

Ref. No.: UTI/AMC/CS/SE/2025-26/0630**Date:** 21st January, 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 nine months ended 31st December, 2025

Dear Sir / Madam,

With reference to our letter no. UTI/AMC/CS/SE/2025-26/0629 dated 21st January, 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 nine months ended 31st December, 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
Q3 & 9M FY2025-26



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



₹ 23.15 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



698 Districts covered across India

- Well spread presence through DAs, MFDS, Banks, National Distributors and Fin-techs
- Partnering with ~77,861 MFDS
- Strong Penetration in B30 cities with high share



Presence across 30+ 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
- A well-constituted Strong Board, where 6 of the 10 members are independent
- The Trustee Board oversees asset management activities, fund performance, internal controls and regulatory compliances to protect the interest of investors



Performance Highlights

Business Highlights



Total Group AUM¹
₹ 23,14,828 cr
 11.44% YoY, 3.25% QoQ

Industry MF QAAUM
₹ 81,00,858 cr
 18.06% YoY, 5.01% QoQ

UTI MF QAAUM
₹ 3,93,809 cr
 11.75% YoY, 4.07% QoQ

Flows, Folios & Market share



Market Share
Total MF QAAUM
 4.86%

Passive AUM
 12.93%

NPS AUM
 24.42%

Gross Sales[®]
 ₹ 2,27,513 cr

Live Folios 1.38 cr

Consolidated 9M FY26 Financial Performance



Total Revenue
 (1%) YoY

Core Revenue²
 7% YoY

EBITDA
 (24%) YoY

Core EBITDA³
 (3%) YoY

PAT
 (27%) YoY

Normalised Core PAT³
 (5%) YoY

Company Presence



775[^] Core Sales Team
254 UTI Financial Centres
 (204 in B30 cities)

~77,861 Distributors
81 District Associates

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

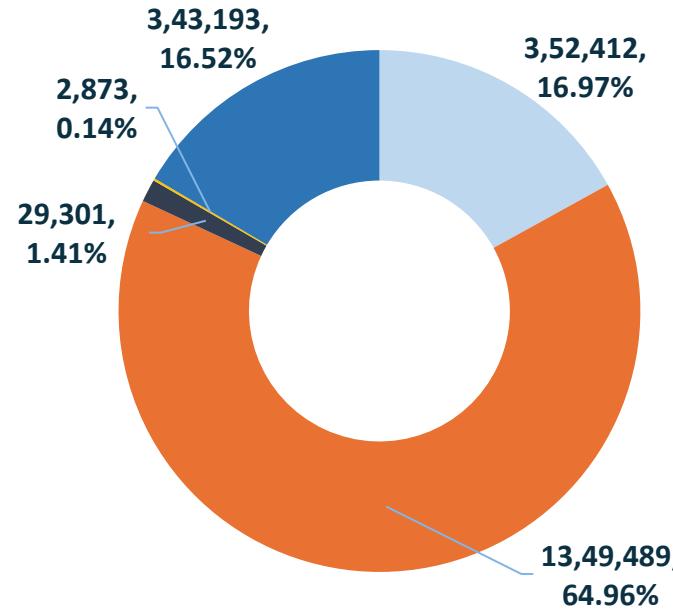
¹ Total AUM includes QAAUM for UTI MF for Q3 FY25-26 and Closing AUM for all other businesses as of 31st December 2025.

² Core Revenue is Revenue from Sale of Services;

³ Core EBITDA and Core PAT exclude Income from Investments and Other Non-Operating Income and the effect of exceptional items and including the carry income of ₹ 14.13 crore of UTI APL as part of Core Income.

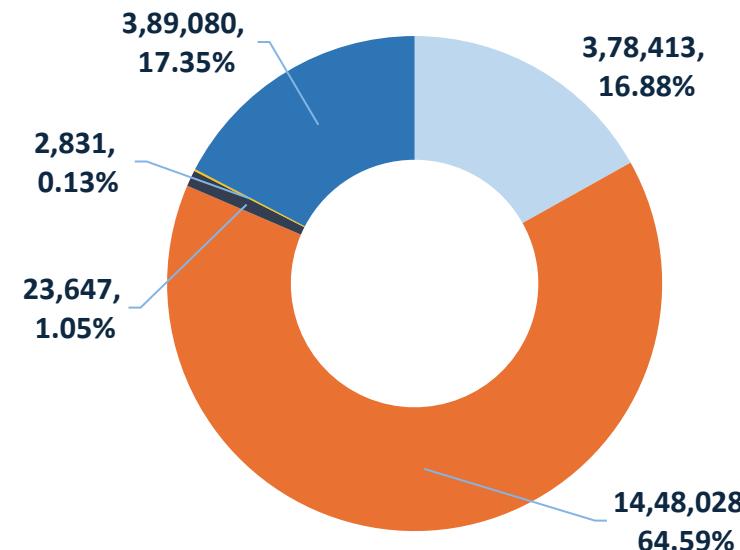
[®]For the quarter; [^]including subsidiaries.

December 2024



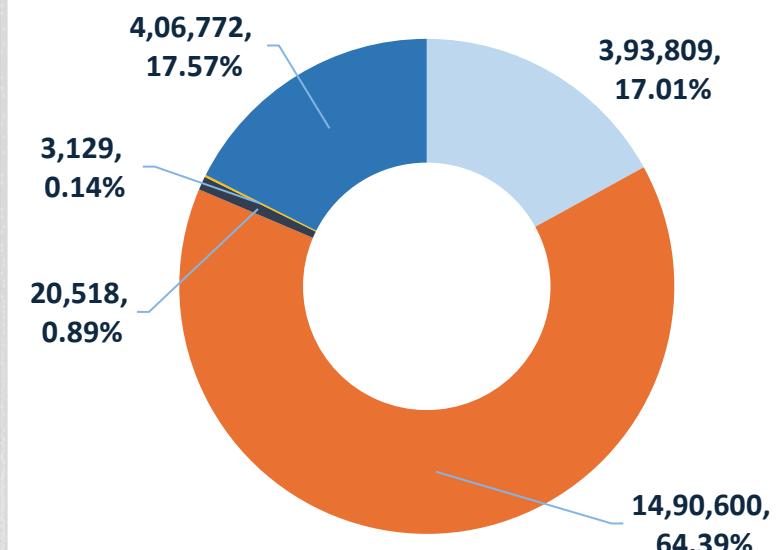
Total
₹ 20,77,268 crore

September 2025



Total
₹ 22,41,999 crore

December 2025

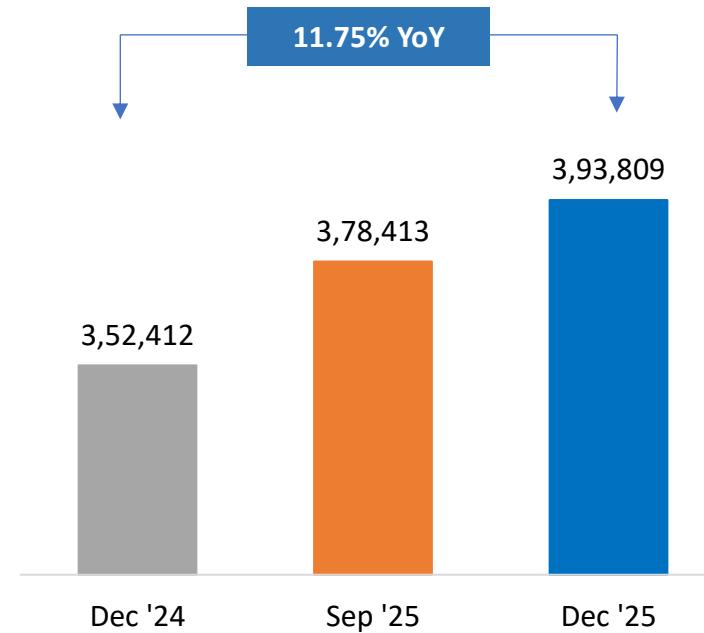


Total
₹ 23,14,828 crore

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

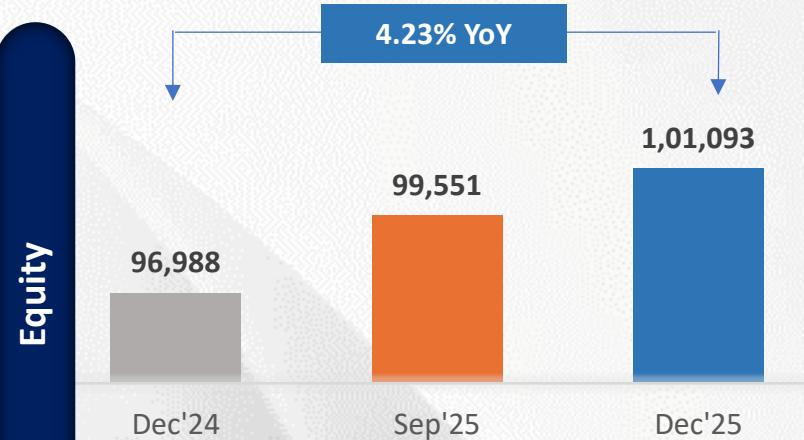
	Domestic MF Closing AUM (₹ cr)	Domestic MF QAAUM (₹ cr)
Equity	1,00,931	1,01,093
Hybrid	34,896	34,510
ETFs & Index	1,80,451	1,74,888
Cash & Arbitrage	37,575	43,065
Income	37,559	40,253
Total	3,91,412	3,93,809

Total MF QAAUM, Growth and Market Share



(₹ crore)

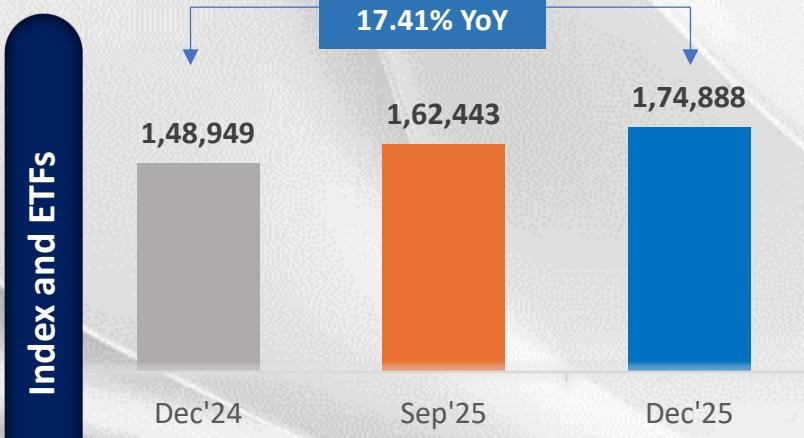
Source: AMFI, Internal



3.16% → 2.93% → 2.84%

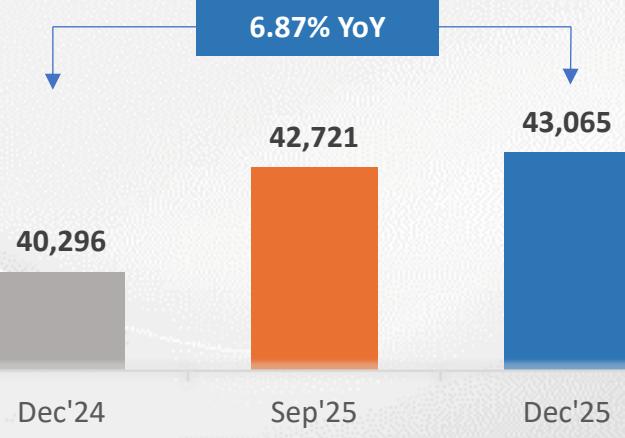
Category wise QAAUM, Growth and Market Share

