

Ref. No.: UTI/AMC/CS/SE/2025-26/0534

Date: 29th April, 2025

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 financial year ended 31st March, 2025

Dear Sir / Madam,

With reference to our letter no. UTI/AMC/CS/SE/2025-26/0533 dated 29th April, 2025 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 financial year ended 31st March, 2025.

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 Patkar

Company Secretary and Compliance Officer

Membership No.: ACS21577

Encl.: As Above



UTI Asset Management Company Limited

**Investor Presentation
Q4 & FY2024-25**



Pioneer in India

- Oldest Mutual Fund in India & a trusted household brand
- First to launch Equity Mutual Fund Mastershare (now UTI Largecap Fund), Children's Plan



₹ 21.05 lakh crore in 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



700 Districts covered across India

- Well spread presence through DAs, MFDs, Banks, National Distributors and Fin-techs
- Partnering with ~73,900 MFDs
- Strong Penetration in B30 cities with high share



Presence across 35+ Countries

- International presence through UTI International
- Offices in Singapore, London, Dubai, New York & Paris



Strong Governance practices

- Professionally managed listed Company with no identifiable promoters
- Strong independent Board with 4 out of 8 members independent
- Women Directors present on the Boards of UTI AMC and UTI Pension Fund



Performance Highlights

Key Performance Indicators

Business Highlights



Total Group AUM*
₹ 21,05,349 cr
13.91% YoY, 1.36% QoQ

Industry MF QAAUM
₹ 67,42,261 cr
24.55% YoY, (1.7%) QoQ

UTI MF QAAUM
₹ 3,39,750 cr
16.80% YoY, (3.59%) QoQ

Flows, Folios & Market share



Market Share
Total MF QAAUM
5.04%

Passive AUM
13.08%

NPS AUM
24.86%

Gross Sales@
₹ 2,47,166 cr

Live Folios 1.33 cr

Consolidated FY25 Financial Performance



Total Revenue
7% YoY

Core Revenue#
22% YoY

EBITDA
7% YoY

Core EBITDA[†]
46% YoY

PAT
(5%) YoY

Core PAT[†]
43% YoY

Company Presence



811^ Core Sales Team

255 UTI Financial Centres
(205 in B30 cities)

~73,900
Distributors

169 District Associates

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

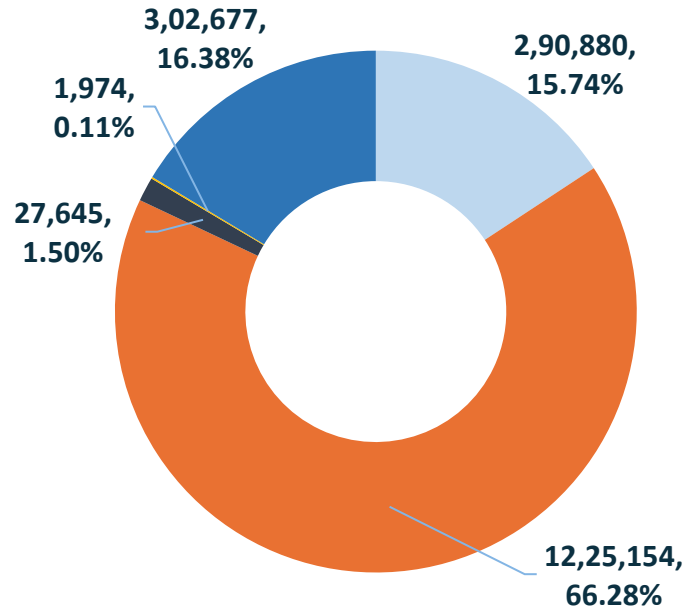
* Total AUM includes QAAUM for UTI MF for Q4 FY24-25 and Closing AUM for all other businesses as of 31st March 2025.

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; ^including subsidiaries

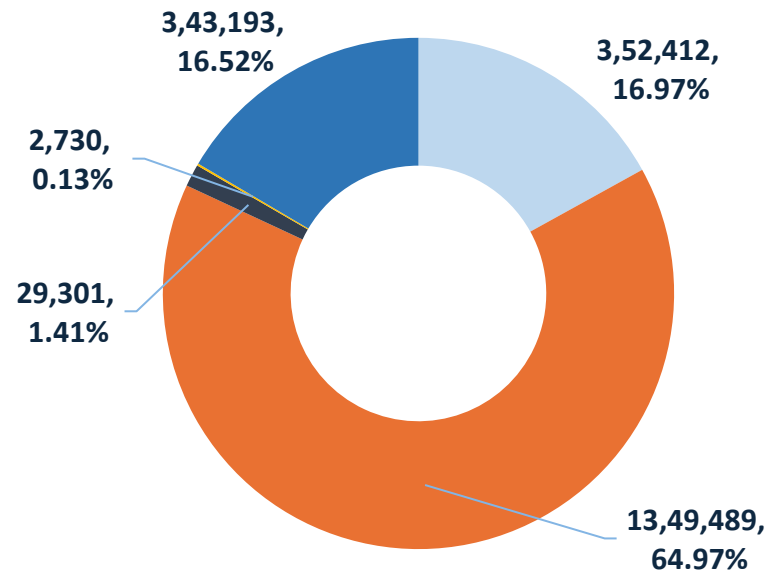
Group AUM Increased by 14% YoY

March 2024



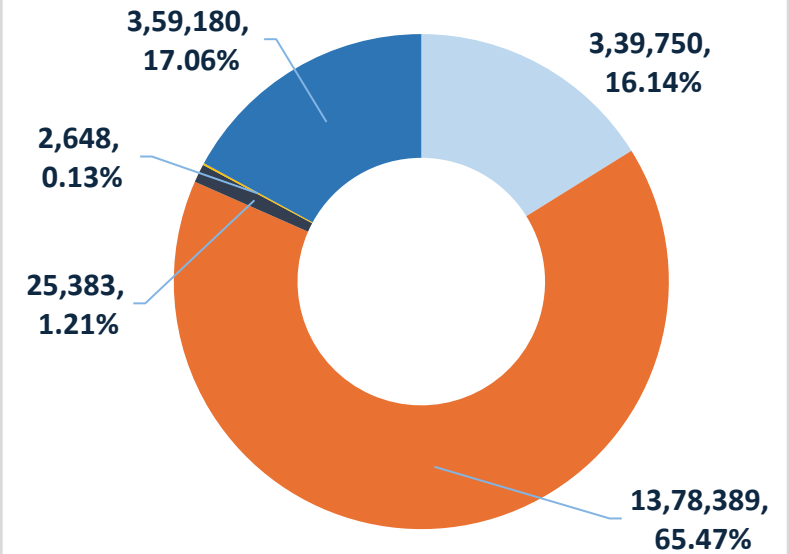
Total
₹ 18,48,330 crore

December 2024



Total
₹ 20,77,125 crore

March 2025



Total
₹ 21,05,349 crore

UTI MF PMS UTI International UTI Alternatives UTI PFL*

Witnessed 17% YoY Growth in QAAUM

Domestic MF Closing AUM (₹ cr)

Equity

90,832

Hybrid

31,818

ETFs & Index

1,46,667

Cash & Arbitrage

31,733

Income

33,704

Total

3,34,754

Domestic MF QAAUM (₹ cr)

90,863

31,435

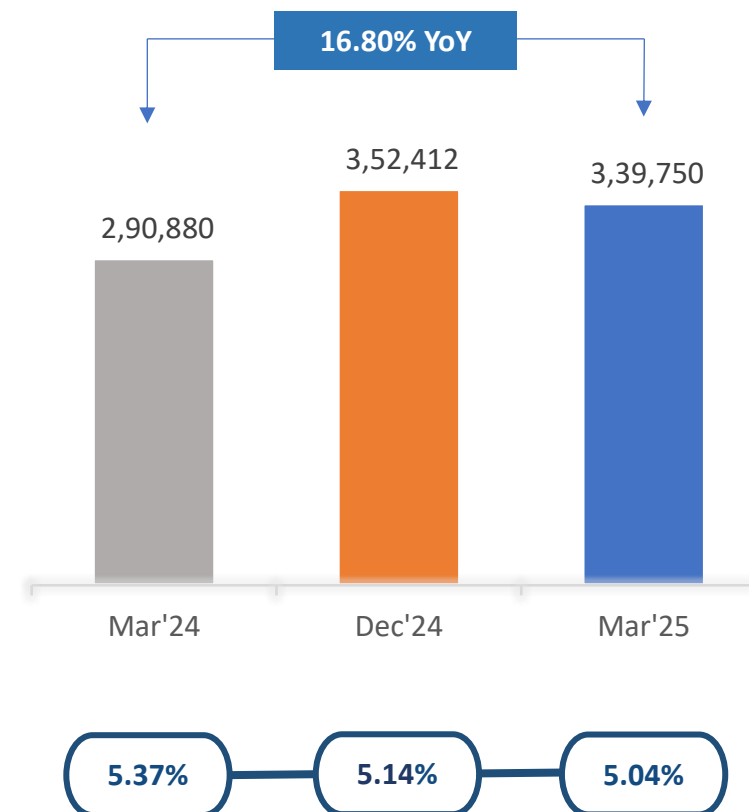
1,41,492

39,935

36,023

3,39,750

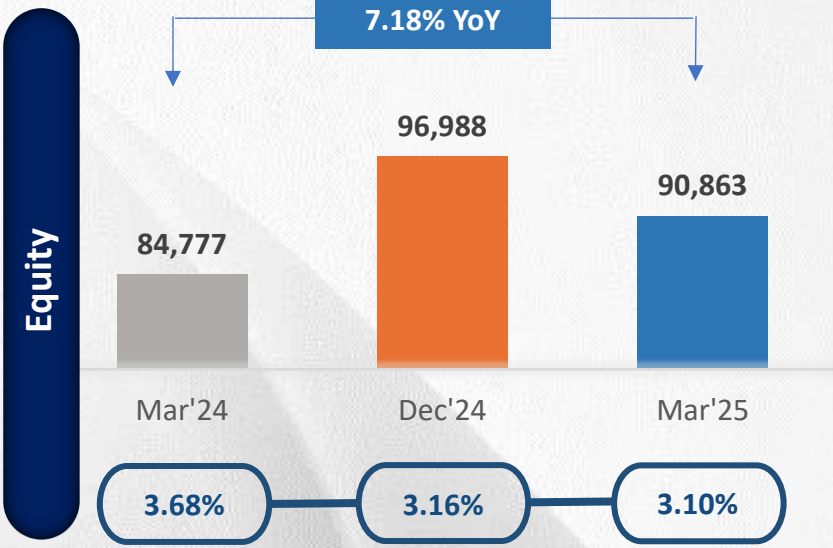
Total MF QAAUM, Growth and Market Share



(₹ crore)

