

# Equity Ready Reckoner

October 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	₹ 9,536 Crores	₹ 23,598 Crores	₹ 6,622 Crores	₹ 1,196 Crores	₹ 6,651 Crores	₹ 3,041 Crores						
Benchmark Index	S&P BSE 100	Nifty 500	Nifty 500	Nifty LargeMidcap 250	Nifty Midcap 150	Nifty 500						
<b>Market Capitalization of Fund vis-à-vis Benchmark Index (%)</b>												
Fund	Large Cap	60	69	50	14	61						
Benchmark	Large Cap	78	78	51	3	78						
Fund	Mid Cap	31	15	37	48	23						
Benchmark	Mid Cap	15	15	13	19	16						
Fund	Small Cap	9	7	11	1	7						
Benchmark	Small Cap	9	7	11	1	7						
<b>Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index (%)</b>												
Fund	C1	94	88	80	86	93						
Benchmark	C1	89	88	86	82	88						
Fund	C2	3	5	12	12	7						
Benchmark	C2	7	9	15	14	17						
Fund	C3	3	3	5	2	3						
Benchmark	C3	4	3	5	1	3						
<b>Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index (%)</b>												
Fund	R1	64	60	49	60	59						
Benchmark	R1	58	60	60	63	60						
Fund	R2	24	6	31	28	27						
Benchmark	R2	29	28	28	27	28						
Fund	R3	12	1	20	12	14						
Benchmark	R3	13	12	12	10	12						
<b>Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%)</b>												
Fund	Price to Book (P/B)	7.84	8.07	6.48	4.45	9.25						
Benchmark	Price to Book (P/B)	9.01	13.18	8.07	8.65	8.07						
Fund	Price to Earnings (P/E)	36.33	37.07	32.23	29.10	43.32						
Benchmark	Price to Earnings (P/E)	38.13	48.65	37.07	39.61	50.66						
Fund	Return on Equity (RoE)	15.15	16.52	14.09	12.55	16.37						
Benchmark	Return on Equity (RoE)	16.78	21.34	16.52	16.67	15.16						
<b>Sector weights/Active weights of Funds vis-à-vis Benchmark Index (Highlighted +-2%)</b>												
Sector	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)
AUTOMOBILE	8.01	3.21	6.46	1.77	7.51	2.82	5.90	-0.26	8.23	0.11	6.50	1.81
CEMENT & CEMENT PRODUCTS	2.05	-0.47	1.86	-0.68	1.09	-1.45	2.76	0.29	1.40	-0.90	2.07	-0.47
CHEMICALS	1.46	1.05	2.09	0.22	--	-1.87	0.98	-3.06	4.20	-3.42	0.53	-1.34
CONSTRUCTION	2.28	-0.31	--	-2.96	4.10	1.14	7.65	4.54	4.21	0.59	3.47	0.51
CONSUMER GOODS	9.70	-2.40	12.36	0.60	8.44	-3.32	7.73	-3.76	14.71	3.66	11.00	-0.76
CONSUMER SERVICES	4.51	2.93	10.63	8.61	4.64	2.62	1.23	-1.32	4.42	0.95	6.39	4.37
FERTILISERS & PESTICIDES	--	-0.72	1.38	0.49	1.35	0.46	1.60	0.62	4.34	3.11	0.80	-0.09
FINANCIAL SERVICES	31.29	-3.14	25.09	-5.78	31.44	0.57	26.91	0.98	15.05	-2.19	28.49	-2.38
HEALTHCARE SERVICES	0.99	0.49	4.81	3.88	0.99	0.06	2.06	0.37	6.27	3.42	--	-0.93
INDUSTRIAL MANUFACTURING	2.61	2.19	6.00	3.54	3.03	0.57	8.16	3.22	13.36	3.78	5.93	3.47
IT	15.19	0.37	15.23	1.58	12.54	-1.11	10.49	-0.89	8.80	-1.15	12.88	-0.77
MEDIA, ENTMT. & PUBLICATIONS	--	-0.32	--	-0.44	--	-0.44	--	-0.95	--	-1.89	--	-0.44
METALS	1.47	-2.47	--	-3.92	1.35	-2.57	2.02	-1.10	2.56	0.81	1.80	-2.12
OIL & GAS	5.58	-5.88	--	-9.65	3.19	-6.46	5.94	-2.52	2.99	-2.71	2.93	-6.72
PHARMA	7.32	3.60	9.79	5.07	9.03	4.31	6.71	1.08	4.55	-2.59	5.78	1.06
POWER	--	-2.28	--	-2.60	3.50	0.90	3.58	0.64	--	-3.40	3.04	0.44
SERVICES	1.02	-0.02	--	-1.38	0.83	-0.55	--	-1.66	1.19	-1.29	--	-1.38
TELECOM	4.75	2.61	1.00	-0.98	4.33	2.35	3.68	1.86	--	-1.55	4.29	2.31
TEXTILES	--	-0.20	0.89	0.48	--	-0.41	0.85	0.32	2.19	1.13	0.87	0.46
<b>Portfolio Composition</b>												
Top 10 Holdings (%)	46	42	47	34	29	39						
Stock Count	48	54	57	61	68	69						
Active Share (%)	39	70	67	67	66	63						
<b>Fund Manager/s</b>												
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 September 30, 2021

## Product Label



Haq, ek behtar zindagi ka.

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

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

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