk’ to ‘Medium Risk’ (from 32.9 in 2021 to 24.1 in 2023)
- The Company has conducted Double Materiality Assessment that covers both Impact Materiality and Financial Materiality. This evaluation addresses changes in stakeholder expectations, business environments, regulations, and new sustainability trends
- UTI AMC is a signatory to United Nations – Principles of Responsible Investing Framework and Climate Action 100+



- Adopted paperless office system, smart e-approval systems through document management software "UTI E-Way"
- 100% renewable energy usage at corporate tower, use sensor-based faucets, replaced all CFLs with LEDs, use environment-friendly R-134A refrigerant in the air-conditioning systems at our corporate office
- Compost 100% of our wet waste and recycle 100% of paper and plastic waste at the corporate office
- In FY 2023-24, 18.02% of our capex was attributed to purchase of green furniture



- Conducted webinars on physical and mental health for employees pan India. Conducted an engagement survey in collaboration with Great Place to Work (GPTW) and identified areas of improvement to foster inclusivity, training needs and leadership building
- 28% Female workforce in FY 2023-24. 45% female intake promoting gender-balanced hiring
- We had a 99% participation rate for training on Code of ethics, Whistleblowing, Anti-money laundering, Prevention of sexual harassment, Cyber security awareness and Diversity, Equity and Inclusion. Participation rate for ESG training was 96%
- Through our strong CSR programme focusing on health, education and rural development, we touched 28,309 lives at group level



- Responsible Investment: As a signatory to UNPRI we scored 4 out of 5 stars under policy governance & Strategy, Direct Listed Equity – Active Fundamental and Confidence building measures. Scored 3 out of 5 stars under Direct Listed Equity – Passive Equity, Fixed Income – Corporate. We need to improve on Fixed Income – Sovereign module
- Robust Risk Management Framework: regularly monitor risk registers and risk mitigation
- Data Security and Cyber Risks: Strengthening of mechanisms for cyber security (cloud security, dark web and deep web monitoring)



Financial Snapshot

Consolidated Statement of Profit & Loss – Quarterly Earnings

Particulars	Q1 FY25	Q1 FY24	% (+/-)
Total Revenue from Operations	529	468	13%
Other Income	5	1	400%
Total Income	534	469	14%
Fee & Commission Expenses	1	-	100%
Employee Benefit Expense	114	106	8%
Depreciation & Amortization Expenses	11	11	-
Other Expense	64	61	5%
Finance Cost	3	3	-
Total Expenses	193	181	7%
Profit Before Tax (PBT)	341	288	18%
Profit After Tax (PAT)	274	234	17%
PAT for the Owners of the Company	254	234	9%
PAT Margins	48%	50%	

(₹ crore)

Total Revenue from Operations	Q1 FY25	Q1 FY24	% (+/-)
Sale of Services	337	283	19%
Net Gain on Fair Value Changes	179	174	3%
Interest & Dividend Income	9	8	13%
Rental Income	4	3	33%
Total Revenue from Operations	529	468	13%

Consolidated Statement of Profit & Loss – Sequential Quarterly Earnings

Particulars	Q1 FY25	Q4 FY24	% (+/-)	(₹ crore)
Total Revenue from Operations	529	416	27%	
Other Income	5	4	25%	
Total Income	534	420	27%	
Fee & Commission Expenses	1	1	-	
Employee Benefit Expense	114	117	(3%)	
Depreciation & Amortization Expenses	11	11	-	
Other Expense	64	70	(9%)	
Finance Cost	3	3	-	
Total Expenses	193	202	(4%)	
Profit Before Tax (PBT)	341	218	56%	
Profit After Tax (PAT)	274	181	51%	
PAT for the Owners of the Company	254	163	56%	
PAT Margins	48%	39%		

Total Revenue from Operations	Q1 FY25	Q4 FY24	% (+/-)
Sale of Services	337	318	6%
Net Gain on Fair Value Changes	179	85	111%
Interest & Dividend Income	9	9	-
Rental Income	4	4	-
Total Revenue from Operations	529	416	27%

Standalone Statement of Profit & Loss – Quarterly Earnings

Particulars	Q1 FY25	Q1 FY24	% (+/-)	(₹ crore)
Total Revenue from Operations	387	353	10%	
Other Income	3	-	100%	
Total Income	390	353	10%	
Fee & Commission Expenses	3	3	-	
Employee benefit Expense	92	89	3%	
Depreciation & Amortization Expenses	10	9	11%	
Other Expense	33	36	(8%)	
Finance Cost	3	2	50%	
Total Expenses	141	139	1%	
Profit Before Tax (PBT)	249	214	16%	
Profit After Tax (PAT)	186	165	13%	
PAT Margins	48%	47%		

