

# Hybrid Ready Reckoner

December 2021



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Parameters	UTI Hybrid Equity Fund (Earlier - UTI Balanced Fund)	UTI Equity Savings Fund	UTI Multi Asset Fund (Earlier - UTI Wealth Builder Fund)	UTI Arbitrage Fund (Earlier - UTI Spread Fund)	UTI CCF - Investment Plan (Earlier - UTI CCP Advantage Fund)	UTI CCF - Savings Plan (Earlier - UTI CCP Balanced Plan)	UTI Regular Savings Fund (Earlier - UTI MIS Advantage Plan)	UTI Retirement Benefit Pension Fund	UTI Unit Linked Insurance Plan
Product Category	Hybrid - Aggressive	Hybrid - Equity Savings	Hybrid - Multi Asset	Hybrid - Arbitrage	Solution oriented- Children's Fund	Solution oriented- Children's Fund	Hybrid - Conservative	Solution Oriented- Retirement Fund	Hybrid - Dynamic Asset Allocation
Date of Inception/ Allotment	2nd January 1995	30th August 2018	19th November 2008	22nd June 2006	30th January 2008	12th July 1993	16th December 2003	26th December 1994	1st October 1971
AUM (Month end in Crs)	4171	269	808	5998	588	4214	1637	3573	5358
Fund Manager	V Srivatsa (Equity) & Sunil Patil (Debt)	V Srivatsa (Equity) & Sunil Patil (Debt)	Sunil Patil (Debt), & Vetri Subramaniam and Sharwan Kumar Goyal (Equity/Gold Portion)\$	Sharwan Goyal (Equity) & Amit Sharma (Debt)	Vetri Subramaniam & Vishal Chopda	*Sunil Patil (Debt) Vetri Subramaniam & Vishal Chopda (Equity)	Amandeep Chopra (Debt) Ajay Tyagi (Equity)	*Sunil Patil (Debt) V Srivatsa (Equity)	*Sunil Patil (Debt) Ajay Tyagi (Equity)
Ideal Investment Horizon	3 yrs. plus	3 yrs. plus	3 yrs. plus	6 months & above	5 yr. plus	5 yr. plus	3 yrs. plus	5 yr. plus	10 year / 15 year
Benchmark	CRISIL Hybrid 35+65 Aggressive Index^	Crisil Equity Savings Index	Customized benchmark S&P BSE 200, Gold & Crisil Composite Bond Fund Index	Nifty 50 Arbitrage	Nifty 500	CRISIL Short Term Debt Hybrid 60+40 Fund Index	NIFTY 50 Hybrid Composite Debt 15:85 Index^	CRISIL Short Term Debt Hybrid 60+40 Fund Index	NIFTY 50 Hybrid Composite Debt 50:50 Index^
Investment Purpose	Wealth Creation	Wealth Creation & Income generation	Wealth Creation	Income generation	Wealth Creation for Child	Wealth creation for Child	Income generation	Retirement corpus	Insurance, Tax Saving & Wealth Creation
<b>Portfolio by Capitalization &amp; Assets</b>									
Equity (%)	73.86	65.64**	66.24**	65.89***	98.75	39.26	22.70	38.80	38.03
Large Cap(%)	68	97	80	76	60	60	83	67	70
Mid Cap (%)	17	-	20	20	23	23	17	18	25
Small Cap(%)	15	3	-	4	17	17	-	15	5
Arbitrage/Derivatives (%)	-	31.04	21.69	66.06	-	-	-	-	-
<b>Operating Cash Flow (OCF) - Equity Portion</b>									
C1	78	82	86	-	92	92	96	78	96
C2	13	9	11	-	8	8	4	12	4
C3	9	9	3	-	0	0	0	10	0
<b>Return on Capital Employed (ROCE) - Equity Portion</b>									
R1	44	38	38	-	56	56	91	44	92
R2	36	39	46	-	28	28	7	36	7
R3	20	23	16	-	16	16	2	20	1
Long Term Debt (%)	8.70	3.67	6.74	2.65	-	24.65	32.68	23.60	25.43
Short Term Debt(%)	-	8.56	4.35	18.76	-	-	-	-	-
G-Sec (%)	11.72	7.45	-	1.87	-	28.84	35.31	31.09	26.51
NCA (%)\$	5.15	14.68	12.19	10.83	1.25	6.90	7.91	6.50	9.29
Securitized Debt (%)	0.56	-	-	-	-	0.35	1.40	-	0.73
Gold ETF	-	-	10.51	-	-	-	-	-	-
<b>Funds Top Sector Holdings (Top 5)</b>									
Fund's Top Sector Holdings (%)	FINANCIAL SERVICES:33.30	FINANCIAL SERVICES:33.01	FINANCIAL SERVICES:23.73	FINANCIAL SERVICES:26.79	FINANCIAL SERVICES:28.72	SOV : 53.58	SOV : 50.90	SOV : 56.85	SOV : 50.33
	IT:11.84	AUTOMOBILE:10.22	PHARMA:14.01	METALS:12.10	IT:13.01	AAA/A1+ : 32.12	AAA/A1+ : 27.60	AAA/A1+ : 30.96	AAA/A1+ : 37.71
	CONSTRUCTION:8.60	PHARMA:9.09	CONS GOODS:11.18	IT:11.09	CONS GOODS:11.43	AA+ : 9.08	AA+ : 12.57	AA+ : 6.50	AA+ : 6.40
	CONS GOODS:8.18	OIL & GAS:9.05	IT:10.91	PHARMA:9.18	INDL MFG:7.94	D : 2.02	AA : 4.04	AA : 1.68	AA : 1.77
	AUTOMOBILE:8.05	IT:8.70	AUTOMOBILE:10.31	SERVICES:6.69	CONSUMER SERVICES:7.81	AA : 0.90	BBB : 2.51	AA : 1.53	D : 1.67
<b>Key Statistics</b>									
Standard Deviation(Annual %)	15.41	7.13	12.96	1.09	19.76	8.40	6.17	8.51	8.12
Beta	0.96	0.68	0.84	0.18	0.94	0.97	0.93	0.97	0.89
Sharpe Ratio (%)	0.72	0.83	0.46	1.32	0.77	0.78	0.89	0.74	0.75
Yield to Maturity (%)	6.02	4.24	4.12	4.26	-	5.67	5.95	5.66	5.51
Average Maturity (Years)	5.74	1.70	1.04	0.33	-	5.83	5.59	5.51	4.96
Modified Duration(years)	3.76	0.94	0.70	0.33	-	3.77	3.58	3.77	3.33
Expense Ratio (%)	Regular:2.09 Direct:1.42	Regular:1.53 Direct:0.70	Regular:2.06 Direct:1.14	Regular:0.94 Direct:0.35	Regular:2.78 Direct:1.60	Regular:1.78 Direct:1.47	Regular:1.82 Direct:1.27	Regular:1.99 Direct:1.07	Regular:1.87 Direct:0.94
<p><i>Data as of November 30, 2021.</i> Standard Deviation = S.D. of daily returns* SQRT(250). Sharpe Ratio = (Return - Risk free rate)/(Standard Deviation) - 3 year. Beta - Computed as "covariance of NAV returns vs. Index returns "divided by variance of index returns " based on daily returns for the past three years.                      * Change of Fund Manager effective from 12th Nov 2021 for UTI Multi Asset Fund* Change of Fund Manager effective from 01st Dec 2021 for UTI - CCF - Saving Plan, UTI - Retirement Benefit Pension Fund and UTI - Unit Linked Insurance Plan. ^ Benchmark changed with effect from 01st Dec 2021. **Gross Equity(Cash Equity + Arbitrage). OCF &amp; ROCE are calculated on Net Equity Exposure for Multi Asset Fund &amp; Equity Savings Fund. \$NCA includes Non current Assets, Money Market Pool, Repo and Reverse Repo.                      # Average Equity holding is 68.61% for the past 12 months against the requirement of minimum 65%. Top five allocation(Sector) - rebased values.</p>									