All categories witnessed growth in performance on
YoY basis

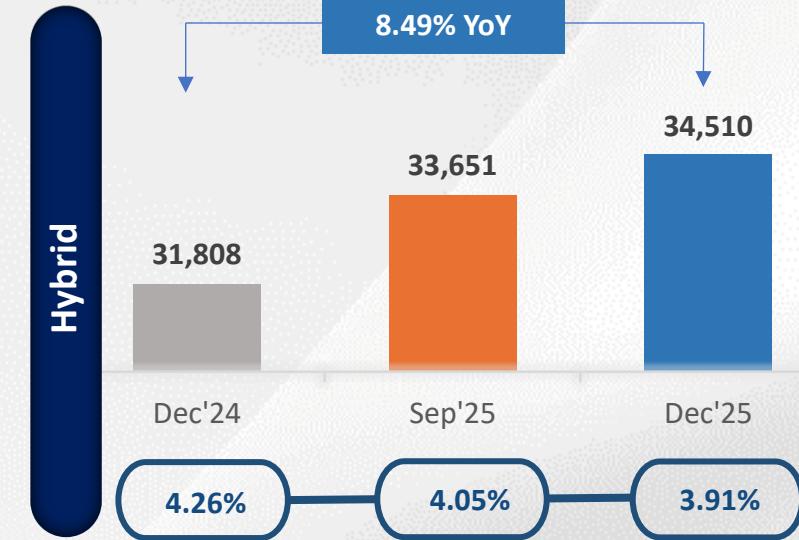


13.54% → 13.15% → 12.93%

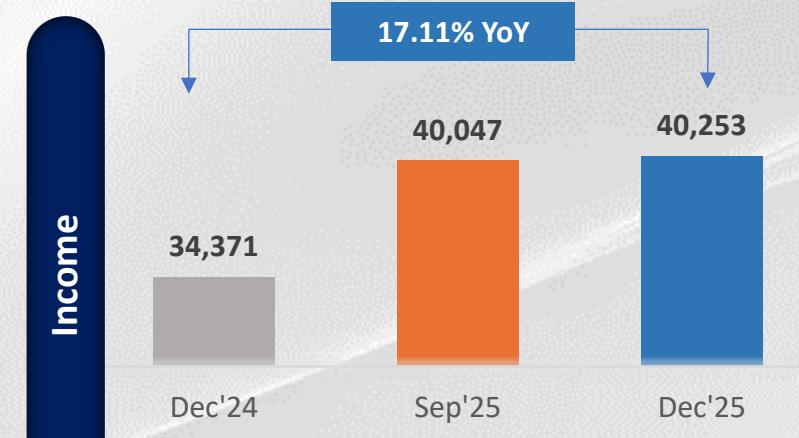
Cash & Arbitrage



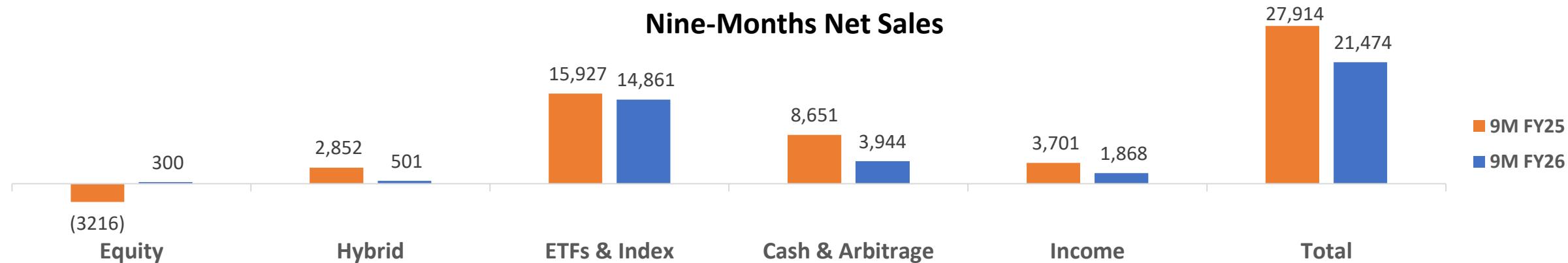
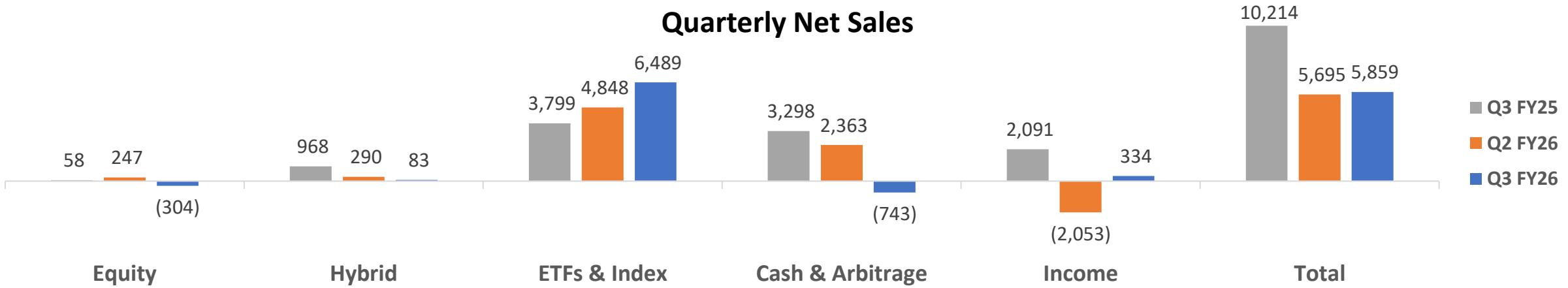
4.53% → 4.31% → 4.26%



4.26% → 4.05% → 3.91%

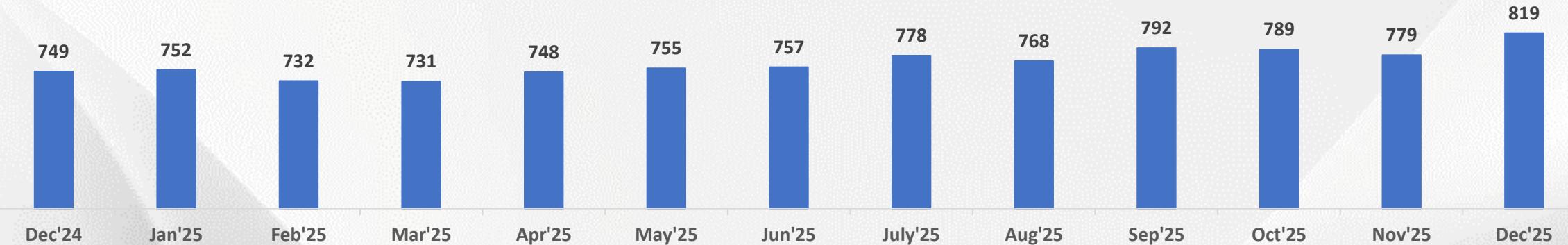


3.24% → 3.17% → 3.11%



(₹ crore)

Monthly Gross SIP Inflow (₹ crore)



