

Ref. No.: UTI/AMC/CS/SE/2026-27/0726

Date: 23rd October, 2026

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 and half year ended 30th September, 2026

Dear Sir / Madam,

With reference to our letter no. UTI/AMC/CS/SE/2026-27/0725 dated 23rd October, 2026 and pursuant to Regulation 30 read with Schedule III Part A Para A of 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 and half year ended 30th September, 2026.

The same is 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
Bhagwan
Das Patkar

Digitally signed by
Arvind Bhagwan Das
Patkar
Date: 2026.10.23
19:16:52 +05'30'

Arvind Patkar

Company Secretary and Compliance Officer

Membership No.: ACS 21577

Encl.: As Above



UTI Asset Management Company Limited

**Investor Presentation
Q2 & H12026-27**



A Customer Centric Global Asset Management Firm

Pioneer of mutual fund in India	₹16.28 lakh crore in AUM*	699 Districts covered across India	Presence across 30 + Countries	Strong Governance practices
• Oldest Mutual Fund in India & a trusted household brand • First to launch Equity Mutual Fund Mastershare (now UTI Largecap Fund), Children's Plan	• 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	• Well spread presence through DAs, MFDs, Banks, National Distributors and Fin-techs • Partnering with ~ 1,00,064 MFDs • Strong Penetration in B30 cities with high share	• International presence through UTI International • Offices in Singapore, London, Dubai, New York & Paris	• Professionally managed listed Company with no identifiable promoters • A well-constituted Strong Board, where 6 of the 9 members are independent • The Trustee Board oversees asset management activities, fund performance, internal controls and regulatory compliances to protect the interest of investors

*Total AUM includes QAAUM for UTI MF for Q2 & H1 FY26-27 and Closing AUM for all other businesses as of 30th September 2026.



PERFORMANCE HIGHLIGHTS



Key Performance Indicators

Business Highlights

Total Group AUM¹
₹ 16,28,189 cr
(27%) YoY, (21%) QoQ

Industry MF QAAUM
₹ 87,21,848 cr
13.06% YoY, 4.90% QoQ

UTI MF QAAUM
₹ 4,02,337 cr
6.32% YoY, 2.46% QoQ

Flows, Folios & Market Share

Market Share
Total MF QAAUM
4.61%

Passive AUM
12.66%

NPS AUM
24.01%

Gross Sales[@]
₹ 2,80,505 cr

Live Folios 1.47 cr *

Consolidated H1 FY27 Financial Performance

Total Income
₹ 985 cr
▲ 2% YoY

Core Revenue
₹ 777 cr
▲ 1% YoY

Core EBITDA
₹ 367 cr
▲ 14% YoY

Core PAT
₹ 263 cr
▲ 15% YoY

Company Presence

853[^] Core Sales Team

256 UTI Financial Centres
(204 in B30 cities)

**~ 1,00,064
Distributors**

36 District Associates

Offshore Locations
Singapore, London, Paris,
Dubai, New York

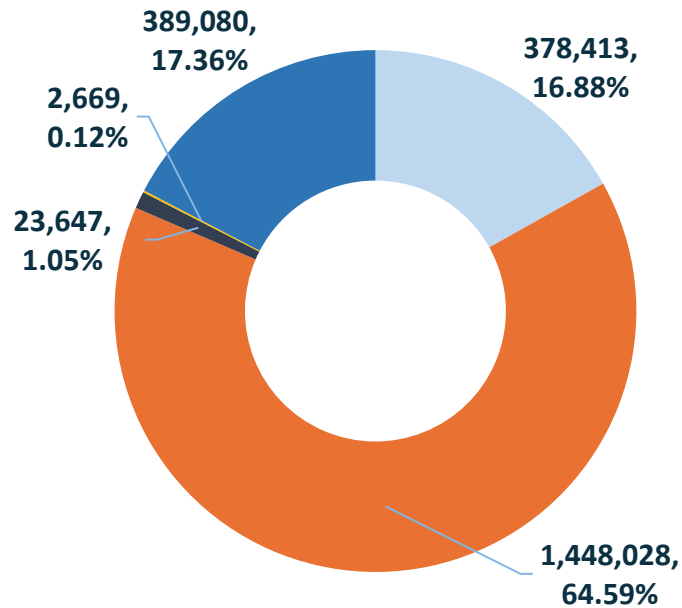
¹ Total AUM includes QAAUM for UTI MF for Q2 FY26-27 and Closing AUM for all other businesses as of 30th September 2026.
[@]For the quarter; [^]including subsidiaries. ^{*}Including Fund of Funds



Snapshot of Group AUM

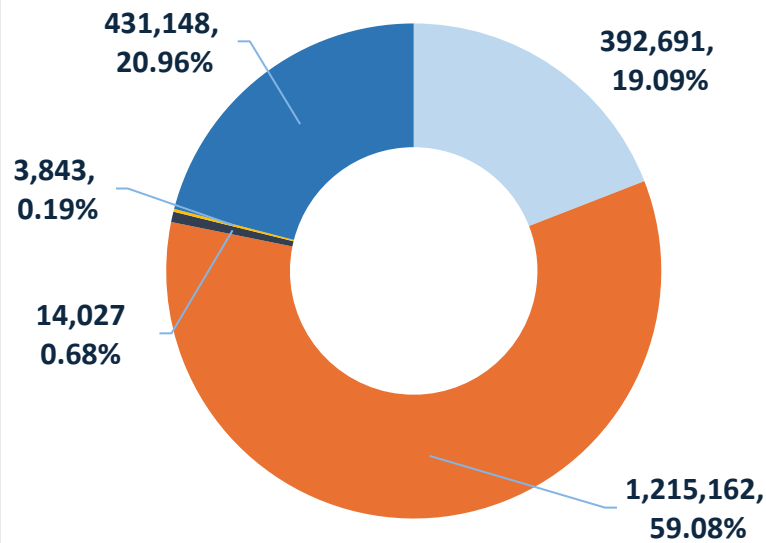
(₹ crore)

September 2025



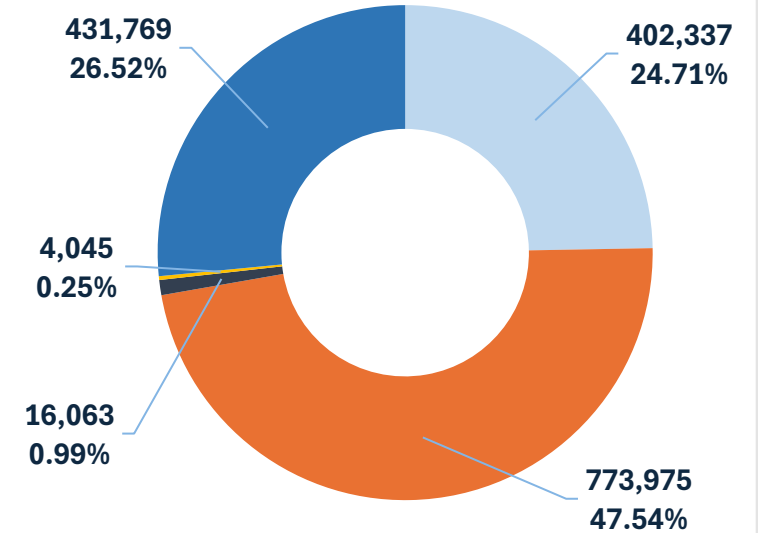
Total
₹ 22,41,837 crore

June 2026



Total
₹ 20,56,871 crore

September 2026



Total
₹ 16,28,189 crore

UTI MF PMS UTI International UTI Alternatives UTI PFL

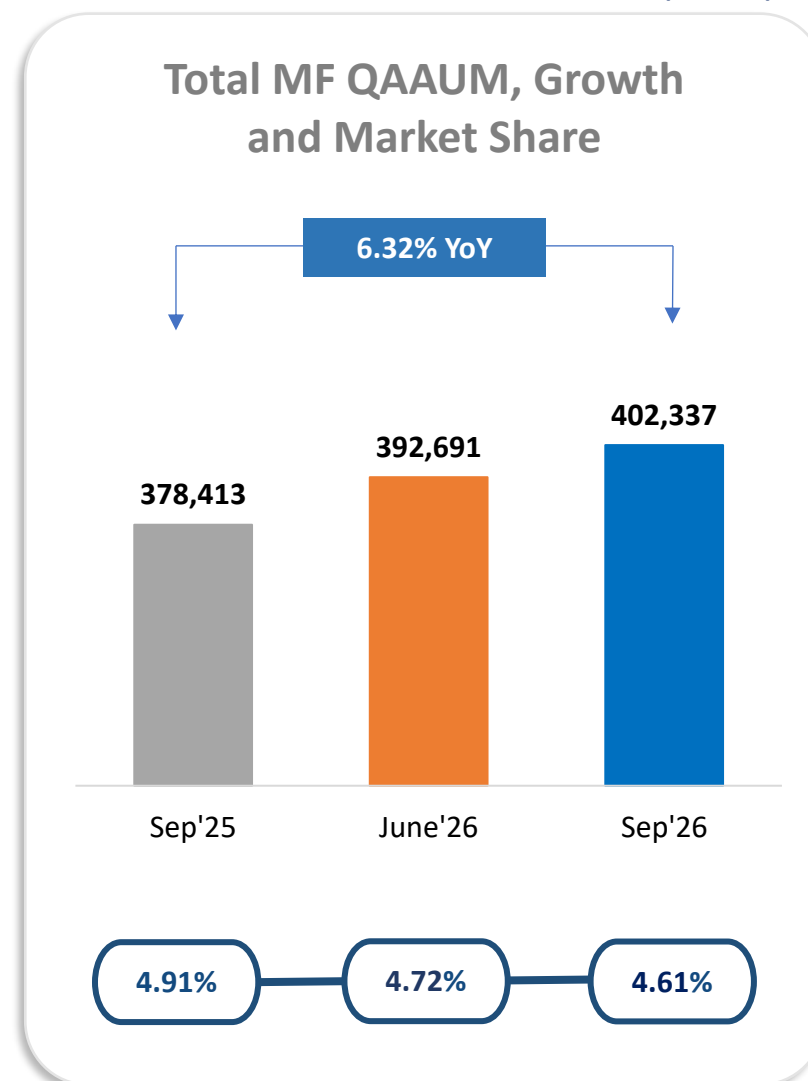
Note: (1) The declines in Group AUM for June and September 2026 reflect EPFO's February 2026 reallocation of assets after it expanded its fixed income mandate from two managers to four.
(2) UTI Alternatives AUM for June and September 2026 includes AUM of Co-Portfolio Management Services.



Witnessed 6.32% YoY Growth in QAAUM

(₹ crore)

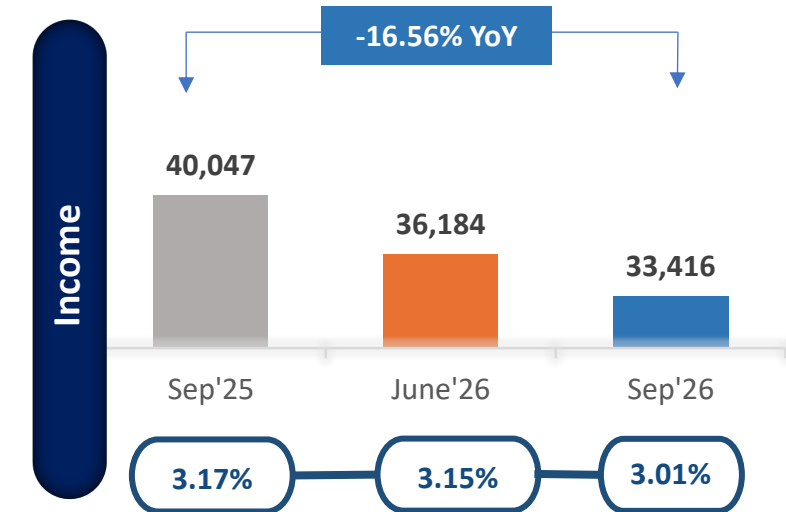
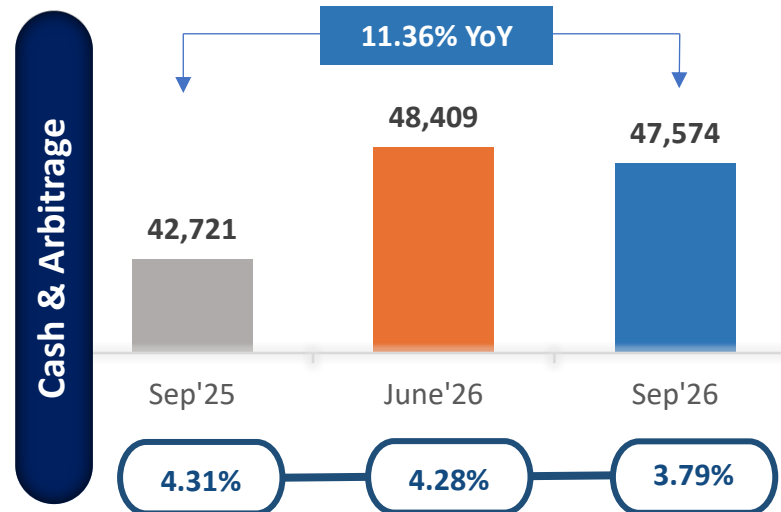
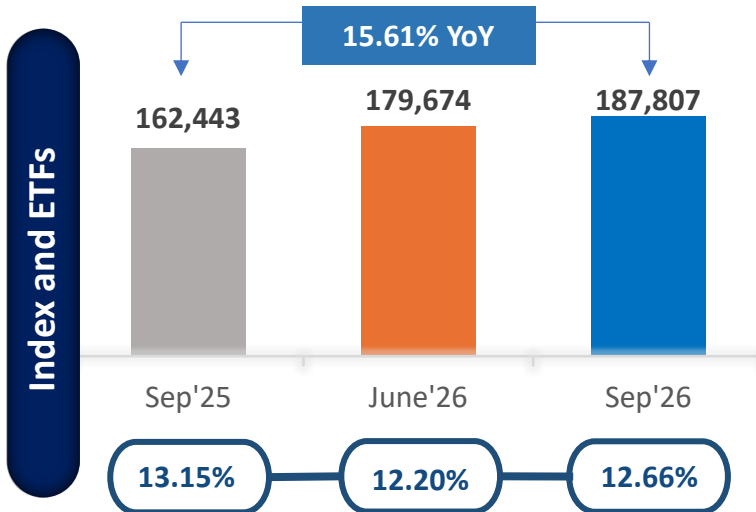
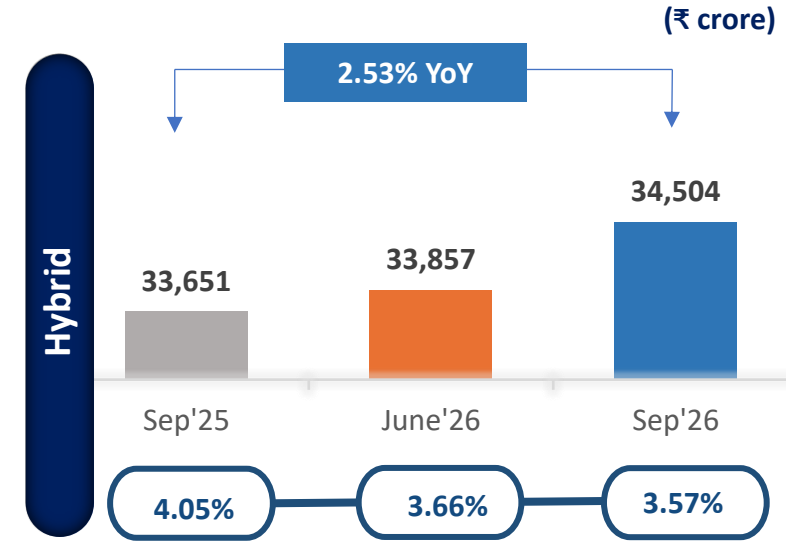
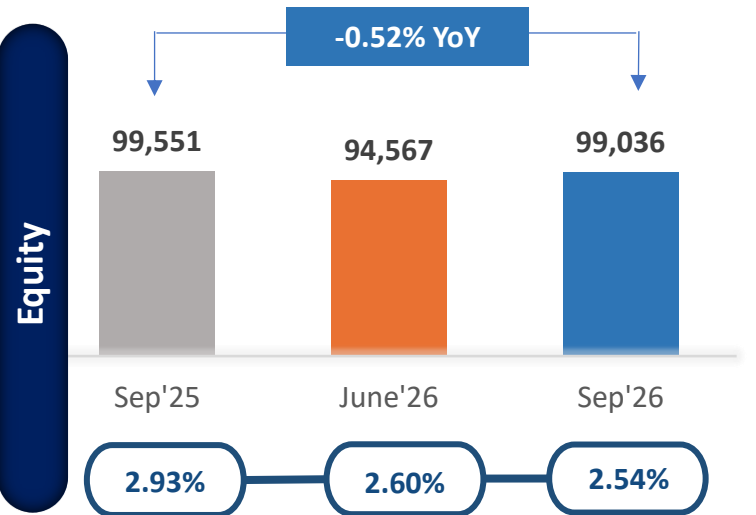
	Domestic MF Closing AUM (₹ cr)	Domestic MF QAAUM (₹ cr)
Equity	94,556	99,036
Hybrid	33,361	34,504
ETFs & Index	1,80,896	1,87,807
Cash & Arbitrage	47,366	47,574
Income	30,002	33,416
Total	3,86,182	4,02,337