Total Revenue from Operations	Q1 FY25	Q1 FY24	% (+/-)
Sale of Services	273	228	20%
Net Gain on fair value changes	102	114	(11%)
Interest & Dividend Income	8	8	-
Rental Income	4	3	33%
Total Revenue from Operations	387	353	10%

Standalone Statement of Profit & Loss – Sequential Quarterly Earnings

Particulars	Q1 FY25	Q4 FY24	% (+/-)	(₹ crore)
Total Revenue from Operations	387	327	18%	
Other Income	3	4	(25%)	
Total Income	390	331	18%	
Fee & Commission expenses	3	3	-	
Employee benefit expense	92	97	(5%)	
Depreciation & Amortization expenses	10	11	(9%)	
Other Expense	33	34	(3%)	
Finance cost	3	3	-	
Total Expenses	141	148	(5%)	
Profit Before Tax (PBT)	249	183	36%	
Profit After Tax (PAT)	186	151	23%	
PAT Margins	48%	46%		

Total Revenue from Operations	Q1 FY25	Q4 FY24	% (+/-)
Sale of Services	273	257	6%
Net Gain on fair value changes	102	58	76%
Interest & Dividend Income	8	8	-
Rental Income	4	4	-
Total Revenue from Operations	387	327	18%

Details of Consolidated Sale of Services

(₹ crore)

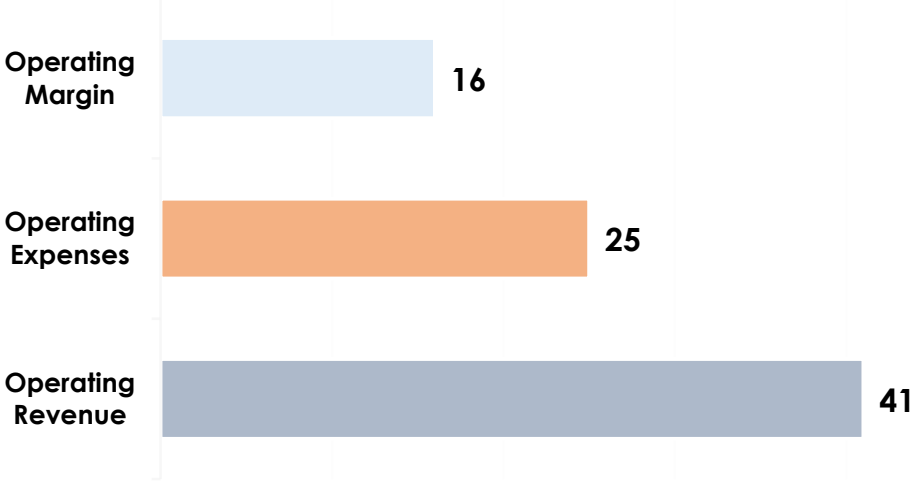
Particulars	Q1 FY25	Q1 FY24	% (+/-)	Q4 FY24	% (+/-)
MF Fees	264	220	20%	247	7%
PMS Fees	8	6	33%	9	(11%)
SUUTI Support Service Fees	1	2	(50%)	1	-
Sale of Services - UTI AMC Standalone	273	228	20%	257	6%
UTI International	35	29	21%	33	6%
UTI PFL*	32	28	14%	31	3%
UTI Alternatives	4	2	100%	3	33%
Elimination	(7)	(4)	75%	(6)	17%
Sale of Services - UTI AMC Consolidated	337	283	19%	318	6%

Particulars	Q1 FY25	FY24	% (+/-)	(₹ crore)
Assets:				
Financial Assets	5188	4850	7%	
Non-Financial Assets	472	491	(4%)	
Total Assets	5660	5341	6%	
Liabilities & Equity:				
Financial Liabilities	232	272	(15%)	
Non-financial Liabilities	137	96	43%	
Equity	5291	4973	6%	
Total Liabilities & Equity	5660	5341	6%	