Long Tenure SIP Book⁽¹⁾

More than
10 Years



More than
5 Years



16.64%

₹ 6,386 cr

38,366 cr

44,752 cr

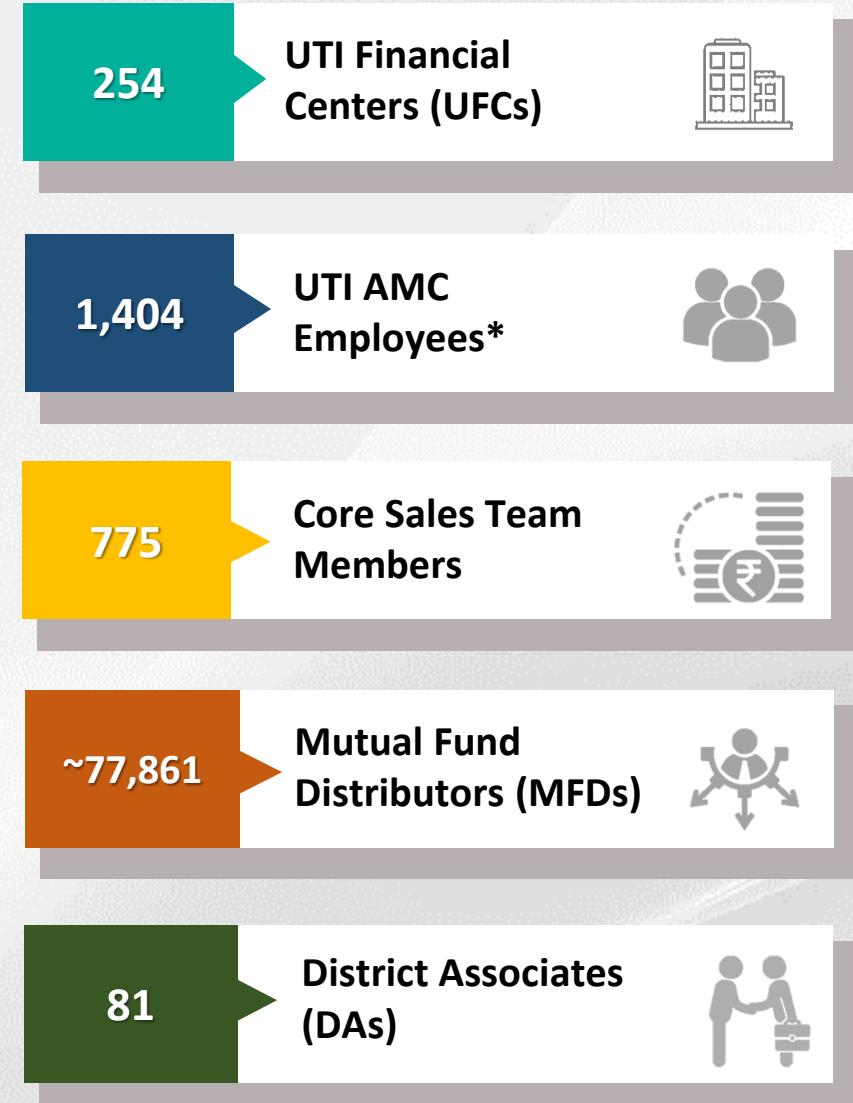
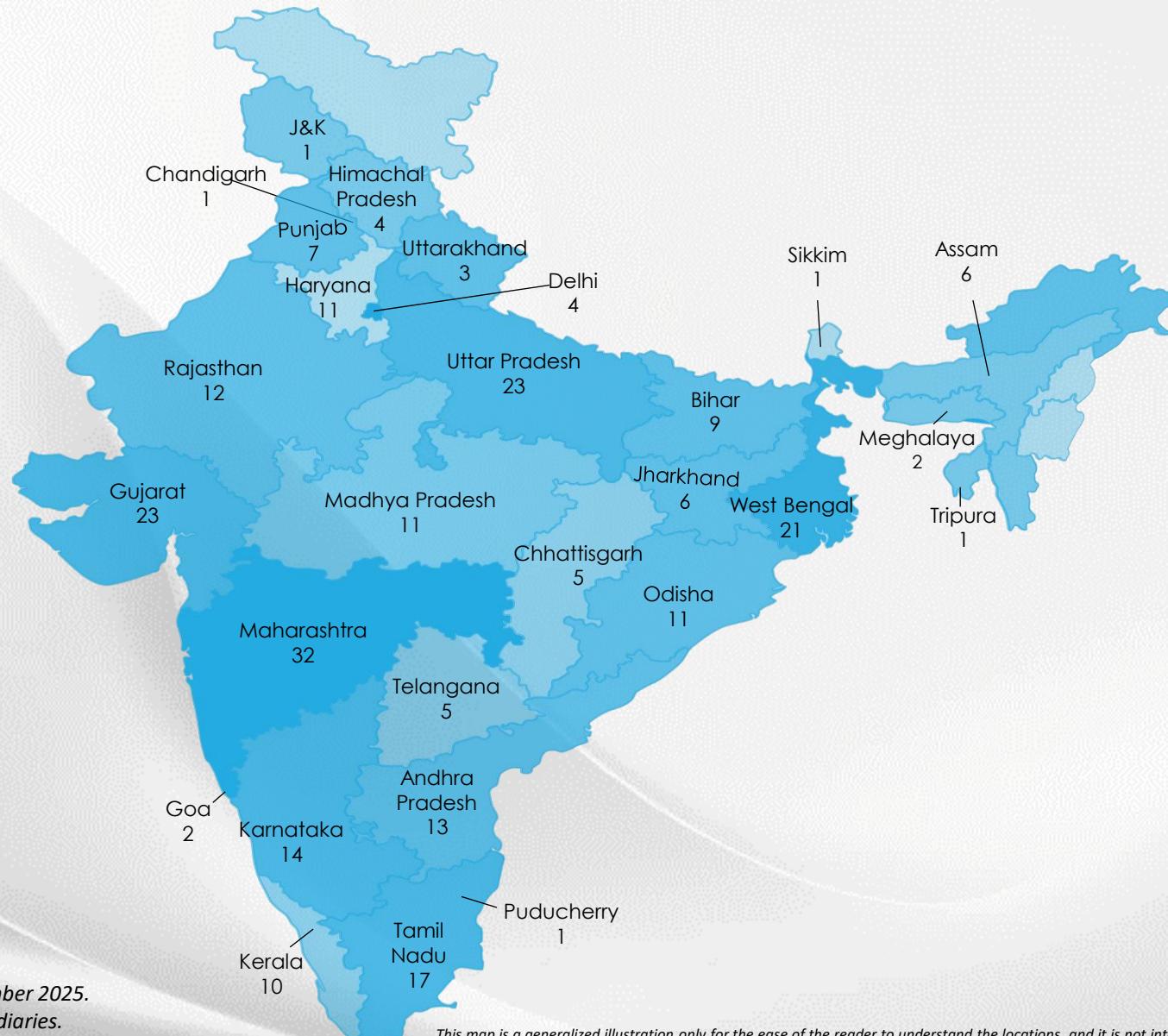
SIP AUM
Growth YOY

Dec'24

Dec'25

Source: RTA Data. (1) As of 31st December 2025.

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



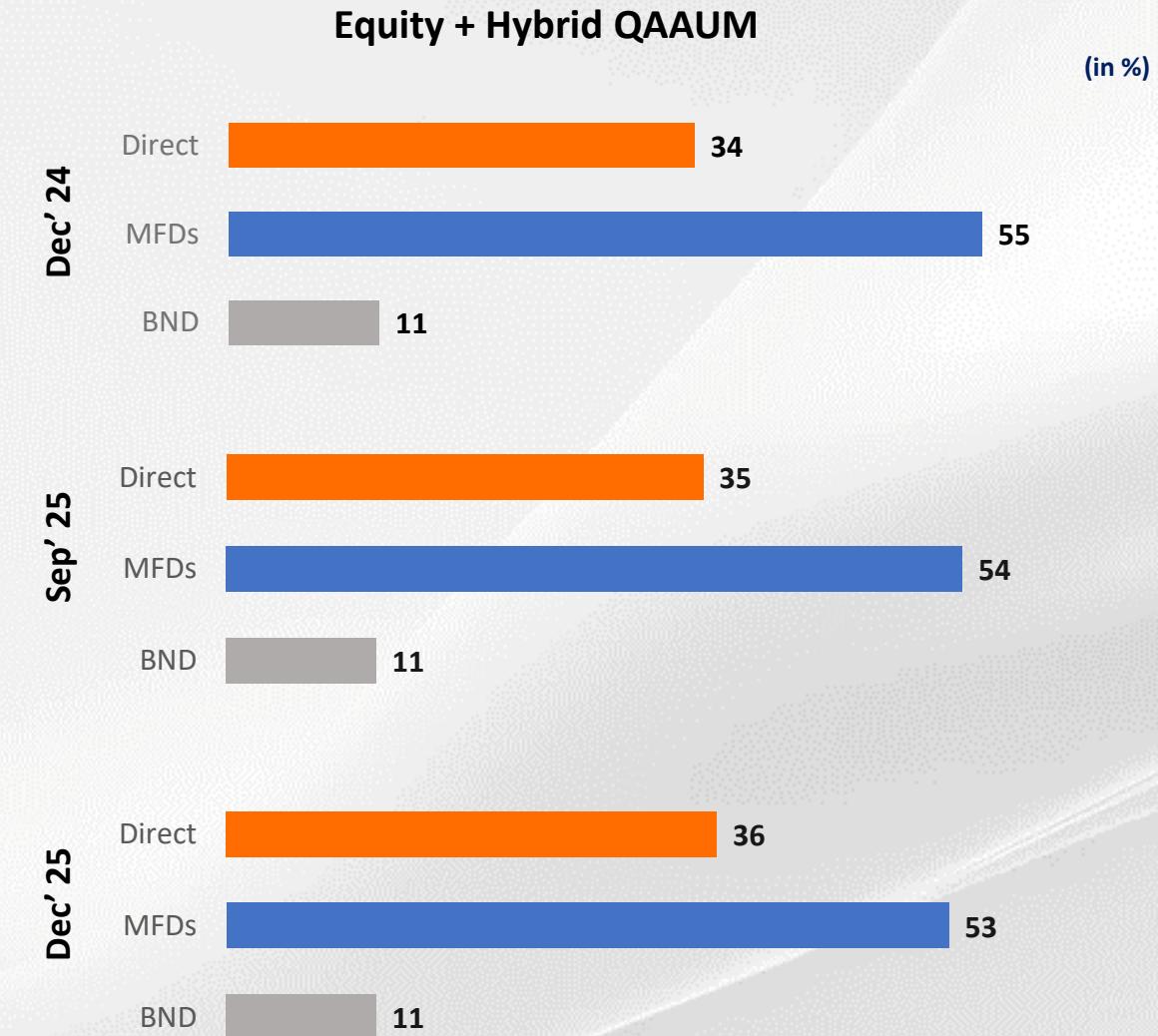
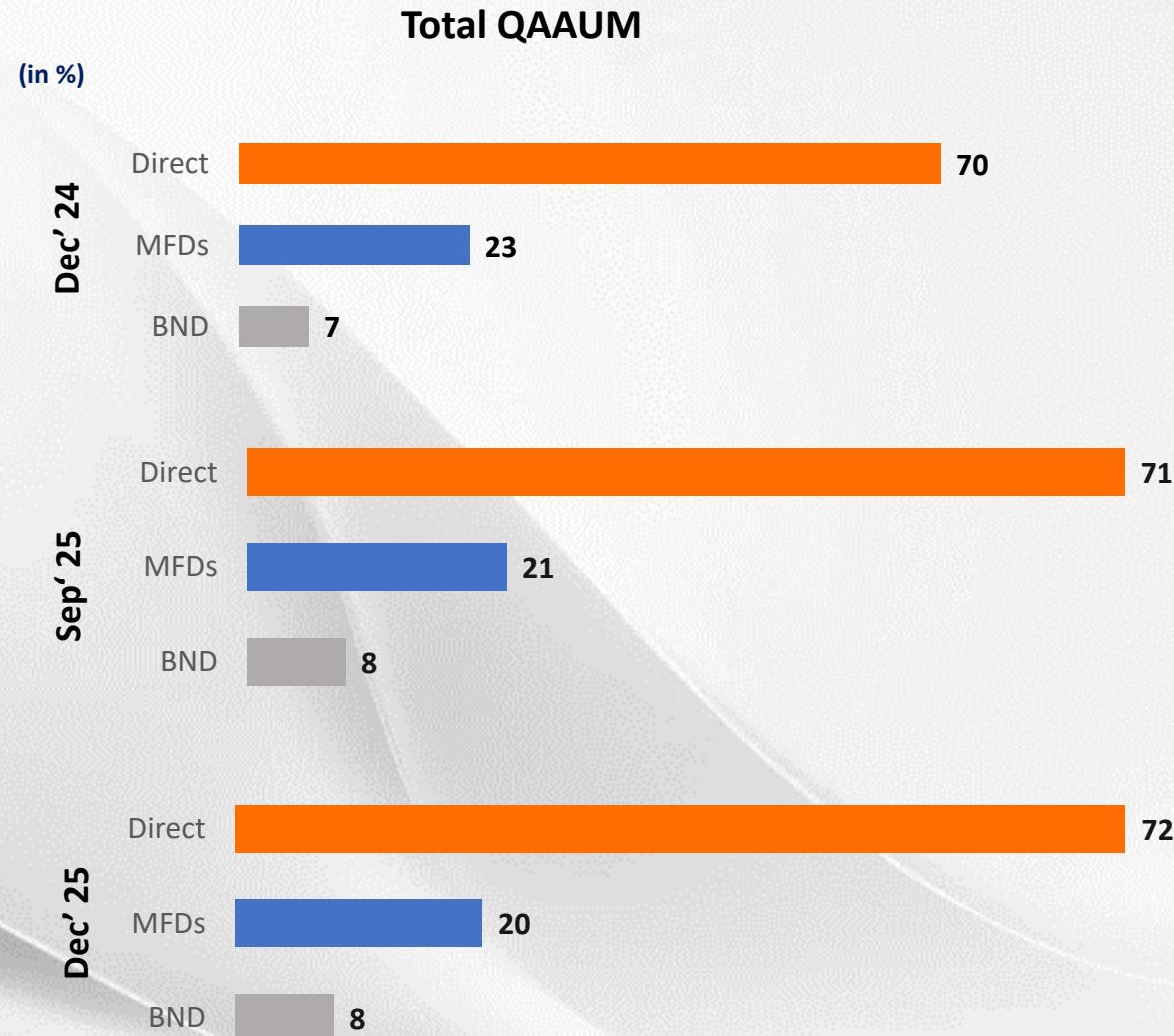
As of 31st December 2025.