Category Wise QAAUM; Passive demonstrates 15.61% YoY growth

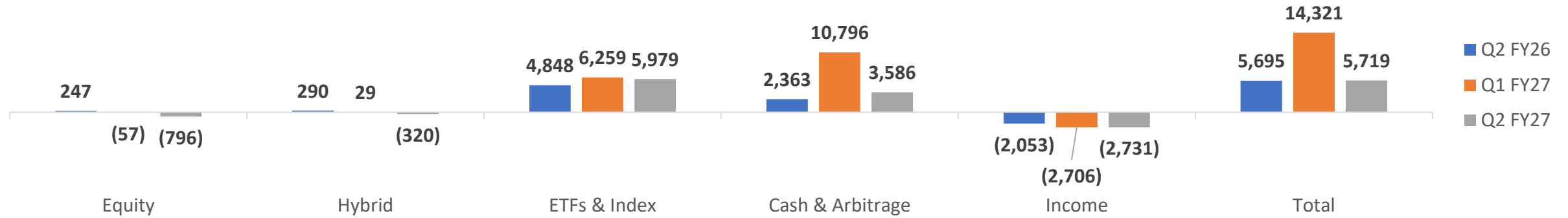
Category wise QAAUM, Growth and Market Share



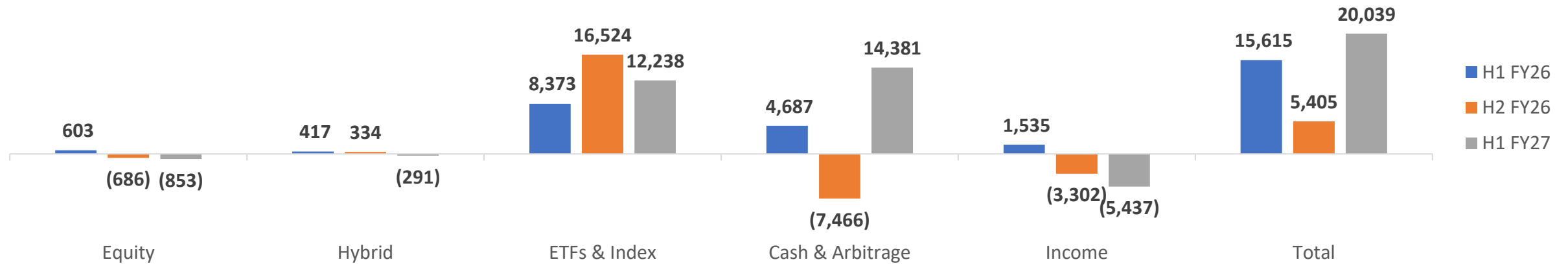


(₹ crore)

Quarterly Net Sales



Half-Yearly Net Sales

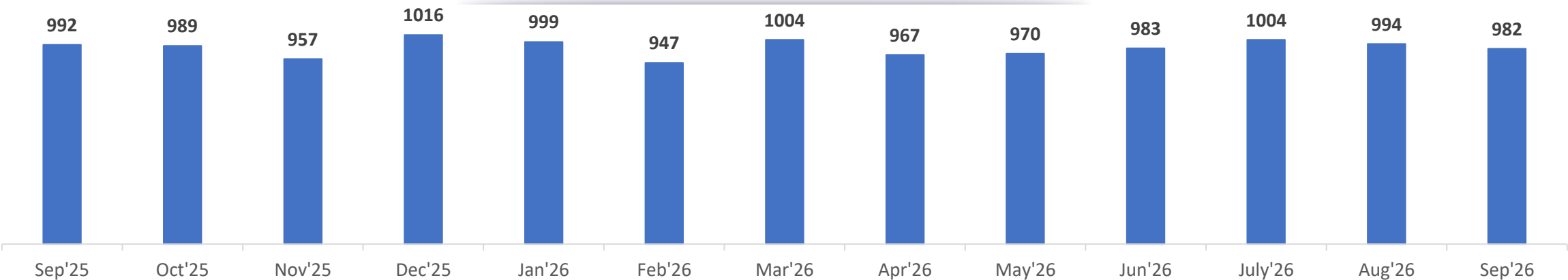




SIP remains Cornerstone for AUM Performance



Monthly Gross SIP Inflow (₹ crore)

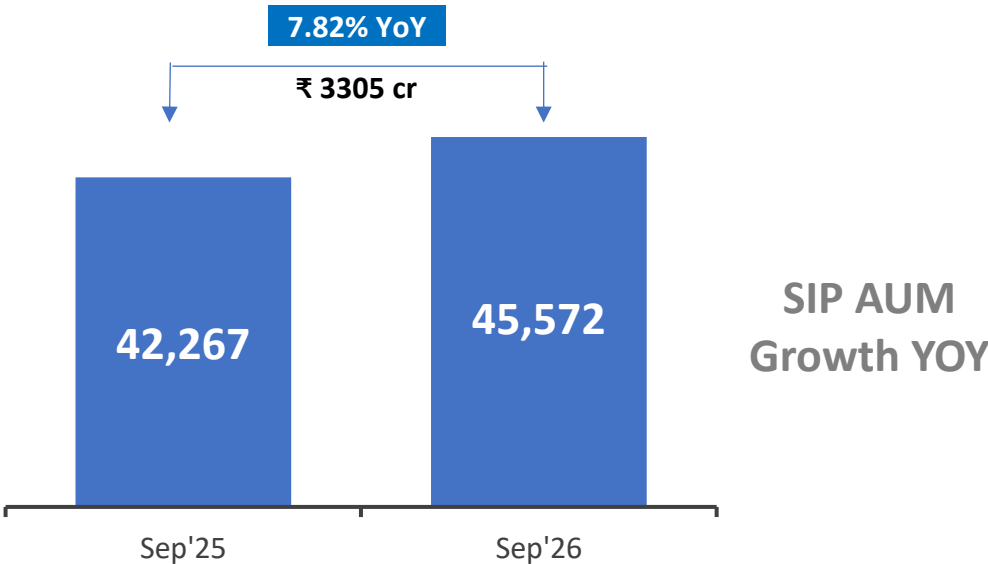


Long Tenure SIP Book⁽¹⁾

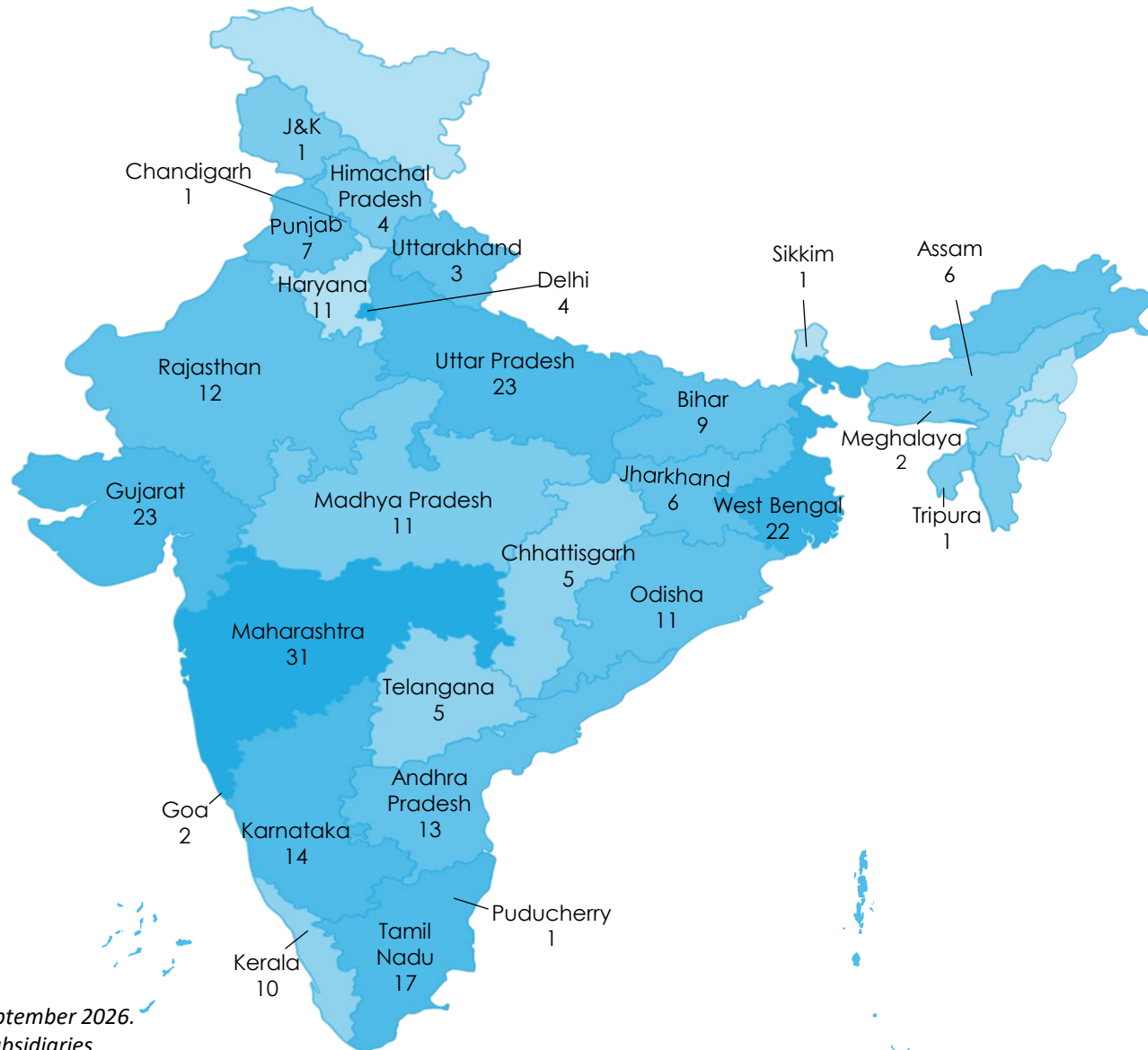
More than 10 Years



More than 5 Years



Source: RTA Data. (1) As of 30th September 2026.
(2) Monthly inflows represent the combined SIP and STP inflows for the period September 2025 to September 2026.



256

UTI Financial Centers (UFCs)

1,510

UTI AMC Employees*

853[^]

Core Sales Team Members

1,00,064

Mutual Fund Distributors (MFDs)

36

District Associates (DAs)

As of 30th September 2026.

[^]including subsidiaries.