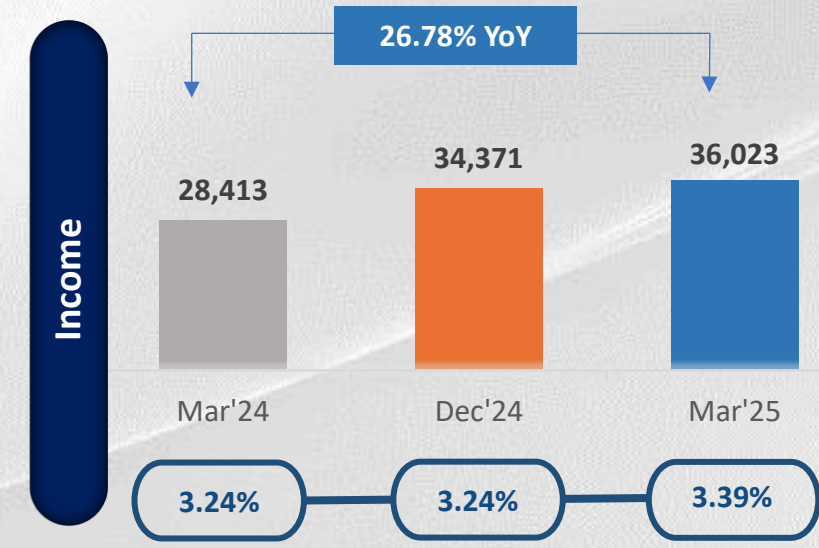
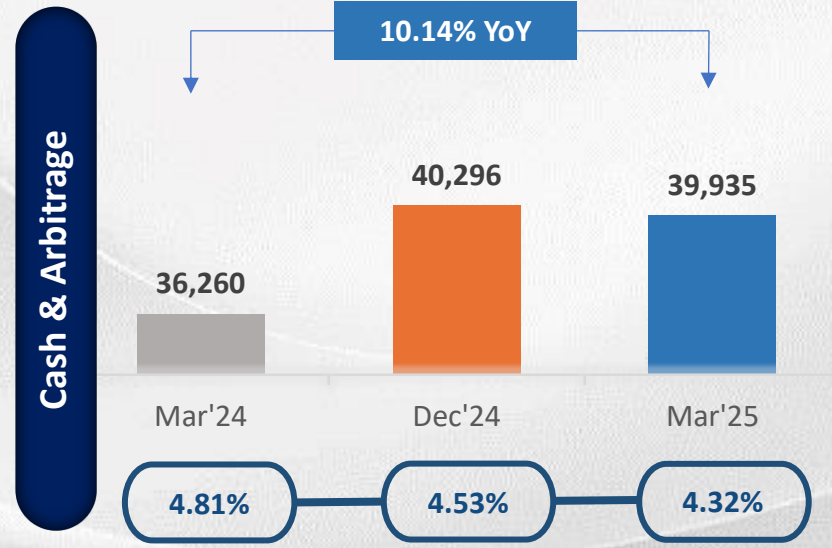
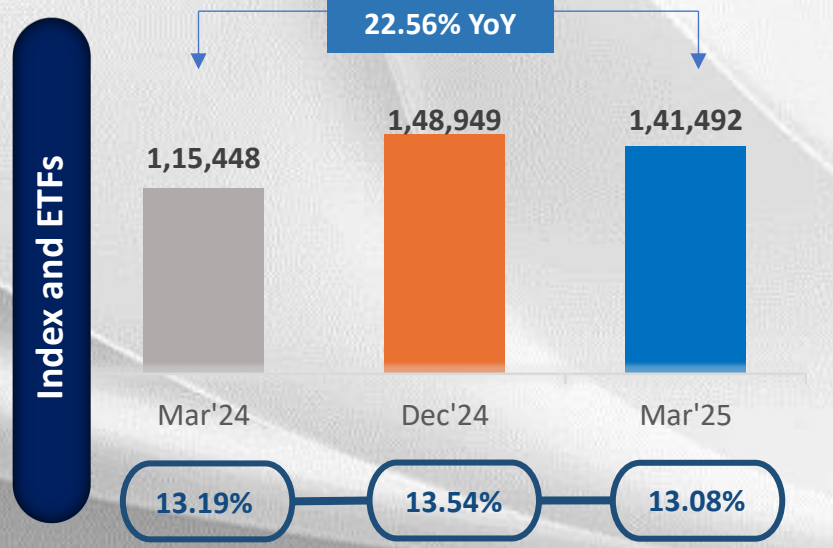
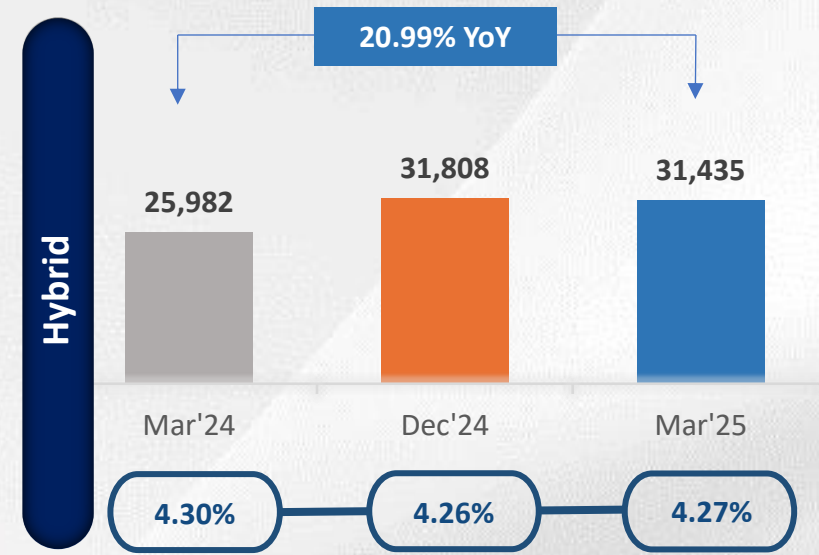
Source: AMFI, Internal

Category Wise QAAUM; Passive demonstrates 22.56% YoY growth

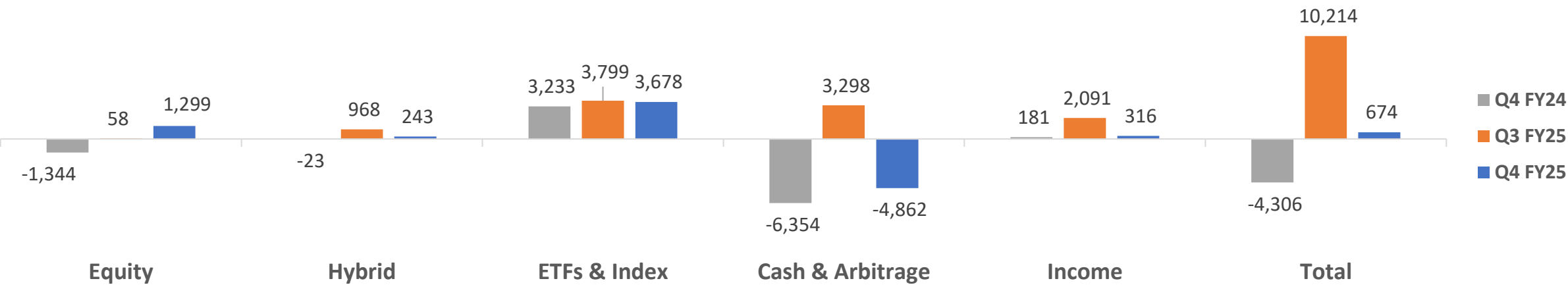


Category wise QAAUM, Growth and Market Share

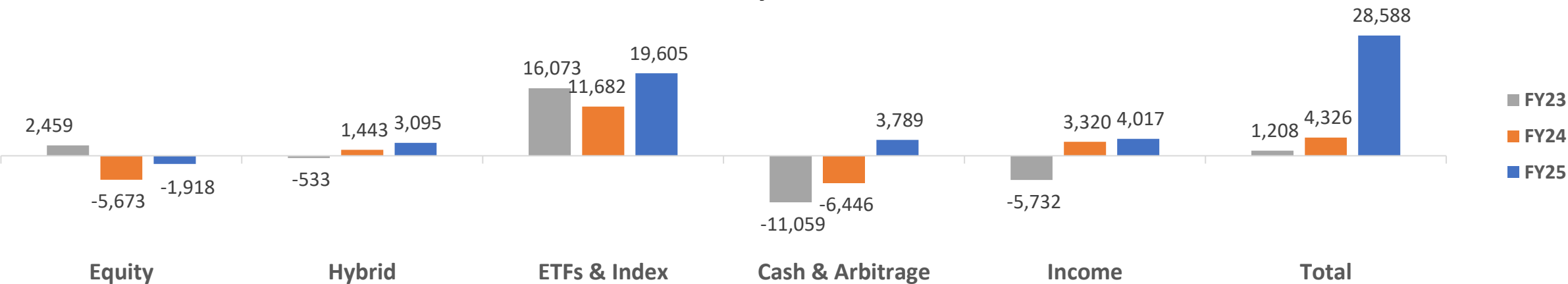
3 categories have shown >20% growth YoY



Quarterly Net Sales

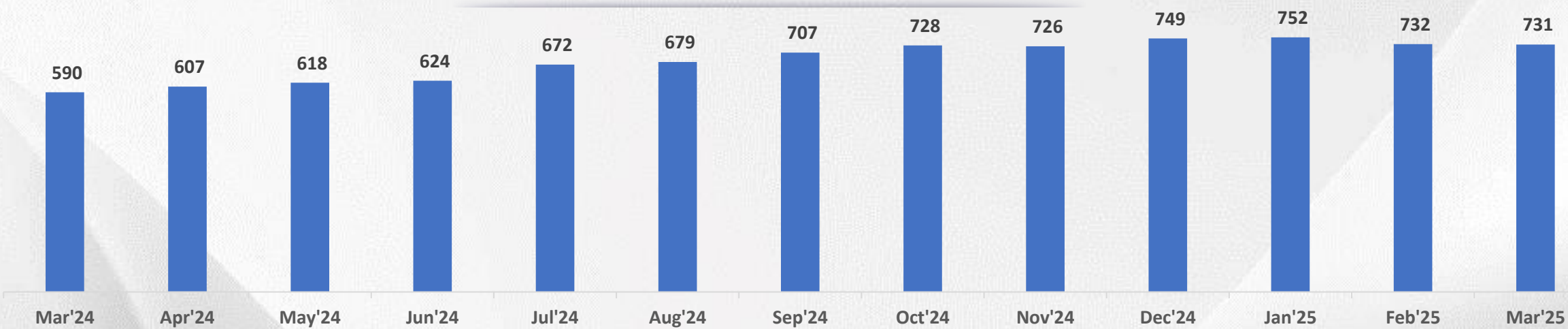


Yearly Net Sales

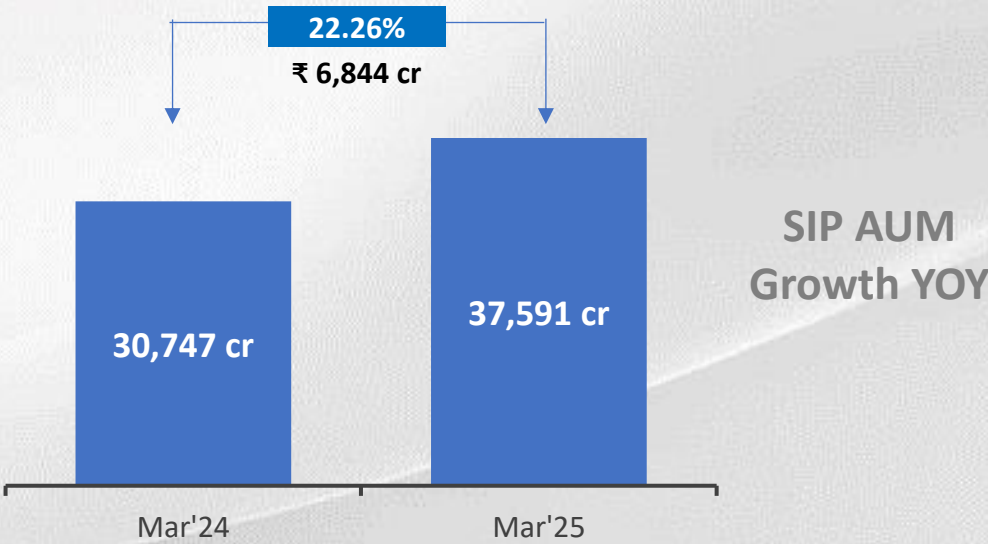
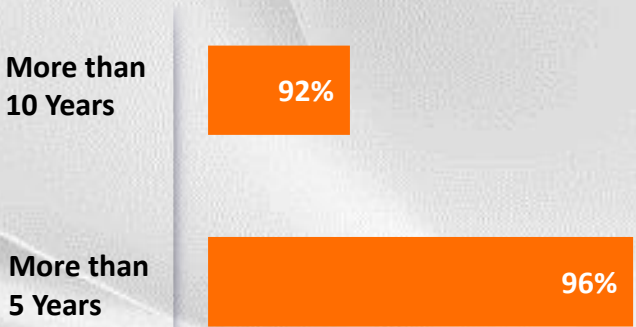