*including subsidiaries.

*Total Employees are 1,404 - includes 1,239 UTI MF employees and 165 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



Monthly AAUM - December 2025

UTI Mutual Fund

T30

80%

B30

20%

Industry

T30

82%

B30

18%



Network of 254 branches with 204 branches located in B30 cities as of 31st December 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.)	Q3 FY26	Q3 FY25	YoY (%)	Q2 FY26	QoQ (%)	9M FY26	9M FY25	YoY (%)
Total Revenue from Operations	517	418	24%	419	23%	1483	1485	(1%)
Other Income	1	2	(50%)	2	(50%)	4	9	(56%)
Total Income	518	420	23%	421	23%	1487	1494	(1%)
Finance Cost	3	3	-	3	-	10	9	11%
Fee & Commission Expenses	1	1	-	1	-	3	2	50%
Depreciation & Amortization Expenses	13	11	18%	12	8%	37	34	9%
Employee Benefit Expense	133	113	18%	159	(16%)	421	342	23%
Other Expense	81	71	14%	82	(1%)	239	209	14%
Total Expenses	231	199	16%	257	(10%)	710	596	19%
Exceptional Items	109	-	NA	-	NA	109	-	NA
PAT for the Owners of the Company	121	151	(20%)	113	7%	471	644	(27%)
Normalised PAT	216	151	43%	113	91%	567	644	(12%)
Normalised Core PAT	138	138	-	107	29%	367	387	(5%)
PAT Margins	23%	36%		27%		32%	43%	
Total Revenue from Operations	Q3 FY26	Q3 FY25	YoY (%)	Q2 FY26	QoQ (%)	9M FY26	9M FY25	YoY (%)
Sale of Services	395	375	5%	390	1%	1164	1085	7%
Net Gain on fair value changes	107	29	269%	14	664%	274	360	(24%)
Interest & Dividend Income	11	10	10%	11	-	34	29	17%
Rental Income	4	4	-	4	-	11	11	-
Total Revenue from Operations	517	418	24%	419	23%	1483	1485	(1%)

- Employee Benefit Expense includes one time impact of ₹ 25 crore in Q2 FY26 due to revision in Family Pension as part of the VRS settlement.
- Exceptional Items include ₹ 85 crore towards VRS ex-gratia payment and Actuarial Impact of ₹ 16 crore towards Pension and ₹ 3 crore towards Gratuity. It also includes the impact of changes in Labour Code for ₹ 5 crore towards Gratuity.
- Dividend of ₹ 44 crore from UTI PFL gets eliminated at consolidated level.
- Normalised PAT & Normalised Core PAT has been calculated after excluding the impact of exceptional items and including the carry income of ₹ 14.13 crore of UTI APL as part of Core Income.

Standalone Statement of Profit & Loss

Particulars (In cr.)	Q3 FY26	Q3 FY25	YoY (%)	Q2 FY26	QoQ (%)	9M FY26	9M FY25	YoY (%)
Total Revenue from Operations	423	329	29%	390	8%	1250	1132	10%
Other Income	1	1	-	1	-	3	6	(50%)
Total Income	424	330	28%	391	8%	1,253	1,138	10%
Finance Cost	3	3	-	3	-	10	9	11%
Fee & Commission Expenses	4	4	-	4	-	12	11	9%
Depreciation & Amortization Expenses	11	10	10%	11	-	33	30	10%
Employee benefit Expense	99	88	13%	135	(27%)	335	274	22%
Other Expense	40	38	5%	44	(9%)	118	109	8%
Total Expenses	157	143	10%	197	(20%)	508	433	17%
Exceptional Items	108	-	NA	-	NA	108	-	NA
Profit After Tax (PAT)	124	142	(13%)	166	(25%)	506	530	(5%)
Normalised PAT	208	142	46%	166	25%	592	530	12%
Normalised Core PAT	129	125	3%	104	24%	350	338	4%
PAT Margins	29%	43%		42%		40%	47%	
Total Revenue from Operations	Q3 FY26	Q3 FY25	YoY (%)	Q2 FY26	QoQ (%)	9M FY26	9M FY25	YoY (%)
Sale of Services	322	307	5%	319	1%	950	884	7%
Net Gain on fair value changes	89	10	790%	15	493%	220	213	3%
Interest & Dividend Income	8	8	-	52	(85%)	68	24	183%
Rental Income	4	4	-	4	-	12	11	9%
Total Revenue from Operations	423	329	29%	390	8%	1250	1132	10%

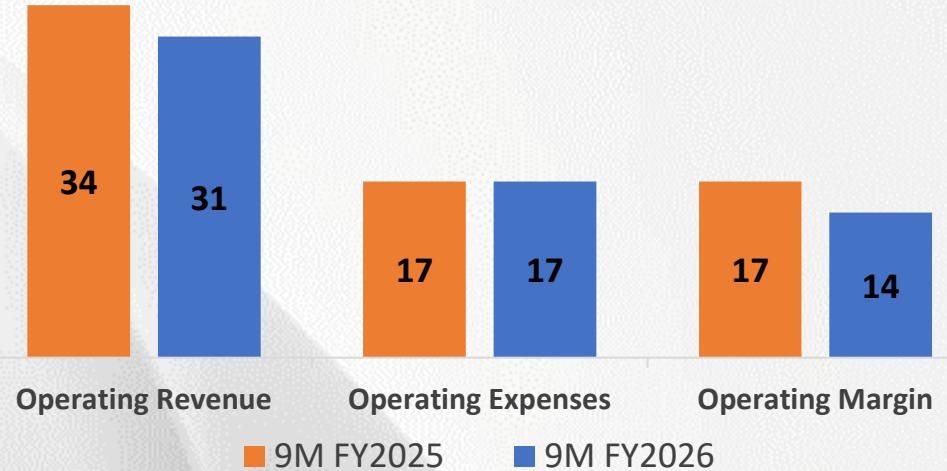
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- Exceptional Items include ₹ 85 crores towards VRS ex-gratia payment and Actuarial Impact of ₹ 16 crores towards Pension and ₹ 3 crores towards Gratuity. It also includes the impact of changes in Labour Code for ₹ 4 crores towards Gratuity.
- Dividend Income includes ₹ 44 Crore of Dividend received from UTI PFL.

Details of Consolidated Sale of Services

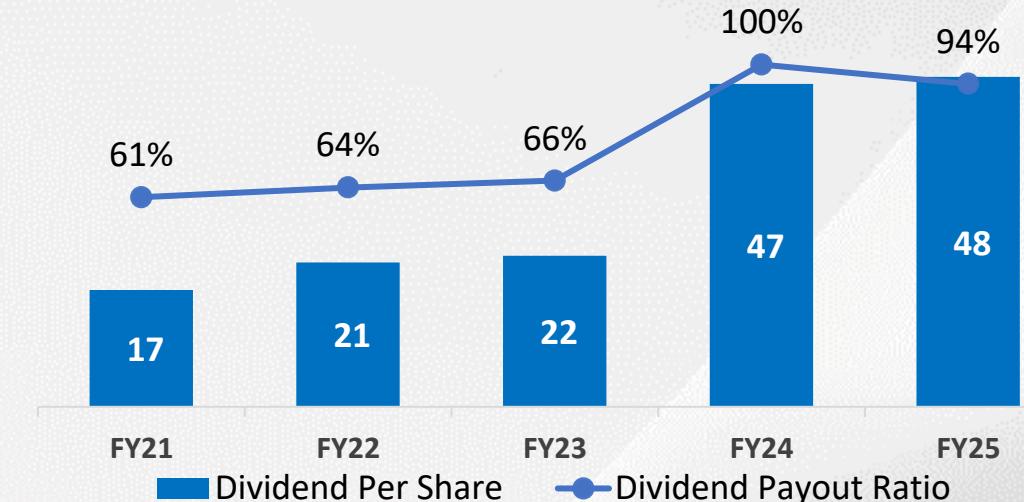
Particulars (In cr.)	Q3 FY26	Q3 FY25	YoY (%)	9M FY26	9M FY25	YoY (%)
MF Fees	316	299	6%	930	861	8%
PMS Fees	6	8	(25%)	20	23	(13%)
Sale of Services - UTI AMC Standalone	322	307	5%	950	884	7%
UTI International	33	35	(6%)	100	108	(7%)
UTI PFL	39	34	15%	114	100	14%
UTI Alternatives	5	4	25%	15	11	36%
Elimination	(4)	(5)	(20%)	(15)	(18)	(17%)
Sale of Services - UTI AMC Consolidated	395	375	5%	1164	1085	7%

Particulars	Consolidated			Standalone		
	As at 31 Dec 2025	As at 31 Mar 2025	% (+/-)	As at 31 Dec 2025	As at 31 Mar 2025	% (+/-)
Assets:						
Financial Assets	5,036	5,173	(3%)	3,667	3,711	(1%)
Non-Financial Assets	503	485	4%	480	468	3%
Total Assets	5,539	5,658	(2%)	4,147	4,179	(1%)
Liabilities & Equity:						
Financial Liabilities	294	334	(12%)	215	243	(12%)
Non-financial Liabilities	247	164	51%	235	150	57%
Equity	4,998	5,160	(3%)	3,697	3,786	(2%)
Total Liabilities & Equity	5,539	5,658	(2%)	4,147	4,179	(1%)

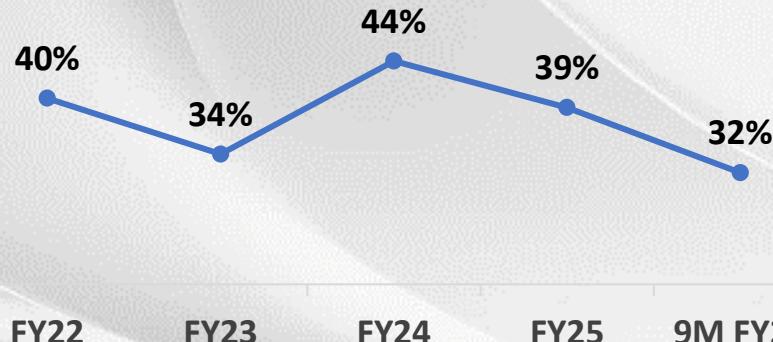
Operating Margin (bps)