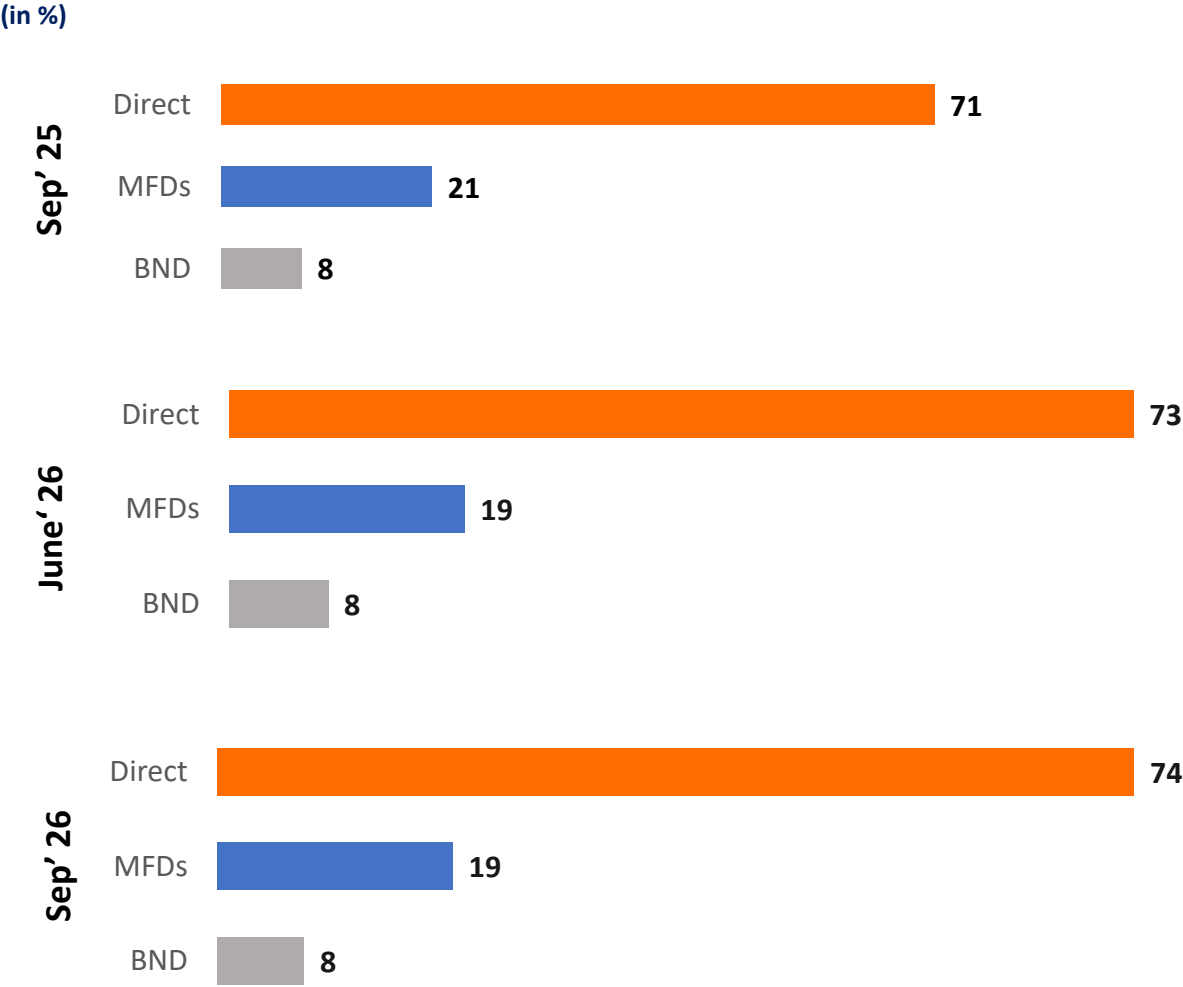
*Total Employees are 1,510 includes 1,264 UTI AMC employees and 246 employees of our subsidiaries.

This map is a generalized illustration only for the ease of the reader to understand the locations, and it is not intended to be used for reference purposes. The representation of political boundaries and the names of geographical features/states do not necessarily reflect the actual position. The Company or any of its directors, officers or employees, cannot be held responsible for any misuse or misinterpretation of any information or design thereof. The Company does not warrant or represent any kind of connection to its accuracy or completeness

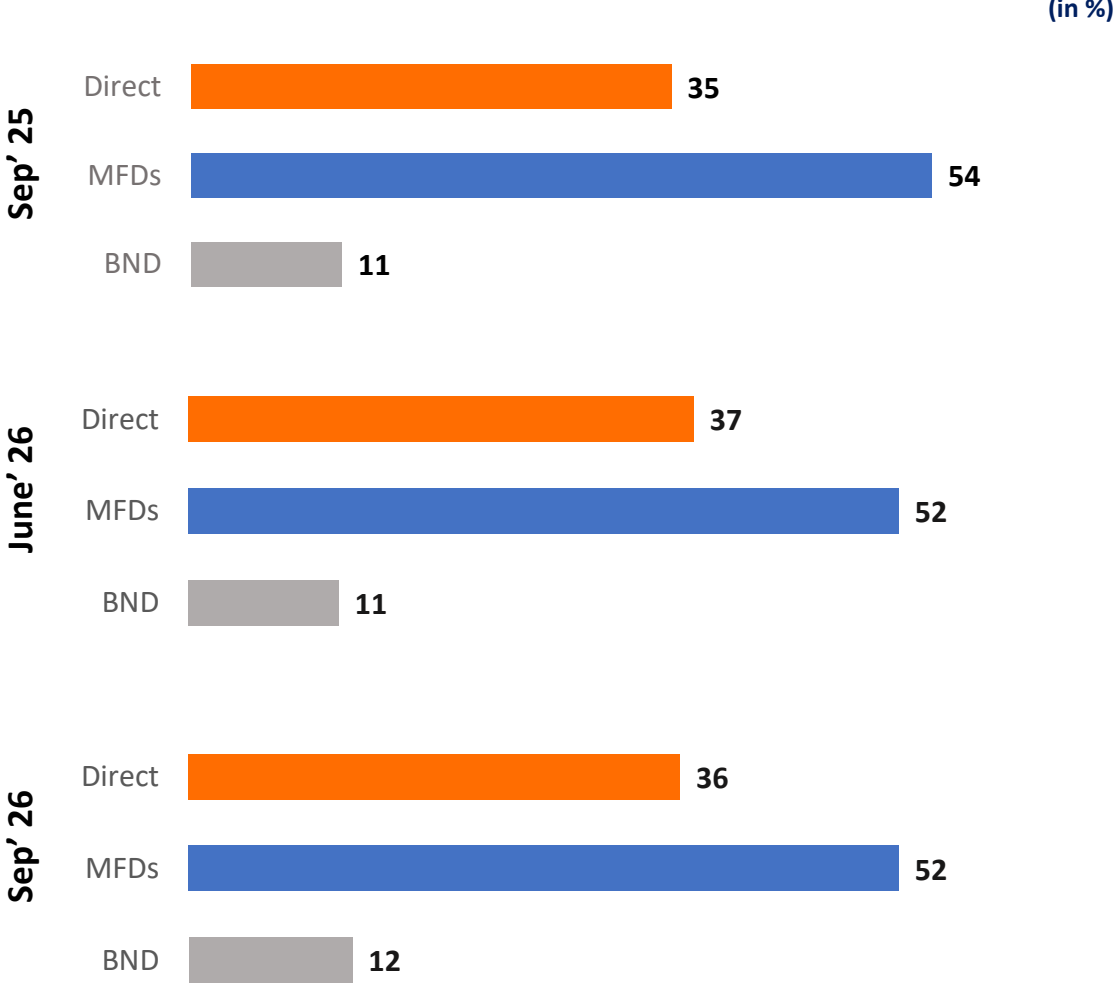


Multi-Channel Distribution Network brings Stability

Total QAAUM



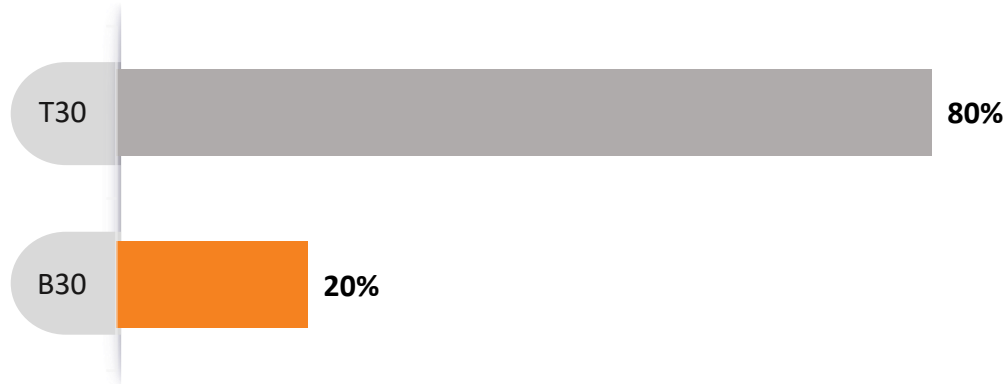
Equity + Hybrid QAAUM



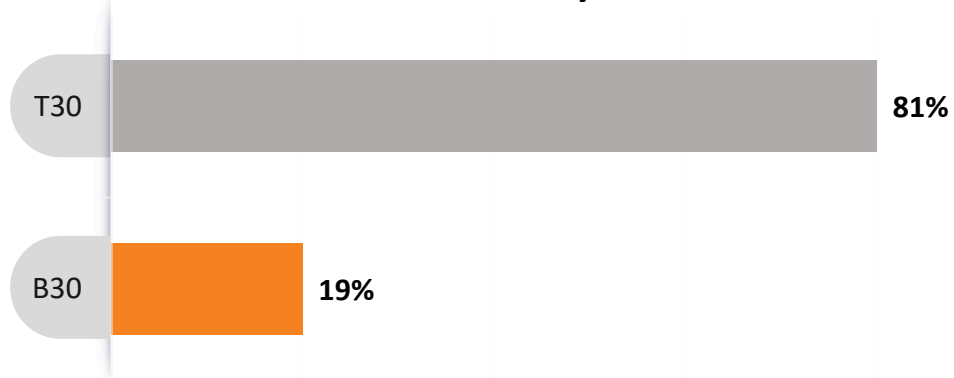


Monthly AAUM - September 2026

UTI Mutual Fund



Industry



Network of 256 branches with 204 branches located in B30 cities as of 30th September 2026



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



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



Consolidated Statement of Profit & Loss

Particulars (In cr.)	Q2 FY27	Q2 FY26	YoY (%)	Q1 FY27	QoQ (%)	H1 FY27	H1 FY26	YoY (%)
Total Revenue from Operations	414	419	(1%)	584	(29%)	983	965	2%
Other Income	1	2	(50%)	1	-	2	4	(50%)
Total Income	415	421	(1%)	585	(29%)	985	969	2%
Finance Cost	3	3	-	3	-	7	7	-
Fee & Commission Expenses	1	1	-	1	-	3	2	50%
Net loss on fair value changes	15	-	NA	-	NA	-	-	-
Depreciation & Amortization Expenses	14	12	17%	13	8%	25	24	4%
Employee Benefit Expense	128	159	(19%)	122	5%	250	288	(13%)
Other Expense	79	82	(4%)	78	1%	157	158	(1%)
Total Expenses	240	257	(7%)	217	11%	442	479	(8%)
PAT for the Owners of the Company	132	113	17%	294	(55%)	426	350	22%
Core PAT	131	107	22%	129	2%	263	228	15%
PAT Margins	32%	27%		50%		43%	36%	

Particulars (In cr.)	Q2 FY27	Q2 FY26	YoY (%)	Q1 FY27	QoQ (%)	H1 FY27	H1 FY26	YoY (%)
Total Revenue from Operations	398	390	2%	379	5%	777	769	1%
Sale of Services	-	14	(100%)	187	(100%)	172	167	3%
Net Gain on fair value changes	12	11	9%	14	(14%)	26	22	18%
Interest & Dividend Income	4	4	-	4	-	8	7	14%
Rental Income	4	4	-	4	-	8	7	14%
Total Revenue from Operations	414	419	(1%)	584	(29%)	983	965	2%

Note: Employee Benefit Expenses for Q2 FY26 & H1 FY26 include an amount of ₹25 cr towards one time impact of family pension.



Standalone Statement of Profit & Loss

Particulars (In cr.)	Q2 FY27	Q2 FY26	YoY (%)	Q1 FY27	QoQ (%)	H1 FY27	H1 FY26	YoY (%)
Total Revenue from Operations	336	390	(14%)	438	(23%)	770	827	(7%)
Other Income	1	1	-	1	-	2	2	-
Total Income	337	391	(14%)	439	(23%)	772	829	(7%)
Finance Cost	3	3	-	3	-	6	6	-
Fee & Commission Expenses	5	4	25%	4	25%	9	8	13%
Net loss on fair value changes	4	-	NA	-	NA	-	-	-
Depreciation & Amortization Expenses	11	11	-	12	(8%)	23	22	5%
Employee benefit Expense	94	135	(30%)	92	2%	186	236	(21%)
Other Expense	39	44	(11%)	41	(5%)	80	79	1%
Total Expenses	156	197	(21%)	152	3%	304	351	(13%)
Profit After Tax (PAT)	143	166	(14%)	218	(34%)	361	382	(5%)
Core PAT	136	104	31%	119	14%	253	221	14%
PAT Margins	42%	42%		50%		47%	46%	

Total Revenue from Operations	Q2 FY27	Q2 FY26	YoY (%)	Q1 FY27	QoQ (%)	H1 FY27	H1 FY26	YoY (%)
Sale of Services	324	319	2%	308	5%	632	628	1%
Net Gain on fair value changes	0	15	(100%)	118	(100%)	113	131	(14%)
Interest & Dividend Income	8	52	(85%)	8	-	16	60	(73%)
Rental Income	4	4	-	4	-	9	8	13%
Total Revenue from Operations	336	390	(14%)	438	(23%)	770	827	(7%)

Note: Employee Benefit Expenses for Q2 FY26 & H1 FY26 include an amount of ₹25 cr towards one time impact of family pension.



