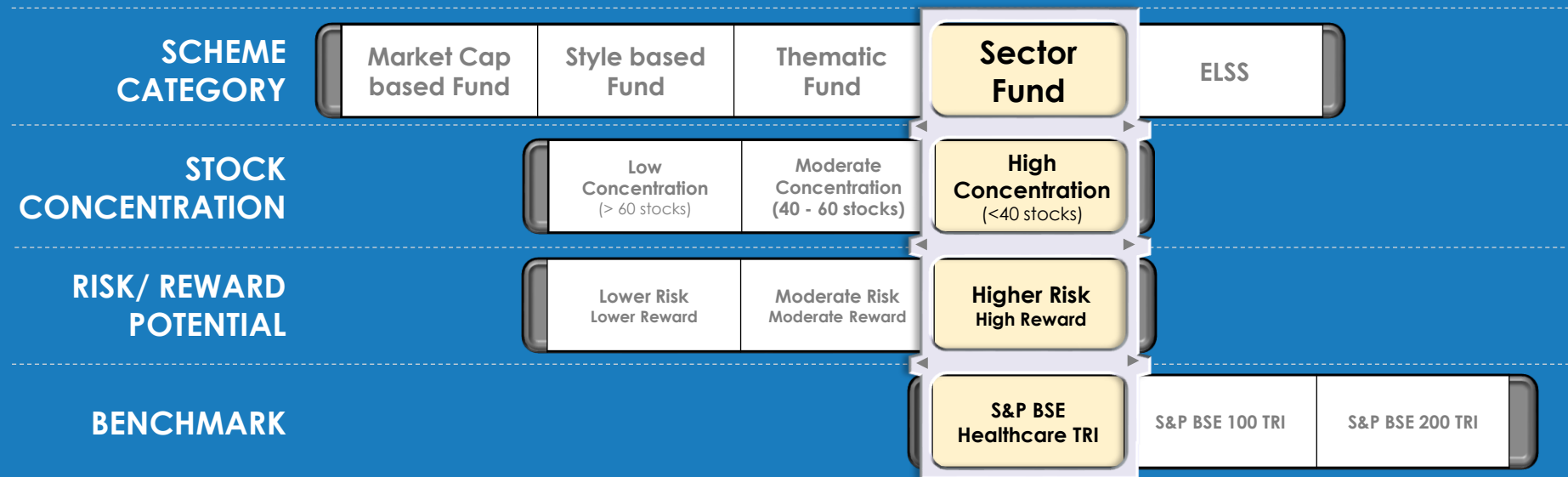


UTI Healthcare Fund

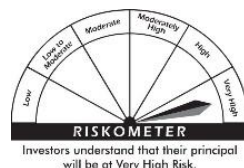
(An open ended equity scheme investing in Healthcare Services Sector)



This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment predominantly in equity and equity related securities in the healthcare services sector

