

## UTI Corporate Bond Mutual Fund

Category : Corporate Bond | Benchmark Index : Nifty Corporate Bond Index A-II | Fund Manager : Anurag Mittal

**16.85**

NAV as on 24- Dec-25

**5,747**(Cr.)

AUM as on 30-Nov-25


**Rating**


### Historical Return (%)

	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	1.35	2.40	7.87	7.50	5.87	-
Benchmark Index	0.99	1.52	5.35	6.89	5.31	-

### Investment Objective

The Fund seeks to generate long term capital appreciation by investing predominantly in equities linked securities of small cap segment.

### Portfolio Characteristics

Number of Securities	83
Average Maturity (yrs)	4.28
Avg. Maturity 52W High (yrs)	5.07
Avg. Maturity 52W Low (yrs)	3.24
Avg. Credit Rating	AAA

### Asset Allocation (%)

Cash&cashEqv.	5.41
Debt	94.59

### Portfolio Holdings

Top Holdings	Assets(%)
6.79% GOI 2034	3.79
7.67% LIC Housing	3.11
7.45% Export-Import	3.11
7.10% GOI 2034	3.06
7.44% National bank	2.65
7.38% Bajaj Finance	2.63
7.12% Export-Import	2.30
6.68% GOI 2040	2.13
7.80% National Bank	2.03
7.36% Indian Oil Corp..	1.87

### Quantitative Data (%)

Standard Deviation	1.09
Beta	0.57
Sharpe Ratio	1.05
Alpha Ratio	0.86
Turnover Ratio	-
Expense Ratio	0.58
Lock-in Period	-
Fund Type	Open Ended
Fund House	UTI Mutual Fund
Fund Taxation	Coperate Bond
Min. Inv. Lumpsum/ SIP	Rs. 500 / 500

### Investment Rationale

Argues for investing to combat inflation's erosive effects on household expenses (9-19% CAGR), education costs (10.5% inflation), and weddings (22-30%), which outpace traditional savings like FDs at 4-7.1%. It contrasts low-yield options (PPF 7.1% tax-free, gold/real estate ~11%) with superior mutual fund returns (large-cap 17.55%, mid/small-cap 22-23% over 10 years), demonstrating via examples how SIPs in equity funds meet goals like higher education (₹60L in 17 years via ₹9K/month at 12%) or marriage (₹1Cr in 16 years via ₹17.5K/month) more efficiently than FDs/PPF. Early investing leverages compounding (e.g., ₹5K/month from age 25 yields ₹3.25Cr by 65 at 12% vs. ₹1.5Cr from age 40), thriving amid market crises per Warren Buffett's wisdom.