Details of Consolidated Sale of Services

Particulars (In cr.)	Q2 FY27	Q2 FY26	YoY (%)	H1 FY27	H1 FY26	YoY (%)
MF Fees	319	311	3%	623	614	(49%)
PMS Fees	5	8	(38%)	9	14	(44%)
Sale of Services - UTI AMC Standalone	324	319	2%	632	628	(49%)
UTI International	24	34	(29%)	48	67	(50%)
UTI PFL	45	38	18%	87	75	(48%)
UTI Alternatives	9	5	80%	15	10	(40%)
Elimination	(4)	(6)	(33%)	(5)	(11)	(20%)
Sale of Services - UTI AMC Consolidated	398	390	2%	777	769	(49%)



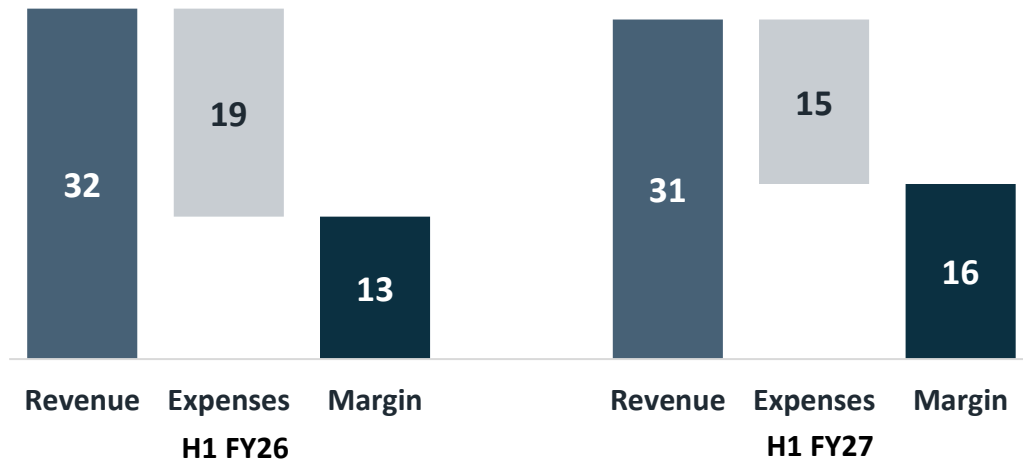
Balance Sheet

(₹ crore)

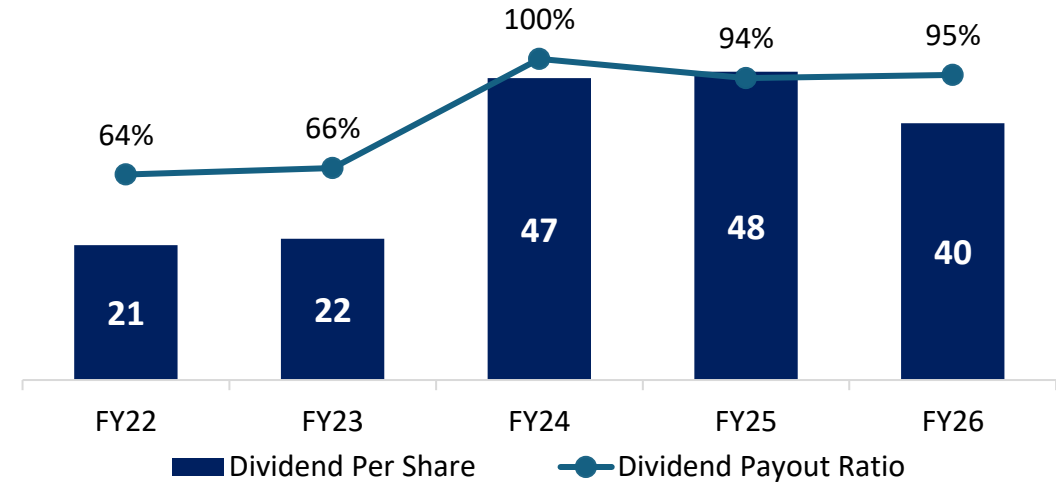
Particulars	Consolidated			Standalone		
	30 th Sep 26	31 st Mar 26	% (+/-)	30 th Sep 26	31 st Mar 26	% (+/-)
Assets:						
Financial Assets	4,460	4,533	(2%)	3,573	3,711	(4%)
Non-Financial Assets	496	510	(3%)	467	480	(3%)
Total Assets	4,956	5,043	(2%)	4,040	4,191	(4%)
Liabilities & Equity:						
Financial Liabilities	262	292	(10%)	202	225	(10%)
Non-financial Liabilities	280	246	14%	267	231	16%
Equity	4,414	4,505	(2%)	3,571	3,735	(4%)
Total Liabilities & Equity	4,956	5,043	(2%)	4,040	4,191	(4%)



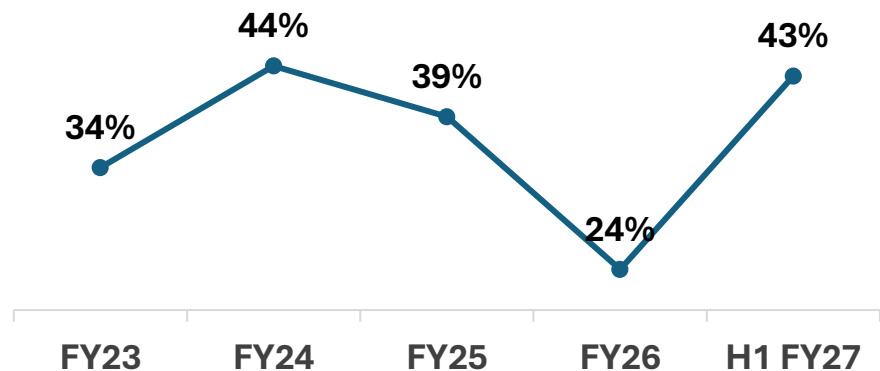
Operating Margin (bps)



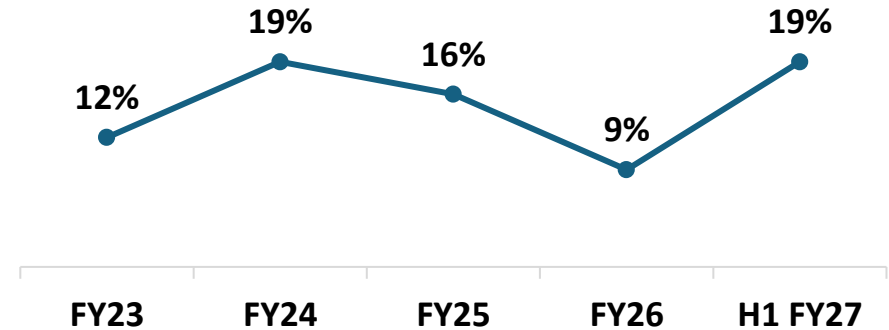
Dividend Payout Trend



Consolidated PAT Margin (%)



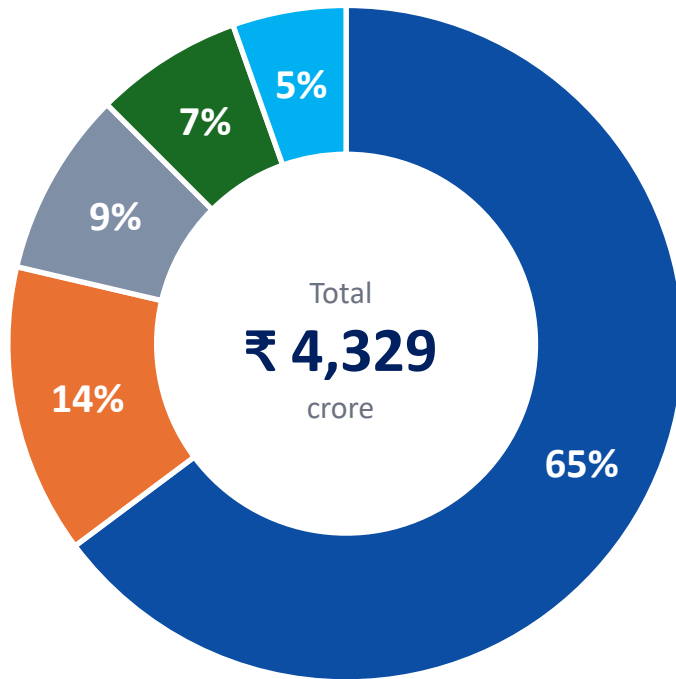
Consolidated Return on Equity (%)





Breakup of Consolidated Investments

% of Total Investment



Mutual Funds
₹2,805 Cr



Offshore Funds
₹600 Cr



Fixed Deposits
₹383 Cr



Bonds & G-Secs
₹306 Cr



AIFs & Other Equity
₹235 Cr

As on 30th September 2026

(₹ crore)

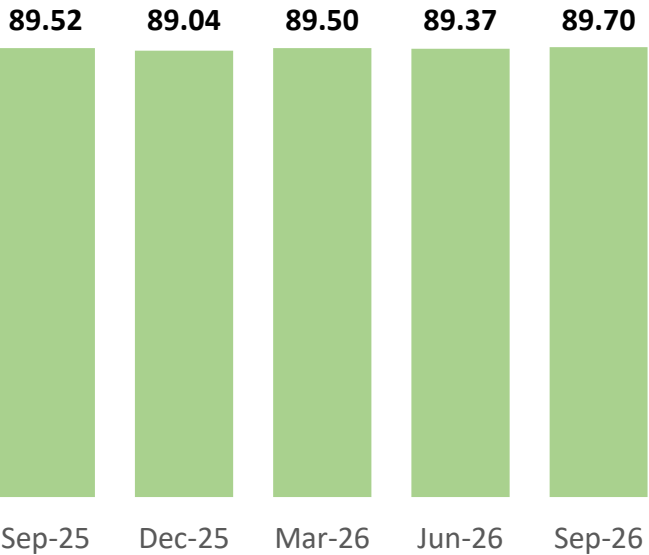
Particulars	Equity	Hybrid	Debt & Liquid	Total
● Mutual Funds [#]	533	455	1,817	2,805
● Offshore Funds	432	—	168	600
● Fixed Deposits	—	—	383	383
● Bonds & G-Secs	—	—	306	306
● AIFs & Other Equity	23	—	212	235
Total	988	455	2,886	4,329
% of Investment	23%	10%	67%	100%

[#]Note : Investment in mutual fund schemes includes investment as per regulatory mandate.



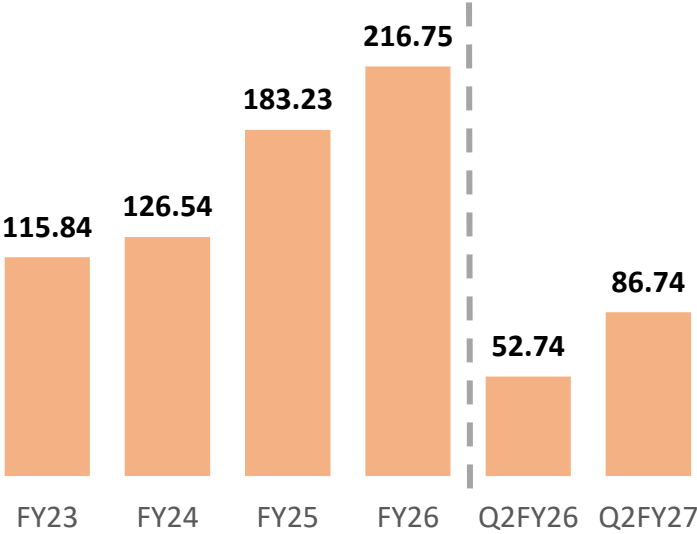
Growing Online Transactions reflect Acceptance of Digital

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



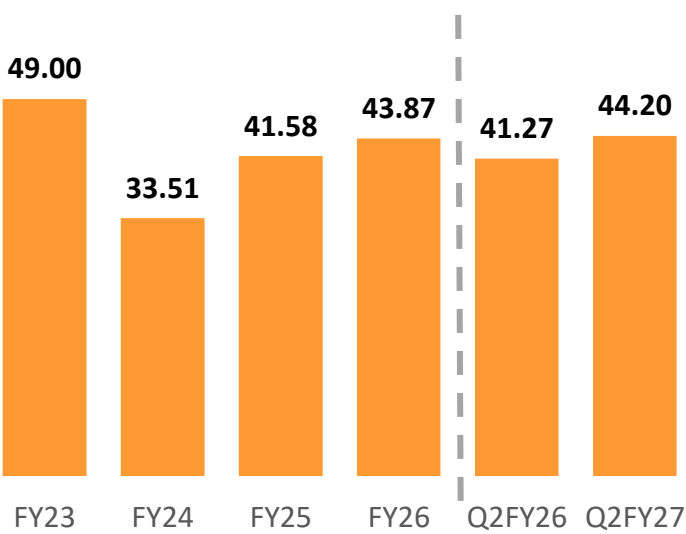
Leveraging on Salesforce Marketing Automation & Personalization capabilities to capitalize on **cross selling and upselling opportunities** has helped in growth in Online Gross Sales

Number of Digital Purchase Transactions (in Lakhs)



15% Growth In Number of Digital SIP Transactions in Q2 FY27 as compared to Q2 FY26
Strong focus on growing SIP book Digitally

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



44.20% of Total Gross Sales of Equity & Hybrid Funds were mobilized through **Platforms** in Q2 FY27



A Year of Firsts in India @ UTI AMC



First AMC to launch
Factsheet in Hindi



First AMC to launch
Agentic AI Contact
Center (VAANI)



First AMC to use
Google Pmax and
publish case study



First AMC to Implement
Salesforce Marketing
Automation Tool



First AMC to launch
In-app WhatsApp
payments



Launched
Enterprise data
platform
'UDAAN'



Live on ONDC
Network as a Seller
& scaling Business



Trademarked &
Launched SIPizen
to promote SIPs



Early Adopters of
Account Aggregator
Ecosystem



Investor Services Key Indicators for the Quarter

Contact Center

6.0 lakh
Total Call Volume Outbound

0.61 lakh
Total Call Volume Inbound

7 seconds
Average Speed of Answer

- **45% inbound Calls served via Self service IVR** for Valuation, NAV, SOA, Branch Locator, etc.
- **Inbound Calls** for product and sales support
- **Outbound Calls** for Leads, Call-back request, Reminders etc.
- **Chat with Live Agent** for Assistance via WhatsApp & Website
- **Chatbot and WhatsApp** for Conversational Enquiry, Investing & Servicing

Investor Services

9
Total Complaints Received

1.47 crore*
Folios

Low Complaints Ratio against Folios at 0.0001

Digital Transactions (own assets)

52.15%
Digital Transactions done post E-KYC are SIP Instalments

₹ 25.86 crore
Digital Transaction Amount capitalized post Digital KYC

15,047
Digital KYC Compliant PANs created

Non-Commercial Transactions

85.37%
Non-Commercial Transactions processed in the same day

68.63%
Non-Commercial Transactions processed in 60 Minutes



Clients from **over 30+ countries**

Clients are primarily Institutions –
**Banks, Insurance, Asset
Management, Pension Funds**