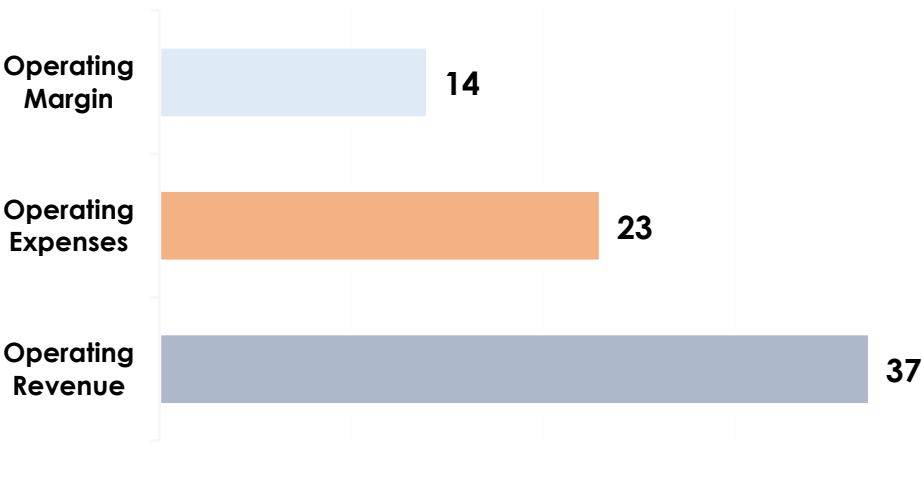
Particulars	Q1 FY25	FY24	% (+/-)	(₹ crore)
Assets:				
Financial Assets	3755	3515	7%	
Non-Financial Assets	452	466	(3%)	
Total Assets	4207	3981	6%	
Liabilities & Equity:				
Financial Liabilities	200	214	(7%)	
Non-financial Liabilities	124	82	51%	
Equity	3883	3685	5%	
Total Liabilities & Equity	4207	3981	6%	

Operating Profit Margin (bps of AAUM)