SIP to remain the Cornerstone for AUM Performance

Monthly Gross SIP Inflow (₹ crore)

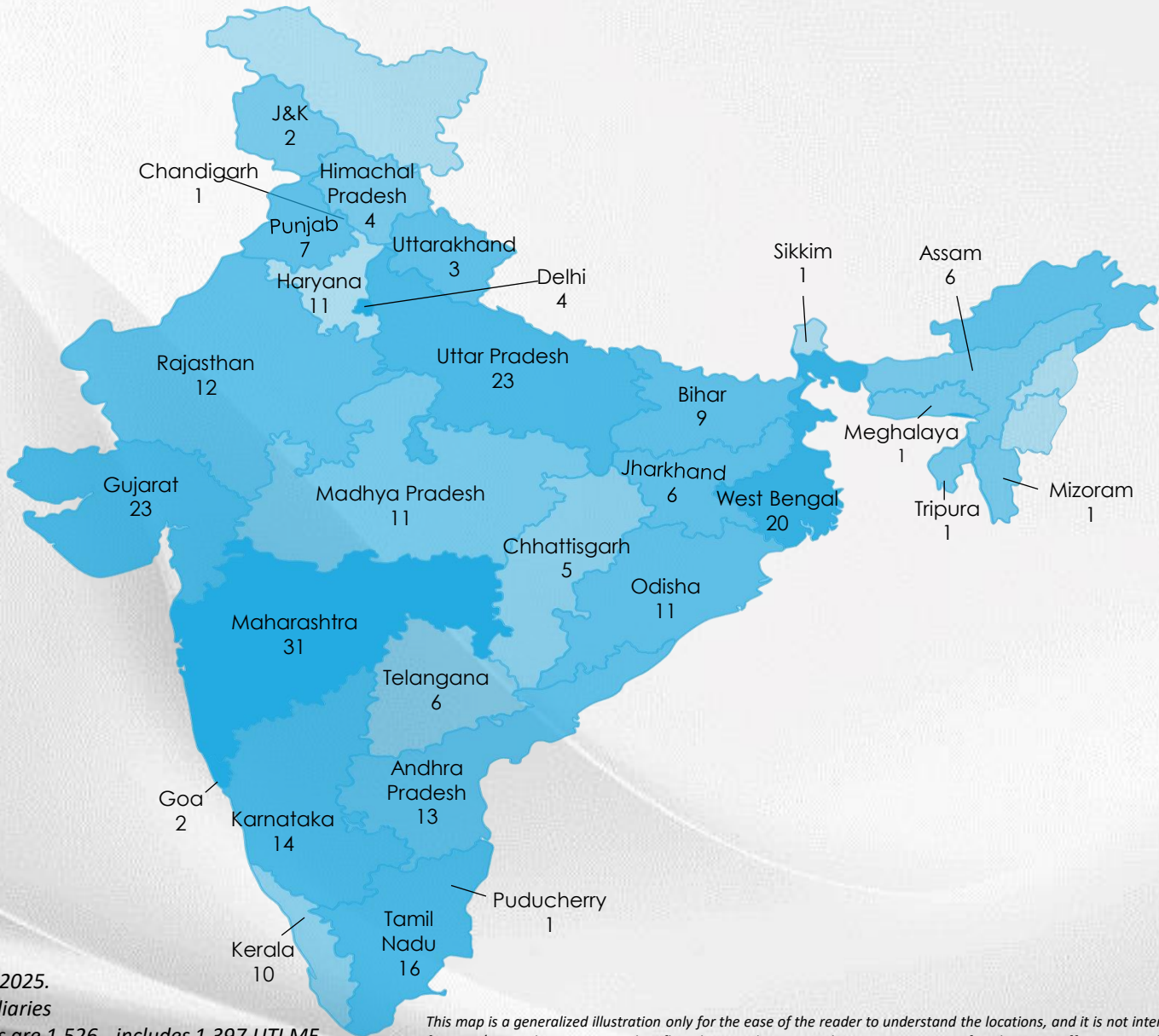


Long Tenure SIP Book⁽¹⁾



Source: RTA Data. (1) As of 31st March 2025.
(2) SIP folios with four consecutive SIP failure have been excluded.

UTI AMC – Strong Geographical Presence



255

UTI Financial Centers (UFCs)



1,526

UTI AMC Employees*



811[^]

Core Sales Team Members



~73,900

Mutual Fund Distributors (MFDs)



169

District Associates (DAs)



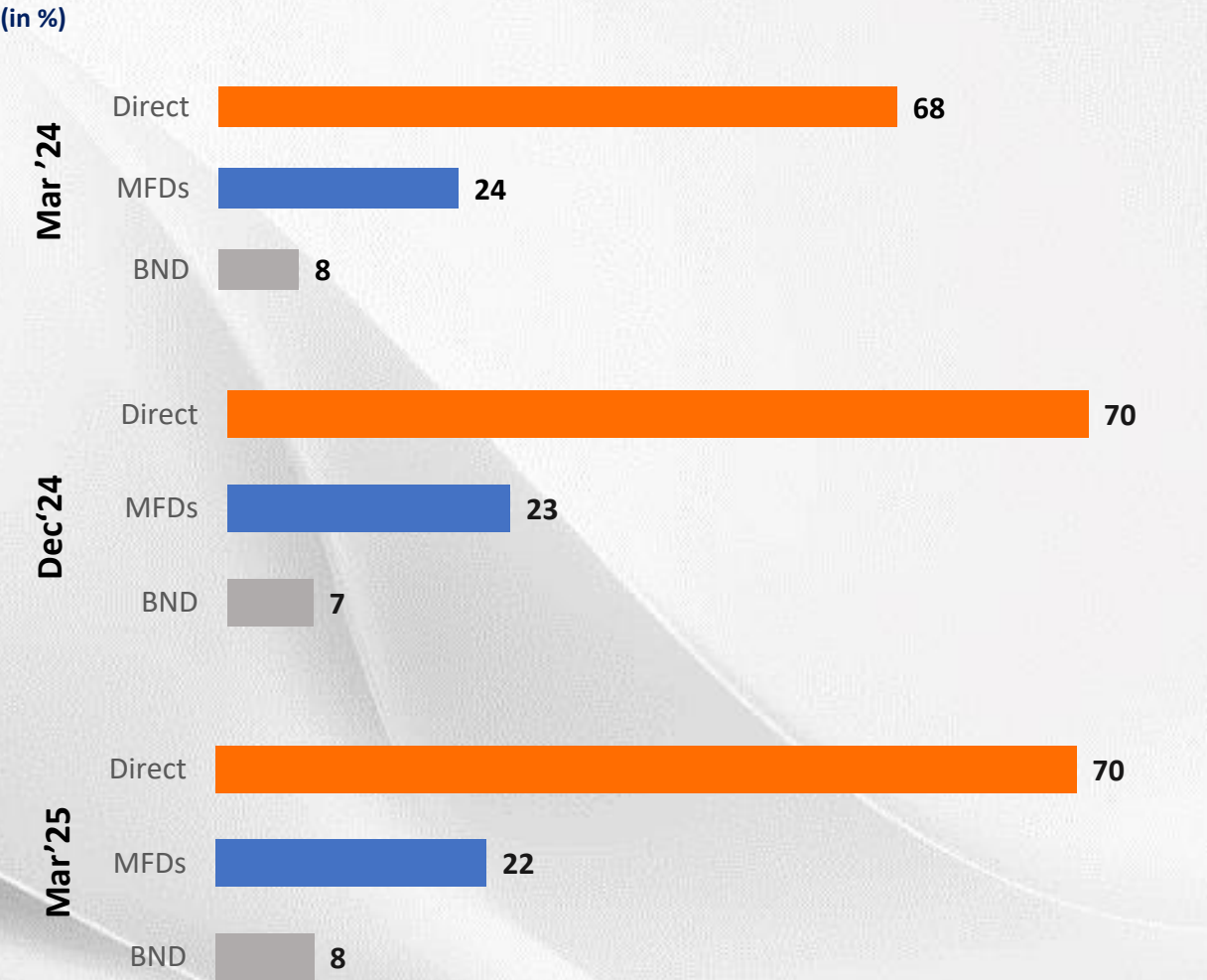
As of 31st March 2025.
[^]including subsidiaries
*Total Employees are 1,526 - includes 1,397 UTI MF employees and 129 employees of our subsidiaries.

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

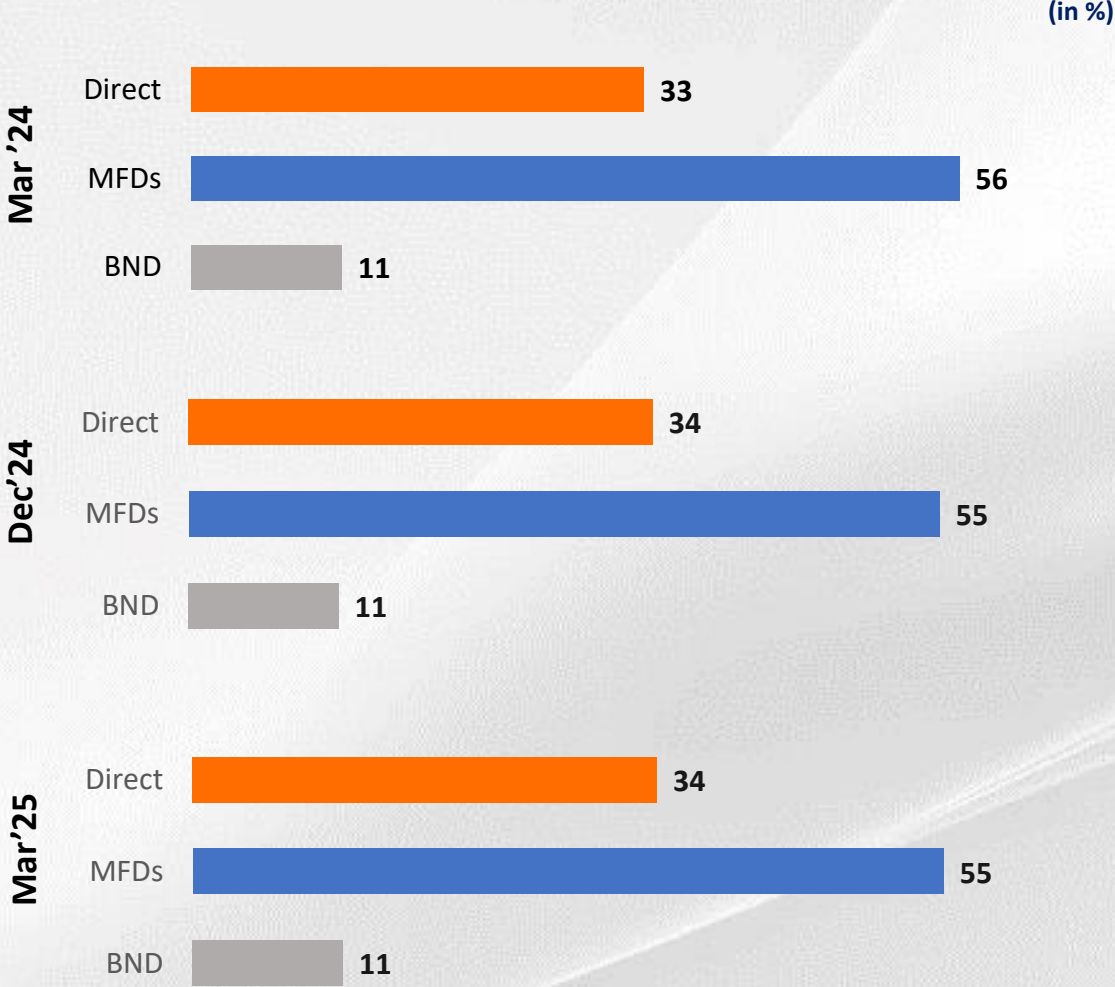
Multi-Channel Distribution Network brings Stability