Assets Under Management of
INR 16,063 cr (USD 1.67 bn) as of 30th September
2026

Team of **29 experts** with Deep Domain
Experience across 6 Nationalities

Regulated by **MAS, Singapore
SEC, USA, FCA, UK, ACPR, France, DIFC, Dubai**

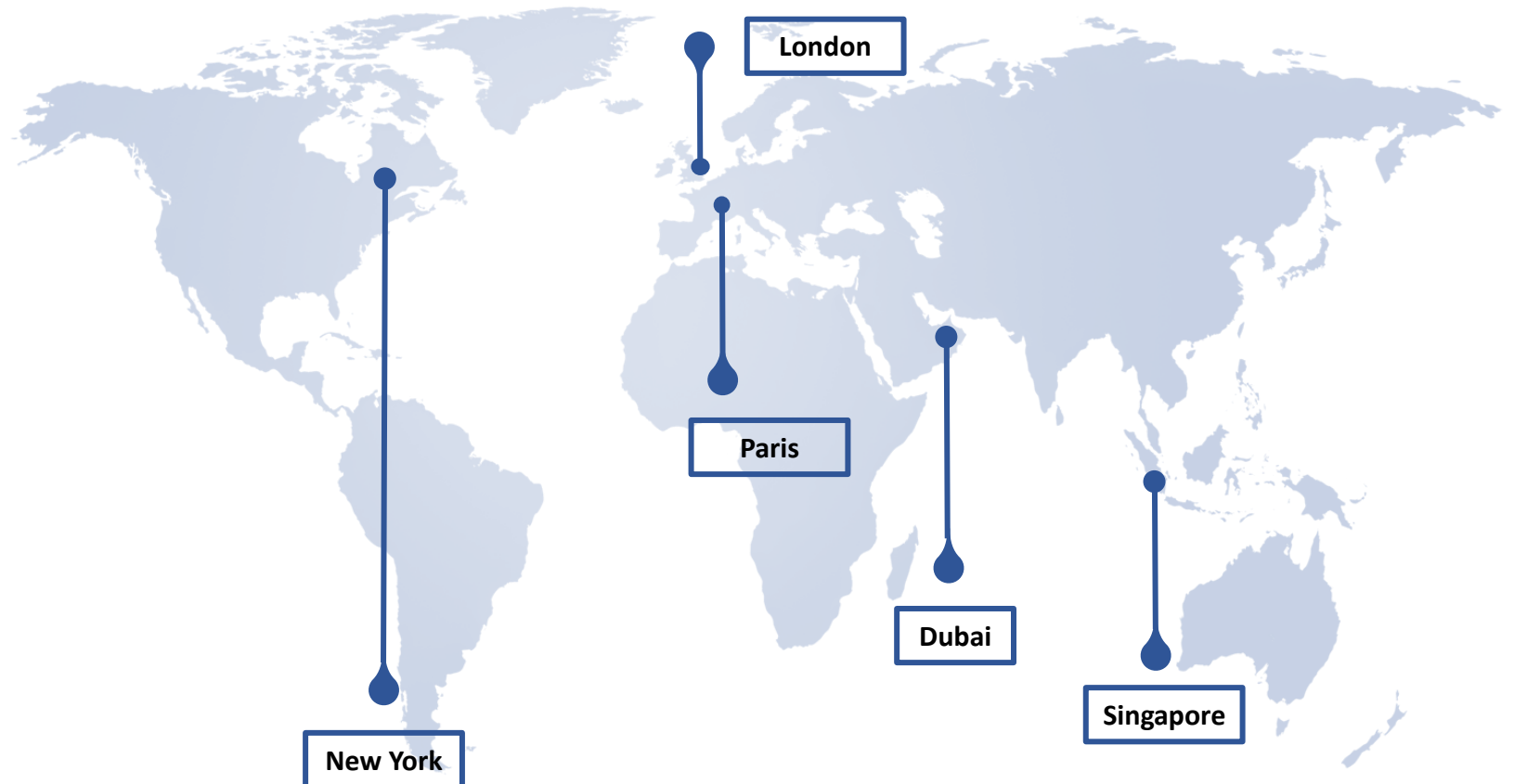
Popular Funds

UTI India Dynamic Equity Fund	441.33 mn
UTI India Innovation Fund	35.22 mn
Shinsei UTI India Fund (Mauritius) Ltd.	418.24 mn
UTI India Strategic Opportunities Fund II VCC	118.38 mn

In USD

Data as of 30th September 2026.

Office Locations





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

Track record of several profitable exits. Strong governance framework and best in class partners

Multi Opportunities Fund II launched with a similar strategy as its predecessor. Received gross commitments of INR 360 Cr & is now under fundraising and deployment

Structure Debt Opportunities Fund IV (SDOF IV), 4th series of our flagship is currently received commitments worth INR 1131 Cr

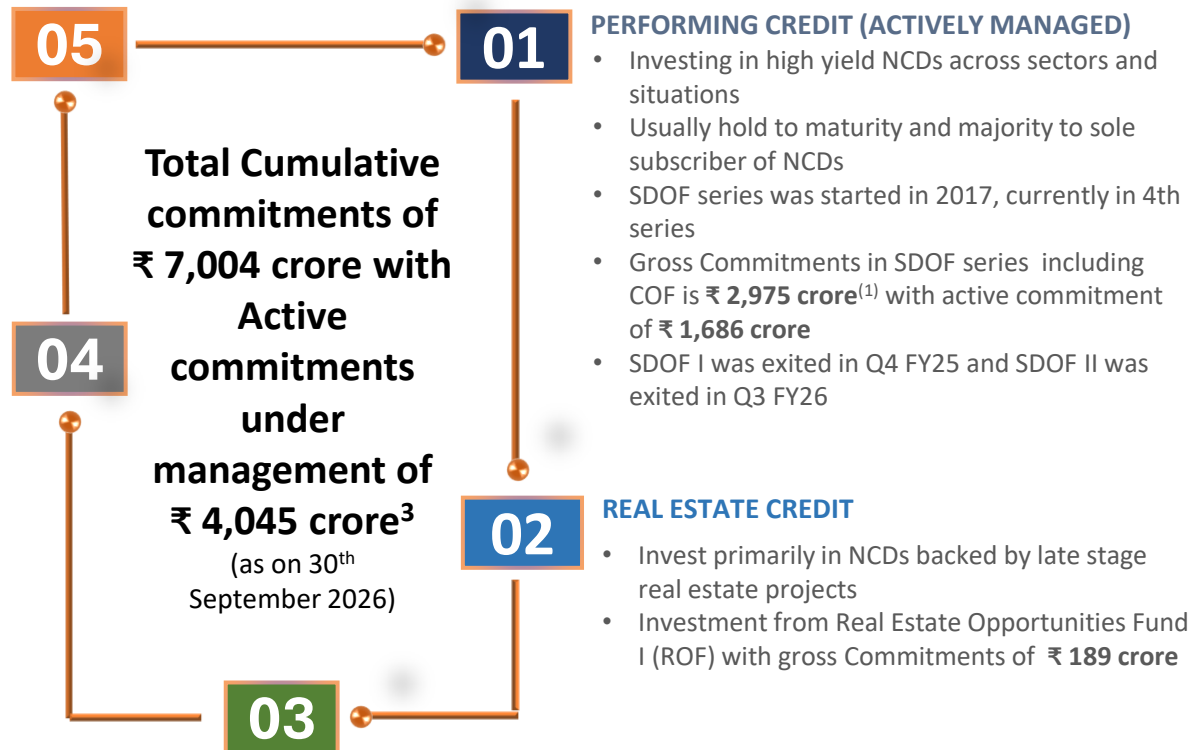
UTI Alternatives is also committed to **Responsible Investing**. UTI SDOF III & IV have a well-defined ESG policy and strategy

FUND OF FUNDS IN IFSC GIFT CITY

- 3 funds approved by IFSC under UAPL branch office's FME approval
- Gross commitments of **USD 207 mn⁽²⁾**

MULTI STRATEGY

- Investing across a diverse range of credit and structured equity opportunities
- Investing from Multi Opportunities Fund I (MOF) with gross commitments of ₹ **1,598 crore**
- Currently raising, and deploying from MOF II with gross commitments of ₹ **360 crore**

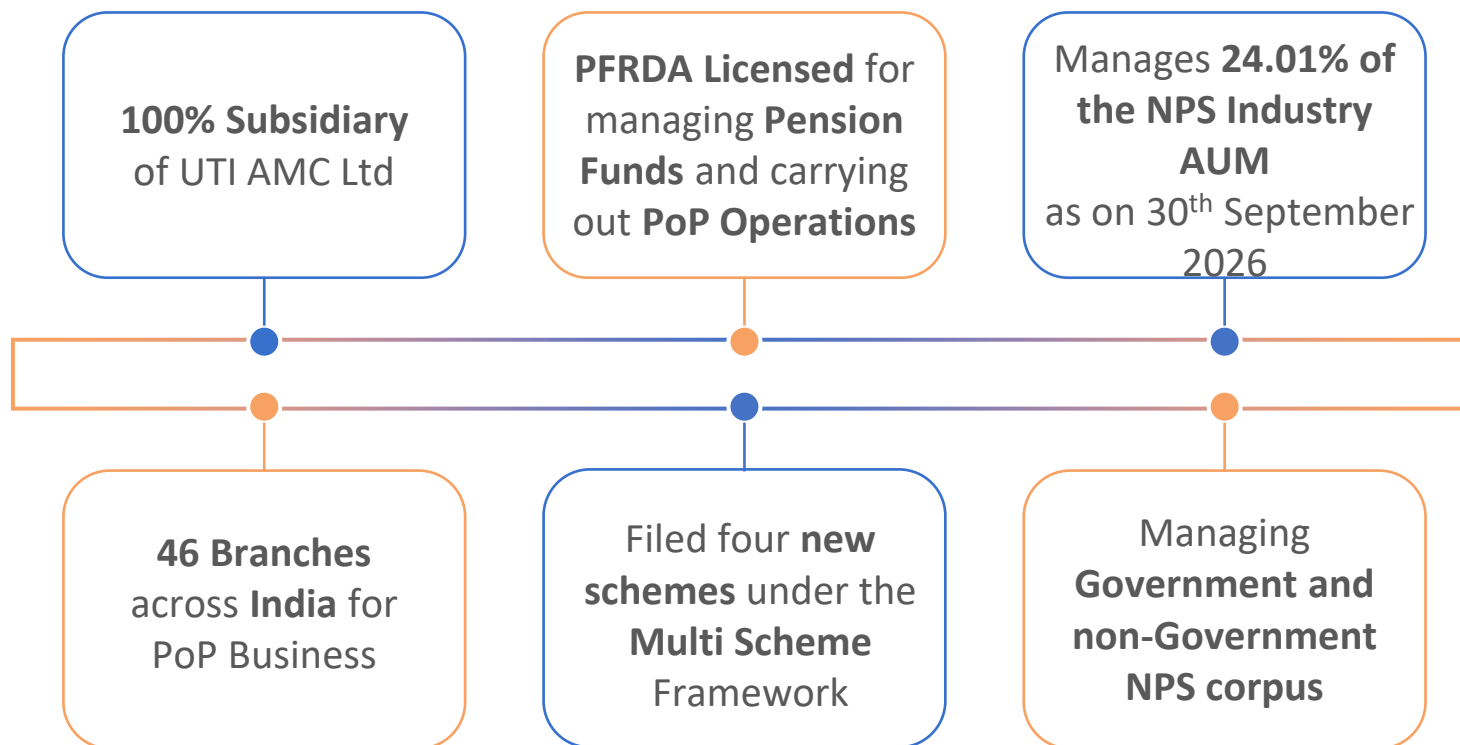


Data as of 30th September 2026.

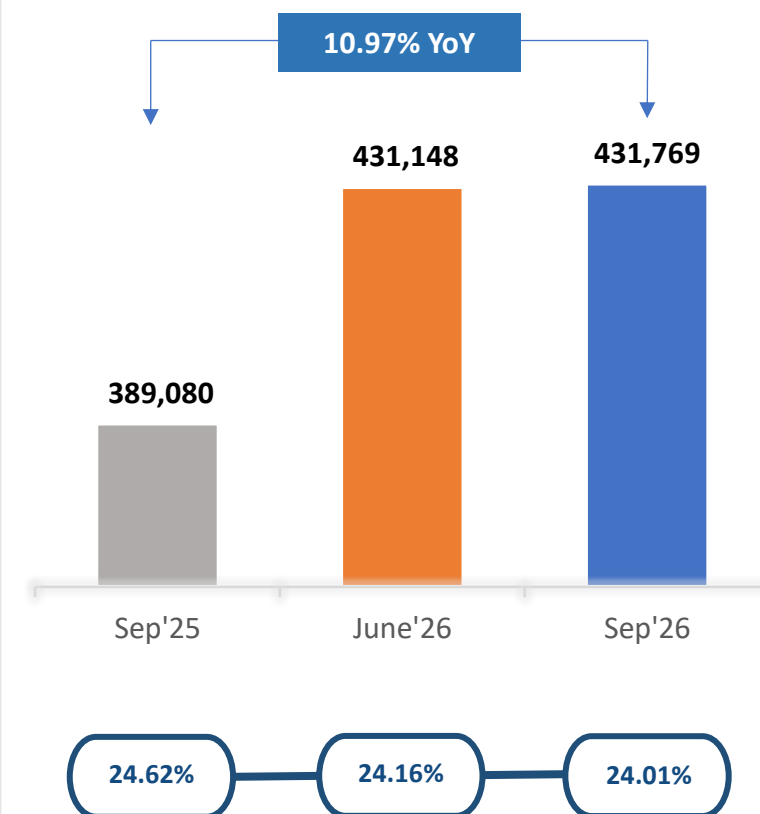
(1) Gross commitments since inception includes 25 cr and 50 Cr from UTI AMC which is capped at 5% for MOF II and SDOF IV respectively; (2) IFSC AUM is further invested/to be invested in AIFs managed by UAPL; (3) Excludes commitments of 2 IFSC funds; IOF I that is a feeder fund for MOF I and IOF II that is a feeder fund for SDOF IV



Augmenting Pension Business



UTI PFL, Growth and Market Share



(₹ crore)

Source: Internal.