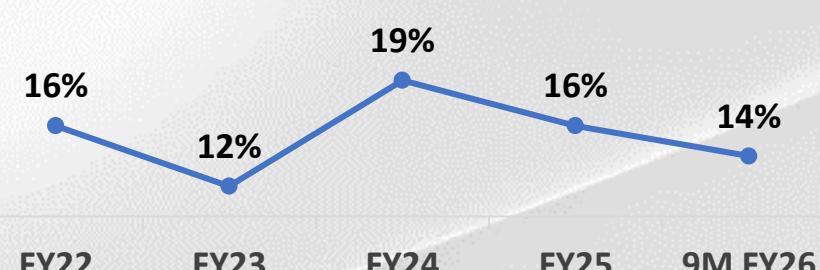
Dividend Payout Trend



Consolidated PAT Margin (%)



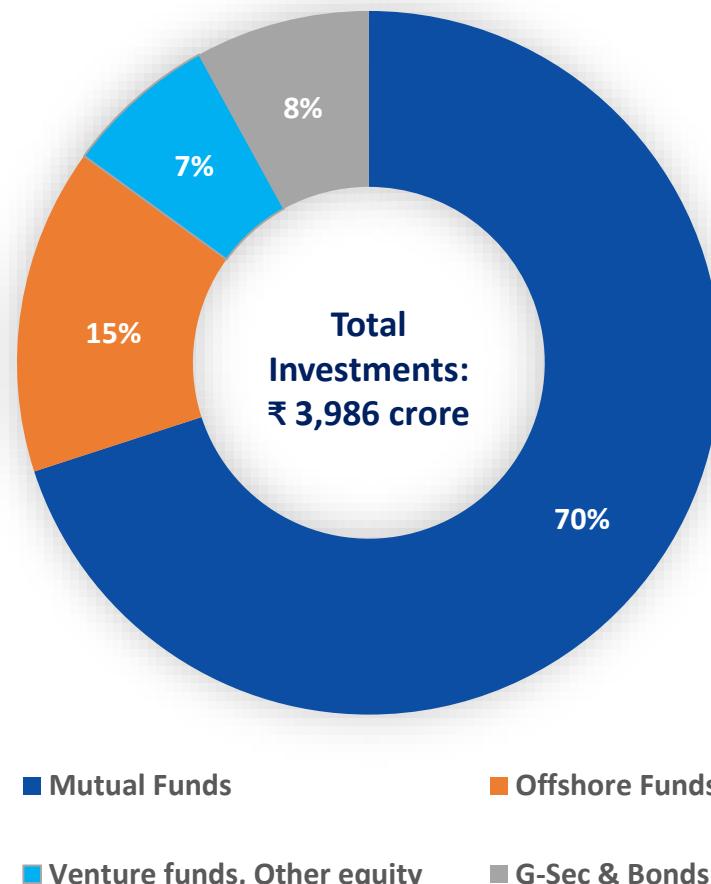
Consolidated Return on Equity (%)



#9M FY26 figures have been annualized.

At the Normalised PAT level, the Consolidated PAT Margin and Return on Equity are 38% and 17%, respectively.

Breakdown of Total Investment

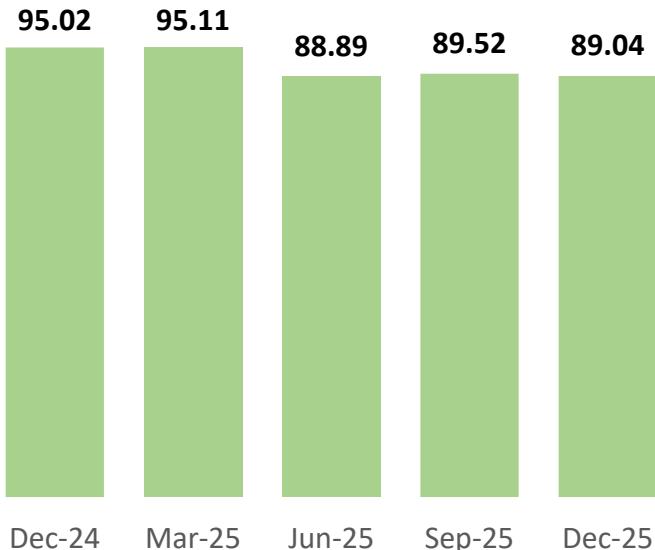


As on 31st December 2025

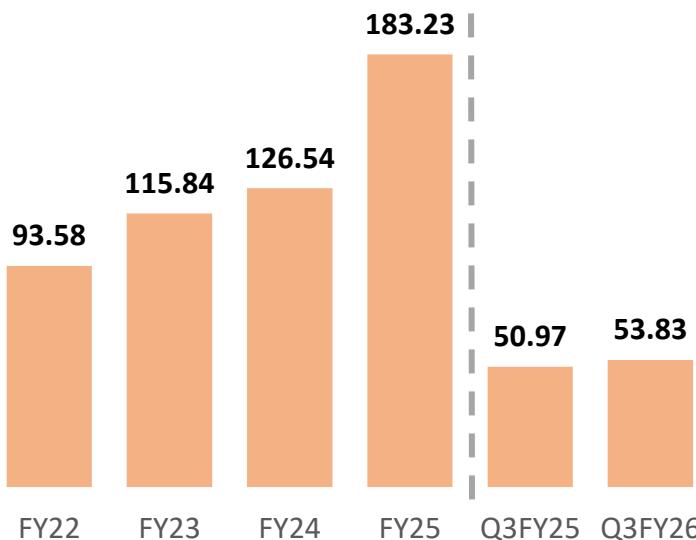
Investment in UTI MF Schemes	(₹ crore)
Investment in UTI MF Schemes	2,781
Equity [#]	438
Hybrid	474
Liquid, Debt & Arbitrage	1,869
Offshore Funds	617
Equity	456
Debt / Hybrid	161
Venture Funds, Other Equity etc.	281
G-Sec & Bonds	307
TOTAL	3,986

- Total Consolidated Investment as per the Balance Sheet as on 31.12.2025 is ₹ 4,440 crore, including the investments in SDOF III
- Above consolidated investment of ₹ 3,986 crore is the treasury investment of UTI Group after eliminating the consolidation effect of SDOF II & III

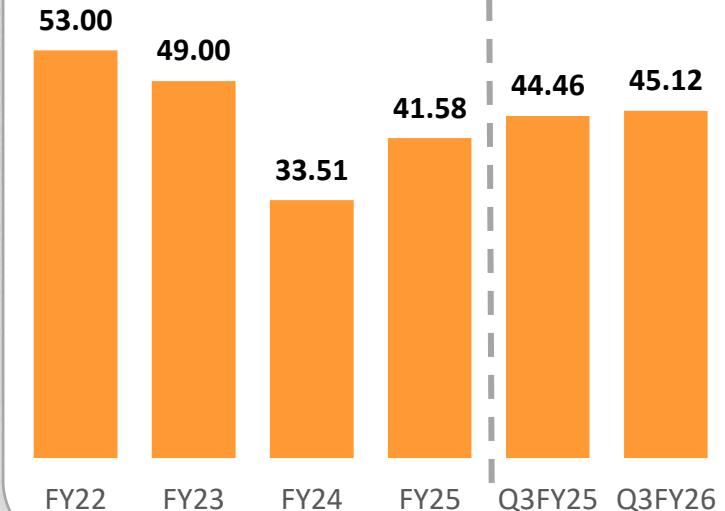
Quarterly Online Gross Sales (as % of Total Gross Sales)



Number of Digital Purchase Transactions (in Lakhs)



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

20% Growth In Number of Digital SIP Transactions in Q3 FY26 as compared to Q3 FY25
Strong focus on growing SIP book Digitally

45.12% of Total Gross Sales of Equity & Hybrid Funds were mobilized through **Digital Platforms** in Q3 FY26



Contact Center

2.07 lakh
Total Call Volume
Outbound

- **46% 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.

0.52 lakh
Total Call Volume
Inbound

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

9 seconds
Average Speed of Answer



Investor Services

11
Total Complaints Received

1.38 crore
Folios

Low Complaints Ratio
against Folios at 0.0001



Digital Transactions (own assets)

52.41%
Digital Transactions done
post E-KYC are SIP
Instalments

₹ 43.33 crore
Digital Transaction
Amount capitalized post
Digital KYC

18,390
Digital KYC Compliant
PANs created



Non-Commercial Transactions

92.10%
Non-Commercial
Transactions processed in
the same day

62.48%
Non-Commercial
Transactions processed in
60 Minutes

UTI International Ltd. – Spreading our Wings

Assets Under Management of INR
20,518 cr (USD 2.3 bn) as of 31st
December 2025

5 Office locations with **29 staff members**

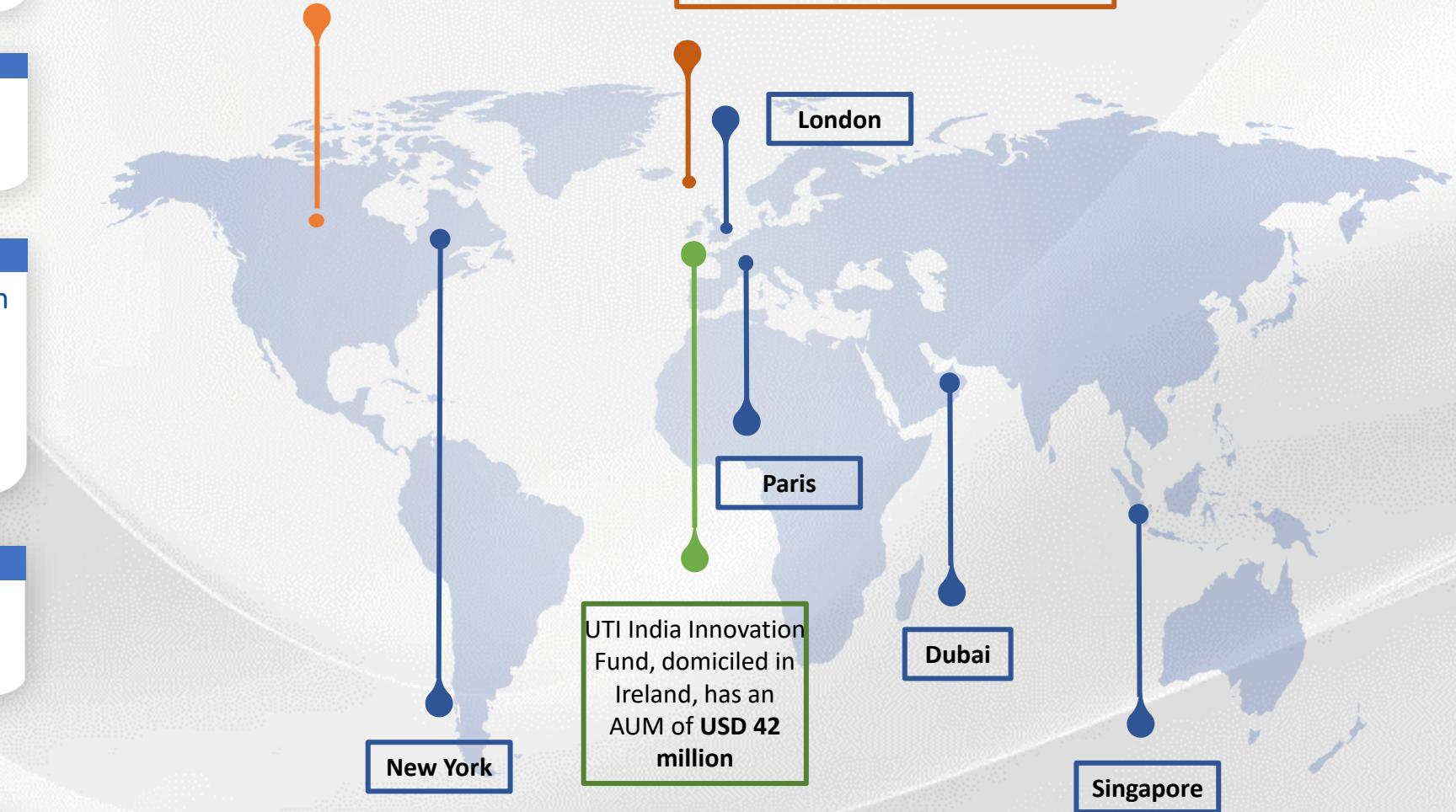
Clients spread across **30+ countries** with
top 5 being Japan, Bahrain, Singapore, Switzerland, France and are primarily
Institutions – Pensions, Banks, Insurance and Asset Managers

