

Equity Ready Reckoner

December 2021



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Fund Name	UTI Mastershare Unit Scheme	UTI Flexi Cap Fund	UTI Value Opportunities Fund	UTI Core Equity Fund	UTI Mid Cap Fund	UTI Long Term Equity Fund (Tax Saving)							
Category	Large Cap Fund	Flexi Cap Fund	Value Fund	Large & Mid Cap Fund	Mid Cap Fund	ELSS							
Month End AUM	₹ 9,356 Crores	₹ 24,521 Crores	₹ 6,469 Crores	₹ 1,179 Crores	₹ 6,664 Crores	₹ 2,977 Crores							
Benchmark Index	S&P BSE 100	Nifty 500	Nifty 500	Nifty LargeMidcap 250	Nifty Midcap 150	Nifty 500							
Market Capitalization of Fund vis-à-vis Benchmark Index (%)													
Fund	Large Cap	86	95	60	77	66	77	49	50	13	4	60	77
Benchmark	Mid Cap	6	5	30	15	22	15	37	48	69	93	23	15
	Small Cap	8	10	10	8	12	8	14	2	18	3	17	8
Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index (%)													
Fund	C1	94	89	95	86	87	86	79	85	86	81	92	86
Benchmark	C2	3	7	5	10	13	10	16	13	14	18	8	10
	C3	3	4	4	4	4	4	5	2	1	1	4	4
Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index (%)													
Fund	R1	63	57	92	57	53	57	46	59	61	60	56	57
Benchmark	R2	24	29	7	29	29	29	33	27	32	25	28	29
	R3	13	14	1	14	18	14	21	14	7	15	16	14
Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%)													
Fund	Price to Book (P/B)	7.75	8.69	8.15	13.31	6.32	8.15	4.09	8.87	9.71	10.49	8.07	8.15
Benchmark	Price to Earnings (P/E)	37.37	42.40	38.01	53.35	32.99	38.01	28.21	39.94	43.04	48.35	36.50	38.01
	Return on Equity (RoE)	15.95	17.06	16.75	21.72	15.14	16.75	13.41	16.88	16.03	16.50	16.57	16.75
Sector weights/Active weights of Funds vis-à-vis Benchmark Index (Highlighted +/-2%)													
Sector	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	
AUTOMOBILE	8.00	3.02	5.91	0.93	7.62	2.64	7.87	1.30	8.84	0.13	6.82	1.84	
CEMENT & CEMENT PRODUCTS	1.89	-0.66	1.65	-0.88	1.01	-1.52	2.11	-0.32	1.45	-0.75	1.96	-0.57	
CHEMICALS	1.38	0.99	1.94	0.09	-	-1.85	0.88	-3.02	3.97	-3.32	0.50	-1.35	
CONSTRUCTION	2.41	-0.31	-	-3.05	3.97	0.92	7.85	4.74	3.66	0.18	2.94	-0.11	
CONSUMER GOODS	10.20	-1.57	13.20	1.65	8.49	-3.06	8.07	-3.31	14.27	3.15	11.26	-0.29	
CONSUMER SERVICES	4.95	3.33	10.99	8.95	4.65	2.61	1.29	-1.27	4.16	0.73	7.69	5.65	
FERTILISERS & PESTICIDES	-	-0.70	1.25	0.39	1.29	0.43	1.81	0.89	3.95	2.82	0.76	-0.10	
FINANCIAL SERVICES	30.52	-3.46	24.77	-5.62	31.11	0.72	27.82	2.45	16.06	-0.67	28.35	-2.04	
HEALTHCARE SERVICES	1.24	0.58	5.04	3.93	1.17	0.06	2.45	0.56	6.70	3.63	-	-1.11	
INDUSTRIAL MANUFACTURING	3.08	2.65	5.82	3.26	3.87	1.31	6.07	1.10	12.64	3.09	7.81	5.25	
IT	16.17	1.04	15.71	1.72	12.61	-1.38	9.49	-2.18	8.90	0.96	12.87	-1.12	
MEDIA, ENTMT. & PUBLICATIONS	-	-0.36	-	-0.47	-	-0.47	-	-1.03	-	-2.03	-	-0.47	
METALS	1.25	-2.49	-	-3.74	1.08	-2.66	1.57	-1.49	2.48	0.58	1.55	-2.19	
OIL & GAS	5.07	-6.15	-	-9.44	2.65	-6.79	6.26	-2.10	2.81	-2.98	2.32	-7.12	
PHARMA	7.21	3.51	9.25	4.68	8.91	4.34	7.54	2.17	4.90	-1.74	6.24	1.67	
POWER	-	-2.52	-	-2.82	3.67	0.85	2.48	-0.79	-	-3.82	3.09	0.27	
SERVICES	0.84	-0.15	-	-1.36	0.81	-0.55	-	-1.63	1.14	-1.29	-	-1.36	
TELECOM	5.24	2.94	0.99	-1.13	4.80	2.68	3.64	1.79	-	-1.45	4.66	2.54	
TEXTILES	-	-0.25	1.04	0.56	-	-0.48	0.61	-0.05	2.48	1.19	-	-0.48	
Portfolio Composition													
Top 10 Holdings (%)	49	41	46	35	27	40							
Stock Count	48	56	58	59	67	68							
Active Share (%)	37	69	67	69	67	65							
Fund Manager/s													
Fund Manager/s	Swati Kulkarni	Ajay Tyagi	Vetri Subramaniam, Amit Premchandani	V Srivatsa	Ankit Agarwal	Vetri Subramaniam, Vishal Chopda							
Managing Since	Dec-06	Jan-16	Feb-17, Feb-18	May-17	Aug-19	Sep-17, Aug-19							

AUM – Asset under Management; Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregation. Operating Cash Flow Tiers (C)- 3 Tiers based on the number of years in which they have generated positive operating cash flows in the previous 5 years (for manufacturing companies). RoCE/ Implied RoE Tiers (R) - 3 Tiers based on the previous 5 year average return on capital (for manufacturing companies & non-lending non banking finance companies (NBFCs)) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance companies). All data as of November 30, 2021

Product Label



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CATEGORY	NAME OF THE SCHEMES	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:	RISKOMETER#
Large Cap Fund	UTI Mastershare Unit Scheme (Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of large cap companies 	 <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>
Flexi Cap Fund	UTI Flexi Cap Fund (Flexi Cap Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum 	
Value Fund	UTI Value Opportunities Fund (An open ended equity scheme following a value investment strategy)	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments following a value investment strategy across the market capitalization spectrum 	
Large & Mid Cap Fund	UTI Core Equity Fund (Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of both large cap and mid cap companies 	
Mid Cap Fund	UTI Mid Cap Fund (Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in mid cap companies 	
Equity Linked Savings Scheme (ELSS)	UTI Long Term Equity Fund (Tax Saving) (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)	<ul style="list-style-type: none"> Long term capital growth Investment in equity instruments of companies that are believed to have growth potential 	

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

#Risk-o-meter for the fund is based on the portfolio ending November 30, 2021. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>

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