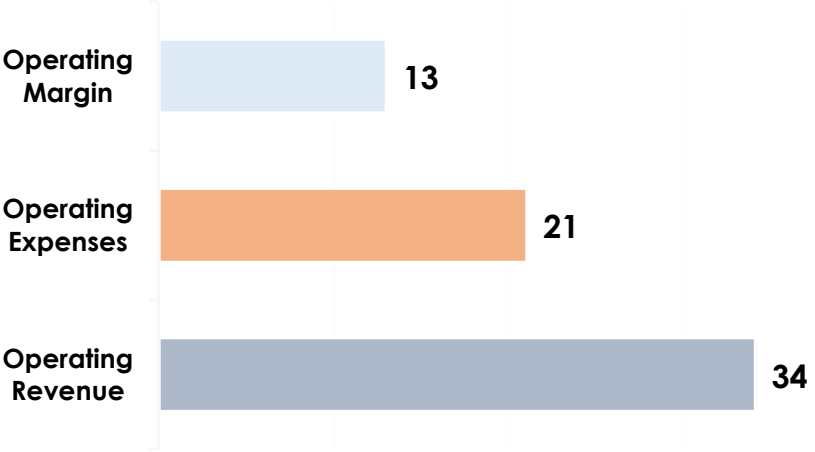
Year End FY2022



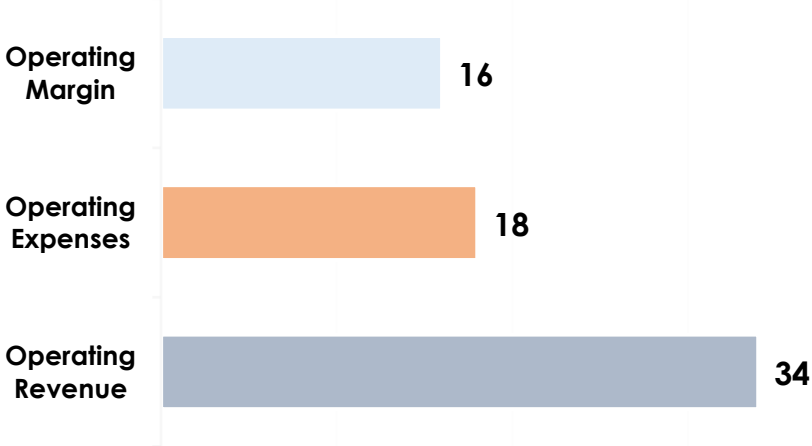
Year End FY2023



Year End FY2024



Q1 FY2025*



*Q1 FY2025 figures have been annualised

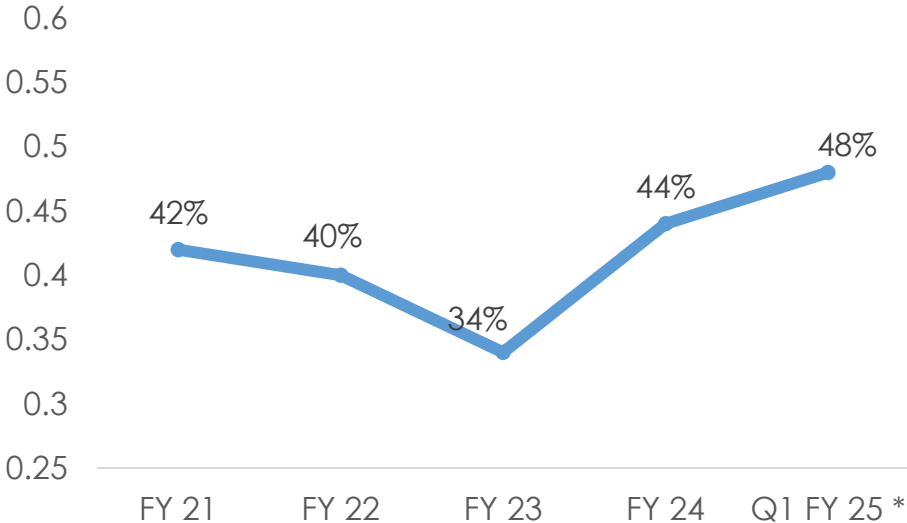
Other Subsidiaries - Financial Highlights

(₹ crore)

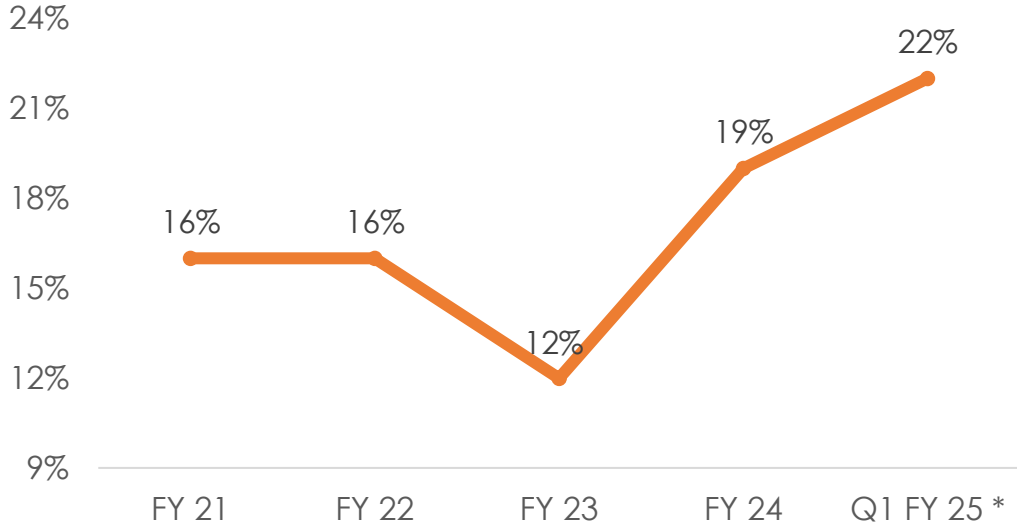
Particulars	UTI International Ltd.		UTI Pension Fund Ltd.*		UTI Alternatives Pvt. Ltd.		UTI Venture Funds Mgmt. Co. Pvt. Ltd.	
	Q1 FY25	Q1 FY24	Q1 FY25	Q1 FY24	Q1 FY25	Q1 FY24	Q1 FY25	Q1 FY24
AUM	27,714	21,772	3,17,657	2,57,902	2,796	1,784	--	--
Sale of Service	34.6	28.9	32.0	27.6	3.5	1.8	--	--
Investment & Other Income	55.6	60.0	3.2	2.6	1.0	0.6	--	0.3
Total Income	90.2	88.9	35.2	30.2	4.5	2.4	--	0.3
Employee Benefit Expenses	17.0	13.1	2.9	2.4	2.0	2.3	--	--
Admin & Other Expenses	20.5	18.5	13.2	10.7	1.8	1.1	0.4	--
Total Expenses	37.5	31.6	16.1	13.1	3.8	3.4	0.4	--
Profit Before Tax	52.7	57.3	19.1	17.1	0.7	(1.0)	(0.4)	0.3
Profit After Tax	52.8	57.3	13.8	12.5	0.7	(0.5)	(0.3)	0.2
Net Worth	736.0	623.0	201.5	146.3	55.1	49.3	12.9	13.2



PAT Margin (%)



Return on Equity (%)



*Q1 FY 25 figures have been annualised



Annexures



Contact Center

0.92 lakh
Total Call Volume
Outbound

- **Self service IVR** for NAV, SOA, Branch Locator etc.
- **Inbound Calls** for Queries and Support
- **Outbound Calls** for Leads, Call-back request, reminders etc.