Total QAAUM



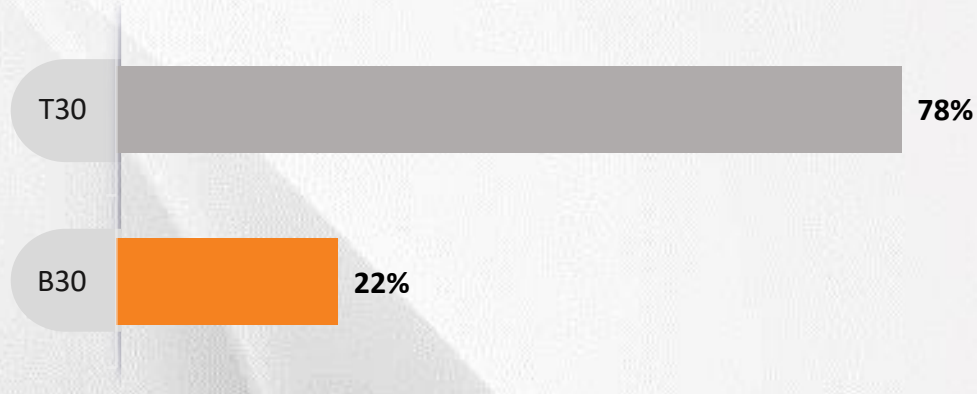
Equity + Hybrid QAAUM



Source: RTA Data.

Monthly AAUM - March 2025

UTI Mutual Fund



Industry



Network of 255 branches with 205 branches located in B30 cities as of 31st March 2025



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.)	Q4 FY25	Q4 FY24	YoY (%)	Q3 FY25	QoQ (%)	FY25	FY24	YoY (%)
Total Revenue from Operations	376	416	(10%)	418	(10%)	1851	1737	7%
Other Income	0	4	(100%)	2	(100%)	9	7	29%
Total Income	376	420	(10%)	420	(10%)	1860	1744	7%
Fee & Commission Expenses	1	1	-	1	-	2	3	(33%)
Net loss on fair value changes	10	-	100%	-	100%	-	-	-
Employee Benefit Expense	116	117	(1%)	113	3%	458	439	4%
Depreciation & Amortization Expenses	12	12	-	11	9%	46	42	10%
Other Expense	80	70	14%	71	13%	289	262	10%
Finance Cost	3	2	50%	3	-	13	11	18%
Total Expenses	222	202	10%	199	12%	808	757	7%
Profit Before Tax (PBT)	154	218	(29%)	221	(30%)	1052	987	7%
PAT for the Owners of the Company	87	163	(47%)	151	(42%)	731	766	(5%)
Core Profit After Tax	98	96	2%	139	(29%)	492	345	43%
PAT Margins	23%	39%		36%		39%	44%	
Total Revenue from Operations	Q4 FY25	Q4 FY24	YoY (%)	Q3 FY25	QoQ (%)	FY25	FY24	YoY (%)
Sale of Services	360	318	13%	375	(4%)	1445	1182	22%
Net Gain on fair value changes	-	86	(100%)	29	(100%)	350	507	(31%)
Interest & Dividend Income	12	8	50%	10	20%	41	35	17%
Rental Income	4	4	-	4	-	15	13	15%
Total Revenue from Operations	376	416	(10%)	418	(10%)	1851	1737	7%

Standalone Statement of Profit & Loss

Particulars (In cr.)	Q4 FY25	Q4 FY24	YoY (%)	Q3 FY25	QoQ (%)	FY25	FY24	YoY (%)
Total Revenue from Operations	317	328	(3%)	329	(4%)	1449	1337	8%
Other Income	1	3	(67%)	1	-	7	4	75%
Total Income	318	331	(4%)	330	(4%)	1,456	1,341	9%
Fee & Commission Expenses	4	3	33%	4	-	15	11	36%
Employee benefit Expense	89	97	(8%)	88	1%	364	368	(1%)
Depreciation & Amortization Expenses	11	11	-	10	10%	41	38	8%
Other Expense	42	34	24%	38	11%	151	147	3%
Finance Cost	3	3	-	3	-	12	11	9%
Total Expenses	149	148	1%	143	4%	583	575	1%
Profit Before Tax (PBT)	169	183	(8%)	187	(10%)	873	766	14%
Profit After Tax (PAT)	124	151	(18%)	142	(13%)	653	601	9%
Core Profit After Tax	108	90	20%	125	(13%)	447	293	52%
PAT Margins	39%	46%		43%		45%	45%	

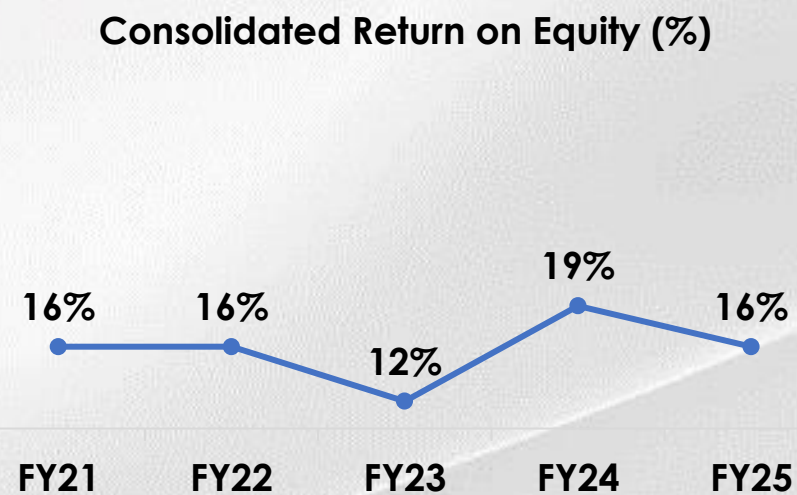
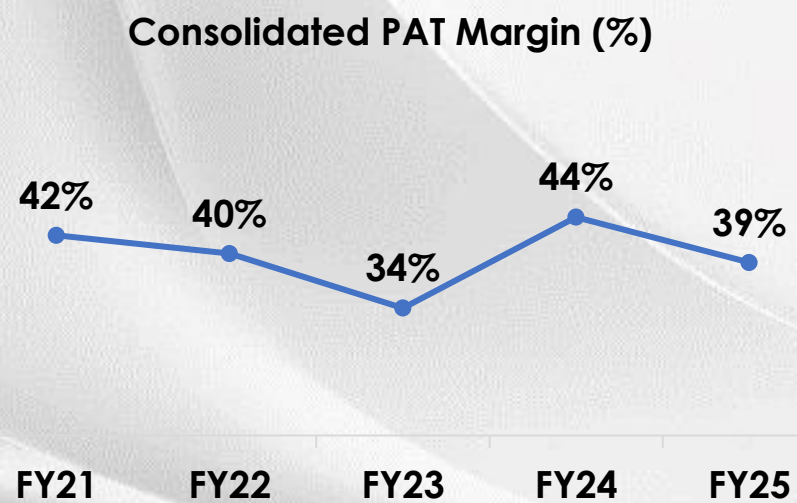
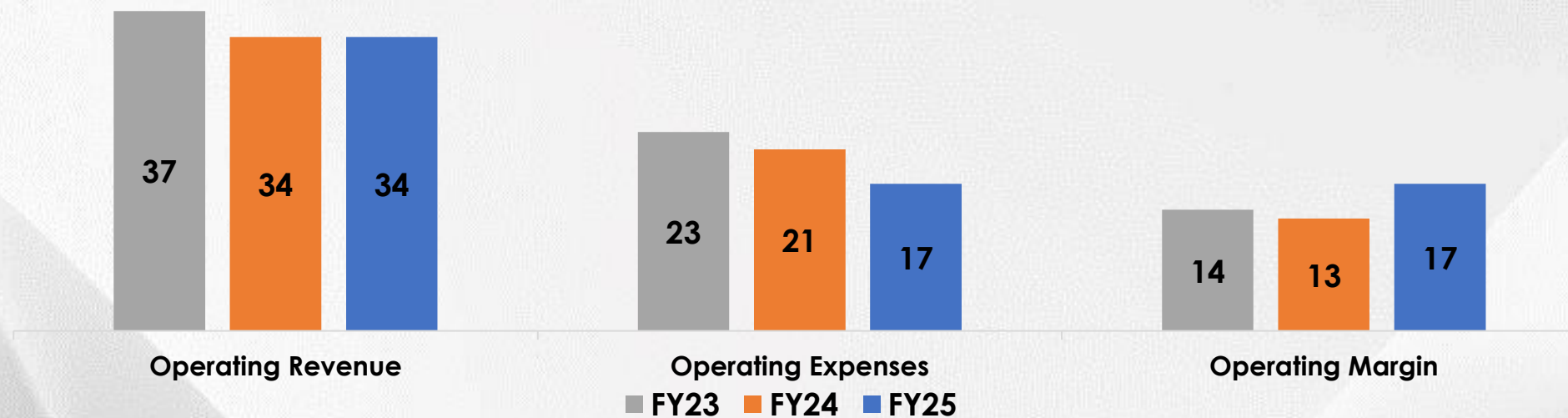
Total Revenue from Operations	Q4 FY25	Q4 FY24	YoY (%)	Q3 FY25	QoQ (%)	FY25	FY24	YoY (%)
Sale of Services	296	257	15%	307	(4%)	1180	949	24%
Net Gain on fair value changes	9	59	(85%)	10	(10%)	221	344	(36%)
Interest & Dividend Income	8	8	-	8	-	33	31	6%
Rental Income	4	4	-	4	-	15	13	15%
Total Revenue from Operations	317	328	(3%)	329	(4%)	1449	1337	8%

Details of Consolidated Sale of Services

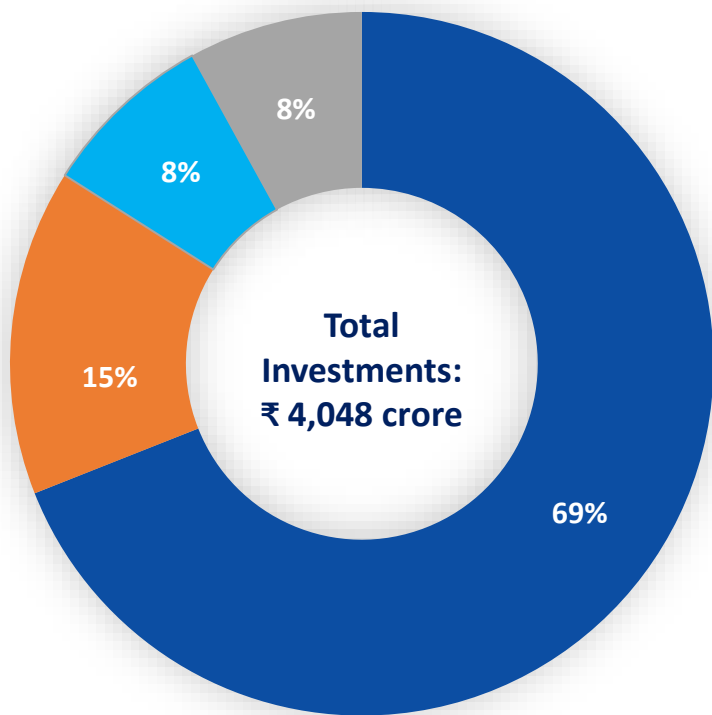
Particulars (In cr.)	Q4 FY25	Q4 FY24	YoY (%)	FY25	FY24	YoY (%)
MF Fees	289	247	17%	1150	913	26%
PMS Fees	7	9	(22%)	30	29	3%
SUUTI Support Service Fees	-	1	(100%)	-	6	(100%)
POP Fees & others	-	-	-	-	1	(100%)
Sale of Services - UTI AMC Standalone	296	257	15%	1180	949	24%
UTI International	31	33	(6%)	139	126	10%
UTI PFL*	35	31	13%	135	117	15%
UTI Alternatives	4	3	33%	15	9	67%
Elimination	(6)	(6)	-	(24)	(19)	26%
Sale of Services - UTI AMC Consolidated	360	318	13%	1445	1182	22%

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

Particulars	Consolidated			Standalone		
	As at 31 Mar 2025	As at 31 Mar 2024	% (+/-)	As at 31 Mar 2025	As at 31 Mar 2024	% (+/-)
Assets:						
Financial Assets	5,173	4,850	7%	3,711	3,515	6%
Non-Financial Assets	485	491	(1%)	468	466	-
Total Assets	5,658	5,341	6%	4,179	3,981	5%
Liabilities & Equity:						
Financial Liabilities	334	272	23%	243	214	14%
Non-financial Liabilities	164	96	71%	150	82	83%
Equity	5,160	4,973	4%	3,786	3,685	3%
Total Liabilities & Equity	5,658	5,341	6%	4,179	3,981	5%



Breakdown of Total Investment



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

As on 31st March 2025.