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



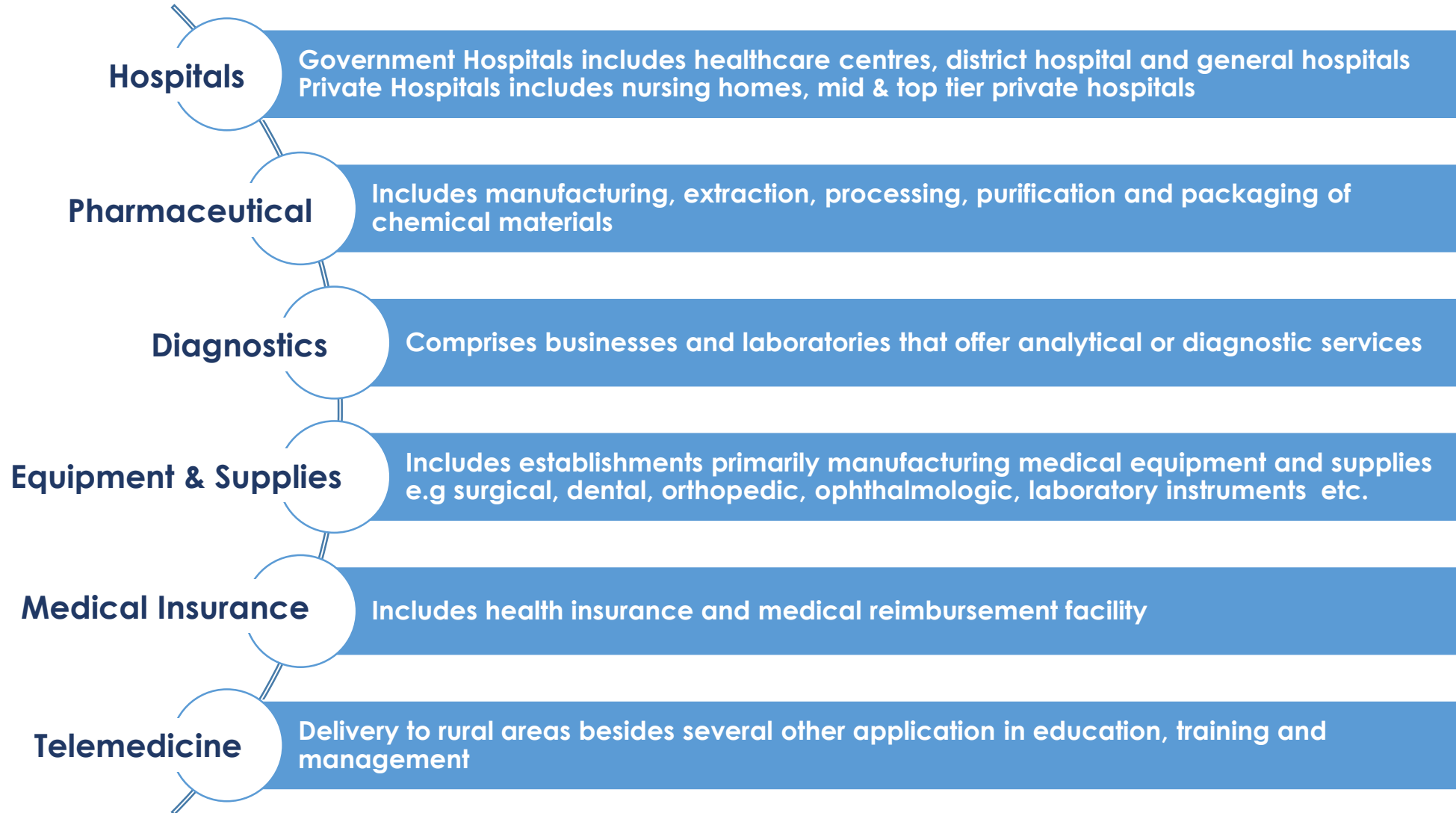
INVEST ANYTIME, ANYWHERE!