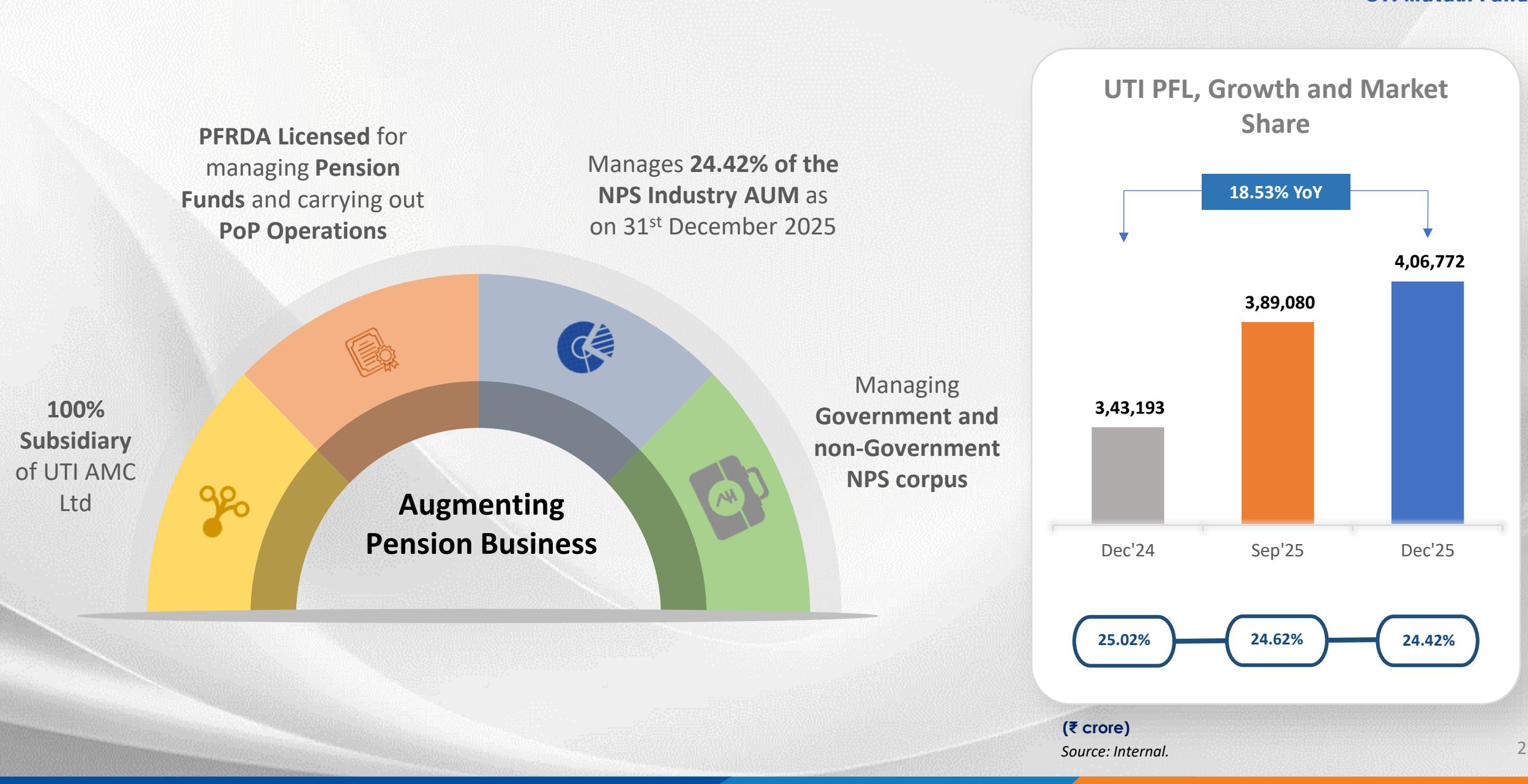
Regulated by **Monetary Authority of Singapore, DIFC in Dubai, ACPR in France and FCA, UK**

Office Locations

Received registration from the **Securities Exchange Commission (SEC), USA** and have initiated operations for the US business via a subsidiary of UTI International Ltd

Our **Indian Equity fund (IDEF)** domiciled in Ireland, with an AUM of **USD 943 million** is being widely recognized and recommended





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

Structured Debt Opportunities Fund (SDOF II) have exited all its investments and made the final distribution in Q3 FY26 at an above benchmark performance with **IRR of 13.4%** ⁽³⁾

Structure Debt Opportunities Fund IV (SDOF IV) announced its first close in October 25

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

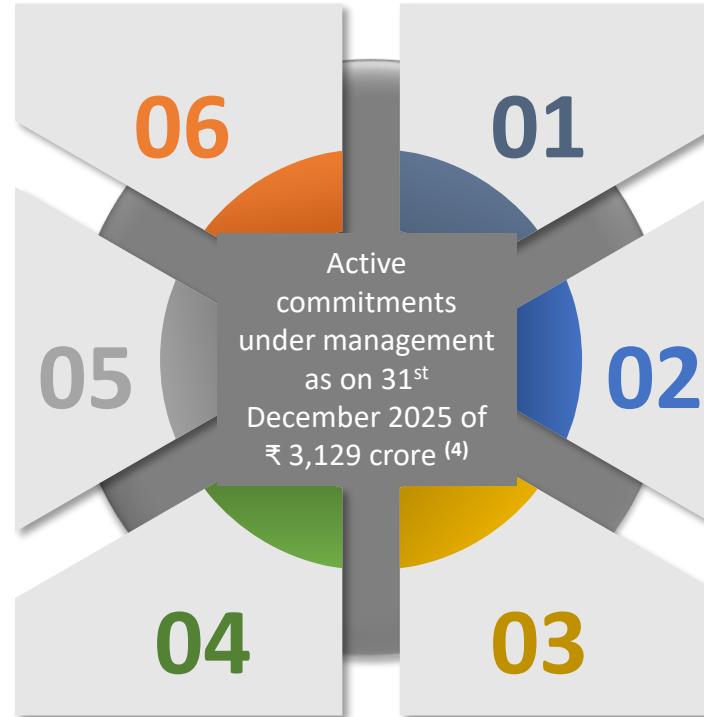
- 3 funds approved by IFSC under UAPL branch office's FME approval
- Gross commitments of **USD 200 mn**⁽²⁾

MULTI STRATEGY

- Investing across a diverse range of credit and structured equity opportunities
- Investing from Multi Opportunities Fund I (MOF) with gross commitments of **₹ 1,599 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 active AUM of **₹ 184 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 4th series
- Gross Commitments in SDOF series including COF is **₹ 2,268 crore**⁽¹⁾ with active commitment of **₹ 1,054 crore**
- SDOF I was exited in Q4 FY25 and SDOF II is exited in Q3 FY26

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 **₹ 181 crore**

DISTRESS CREDIT

- Special situation investments including Distress or asset backed investing in NCDs
- Investing from Asset Reconstruction Opportunities Fund I (AROF) with gross commitment of **₹ 111 crore**⁽¹⁾

Data as of 31st December 2025.

(1) Gross commitments since inception includes 25 cr and 50 Cr from UTI AMC which is capped at 5% for AROF I and SDOF IV respectively; (2) IFSC AUM is further invested/to be invested in AIFs managed by UAPL; (3) XIRR of 13.4% represents Post carry returns for AIF units

Other Subsidiaries - Financial Highlights

Particulars	UTI International Ltd		UTI Pension Fund Ltd		UTI Alternatives Pvt. Ltd		UTI HART Financial And Investment Services Ltd	
	9M FY26	9M FY25	9M FY26	9M FY25	9M FY26	9M FY25	9M FY26	9M FY25
AUM	20,518	29,301	4,06,772	3,43,193	3,129	2,873	--	--
Sale of Service	100.3	108.3	114.4	100.4	14.8	10.9	--	--
Investment & Other Income	(7.0)	90.5	11.4	10.8	17.1	5.4	0.77	(0.02)
Total Income	93.3	198.8	125.8	111.2	31.9	16.3	0.77	(0.02)
Employee Benefit Expenses	51.3	48.7	16.4	10	18.3	8.6	--	--
Admin & Other Expenses	73.0	66.8	54.4	42.9	7.5	5.1	0.08	0.07
Total Expenses	124.3	115.5	70.8	52.9	25.8	13.7	0.08	0.07
Profit Before Tax	(31.0)	83.3	55	58.3	6.1	2.6	0.69	(0.09)
Profit After Tax	(30.9)	82.2	41.5	43.2	5.3	1.9	0.56	(0.10)