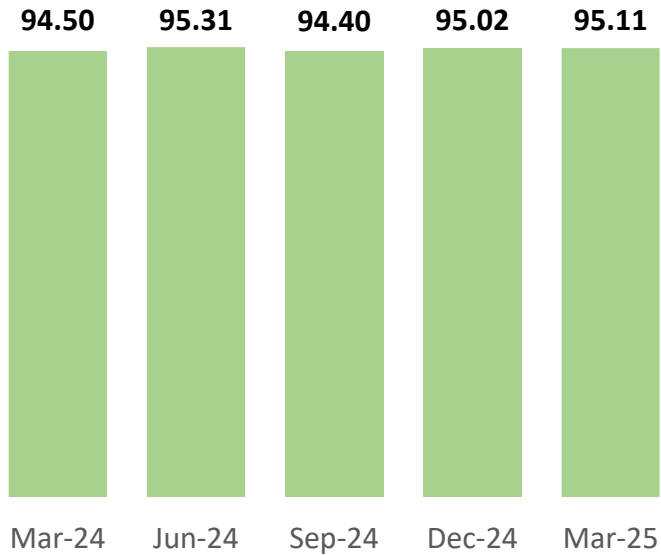
(₹ crore)

Investment in UTI MF Schemes	2,806
Equity [#]	395
Hybrid	420
Liquid, Debt & Arbitrage	1,991
Offshore Funds	608
Equity	426
Debt / Hybrid	182
Venture Funds, Other Equity etc.	327
G-Sec & Bonds	307
TOTAL	4,048

- Total Consolidated Investment as per the Balance Sheet as on 31.03.2025 is ₹4,558 crore, including the investments in SDOF II & III
- Above consolidated investment of ₹ 4,048 crore is the treasury investment of UTI Group after eliminating the consolidation effect of SDOF II & III

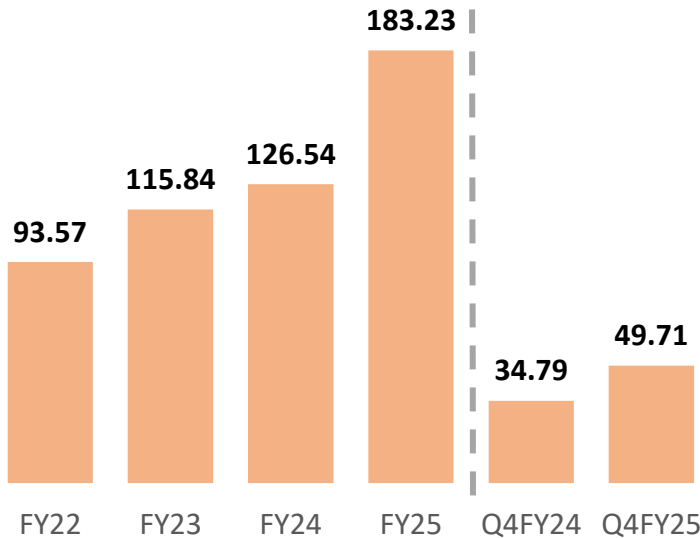
Growing Online Transactions reflect Acceptance of Digital

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



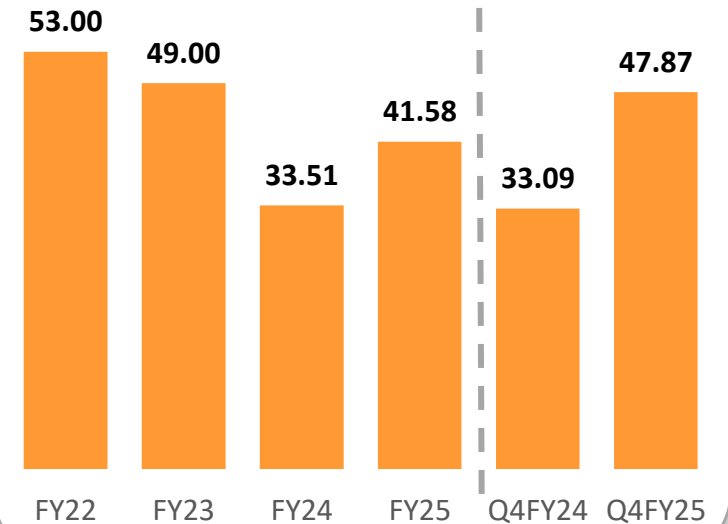
Leveraging on Salesforce Marketing Automation & Personalization capabilities to capitalize on **cross selling and upselling opportunities** has helped in growth in Online Gross Sales

Number of Digital Purchase Transactions (in Lakhs)



25% Growth In Number of **Digital SIP Transactions** in **Q4 FY25** as compared to Q4 FY24
Strong focus on growing SIP book Digitally

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



47.87% of Total Gross Sales of Equity & Hybrid Funds were mobilized through **Digital Platforms** in Q4 FY25

Investor Services Key Indicators for the Quarter



Contact Center

2.69 lakh
Total Call Volume
Outbound

- 50% 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.

0.45 lakh
Total Call Volume
Inbound

4 seconds
Average Speed of
Answer

- Chat with Live Agent for Assistance via WhatsApp & Website
- Chatbot and WhatsApp for Conversational Enquiry, Investing & Servicing

0.06 lakh
Live Chats
offered



Investor Services

12
Total Complaints Received

1.33 crore
Folios

Low Complaints Ratio
against Folios at 0.0001%



Digital Transactions (own assets)

46.89%
Digital Transactions done
post E-KYC are SIP
Instalments

₹ 24.45 crore
Digital Transaction
Amount capitalized post
Digital KYC

16,559
Digital KYC Compliant
PANs created



Non-Commercial Transactions

96.84%
Non-Commercial
Transactions processed in
the same day

91.85%
Non-Commercial
Transactions processed in
60 Minutes

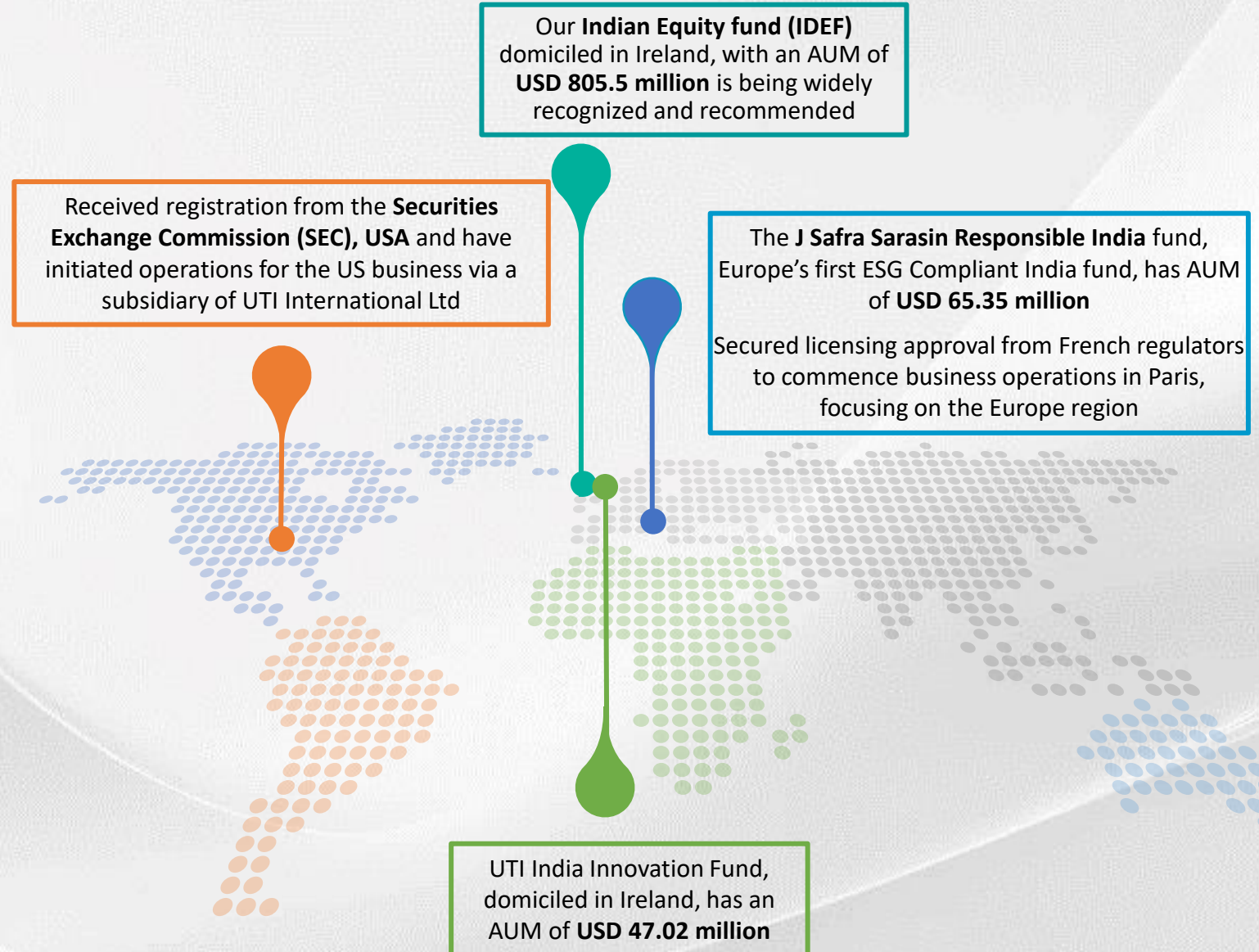
UTI International Ltd. – Spreading our Wings

Assets Under Management of ₹ **25,383 crore** as of 31st March 2025

Office Locations – **Singapore, Dubai, London, New York and Paris** with a total of **30 staff members**

Clients spread across **35+ countries** with **top 5** being **Japan, Bahrain, UAE, Singapore, Switzerland** and are primarily Institutions – **Pensions, Banks, Insurance and Asset Managers**