Other Subsidiaries - Financial Highlights

(₹ crore)

Particulars	UTI International Ltd		UTI Pension Fund Ltd		UTI Alternatives Pvt. Ltd		UTI HART Financial And Investment Services Ltd	
	H1 FY27	H1 FY26	H1 FY27	H1 FY26	H1 FY27	H1 FY26	H1 FY27	H1 FY26
AUM	16,063	23,647	431,769	3,89,080	4,045	2,669	--	--
Sale of Service	47.5	67.1	86.8	75.1	14.6	9.7	--	--
Investment & Other Income	64.7	(2.7)	8.0	7.7	4.4	2.3	0.4	0.32
Total Income	112.2	64.4	94.8	82.8	19.0	12	0.4	0.32
Employee Benefit Expenses	35.1	34.1	15.8	10.6	12.8	7.3	--	--
Admin & Other Expenses	40.9	48.8	38.9	35.2	8.0	4.6	0.1	0.04
Total Expenses	76.0	82.9	54.7	45.8	20.8	11.9	0.1	0.04
Profit Before Tax	36.2	(18.5)	40.1	37.0	(1.8)	0.1	0.3	0.28
Profit After Tax	36.3	(18.4)	30.0	28.1	(1.3)	0.08	0.3	0.20



About the Company





Performance-Driven Organisation with a Purpose





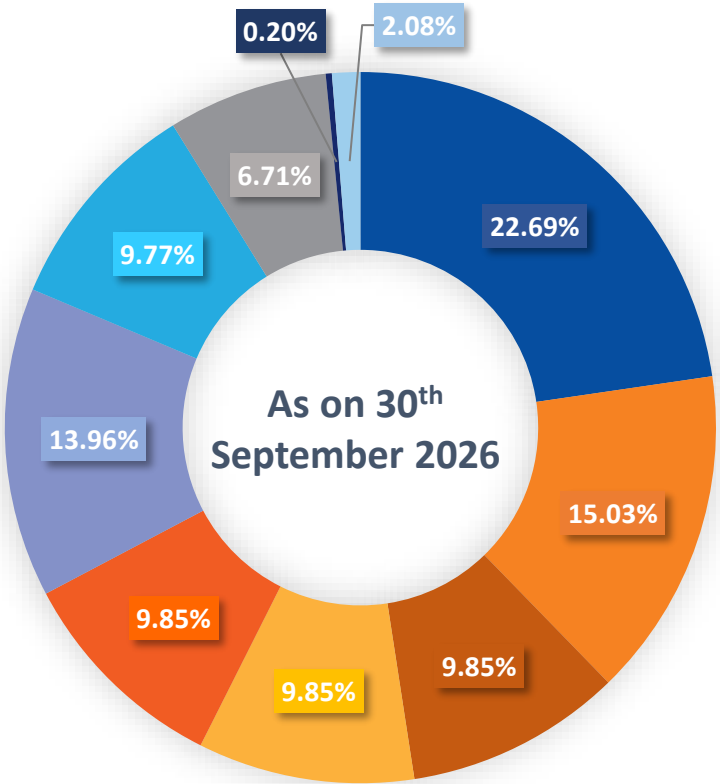
Our Continuous Endeavour is to



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



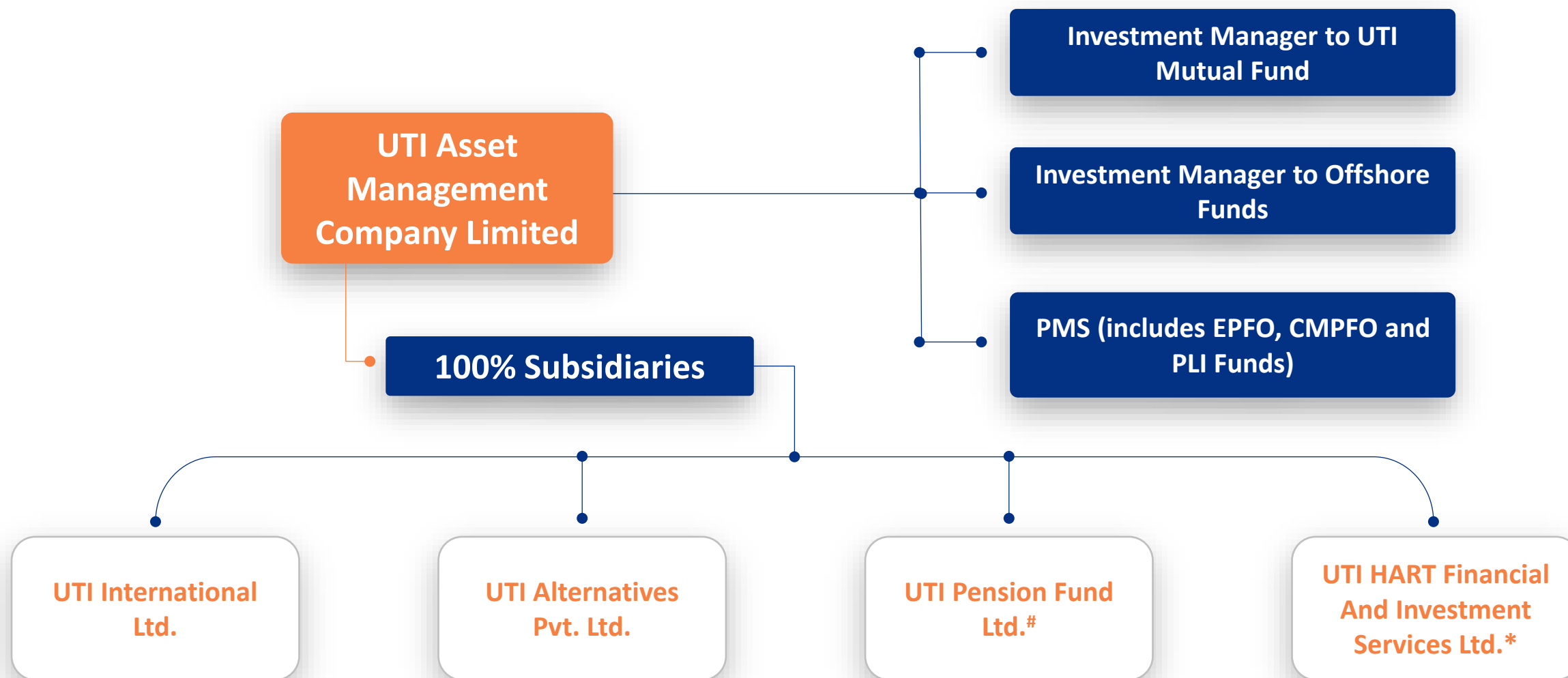
State Bank of India, Bank of Baroda and Life Insurance Corporation of India hold 9.85% share capital each



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

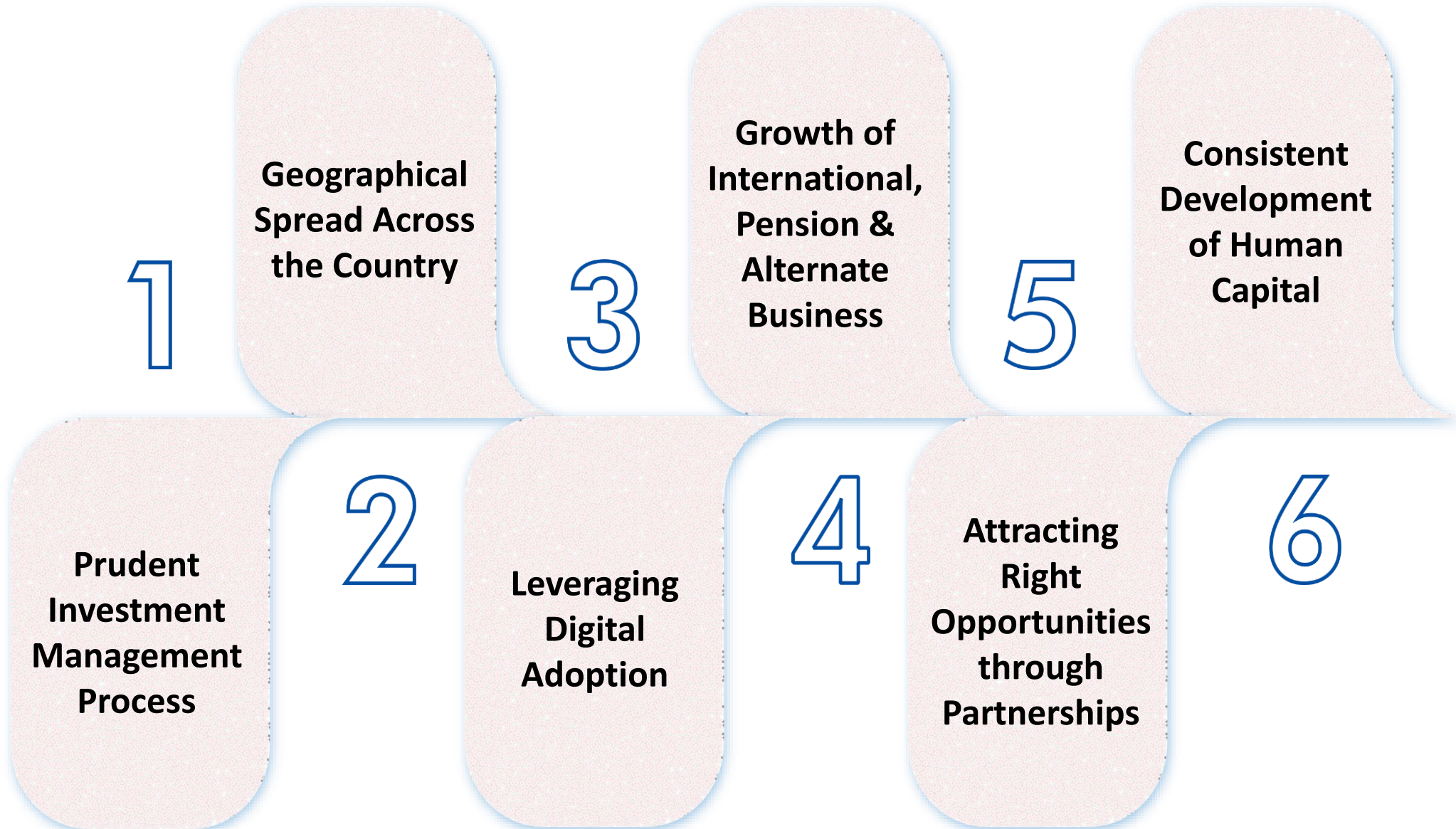


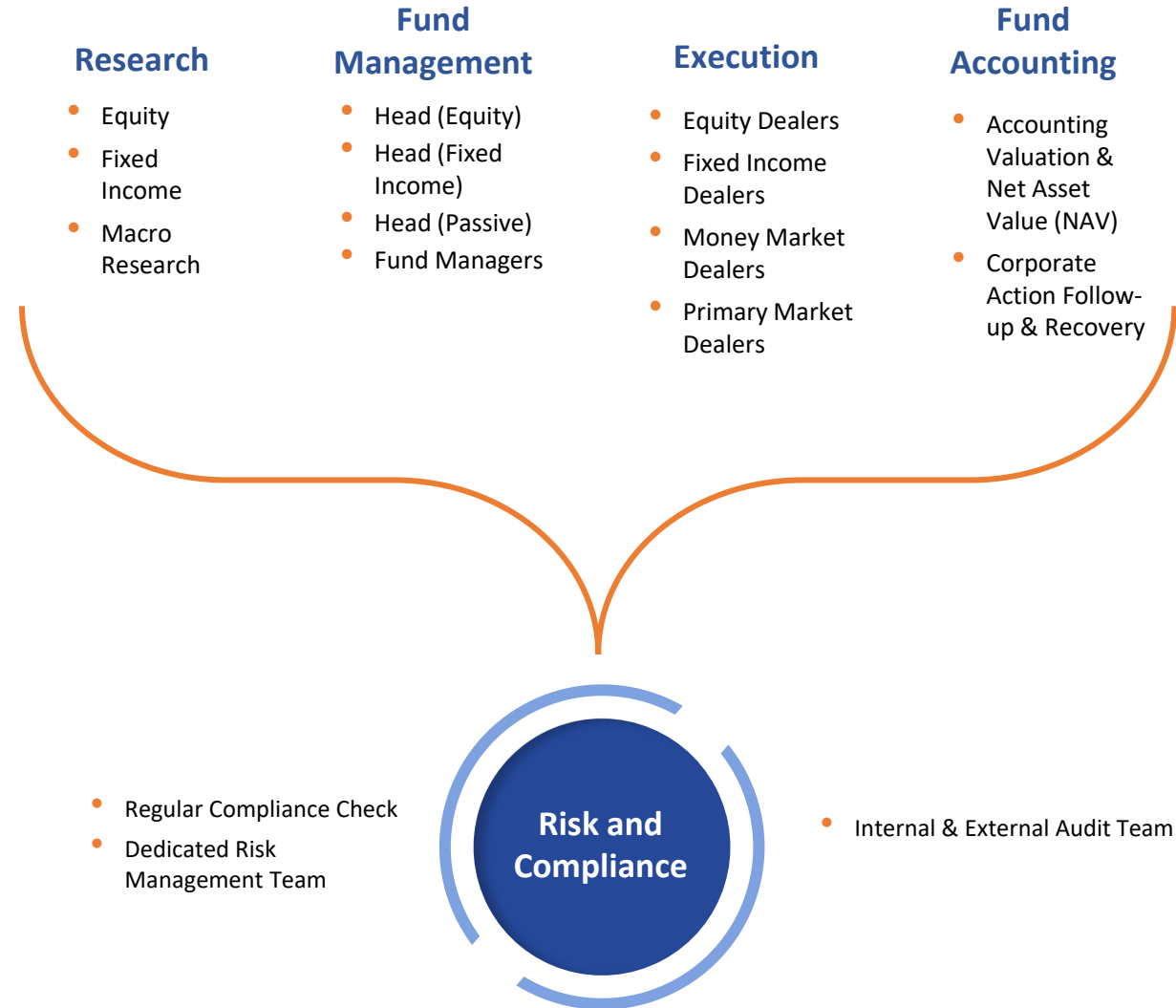
Punjab National Bank, which has no other Mutual Fund, has 15.03% holding





Key Business Focus Areas

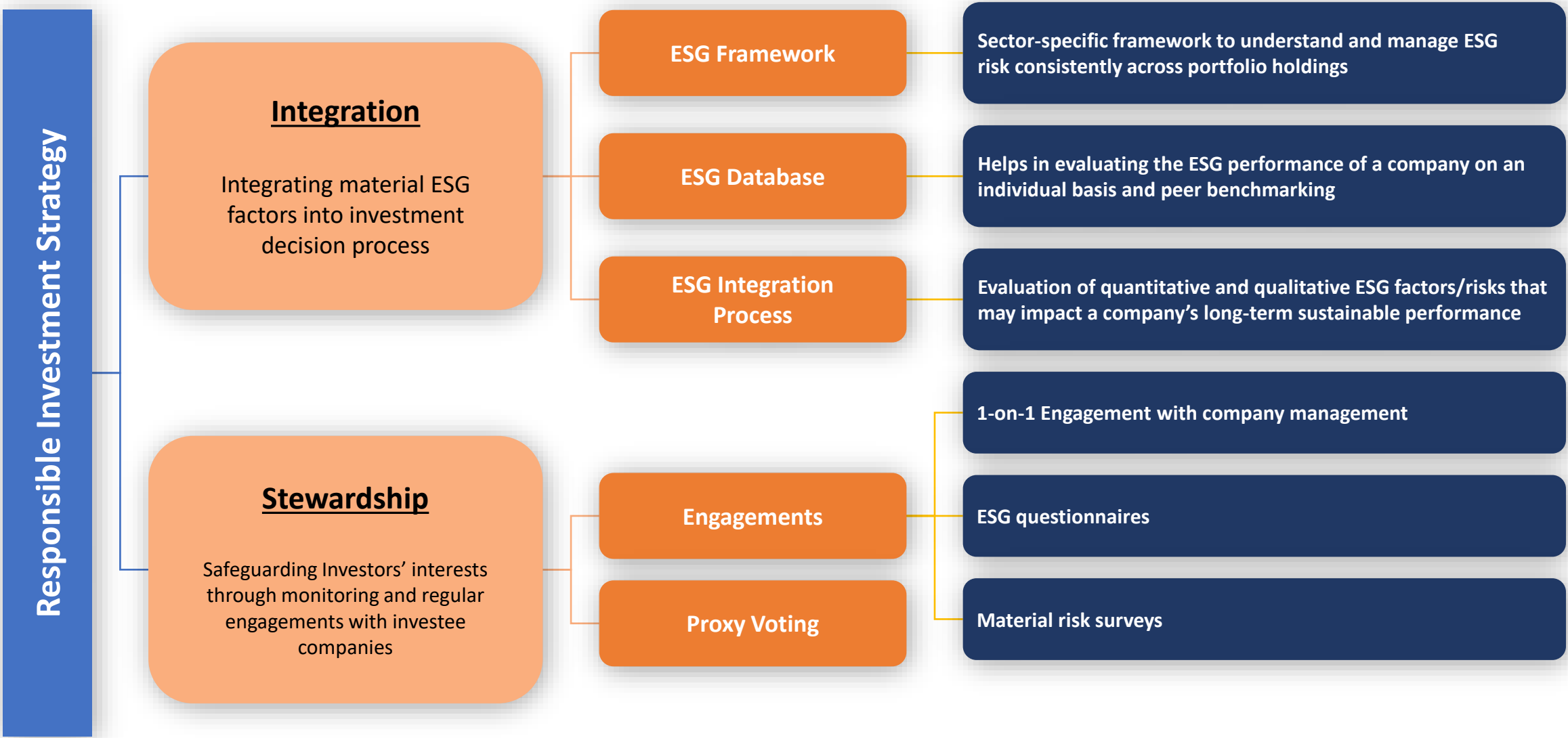






Proprietary Investment Management Processes







24x7 Digital Channels

- Access at your convenience **anytime anywhere, with Mobile App & Website- Improved UI/UX and seamless transactional journeys**
- **Conversational** investing, enquiry & assistance through chatbot & WhatsApp interface
- Tech enabled, secured and 2FA compliant digital channels
- Added new features such as real-time OTM registration, real-time SIP activation, SIP restart, SIP life cycle management, insta service for investment and services