0.72 lakh
Total Call Volume
Inbound

9 seconds
Average Speed of
Answer

- **Chat with Live Agent** for Assistance
- **Co-browsing** for on-demand Live Assistance on Website
- **Chatbot and WhatsApp** for Conversational Enquiry, Investing & Servicing

0.1 lakh
Live Chats
offered



Investor Services

11
Total Complaints Received

1.25 crore
Folios

Low Complaints Ratio
against folios at **0.0001%**



Digital Transactions (own assets)

60.39%
Digital Transactions done
post E-KYC are SIP
Instalments

₹ 63.85 crore
Digital Transaction
Amount capitalized post
Digital KYC

29,467
Digital KYC Compliant
PANs created

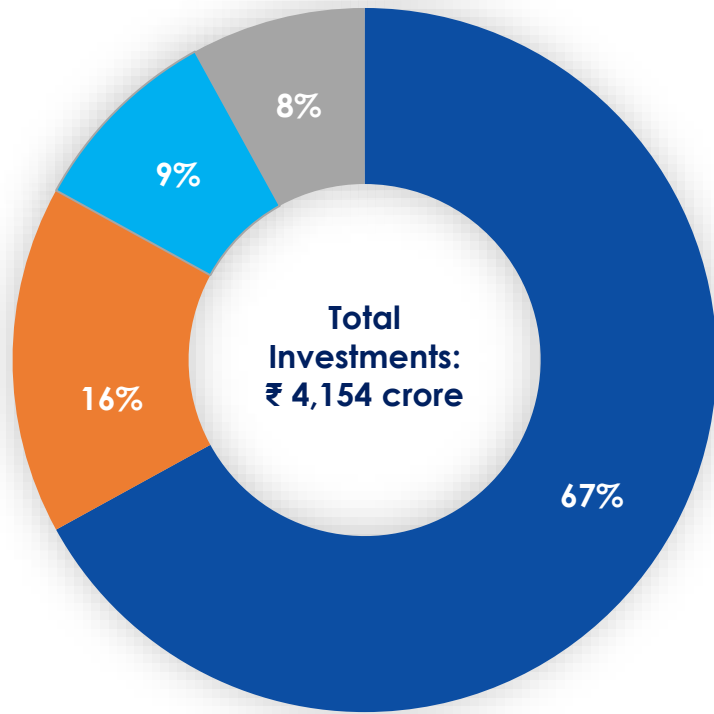


Non-Commercial Transactions

90.57%
Non-Commercial
Transactions processed in
the same day

79.04%
Non-Commercial
Transactions processed in
60 Minutes

Breakdown of Total Investment



- Mutual Funds
- Offshore Funds
- Venture funds, Other equity
- G Sec & Bonds

As on 30th June 2024

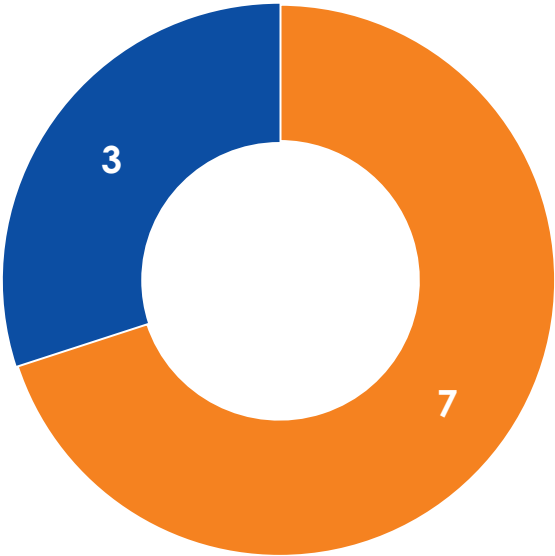
(₹ crore)

Investment in UTI MF Schemes	2,794
Equity [#]	725
Arbitrage	752
Liquid & Debt	1,317
Offshore Funds	652
Equity	498
Debt / Hybrid	154
Venture Funds, Other Equity etc.	388
G Sec & Bonds	320
TOTAL	4,154