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



PFRDA Licensed for
managing **Pension
Funds** and carrying out
PoP Operations

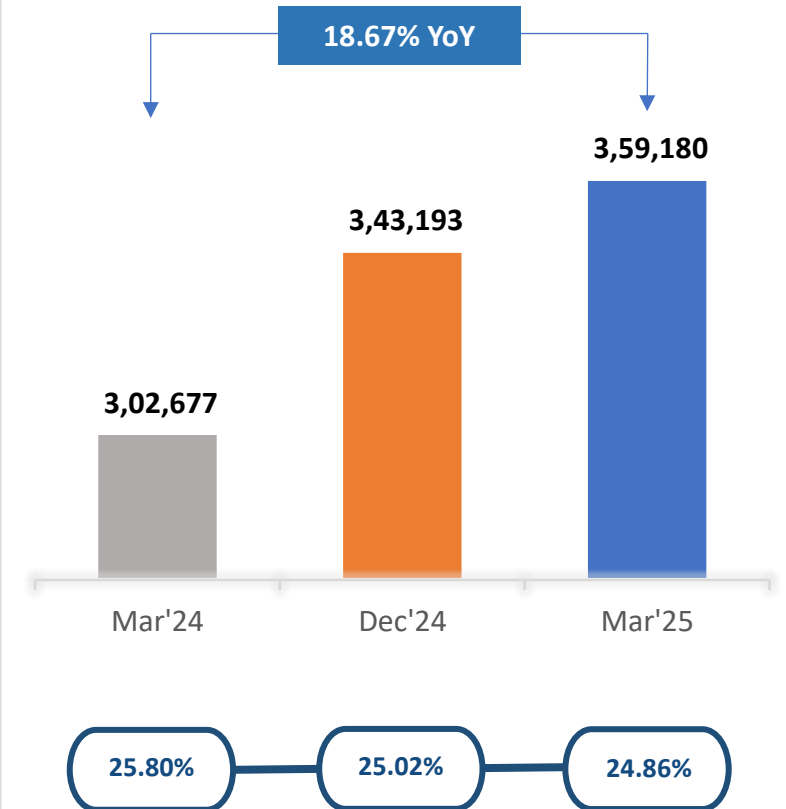
Manages **24.86%** of the
NPS Industry AUM as
on 31st March 2025

100%
Subsidiary
of UTI AMC
Ltd

Managing
**Government and
non-Government
NPS corpus**

**Augmenting
Pension Business**

UTI PFL, Growth and Market Share



(₹ crore)

Source: Internal.

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.

Received **Co-investment Portfolio Manager (CPM) License** in August 2022

IFSC Approval received for 3 funds i.e., **UTI India Opportunities (IFSC) Fund, UTI India Opportunities (IFSC) Fund II & UTI India Opportunities (IFSC) Fund III**

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

FUND OF FUNDS IN IFSC GIFT CITY

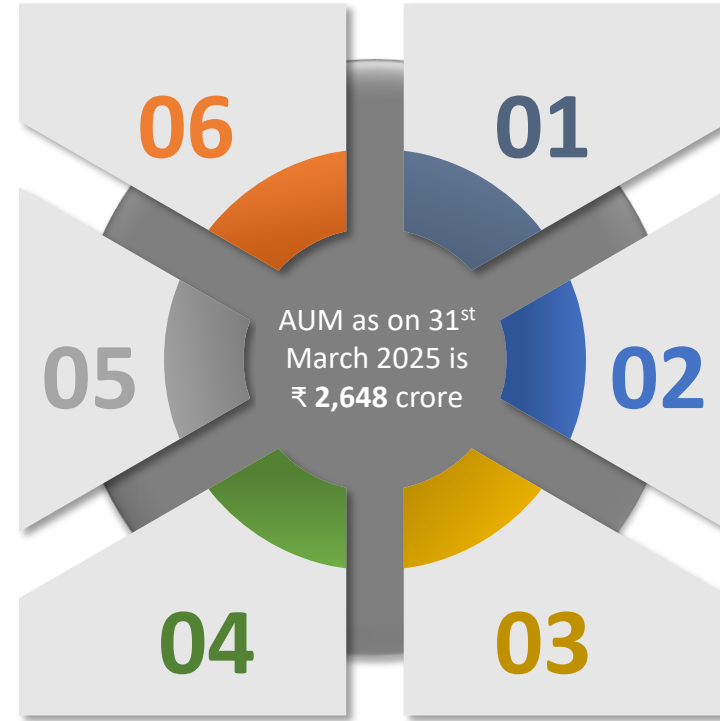
- 3 funds approved by IFSC under UAPL branch office's FME approval
- Gross commitments of **USD 200 mn⁽³⁾**

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⁽¹⁾**

CO-INVESTMENT PORTFOLIO MANAGEMENT SERVICES

- Investors who hold units of any of the AIF schemes managed by UAPL are eligible for co-investments along with schemes of AIFs managed by UAPL
- cPMS cumulative gross AUM of ₹ **172 crore⁽²⁾**



PERFORMING CREDIT (ACTIVELY MANAGED)

- Investing in high yield NCDs across sectors and situations
- Usually hold to maturity and majority to sole subscriber of NCDs
- SDOF series was started in 2017, currently in 3rd series with 4th fund launching soon
- Gross Commitments in SDOF series of ₹ **1,828 crore⁽¹⁾** and AUM of ₹ **853 crore**

REAL ESTATE CREDIT

- Invest primarily in NCDs backed by late stage real estate projects
- Investment from Real Estate Opportunities Fund I (ROF) with gross Commitments of ₹ **145 crore⁽¹⁾**

DISTRESS CREDIT

- Special situation investments including Distress or asset backed investing in NCDs
- Investing from Asset Reconstruction Opportunities Fund I (AROF)

Other Subsidiaries - Financial Highlights

(₹ crore)

Particulars	UTI International Ltd		UTI Pension Fund Ltd*		UTI Alternatives Pvt. Ltd		UTI HART Financial And Investment Services Ltd#	
	FY25	FY24	FY25	FY24	FY25	FY24	FY25	FY24
AUM	25,383	27,645	3,59,180	3,02,677	2,648	1,974	--	--
Sale of Service	138.8	125.5	135	117.3	15.4	9.4	--	--
Investment & Other Income	31.1	112.6	15.3	10.5	7.0	13.5	0.06	0.3
Total Income	169.9	238.1	150.3	127.8	22.4	22.9	0.06	0.3
Employee Benefit Expenses	65.9	51.5	15.0	8.7	13.0	10.7	--	--
Admin & Other Expenses	87.5	80.4	60.6	47.7	8.3	6.9	0.13	0.1
Total Expenses	153.4	131.9	75.6	56.4	21.3	17.6	0.13	0.1
Profit Before Tax	16.5	106.2	74.7	71.4	1.1	5.3	(0.07)	0.2
Profit After Tax	15.2	104.9	56.7	53.8	0.9	4.3	(0.06)	0.2

*Formerly known as UTI Retirement Solutions Limited

#Formerly known as UTI Venture Fund Management Co. Ltd.



About the Company

VISION

To be The **MOST
PREFERRED**
Asset Manager

MISSION



The 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



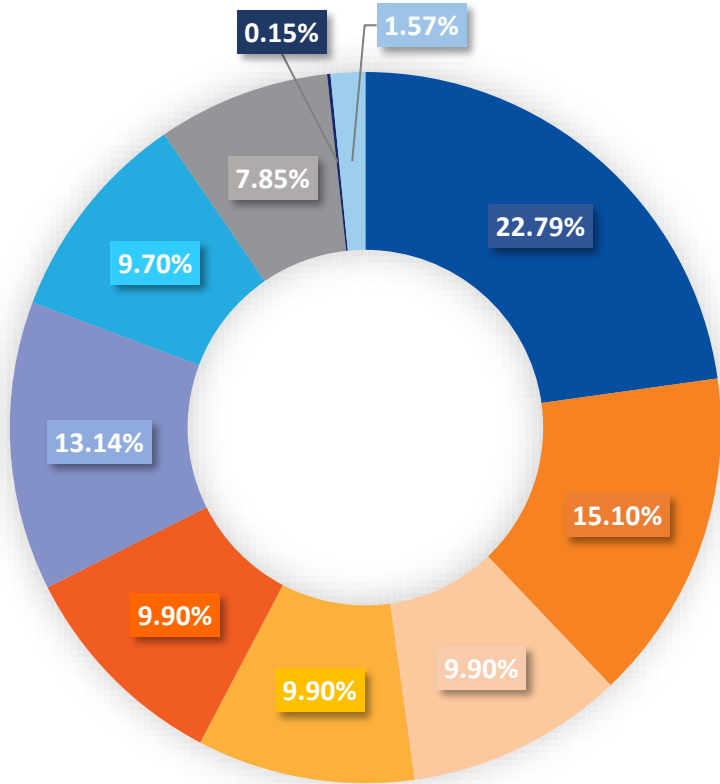
Augment our International Presence



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



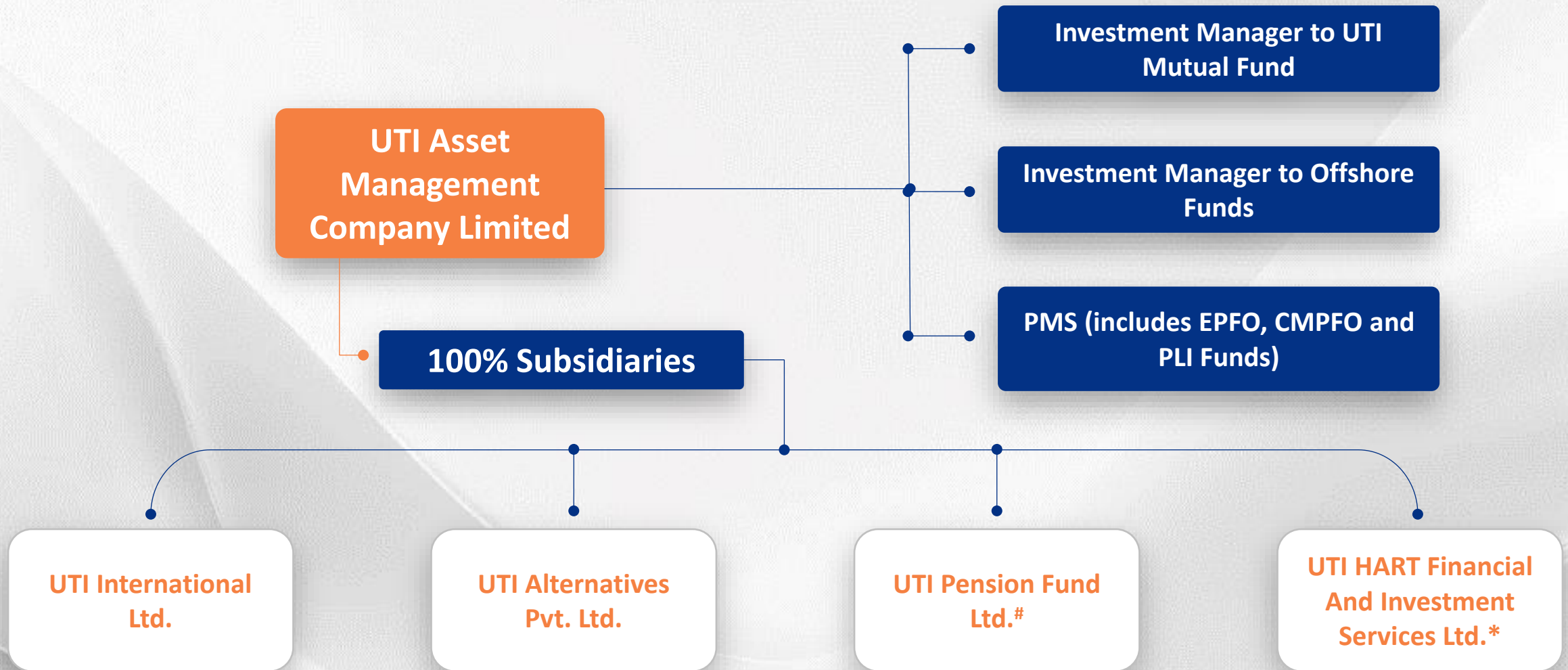
State Bank of India, Bank of Baroda and Life Insurance Corporation of India hold 9.90% share capital each