Assisted Journeys integrated

- Customer service for product & investment enquiry- **inbound & outbound** support
- **Revamped contact centre operations** – new dialer & updated processes with launch of Agentic AI enabled Contact Centre
- **‘Live chat with agent’** service for investors through chatbot & WhatsApp
- **Call-back to customers** for on-demand assistance & for failed transactions - website, app, chatbot, WhatsApp

Building Community

- Active engagement on multiple touch points across social media channels
- Growing social media follower base and engagement via multiple multimedia campaigns, 2nd Most Followed AMC
- **Content distribution across channels** - infographics, blog post, videos, eBooks, GIF, surveys chatbot, FAQs etc
- **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 up to 4 schemes in-a-go with one click investment
- **Revamped digital KYC** - paperless and contactless KYC process riding on Aadhar & DigiLocker
- **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

Partner Enablement

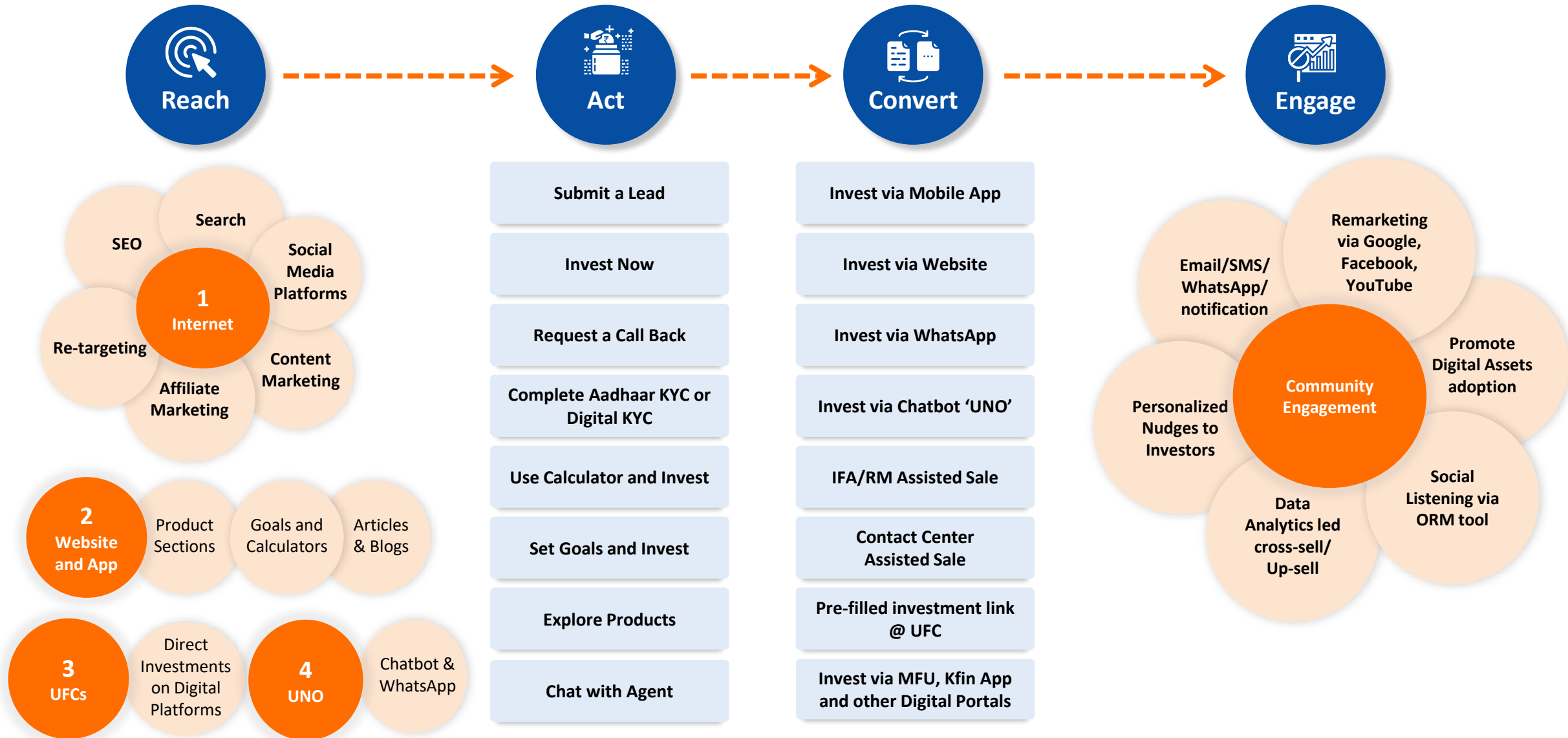
- **Paperless & digital empanelment** of MFDs
- **Revamped UTI Buddy** - office-on-the-go app and web interface for MFDs. Improved UI/UX and transactional journeys and straight through capabilities
- **Initiate & track transactions** for investors to reduce sales cycle. Track AUM, folio and market updates
- **UTI Insta Pay** - Insta brokerage module for commission payments on the fly
- MFD initiated KYC journey in UTI Buddy for instant activation by Investors

Personalized and Contextual Journey

- Implemented Salesforce marketing automation tool and data cloud for offering **personalization @scale across touch points**
 - **Offering segmented, targeted & personalized communication** via email, SMS, banners & push notifications etc
 - Consistency in customer experience with **personalized touch** across platforms via preferred channels
 - Segmented and targeted campaigns for cross-sell based on data analytics
- **Re-targeting campaigns** for activating existing investors and prospects



Digital Client Acquisition Cycle





Riding on Best-in-Class Technology and Partner Ecosystem

Front Office

(Revenue generating & Customer facing)



Middle Office

(Risk & Compliance)



Back Office

(Accounting, Technology, HR, Finance)



Cybersecurity

Data



ESG Strategy

- ESG Policies
• Double Materiality Assessment
• ESG Risk Analysis
• Reporting and Assurance

ESG Ratings

- CRISIL: 64.1 | Low Risk (Aug 2025)
• SES: 82.8 | Grade A, Low Risk (Sep 2026)
• NSE: 71 | Top 35% (Sep 2026)
• Sustainalytics: 23.4 | Medium Risk (Jul 2026)

Responsible Investment

- Signatory to UNPRI since 2020
• Signatory to Climate Action 100+
• ESG scores of investee companies
o SES ESG - domestic
o Sustainalytics - offshore



ISO/IEC 27001:2022
Certification obtained in
September 2025



ENVIRONMENTAL

- Maintained paperless systems and smart e-approvals through the 'UTI e-Way' platform
• 100% renewable energy usage at the corporate tower, renewable energy transition at 12 branch offices (UFCs)
• Use sensor-based faucets, replaced all CFLs with LEDs, and 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



SOCIAL

- Comprehensive employee training on Ethics, Whistleblowing, AML, Cybersecurity, Prevention of Harassment, and ESG.
• Workforce gender diversity at 26% female representation
• Mandatory annual Diversity, Equity & Inclusion (DEI) training focused on conscious and unconscious bias
• Strengthened employee volunteering through 'UTI Cares,' focusing on social and environmental initiatives
• Continued CSR focus on education, health care and rural development

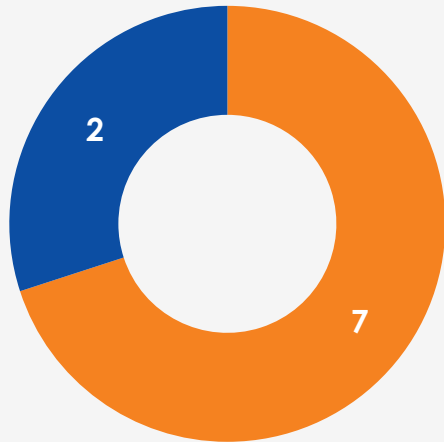


GOVERNANCE

- Responsible Investment: As a signatory to UNPRI, we have scored 4/5 stars under Policy Governance & Strategy, Direct Listed Equity – Active Fundamental, and Confidence building measures. Scored 3/5 stars under Direct Listed Equity – Passive Equity, Fixed Income – Corporate. We need to improve on Fixed Income – Sovereign module
• Robust Risk Management Framework with regular monitoring of enterprise risks and mitigation progress.
• Enhanced cyber risk management through upgraded systems (CART, ASM, BAS, Cloud, and web monitoring).

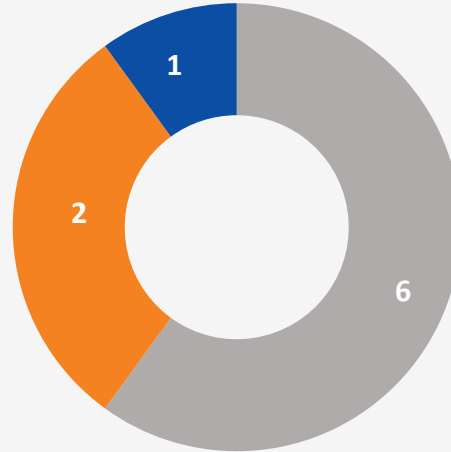
UTI AMC is a Professionally Managed Company

Geographical Representation



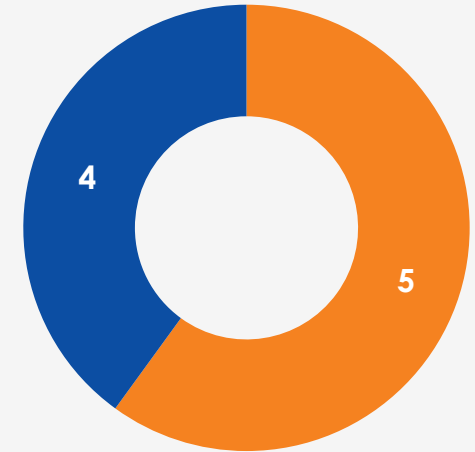
■ Domestic ■ Overseas

Board Composition



■ Independent Directors
■ Non-Executive Non-Independent Directors
■ Managing Director

Women Directors Representation



■ Male Directors ■ Women Director



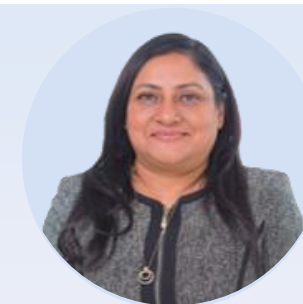
Ms. P V Bharathi

Non-Executive Chairperson
& Independent Director

Ms. P V Bharathi is the Non-Executive Chairperson and Independent Director of the Company. She has 37 years of professional banking experience. She started her career as a Probationary Officer in Canara Bank in December 1982 and rose to the position of Executive Director (WTD) of the Bank in September 2016. Ms. P V Bharathi has worked in rural, semi-urban, urban and metro branches across the country. She has served in the different levels of administrative offices – Regional Office, Circle Office and at the Head Office of the Bank. Ms. P V Bharathi had also worked at the Hong Kong Branch of the Bank and handled International Operations.

As Executive Director, she was responsible for monitoring of the Bank's International Operations, conducting road shows for raising funds from abroad and meeting the Regulators of the different countries where the Bank had its branches. As a Chief Risk Officer of the Bank, she was the main proponent in drawing up and implementing the blueprint for Canara Bank's move over to Advanced Approaches in Credit Risk, Market Risk and Operational Risk. She authored the roadmap for the implementation of the Enterprise – wide Integrated Risk Management Architecture for the Bank.

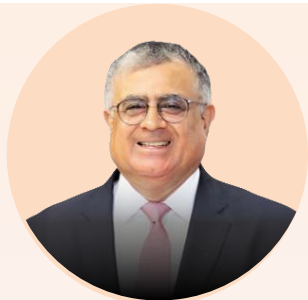
As the MD & CEO of Corporation Bank, she brought the Bank out of Prompt Corrective Action and developed strategies to build up the business of the Bank. New strategies were formed, motivated the people to bring back the lost business. After the announcement of merger of Andhra Bank with the Union Bank of India, held Town Hall Meetings jointly with both banks and paved way for the staff and customers to have a smooth continuity of their working and business environment. Ms. P V Bharathi is a recipient of the Jhansi Rani Award for Banking. She was awarded Aryabhata International Award 2017 in recognition of excellent contribution, talent and service in the field of Banking. She holds a degree in Bachelor of Science from Daulat Ram College, Delhi, followed by B. Ed from the Central Institute of Education, and completed her Master of Arts in Economics from the University of Rajasthan. She is a Certified Associate of the Indian Institute of Bankers (CAIIB) and has completed advanced banking and finance programs through the Indian Institute of Banking & Finance (IIBF) and the National Institute of Bank Management (NIBM).



**Ms. Jayashree
Vaidhyanathan**

Independent Director

Ms. Jayashree Vaidhyanathan is the Independent Director of the Company. She currently serves as 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.



Mr. Atul Dhawan
Independent Director

Mr. Atul Dhawan is the Independent Director of the Company. He is a seasoned business leader and board advisor with over four decades of experience across professional services, corporate governance and strategic advisory. Mr. Dhawan currently serves as President of The Indus Entrepreneurs (TiE) – Delhi-NCR Chapter and as an Independent Director on the Board of Biocon Limited.