- Total Consolidated Investment as per the Balance Sheet as on 30.06.2024 is ₹ 4,775 crore, including the investments in SDOF II & III
- Above consolidated investment of ₹ 4,154 crore is the treasury investment of UTI Group after eliminating the consolidation effect of SDOF II & III

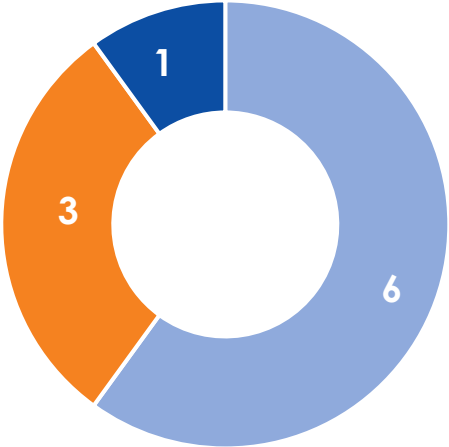
UTI AMC is a **professionally managed company**

Geographical Representation



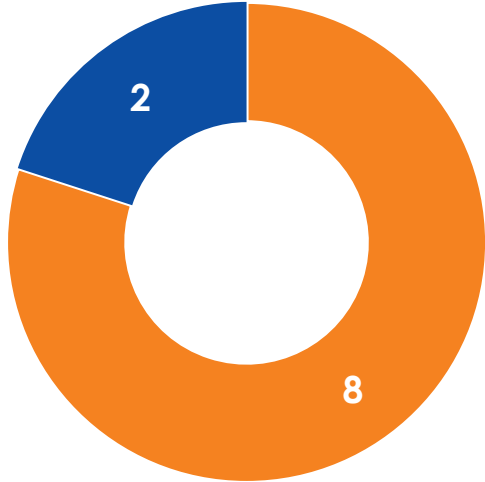
Domestic Overseas

Board Composition



Independent Directors
Non-Executive Non-Independent Directors
Managing Director

Women Directors Representation



Women Director



Mr. Dinesh Kumar Mehrotra | Non - Executive Chairman & Independent Director

Mr. Dinesh Kumar Mehrotra is the Non - Executive Chairman and an Independent Director of the Company. He has previously served as the Chairman and the Managing Director of LIC. He has also served as the Executive Director of International Operations at LIC. He holds a B.Sc. (Honours) degree from the University of Patna. The shareholders approved his appointment as an Independent Director of the Company at the Annual General Meeting held on 23rd August 2017.



Mr. Flemming Madsen | Non - Executive Nominee Director

Mr. Flemming Madsen is a Non-Executive Nominee Director of the Company. He was the Head of Global Financial Intermediaries at T. Rowe Price. He was a Vice President of T. Rowe Price Group, Inc., T. Rowe Price International Limited and member of the EMEA Distribution Executive Committee. He has been associated with T. Rowe Price for 23 years. He has more than three decades of experience in the financial industry which includes Capital Markets Transactions, Investment Banking and Asset Management. His appointment as a Non-Executive Nominee Director of the Company was approved by the shareholders at the 19th Annual General Meeting held on 25th July 2022.



Mr. Narasimhan Seshadri | Independent Director

Mr. Narasimhan Seshadri is an Independent Director of the Company. He has four decades of experience in the banking industry, having served two major public sector banks viz. Canara Bank and Bank of India. Prior to joining the Company, he was a Director on the Board of NPCI and a Whole - Time Executive Director on the Board of Bank of India. He holds a Master's Degree in Commerce from the Bangalore University, Masters in Divya Prabandam M.A. (DP) from SASTRA University and Masters in Banking and Finance (MBA Banking and Finance) from IGNOU. He is a Certified Associate of the Indian Institute of Bankers. The shareholders approved his appointment as an Independent Director of the Company at the Annual General Meeting held on 23rd August 2017.



Mr. Deepak Kumar Chatterjee | Independent Director

Mr. Deepak Kumar Chatterjee is an Independent Director of the Company. Prior to joining the Company, he was associated with SBI Funds Management Private Limited as the Managing Director and Chief Executive Officer and SBI Capital Markets Limited as the Executive Vice President. He was also associated with IIFCL Projects Limited as its Chief Executive Officer and IIFCL Asset Management Company Limited as a Director. He holds a B.Sc. (Honours) degree in Physics from the University of Delhi, an M.Sc. degree in Agricultural Physics from the Indian Agricultural Research Institute, New Delhi and an MBA from the University of Delhi. He is also a Certified Associate of the Indian Institute of Bankers. The shareholders approved his appointment as an Independent Director of the Company at the Annual General Meeting held on 25th September 2018.