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



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



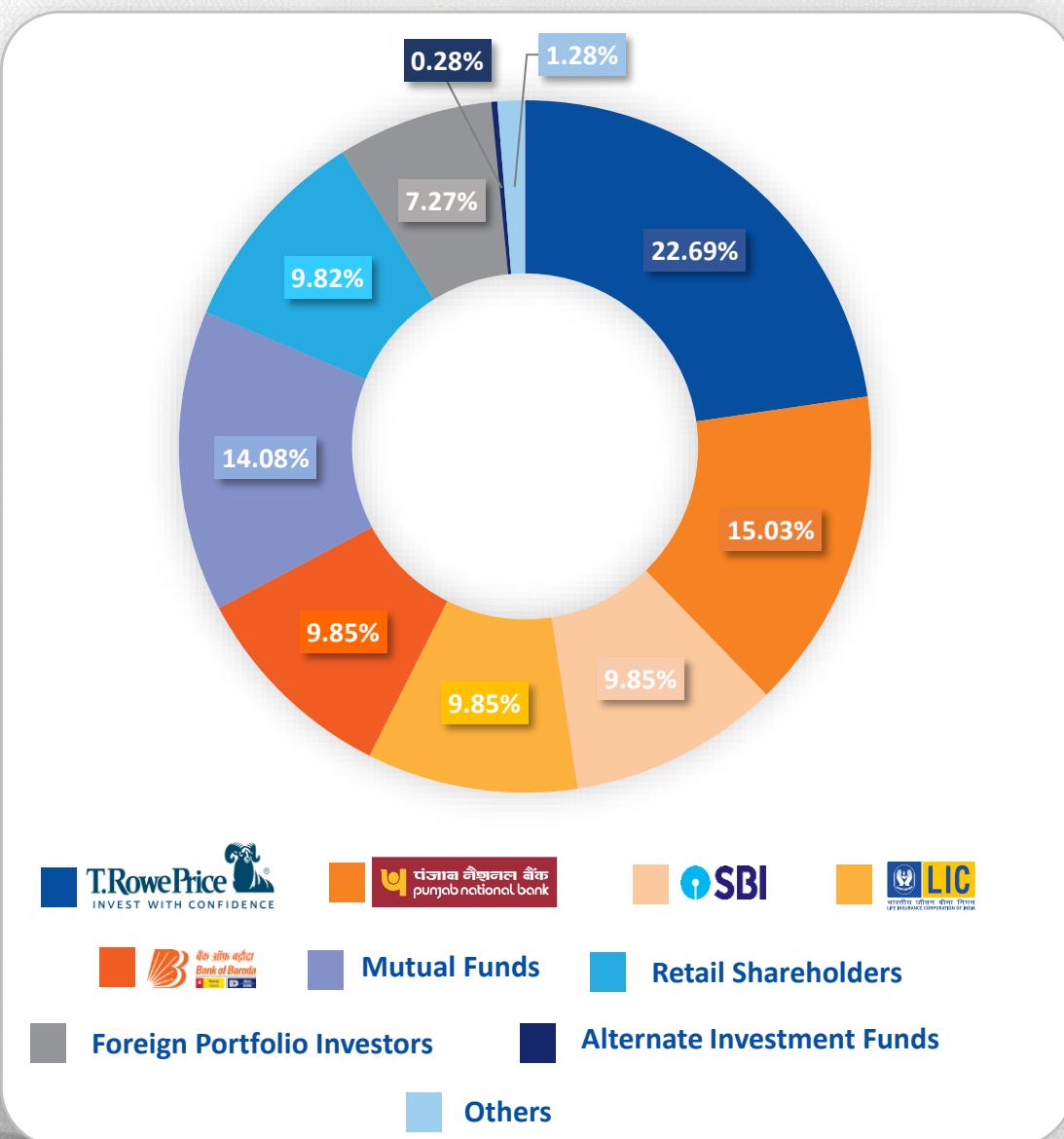
Augment our International Presence



Achieve investment performance for our investors



Returns for our shareholders in the long term

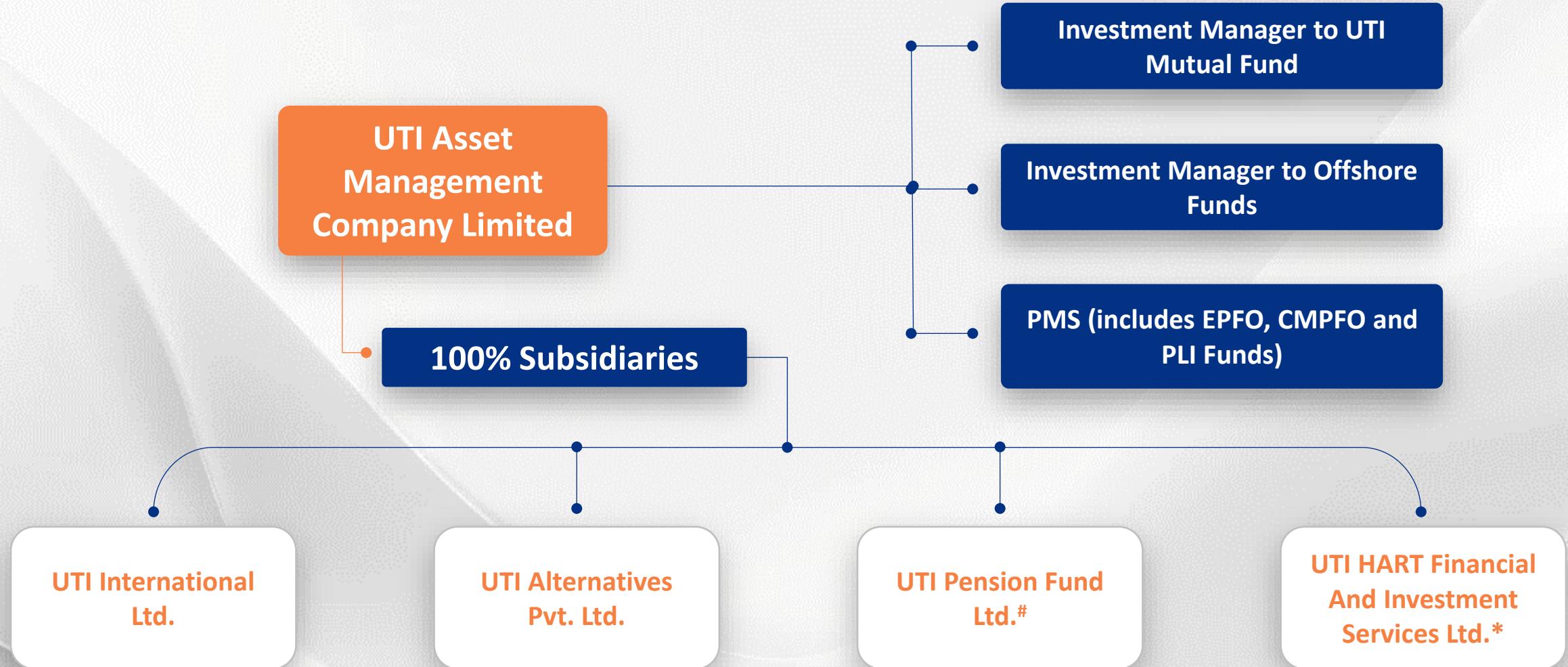


UTI AMC has no identifiable promoters

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



1

Geographical
Spread Across
the Country



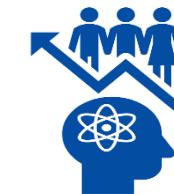
3

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





Responsible Investment Strategy

Integration

Integrating material ESG factors into investment decision process

ESG Framework

Sector-specific framework to understand and manage ESG risk consistently across portfolio holdings

ESG Database

Helps in evaluating the ESG performance of a company on an individual basis and peer benchmarking

ESG Integration Process

Evaluation of quantitative and qualitative ESG factors/risks that may impact a company's long-term sustainable performance

Stewardship

Safeguarding Investors' interests through monitoring and regular engagements with investee companies

Engagements

1-on-1 Engagement with company management

Proxy Voting

ESG questionnaires

Material risk surveys

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

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

Building Community



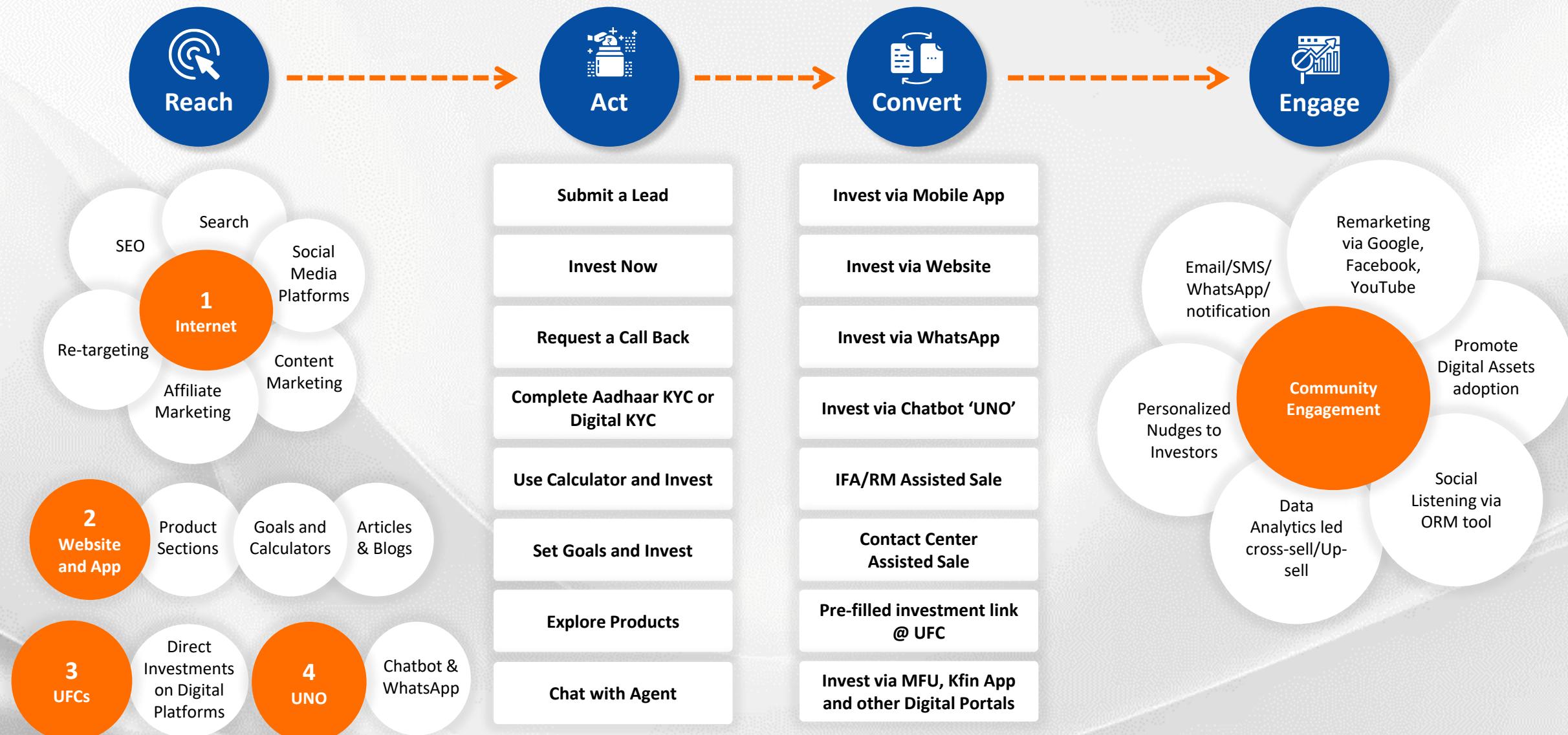
- Active engagement on multiple touch points across social media channels
- Growing social media follower base and engagement via multiple multimedia campaigns
- Content distribution across channels** - infographics, blog post, videos, eBooks, GIF, surveys chatbot, FAQs etc
- Market insight** - UTI MF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