Mr. Dhawan is a former Senior Partner from Deloitte, where he spent nearly 40 years in various leadership roles. His career has spanned audit, client service, innovation, governance, and strategy-driving value for clients and contributing to firm-wide transformation.

At Deloitte, Mr. Dhawan served as Chairperson of the South Asia Coordinating Board and represented India on the firm's Asia Pacific and Global Boards. His work shaped policy, risk frameworks and global strategy alignment, navigating multi-market dynamics and advising CXOs and boards on complex strategic matters.

As Chief Strategy & Innovation Officer, he led the design and execution of Deloitte India's strategic roadmap and its engagement with the innovation and startup ecosystem. Mr. Dhawan also served as Regional Managing Partner – North, National Leader – Client Programmes, and Head of Brand & Communications, driving growth and market presence.

Mr. Dhawan serves on the Board of Plan India, which advances gender equity and empowerment for women and girls, and mentors several startups, founders, and young professionals.

He was Chair of the American Chamber of Commerce in India, served on the CII National Council, and sat on the Advisory Board of the Confederation of British Industry (CBI) in India. He has also advised the U.S.-India Strategic Partnership Forum (USISPF) on cross-border initiatives and policy campaigns. He is a Chartered Accountant and Economics graduate from the University of Delhi.



Mr. Philip Mathew
Independent Director

Mr. Philip Mathew is the Independent Director of the Company. He has been on the Board of Bandhan Bank Limited for 3 years and served on Board Committees, viz. NRC, Customer Service Committee, Stakeholder Relations Committee and Special Committee on Monitoring High Value Frauds. He worked for 16 years at HDFC Bank. Prior to HDFC Bank, he has worked with SSKI Investor Services, Colgate-Palmolive India Limited, ANZ Grindlays, Marico Industries Limited & Rallis India Limited. He holds a Bachelor of Science (B.Sc.) degree in Statistics from Loyola College, Chennai, and a Master of Arts (M.A.) in Personnel Management & Industrial Relations (PM&IR).



Ms. Vishakha R M

Independent Director

Ms. Vishakha R M is the Independent Director of the Company. She served as the Managing Director and CEO of IndiaFirst Life Insurance Company Limited, Mumbai, from March 2015 to June 2024. Her responsibilities included the strategic planning and execution of business plans, as well as the management of various stakeholders such as customers, shareholders, regulators, employees, and distributors.

She is a Harvard Advanced Leadership Initiative Fellow, 2025. She has a career spanning 37 years in Insurance, starting as a Direct Recruit Officer in May 1987 with New India Assurance Co. Ltd. She has worked in several companies, including Birla Sun Life Insurance, IDBI Federal Life Insurance, Universal Sampo General Insurance and Canara HSBC OBC Life Insurance through her career.

She holds a Bachelor of Commerce degree from St. Francis College and is a qualified Associate Chartered Accountant (ACA) and Fellow of the Insurance Institute of India (FIII).



**Mr. Narayan
Subramaniam**

Ayypankav

Independent Director

Mr. Narayan S.A. is a seasoned finance and financial services leader with over three decades of experience at the Kotak Mahindra Group, bringing experience across banking, capital markets, broking, treasury, commercial lending and asset management. He has been a member of the Group Management Council of Kotak Mahindra Bank, the apex body overseeing strategy and policies related to the functioning and growth of the Bank and its subsidiaries. Across his career, he has held senior leadership and Board roles across Kotak Group entities, providing governance, business oversight and strategic stewardship.

He served as Managing Director & CEO of Kotak Securities, where he built and led the retail broking business to a market leadership position across equities and online trading platforms. Earlier, as Executive Director & COO, he helped set up the foundational business architecture for Kotak Securities and supported its growth into a full-service broking house. He later served as Group President – Commercial Banking at Kotak Mahindra Bank, overseeing SME advances, Commercial Vehicles, Construction Equipment, Agri & Tractor Finance, Microfinance, and Semi-Urban & Rural Branch Banking. He also spearheaded the Group's strategic investment in Multi Commodity Exchange of India and led the acquisition of BSS Microfinance expanding Kotak's presence in microfinance. As Group President – Treasury, he led treasury operations including ALM, liquidity and investment portfolios.

Post retirement, he continued as Advisor to Kotak Mahindra Bank until May 2024, supporting the Bank's leadership. He brings strong operating depth, distribution understanding and governance perspective across regulated financial services businesses.



Mr. Santosh Kumar

Non-Executive
Nominee Director

Mr. Santosh Kumar is the Non-Executive Nominee Director of the Company. He is currently working as the General Manager – Treasury Division at Punjab National Bank. He has more than two decades of experience and carries a rich and diverse banking exposure mainly in areas of Treasury, International Banking, and as business unit head in the field. He also carries experience of working in administrative offices like Circle Office and Head Office of the Bank. He has professional knowledge and experience in Forex and Integrated Treasury functions. He is well versed in areas such as: Dealing in Foreign Currency and Precious Metals, Derivatives, Correspondent Banking, Trade Finance, Remittances, Non-Resident accounts, Nostro / Vostro A/c.

He holds a B.A.(Hons), LL.B. and CAIIB.



Ms. Linsley Carruth

Non-Executive
Nominee Director

Ms. Linsley Carruth is the Non-Executive Nominee Director of the Company. She is Director of Investor Relations at T. Rowe Price Group, responsible for leading all stockholder engagement efforts. She is a Vice President of T. Rowe Price Group and T. Rowe Price Associates. She has worked for T. Rowe Price for over 25 years, including roles in corporate strategy, product management for the Europe, Middle East & Africa region, global distribution, and the retail direct business.

Ms. Carruth earned an A.B. in government from Dartmouth College and an M.B.A. from the University of Virginia, Darden School of Business.



Mr. Vetri Subramaniam

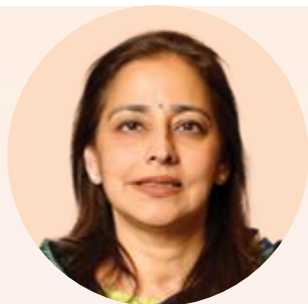
Managing Director & CEO

Mr. Vetri Subramaniam is the Managing Director and Chief Executive Officer of the Company. He joined UTI AMC as Head of Equity in January 2017 and assumed the role of Chief Investment Officer from August 2021.

Prior to joining UTI, he was Chief Investment Officer at Invesco Asset Management Limited. He was part of the start-up team at Invesco (then Religare Asset Management) in 2008 and helped establish the firm's proprietary investment process and the team. He started his career at Kotak Mahindra in 1992. His experience in equity markets and investment roles at various firms from 1994 includes Kotak Mahindra, SSKI and Motilal Oswal. He was also one of the founders of Sharekhan.com (now Mirae Asset Sharekhan) where he led the research and content team. He has also worked as an advisor to a UK Hedge fund on its equity investments in India during 2003-2007.

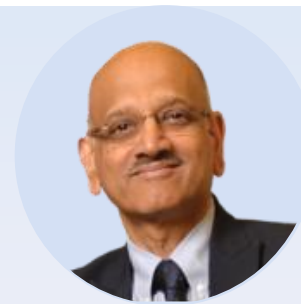
Mr. Vetri Subramaniam has more than three decades of experience in equity markets, investment strategy, mentorship and financial literacy advocacy. He is a frequent contributor to the media and regularly speaks on investing and markets at various forums - including the media and educational institutions.

He holds PG Diploma in Management from IIM Bangalore.



Ms. Mukeeta Jhaveri
Non-Executive Chairperson &
Independent Director

Ms. Mukeeta Jhaveri is the Independent Director of UTI Trustee Company Private Limited. She has completed B.A. in Economics & Political Science and B.Sc. in Finance from New York University. She has worked at DSP Financial Consultants, (now Bank of America Merrill Lynch), Mumbai as Head of Equity Sales and Vice President Capital Markets. She has considerable experience in the areas of merchant banking, capital market, equity sales and portfolio management. Having served on the board of Raymond Limited, she currently serves on the board of Taurus Trading Pvt Ltd, St. Jude India Childcare Centres and Loch Research private Limited as a Director.



Mr. Venkatraman Srinivasan
Independent Director

Mr. Venkatraman Srinivasan is the Independent Director of UTI Trustee Company Private Limited. He is engaged in Audit & Assurance practice and Direct Tax & Corporate Advisory Services since 1984, specialising in Statutory Audits of Banks, Mutual Funds and Financial Companies, Public Sector Companies, and advisory in the areas of Direct Tax, Company Law, Competition Law, the Foreign Exchange Management Act and Securities and Exchange Board of India matters. He has a work experience of over 36 years.

He was a special invitee on the Accounting Standards Board of the Institute of Chartered Accountants of India (ICAI) for the FY 2020-21 and was a special invitee on the Ind AS Transition Facilitation Group Committee of the ICAI for the FY 2019-20. He has been Co-opted as a Member of the Expert Advisory Committee of the ICAI for the FY 2021-22. He also participated in a case study based governance program on 'Audit Committees in this New Era of Governance' at the Harvard Business School.



Mr. Srinivasan Sridhar
Associate Director

Mr. Srinivasan Sridhar is the Associate Director of the Company. He is a Chartered Accountant and a global financial services leader with 30+ years of experience across Asia, Africa, and Europe. His career spans building and scaling businesses, leading digital transformation, and shaping high-performance cultures.

A former senior executive at Citigroup and India Head for Oliver Wyman, he has deep expertise in strategy, governance, risk, compliance, and innovation. Over the years, he has held influential roles as Chairman, Independent Director, and Senior Advisor across prominent organisations in banking, insurance, technology, and real estate, and he continues to partner with select institutions on strategic and governance priorities. An active angel investor and mentor to emerging entrepreneurs, he is also deeply committed to advancing education and healthcare for underserved communities.



Mr. Chandra Bhan Singh
Independent Director

Mr. Chandra Bhan Singh is the Independent Director of the Company. He holds a Master's degree in Economics and MBA. He is a Former Member (Technical), NCLT and former Additional Secretary, Government of India. An Indian Economic Service officer with over 33 years of experience in economic governance, regulatory adjudication, and strategic policy-making across infrastructure, energy, shipping, and industrial sectors.

Expert in corporate law (IBC, Companies Act), governance, and cross-sectoral project execution. Served as NCLT Member with above two thousand five hundred judicial orders and held board positions in major PSUs and port trusts. Current roles include part time consultant on Business Strategy to M/S Rodic Consultants Private Ltd. and visiting Faculty at Indian Institute of Corporate Affairs (IICA).



Mr. Ameet P. Hariani
Independent Director

Mr. Ameet P. Hariani is the Independent Director of the Company. He has over 35 years of experience in corporate and commercial law, mergers and acquisitions, and real estate finance. He has extensively advised leading Indian and international organisations on complex transactions, arbitrations, and high-profile litigations.

He was a Partner at Ambubhai & Diwanji and Andersen Legal India, and later founded Hariani & Co., where he served as Founder and Managing Partner from 1991 to 2022, leading a team of over 100 lawyers across Mumbai, Pune, and Goa. He now focuses on advisory and chamber practice, and also acts as an arbitrator and mediator.

Mr. Hariani holds LL.B. and LL.M. degrees from the University of Mumbai and is a Solicitor enrolled with the Bombay Incorporated Law Society and the Law Society of England and Wales. He currently serves on the boards of several reputed listed and unlisted companies and is actively involved in philanthropic initiatives as a Trustee of Healing Touch.



Thank You

REGISTERED OFFICE:

UTI Tower, 'Gn' Block, Bandra Kurla Complex,
Bandra (E), Mumbai - 400051.
Phone: 022 – 66786666.

UTI Asset Management Company Limited
(Investment Manager for UTI Mutual Fund)

E-mail: corpcomm@uti.co.in

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

PRESS RELEASE

UTI Asset Management Company Limited

UTI Asset Management Company Limited announced its Q2 & H1 FY27 Financial and Business Performance today.

Mr. Vetri Subramaniam, Managing Director and Chief Executive Officer, UTI AMC, said, “Our Q2 and H1 FY27 performance reflects steady progress in strengthening our franchise and expanding investor participation. With our mutual fund QAAUM rising to ₹4.02 lakh crore in Q2 FY27, equity schemes recording ₹3,415 crore in net inflows during H1 FY27, and our share of wallet improving to 3.82%, we are focused on building sustainable growth. The strength of our SIP franchise, growing digital adoption and expanding investor base reinforce our commitment to deepening market participation and delivering long-term value under Mission 2031.”

Q2 & H1 2026-27 Financial Highlights**Q2 FY27****Standalone**

- The Core income (Sale of Services) amounted to ₹324, up by 2% YoY and 5% QoQ.
- The Core profit after tax for the quarter is ₹136 crore up 31% YoY and by 14% QoQ.
- The Profit after Tax stood at ₹143 crore down by 14% YoY and 34% QoQ.

Consolidated

- The Core income (Sale of Services) amounted to ₹398, up by 2% YoY and 5% QoQ.
- The Core profit after tax for the quarter is ₹131 crore up 22% YoY and by 2% QoQ.
- The Profit after Tax stood at ₹132 crore up 17% YoY and down by 55% QoQ.

H1 FY27**Standalone**

- The Core income (Sale of Services) amounted to ₹632, up by 1% YoY.
- The Core profit after tax for the quarter is ₹253 crore up 14% YoY.
- The Profit after Tax stood at ₹361 crore down by 5% YoY.

Consolidated

- The Core income (Sale of Services) amounted to ₹777, up by 1% YoY.
- The Core profit after tax for the quarter is ₹263 crore up 15% YoY.
- The Profit after Tax stood at ₹426 crore up 22% YoY.

Business Highlights Q2 & H12026-27

- The Total Group AUM for UTI Asset Management Company stood at ₹ 16,28,189 crore.
- As on 30th September 2026, UTI MF's quarterly average assets under management (QAAUM) stood at ₹ 4,02,337 crore.
- Equity Assets (Active + Passive) contributed 72 % to UTI MF's total average AUM.
- The ratio of equity oriented QAAUM and non-equity oriented QAAUM was 72:28 vis-à-vis industry ratio of 62:38
- Total live folios stood at 1.47 crore as on 30th September 2026.
- UTI AMC has geographical presence in 699 districts in India, amongst the highest in the industry.
- Gross Inflow mobilised through SIP for the quarter ended 30th September 2026, stood at ₹2,583 crore.
- SIP AUM as of quarter end stood at ₹ 45,572 crore, an increase of 7.82% as compared to 30th September 2025 which stood at ₹ 42, 267 crore.
- Digital purchase transactions reached 86.74 lakh, an increase of 64.43% as against quarter ended 30th September 2025 which stood at 52.74 lakh.

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

23rd October 2026

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: corpcomm@uti.co.in