Mr. Rajeev Kakar | Independent Director

Mr. Rajeev Kakar is an Independent Director of the Company. He currently serves on the boards of various banks and financial institutions such as Eurobank Ergasias SA (Greece), Gulf International Bank (GIB Bahrain), Gulf International Bank (GIB Saudi Arabia) and Commercial International Bank (Egypt). He started his career in 1988 at Citibank NA, where he worked for 18 years and in his last role, was the Managing Director and Division Head for Turkey, Middle East and Africa region. In 2006, he moved to become the Global co-founder of Fullerton Financial Holdings Pte. Ltd., headquartered in Singapore (a wholly owned subsidiary of Temasek Holdings Pte. Ltd., Singapore), where he served for 11 years in various roles including serving on its Global Management Board, as its Executive Vice President, Head of Consumer Banking and Head of Central and Eastern Europe, Middle East and Africa region. Simultaneously, he also was the Founder of Dunia Finance LLC in UAE, where he operated as its Managing Director and Chief Executive Officer. He holds a B. Tech. degree in Mechanical Engineering from the Indian Institute of Technology, Delhi and a Post Graduate Diploma in Management from the Indian Institute of Management, Ahmedabad. His appointment as an Independent Director of the Company was approved by the shareholders at the Extra Ordinary General Meeting held on 16th December 2019.



Ms. Dipali Sheth | Independent Director

Ms. Dipali Sheth is an Independent Director of the Company. She serves as an Independent Director on the Boards of four other companies. Prior to joining the Company, she was associated with RBS Business Services Private Limited as the Country Head of Human Resources, Standard Chartered Bank as Head of HR South Asia, Procter & Gamble Distribution Company Limited and DCM Limited. She holds a B.A. (Honours) degree in Economics from the University of Delhi, passed out from the DCM Management Centre, and is an accredited Coach from ICF and Gallup, USA. The shareholders approved her appointment as an Independent Director of the Company at the Extra Ordinary General Meeting held on 16th December 2019.



Ms. Jayashree Vaidhyanathan | Independent Director

Ms. Jayashree Vaidhyanathan is an Independent Director of the Company. She currently serves as a co-founder and CEO of BCT Digital, a technology company specialising in AI and Predictive Analytics. Prior to BCT, she was associated with Scope International Private Limited as Head of Technology and Strategy and served as a partner with Accenture Services Private Limited. She has also served as an Independent Director in Altran, a US \$3.2 bn Global Engineering and Innovation consulting firm and Mahindra Sanyo Steel. She holds a B.E. degree in Computer Science Engineering from the University of Madras and an MBA from Cornell University. She is also a Chartered Financial Analyst from the Association for Investment Management and Research. The shareholders approved her appointment as an Independent Director of the Company at the Extra Ordinary General Meeting held on 16th December 2019.



Mr. Kiran Kumar Tarania | Non-Executive Nominee Director

Mr. Kiran Kumar Tarania is a Non-Executive Nominee Director of the Company. He is currently General Manager – Treasury Division at Punjab National Bank. He is an accomplished finance professional with over 34 years of demonstrated history of work experience in the banking industry. He has a vast experience in Treasury Management, Risk Management, Corporate Credit and General Banking. He holds a B.Com (Honours) and a Masters of Management Studies degree and is a Certified Associate of the Indian Institute of Bankers. The shareholders approved his re-appointment as a Non-Executive Nominee Director at the Annual General Meeting held on 25th July 2023.



Mr. Srivatsa Desikamani | Non - Executive Nominee Director

Mr. Srivatsa Desikamani is a Non - Executive Nominee Director of the Company. He is Head of Strategy and Corporate Development at T. Rowe Price. He is a Vice President at T. Rowe Price Associates, Inc. and T. Rowe Price Group, Inc. In his current role, he oversees the development of firm wide strategy, strategic initiatives, corporate development, and merger & acquisition activities for the firm. From 2013-2021, he was at Janus Henderson group (JHG), most recently as the Global Head of Strategy and Corporate Development and an advisory member of the Executive Committee. He led the areas of corporate strategy, strategic finance, planning, and corporate development at JHG. While at JHG, he led the merger of Janus Capital Group with Henderson Plc, the acquisitions of Kapstream Inc. (Australian Fixed Income manager), Velocity Shares (Exchange Traded product manager), the divestiture of Geneva Capital Management, and other significant strategic ventures. Prior to Janus Henderson, he was at McKinsey & Co. in New York, where he served a variety of global asset management, banking, and financial services firms and was a leader in the asset management vertical within Financial Services. He has a bachelor's degree, in engineering from Birla Institute of Technology and Science in Pilani, India, MS in Computer Science from the University of Delaware, and M.B.A. from the Tuck School of Business, Dartmouth. He has more than 15 years of asset management and financial industry experience. The shareholders approved his appointment as a Non-Executive Nominee Director at the Annual General Meeting held on 25th July 2023.