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



Punjab National Bank, which has no other Mutual Fund, has 15.10% holding



Key Business Focus Areas

1

Geographical
Spread Across
the Country



3

Growth of
International,
Pension &
Alternate
Business



5

Consistent
Development of
Human Capital



Prudent
Investment
Management
Process

2



Leveraging
Digital
Adoption

4



Attracting Right
Opportunities
through
Partnerships

6



Research

- Equity
- Debt
- Macro Research



Fund Management

- CIO
- Head (Equity)
- Head (Fixed Income)
- Fund Managers



Execution

- Equity Dealers
- Debt Dealers
- Money Market Dealers
- Primary Market Dealers



Fund Accounting

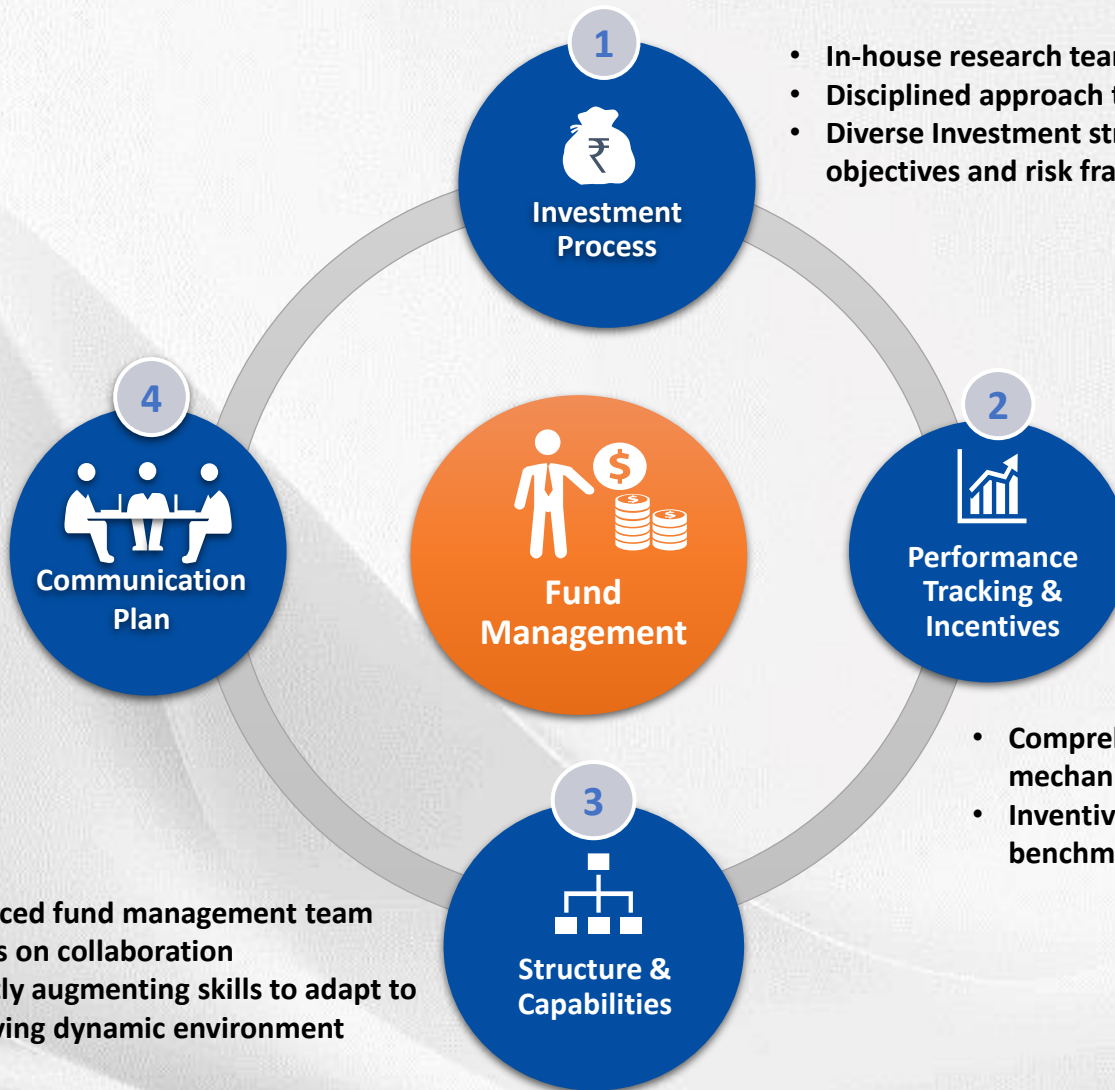
- Accounting Valuation & Net Asset Value (NAV)
- Corporate Action Follow-up & Recovery

Risk and Compliance

- Regular Compliance Check
- Dedicated Risk Management Team

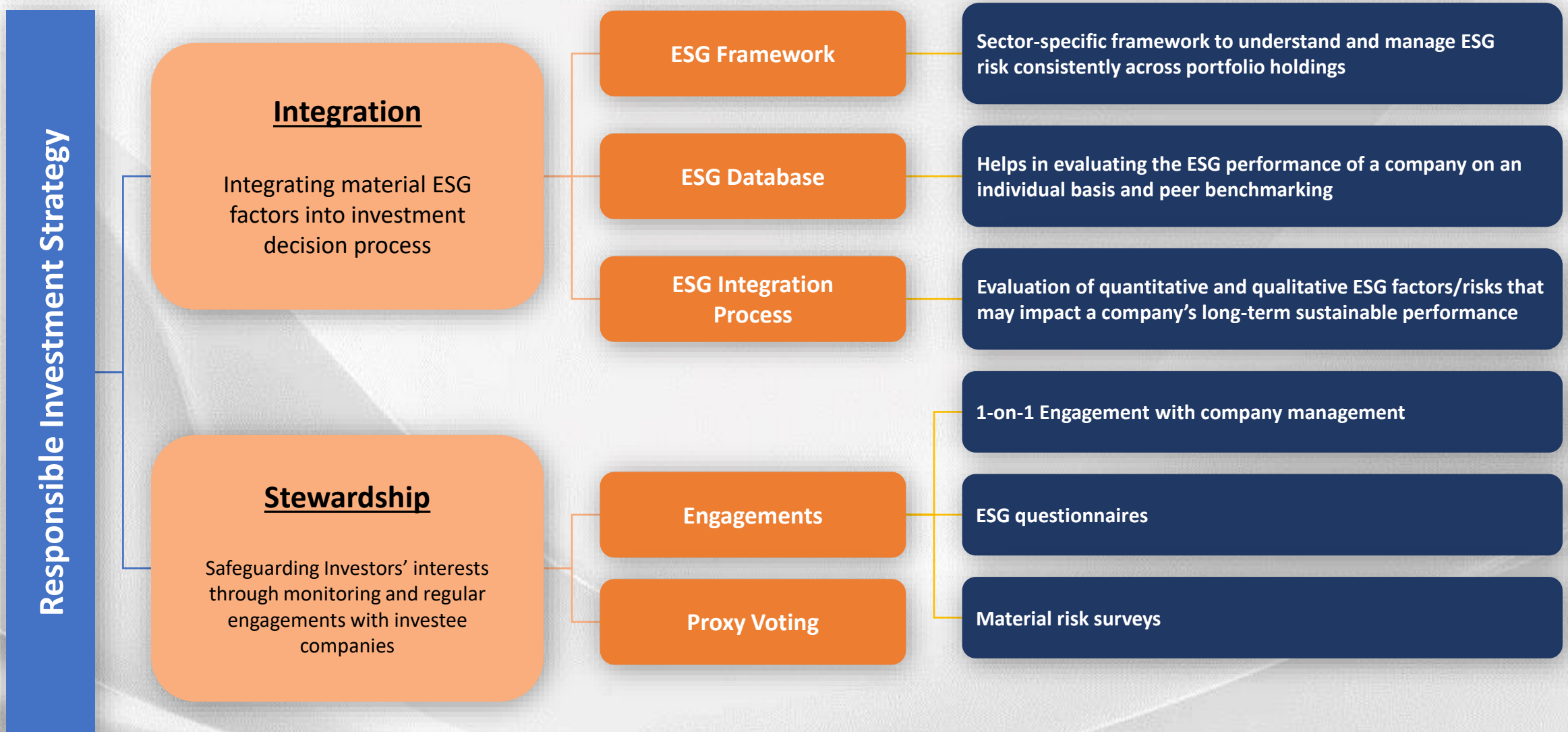


- Internal & External Audit Team



Proprietary Investment Management Processes





24x7 Digital Channels



- Access at your convenience **anytime anywhere, with** Mobile App & Website- **Improved UI/UX and seamless transactional journeys**
- Revamped **website utimf.com** for exploring, 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 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. ASA of 5 secs for inbound channel
- **'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
- **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 on 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 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
- **Instant call-back** for failed SIP and lumpsum transactions & **abandoned cart** feature launched for drop-off transactions, to re-start journey

Partner Enablement



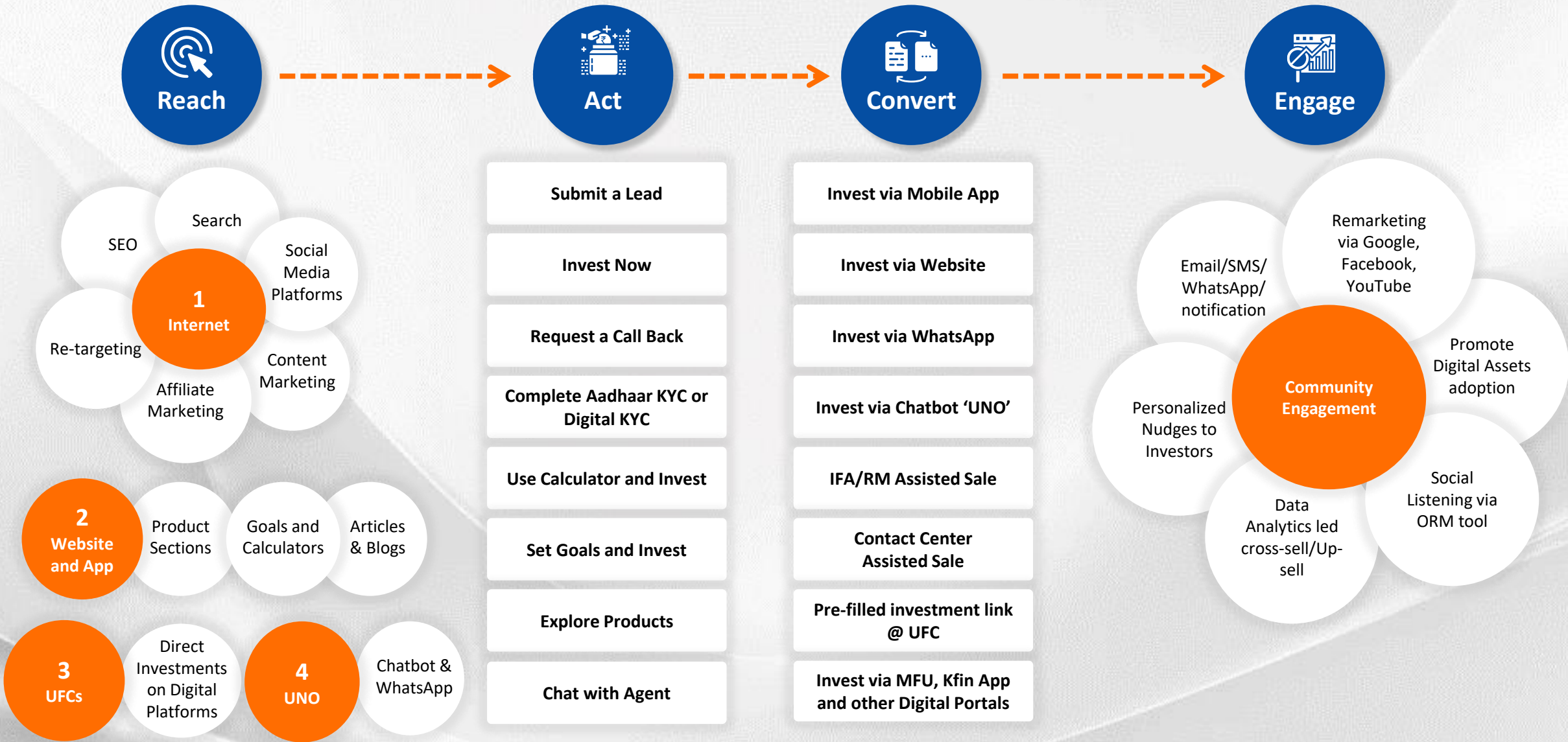
- **Paperless & digital empanelment** of MFDs
- **Revamped UTI Buddy** - office-on-the-go app and web interface for MFDs. Improved UI/UX and transactional journeys and straight through capabilities
- **Initiate & track transactions** for investors to reduce sales cycle. Track AUM, folio and market updates
- **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