# Product Label



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CATEGORY	NAME OF THE SCHEMES	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:	RISKOMETER (as of October 31, 2021)
Hybrid - Arbitrage Fund	UTI Arbitrage Fund (An open ended scheme investing in arbitrage opportunities)	<ul style="list-style-type: none"> <li>Capital appreciation over medium to long term</li> <li>Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/ unhedged position in either equity or derivative instruments</li> </ul>	<p><b>RISKOMETER</b> Investors understand that their principal will be at Low Risk.</p>
Hybrid - Equity Savings Fund	UTI Equity Savings Fund (An open ended scheme investing in equity, arbitrage and debt)	<ul style="list-style-type: none"> <li>Long term capital appreciation and income</li> <li>Investment in equity &amp; equity related instruments, arbitrage opportunities, and investments in debt and money market opportunities</li> </ul>	
Hybrid - Conservative Hybrid Fund	UTI Regular Savings Fund (An open ended hybrid scheme investing predominantly in debt instruments)	<ul style="list-style-type: none"> <li>Long-term capital appreciation and regular income over medium-term</li> <li>Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities)</li> </ul>	<p><b>RISKOMETER</b> Investors understand that their principal will be at Moderately High Risk.</p>
Hybrid - Multi Asset Allocation	UTI Multi Asset Fund (An open ended scheme investing in equity, debt and Gold ETFs)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class</li> </ul>	
Solution Oriented - Retirement Fund	UTI Retirement Benefit Pension Fund (An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum - 40%) and debt/money market instruments</li> </ul>	
Solution Oriented - Children's Fund	UTI Childrens Career Fund - Savings Plan (An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier))	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt instruments</li> </ul>	<p><b>RISKOMETER</b> Investors understand that their principal will be at High Risk.</p>
Hybrid - Dynamic Asset Allocation	UTI Unit Linked Insurance Plan (An Open-ended tax saving cum insurance scheme)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt instruments</li> </ul>	
Solution Oriented - Children's Fund	UTI Childrens Career Fund - Investment Plan (An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier))	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (above 70%) and debt instruments</li> </ul>	
Hybrid - Aggressive Hybrid Fund	UTI Hybrid Equity Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities)</li> </ul>	<p><b>RISKOMETER</b> Investors understand that their principal will be at Very High Risk.</p>

\*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.**