Mr. Imtaiyazur Rahman | Managing Director & CEO

Mr. Imtaiyazur Rahman is the Managing Director & Chief Executive Officer of the Company. He has more than three decades of experience in management, business leadership, leading change and forming strategic alliances. He joined the UTI Group in 1998 as part of UTI Investor Services Ltd. and joined UTI AMC Ltd. in 2003. He was also the CFO of the Company from 2005. In his role as Group President & Chief Finance Officer, he headed the functions of Finance, Accounts, Taxation, Information Technology, Board related matters, Offshore funds, Alternate Investments and Portfolio Management Services. He is a Science graduate, Fellow member of Institute of Cost Accountants of India and Institute of Company Secretaries of India, Certified Public Accountancy (USA) and GAMP from Indian School of Business & Kellogg School of Management. He has completed the Leadership programme - "Leading for Results" from INSEAD (France). He has been awarded ESG Competent Board's Global Certification and Designation. He has also been conferred a Honorary doctorate degree, D.Litt, by the ITM University, Raipur. He has successfully completed programs on "Making Corporate Boards more Effective", "Compensation Committees-New Challenges, New Solutions" and "Audit Committees in a New Era of Governance" from the Harvard Business School. Mr. Rahman is on the Board of UTI International (Singapore), UTI Alternatives Pvt. Ltd., UTI Pension Fund Ltd. and UTI Venture Funds Management Co. Pvt. Ltd. Mr. Rahman was a director on the Board of IndianOil Adani Ventures Ltd. He was the Chairperson for the FICCI Task Force on ESG; member of the CII National Committee on Financial Markets; CII Financial Sector Development Council; and Banking & Finance Committee of IMC Chamber of Commerce & Industry. He was on the Board of Association of Mutual Funds in India (AMFI) and is presently a permanent invitee to the AMFI Board Meetings. Prior to joining the Company, he was associated with Sumeet Machines Ltd, Leasing Finance India Ltd, Bells Controls Ltd, New India Rubber Works (P) Ltd. and S. Gupta & Co.

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Definitions

AUM refers to Assets Under Management as on end of any given month/period

MAAUM refers to a given month's average Assets Under Management

QAAUM refers to a given quarter's average Assets Under Management

AAUM refers to a given year's average Assets Under Management Unless otherwise stated, the above definitions are used for Mutual Fund Assets under management

Total AUM refers to the total Assets Under Management of UTI Asset Management Company Limited

Other AUM refers to the AUM Under Management other than Mutual Fund AUM

AUM	Asset Under Management
AAUM	Average Assets Under Management
AIF	Alternate Investment Funds
AMFI	Association of Mutual Funds in India
B30	Beyond 30
CMPFO	Coal Mines Provident Fund Organisation
DA	Direct Associate
DIFC	Dubai International Finance Centre
EBITDA	Earnings Before Interest, Taxes, Depreciation, and Amortization
EPFO	Employees' Provident Fund Organisation
ESG	Environment, Social and Governance
ESIC	Employees State Insurance Corporation
ETF	Exchange Traded Funds
FCA	Financial Conduct Authority
GRI	Global Reporting Initiative
G-Sec	Government Security
IVR	Interactive Voice Response

KYC	Know Your Customer
MFD	Mutual Fund Distributor
NAV	Net Asset Value
NPS	National Pension System
PAT	Profit After Tax
PBT	Profit Before Tax
PFRDA	Pension Fund Regulatory and Development Authority
PLI	Postal Life Insurance
PMS	Portfolio Management Services
POP	Point of Presence
QAAUM	Quarterly Average Assets Under Management
RTA	Real Time Analytics
SIP	Systematic Investment Plan
SOA	Service-Oriented Architecture
SUUTI	Administrator of the Specified Undertaking of The Unit Trust of India
T30	Top 30
UFC	UTI Financial Centre



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