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)

Risk & Compliance



Back Office

(Accounting, Technology, HR, Finance)

Human Resource



Research & Fund Management



Accounting & Operations



Robotic Process Automation



Customer Onboarding Channels



Transaction Processing



Customer Engagement



Customer Servicing



Digital Enablers



Registrar & Transfer Agent



Information Technology





- Re-imagined Digitized Ecosystem and Offerings for **Direct-to-Customer Segment**
- Digitized **Ecosystem for Partners** for Increased Distribution Outreach
- **Data First organization** riding on Analytics and Personalization at Scale
- **Automating customer service** via Tech Driven Solutions
- **Digitizing UFCs** riding on Technology led Innovative Solutions
- **Remote/Distributed Operating Model** for Investor and Partner Support
- **Digitized & Automated** Operational Processes riding on Automation Tools
- **Superior Customer Engagement** via personalized communication at all touch points

ESG Strategy

- ESG Policies
- Double Materiality Assessment
- ESG Risk Analysis
- Reporting

ESG Ratings

- Crisil ESG rating: Low risk, 64.1 (1st August 2025)
- SES ESG rating: Grade A (Low Risk), 80.4 (20th March 2025)
- Sustainalytics rating: Medium risk, 24.7 (10th July 2025)

Responsible Investment

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

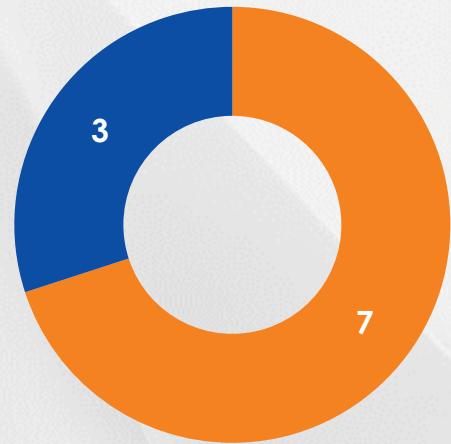


GOVERNANCE

- 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).

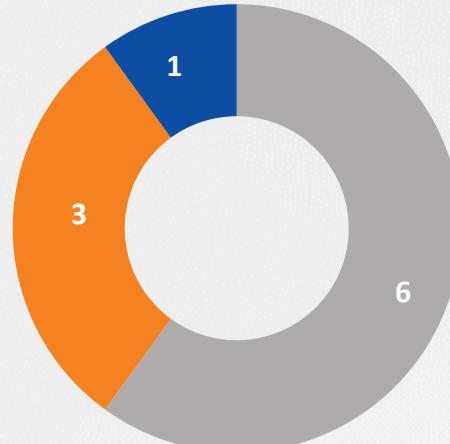
UTI AMC is a Professionally Managed Company

Geographical Representation



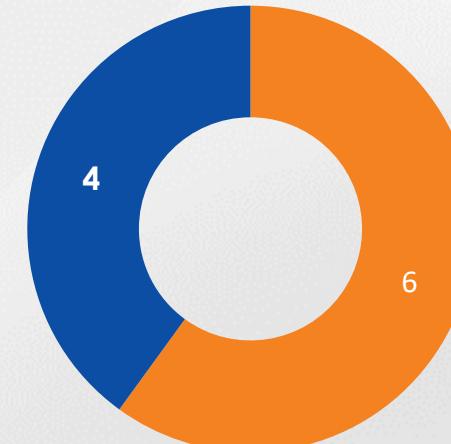
■ Domestic ■ Overseas

Board Composition



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

Women Directors Representation



■ Women Director



Mr. Deepak Kumar Chatterjee

Non-Executive Chairman & 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, 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. His appointment as an Independent Director of the Company was approved by the shareholders at the Annual General Meeting held on 25th September 2018.



Ms. Linsley Carruth

Non-Executive Nominee Director

Ms. Linsley Carruth 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.



Ms. Jayashree Vaidhyanathan
Independent Director

Ms. Jayashree Vaidhyanathan is an Independent Director of the Company. She currently serves as a co-founder and CEO of BCT Digital, a technology company specialising in AI and Predictive Analytics. Prior to BCT, she was associated with Scope International Private Limited as Head of Technology and Strategy and served as a partner with Accenture Services Private Limited. She has also served as an Independent Director in Altran, a US \$3.2 bn Global Engineering and Innovation consulting firm and Mahindra Sanyo Steel. She holds a B.E. degree in Computer Science Engineering from the University of Madras and an MBA from Cornell University. She is also a Chartered Financial Analyst from the Association for Investment Management and Research. Her re-appointment as an Independent Director of the Company was approved by the shareholders through Postal Ballot on 16th January 2025.



Mr. Atul Dhawan
Independent Director

Mr. Atul Dhawan 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, one of India's leading biopharmaceutical companies. 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. Mr. Dhawan was known for 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.

Beyond Deloitte, Mr. Dhawan is active in the non-profit and entrepreneurial ecosystems. 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. Mr. Dhawan blends deep corporate experience with a passion for guiding emerging leaders. Mr. Dhawan has played a visible role in industry platforms. 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. A strong advocate for diversity and inclusion, Atul has mentored many professionals throughout his career and continues to contribute as a coach and advisor. He is a Chartered Accountant and Economics graduate from the University of Delhi.



Ms. P V Bharathi
Independent Director

Ms. P V Bharathi 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. 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. In addition to these academic degrees, 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. 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. These hands-on experience had helped her in the formulation of Policies, operating Procedures and smooth implementation of the same at the operational levels. 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 of funds from abroad and meeting the Regulators of the different countries where the Bank had its branches. As head of the Risk Management Wing, she was the Chief Risk Officer of the Bank. 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. Authored the Road Map for the implementation of the Enterprise – wide Integrated Risk Management Architecture for the Bank. As the MD & CEO of Corporation Bank, 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 the merger, held Town Hall Meetings jointly with Union Bank of India and Andhra Bank and paved way for the staff and the customers to have a smooth continuity of their working and business environment. Ms. P V Bharathi was a recipient of 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.



Ms. Vishakha R M
Independent Director

Ms. Vishakha R M 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 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 (FII). 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 Sompo General Insurance and Canara HSBC OBC Life Insurance through her career.



Mr. Philip Mathew

Independent Director

Mr. Philip Mathew have been on the Board of a 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 has 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).



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. His appointment as Nominee Director of the Company was approved by the shareholders through Postal Ballot on 14th December, 2024.



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 programmes 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.



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

**Mr. Flemming Madsen resigned as Non-Executive Nominee Director of the Company with effect from close of business hours on 31st December, 2025.*



Ms. Mukeeta Jhaveri

Ms. Mukeeta Jhaveri is an 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

Mr. Venkatraman Srinivasan is an Independent Director of UTI Trustee Company Private Limited and a Chartered Accountant by profession. 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 FY 2020-21 and was a special invitee on the Ind AS Transition Facilitation Group Committee of the ICAI for FY 2019-20. 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 programme on "Audit Committees in this New Era of Governance" at the Harvard Business School.



Mr. Srinivasan Sridhar

Mr. Srinivasan Sridhar 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 organizations 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

Mr. Chandra Bhan Singh 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).



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.

UTI Asset Management Company Limited

UTI Asset Management Company Limited announced its Q3 & 9M FY2025-26 Financial and Business Performance today.

Mr. Imtaiyazur Rahman, Managing Director & Chief Executive Officer, UTI AMC, said: “We are pleased to announce that during our Q3 FY25-26, we have continued to record steady growth in AUM as well as gross SIP inflows. This performance reflects the growing participation and trust of retail investors, supported by our focus on product innovation and digital initiatives. We remain aligned with our commitment to serving investors through customer centric product offerings. We are confident that India’s strong economic growth trajectory and increasing aspiration for financial independence among investors, will continue to create long-term growth opportunities for the mutual fund industry. With effect from 1st February 2026, Mr. Vetri Subramaniam will function as the MD & CEO of UTI AMC Ltd.”

Q3 FY2025-26 Financial Highlights

Standalone

- The Core income (Sale of Services) for Q3 FY26 amounted to ₹ 322 crore, up by 5% YoY and 1% QoQ.
- The Normalised Core profit after tax for Q3 FY26 is ₹ 129 crore, up by 3% YoY and 24% QoQ.
- The Normalised profit after tax stood at ₹ 208 crore for Q3 FY26, up by 46% YoY and 25% QoQ.

Consolidated

- The Core income (Sale of Services) amounted to ₹ 395 crore, up by 5% YoY and 1% QoQ.
- The Normalised Core profit after tax for the Q3 FY25-26 is ₹ 138 crore up 29% QoQ & flat on YoY basis.
- The Normalised profit after tax stood at ₹ 216 crore for Q3 FY26, up by 43% YoY and 91% QoQ.

9M FY2025-26 Financial Highlights

Standalone

- The Core income (Sale of Services) amounted to ₹ 950 crore, up by 7% YoY.
- The Normalised Core profit after tax for the 9M FY26 is ₹ 350 crore, up by 4% YoY.
- The Normalised profit after tax stood at ₹ 592 crore for 9M FY26, up by 12% YoY.

Consolidated

- The Core income (Sale of Services) amounted to ₹ 1,164 crore, up by 7% YoY.
- The Normalised Core profit after tax for 9M FY26 is ₹ 367 crore, down by 5% YoY.
- The Normalised profit after tax stood at ₹ 567 crore for 9M FY26, down by 12% YoY.

Business Highlights for Q3 FY2025-26

- The total group AUM for UTI Asset Management Company stood at ₹ 23,14,828 crore.
- As on 31st December 2025, UTI MF's quarterly average assets under management (QAAUM) was ₹ 3,93,809 crore.
- Equity Assets (Active + Passive) contributed 70% to UTI MF's total average AUM.
- The ratio of equity oriented QAAUM and non-equity oriented QAAUM was 70:30 vis-à-vis industry ratio of 61:39.
- Total live folios stood at 1.38 crore as on 31st December 2025.

PRESS RELEASE

- UTI AMC has geographical presence in 698 districts in India.
- Gross Inflow mobilized through SIP for the quarter ended 31st December 2025, stood at ₹ 2,387 crore.
- SIP AUM as of quarter end stood at ₹ 44,752 crore, an increase of 16.64% as compared to 31st December 2024.
- Digital purchase transactions rose to 53.83 lakh, an increase of 5.61% as against quarter ended 31st December 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

21st January 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