- 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
- WhatsApp communication for targeted Investors

Digital Client Acquisition Cycle



Current Digital Ecosystem at UTI AMC



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

Developing Digital Resources to be Future Ready



- UTI AMC has incorporated an 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). SES ESG has rated the Company Grade of A low risk, with an 80.4 rating in March 2024.
- The Company has conducted a 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 the United Nations Principles for Responsible Investing Framework and Climate Action 100+
- The Company has onboarded SES ESG for domestic and Sustainalytics for offshore ESG scores of investee companies



ENVIRONMENTAL

- Adopted paperless office system, smart e-approval systems through document management software "UTI E-Way"
- 100% renewable energy usage at corporate tower, used sensor-based faucets, replaced all CFLs with LEDs, used environment-friendly R-134A refrigerant in the air-conditioning systems at our corporate office
- Compost 100% of our wet waste and recycled 100% of paper and plastic waste at the corporate office



SOCIAL

- Training on Code of ethics, Whistleblowing, Anti-money laundering, Cyber security awareness, Diversity, Equity and Inclusion, Prevention of Sexual Harassment and ESG conducted.
- 27% Female workforce
- Conducted sessions on inclusive behaviour with differently abled and unconscious biases
- Launched a volunteering initiative called "UTI Cares", a platform for employees to contribute to various social causes
- Through our strong CSR programme, we focus on health, education and rural development

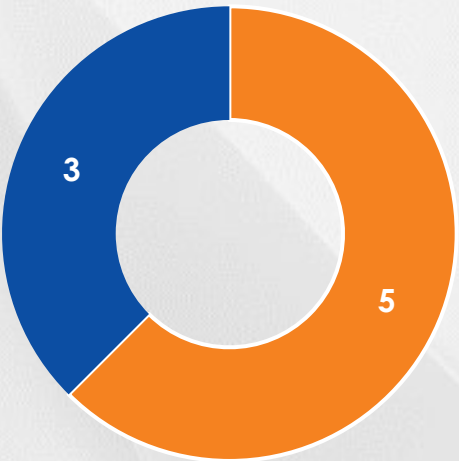


GOVERNANCE

- 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)

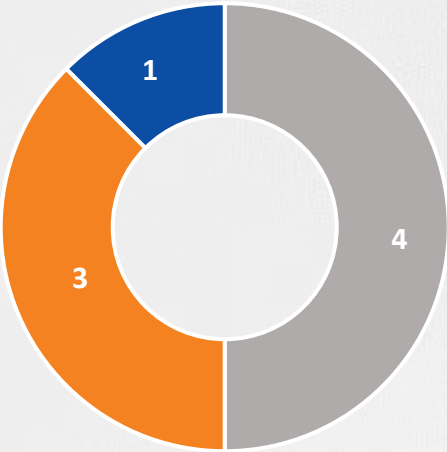
UTI AMC is a **professionally managed company**

Geographical
Representation



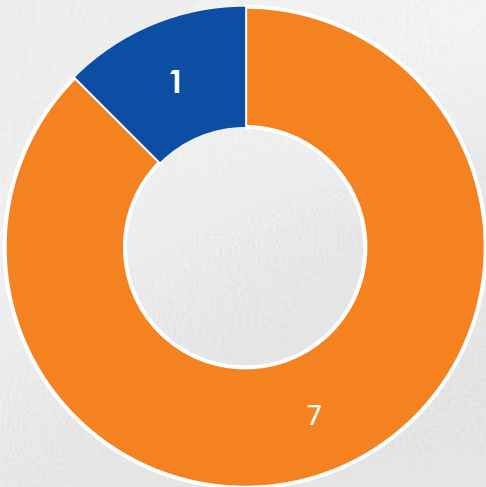
Domestic Overseas

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 a Non-Executive Chairman & 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.

Date of Appointment: 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.

Date of Appointment: 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.

Date of Appointment: 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 an 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, and 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.

Date of Appointment: 25th September 2018



Ms. Jayashree Vaidhyathan
Independent Director

Ms. Jayashree Vaidhyathan 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.

Date of Appointment: 16th December 2019



Mr. Santosh Kumar
Non-Executive Nominee Director

Mr. Santosh Kumar is a Non-Executive Nominee Director of the Company. He is currently working as the General Manager – Treasury Division at Punjab National Bank. He holds a B.A.(Hons), LL.B. and CAIIB. 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 is having hands on 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.

Date of Appointment: 1st October 2024



Mr. Srivatsa Desikamani
Non-Executive Nominee Director

Mr. Srivatsa Desikamani is Non-Executive Nominee Director of the Company. He is Head of Strategy and Corporate Development at T. Rowe Price. He is a Vice President of 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.

Date of Appointment: 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 and Fellow member of Institute of Cost Accountants of India; and Institute of Company Secretaries of India. He holds a Certified Public Accountancy degree (USA); has attended GAMP from Indian School of Business & Kellogg School of Management and has also 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 an 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 Hart Financial and Investment Services Ltd. Mr. Rahman was a director on the Board of IndianOil Adani Ventures Ltd. He is a Member on the Board of Governors of National Institute of Securities Market (NISM), established by SEBI; and CII National Committee on Financial Markets - 2024-25. He was the Chairperson for the FICCI Task Force on ESG; 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.

Date of Appointment: 25th July 2022



Mr. Suhail Nathani

Suhail Nathani is Independent Director of UTI Trustee Company Private Limited. He has completed M.A. in Law from Cambridge University and LLM from Duke University. He is also the Co-Founder and Partner of the 'Economic Laws Practice'.



Ms. Mukeeta Jhaveri

Ms. Mukeeta Jhaveri is 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. She serves on the Board of Raymond Limited, Taurus Trading Pvt Ltd and St. Jude India Childcare Centers as a Director.



Mr. Shiva Kumar

Mr. Shiva Kumar is Independent Director of UTI Trustee Company Private Limited. He was Chief General Manager at State Bank of India and Managing Director of State Bank of Bikaner & Jaipur. He was also President of Edelweiss Financial Services Group, Mumbai.



Mr. Venkatraman Srinivasan

Mr. Venkataraman Srinivasan is Independent Director of UTI Trustee Company Private Limited. He is engaged in Audit & Assurance practice and Direct Tax & Corporate Advisory Services since 1984, specializing 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 FY2020-21 and was a special invitee on the Ind AS Transition Facilitation Group Committee of the ICAI for FY2019-20. He has been Co-opted as a Member of the Expert Advisory Committee of the ICAI for FY 2021-22. He has also participated in the case study based governance program on "Audit Committees in this New Era of Governance" at the Harvard Business School.



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

UTI Asset Management Company Limited

UTI Asset Management Company Limited announced its Q4 and FY2024-25 Financial and Business Performance today.

FY2024-25 Financial Highlights**Standalone**

- The Core income (Sale of Services) amounted to ₹1,180, up by 24% YoY as compared to FY23-24.
- The Core profit after tax for the financial year is ₹447 crore, up by 52% as compared to FY23-24.
- The Profit after Tax stood at ₹653 crore for FY24-25, a growth of by 9% from FY23-24

Consolidated

- The Core income (Sale of Services) amounted to ₹1,445 crore, up by 22% as against FY23-24.
- The Core profit after tax for the financial year is ₹492 crore, up by 43% as compared to FY23-24.
- The Profit after tax stood at ₹731 crore for FY24-25, down by 5% from FY23-24.

Q4 FY24-25 Financial Highlights**Standalone**

- The Core income (Sale of Services) amounted to ₹296 crore in Q4FY24-25, up by 15% as against Q4FY23-24.
- The Core profit after tax for Q4FY24-25 is ₹108 crore, up by 20% as compared to Q4FY23-24.
- The Profit after tax stood at ₹124 crore for Q4FY24-25, down by 18% from Q4FY23-24.

Consolidated

- The Core income (Sale of Services) amounted to ₹360 crore in Q4FY24-25, up by 13% as against Q4FY23-24.
- The Core profit after tax for Q4FY24-25 is ₹98 crore, up by 2% as compared to Q4FY23-24.
- The Profit after tax stood at ₹87 crore for Q4FY24-25, down by 47% from Q4FY23-24.

Final dividend for FY2024-25

The Board of Directors of the Company has proposed a final dividend of ₹26 per equity share and an additional special dividend of ₹22 per equity share, taking overall final dividend to ₹48 per equity share for financial year 2024-2025. The same is subject to the approval of shareholders at the ensuing Annual General Meeting.

Commenting on the performance **Mr. Imtaiyazur Rahman, Managing Director & Chief Executive Officer, UTI AMC** said, *“Financial Year 2025 has been an important one for UTI AMC in many aspects. The growth we witnessed reflects the resilience of our strategies and the confidence our investors have placed in us. We continue to have a strong hold in B30 cities vis-à-vis industry and to strengthen our presence further, we opened 68 new UTI Financial Centres across the length and breadth of the country.*

Another key milestone was the 25th anniversary of our Nifty 50 Index Fund, a testament to the trust our investors and stakeholders have in us. Considering the increased demand for diversification, we launched UTI Quant Fund in January 2025, followed by two additional passive funds, expanding our range of innovative investment solutions.

We continue to offer competitive solutions to our investors and partners to make the most of the growth opportunities arising in this era of Viksit Bharat and create value for our stakeholders."

Business Highlights for Q4 FY2024-25

- The total group AUM for UTI Asset Management Company stood at ₹21,05,349 crore.
- As on March 31, 2025, UTI MF's quarterly average assets under management (QAAUM) was ₹3,39,750 crore.
- Equity Assets (Active + Passive) contributed 69% to UTI MF's total average AUM.
- The ratio of equity oriented QAAUM and non-equity oriented QAAUM was 69:31 vis-à-vis industry ratio of 60:40.
- Total live folios stood at 1.33 crore as on March 31, 2025.
- UTI AMC has geographical presence in 700 districts in India, amongst the highest in the industry.

Business Highlights Q4 FY2024-25

- Gross Inflow mobilized through SIP for the quarter ended March 31, 2025, stood at ₹2,215 crore.
SIP AUM as of quarter end stood at ₹37,591 crore, an increase of 22.26% as compared to March 31, 2024.
- Digital purchase transactions rose to 49.71 lakh, an increase of 42% as against quarter ended March 31, 2024.

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
29th April 2025

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:

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