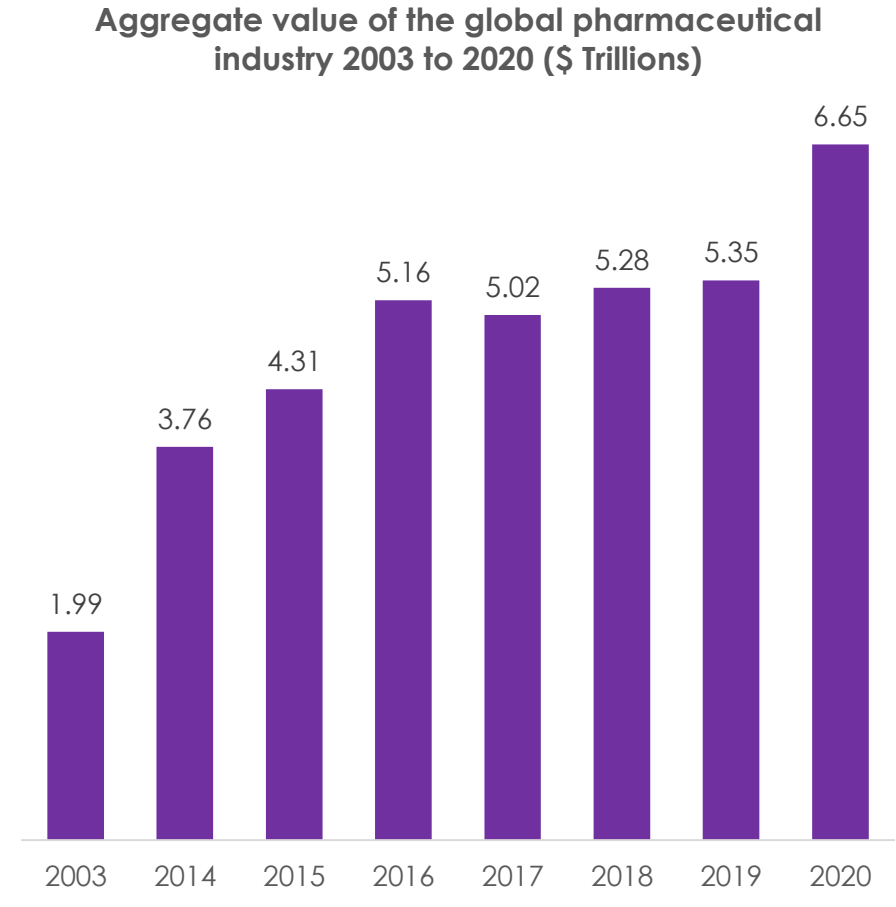
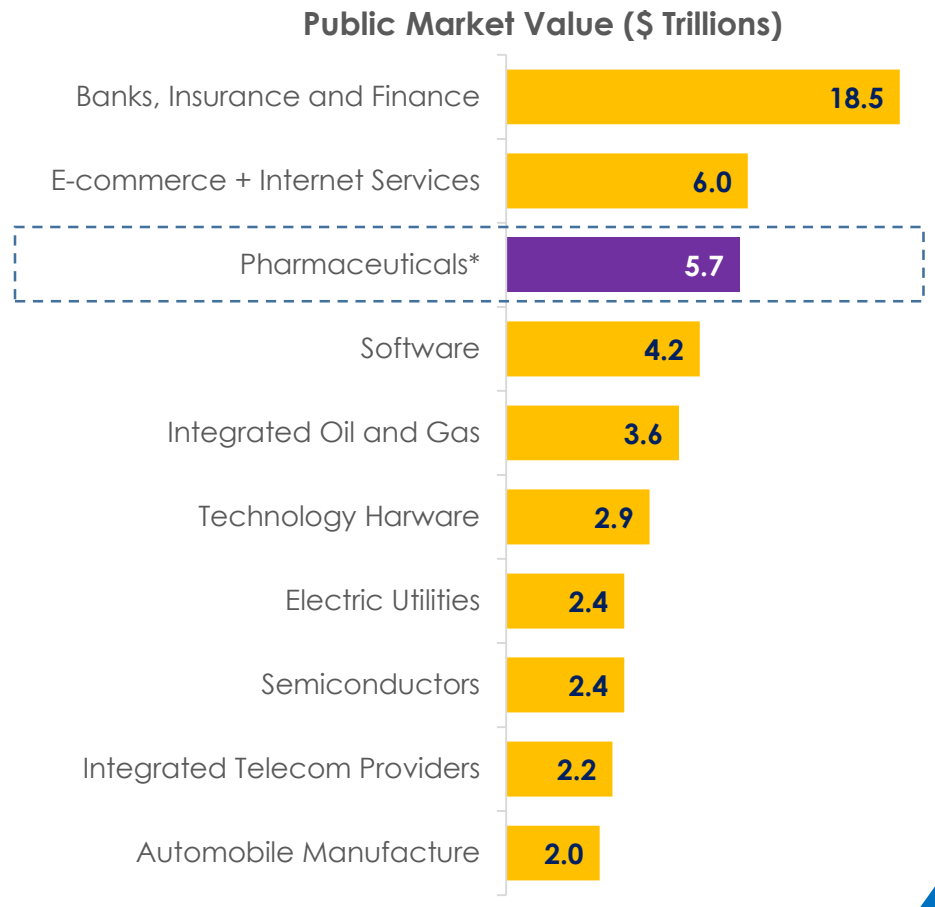
MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Structure of Healthcare Sector in India

HEALTHCARE SECTOR



Pharma is the World's Third Largest Industry



India's pharmaceutical industry has seen a rapid and sustainable growth in last many years, as a result, emerged as world's third largest producer of drugs in terms of volume.

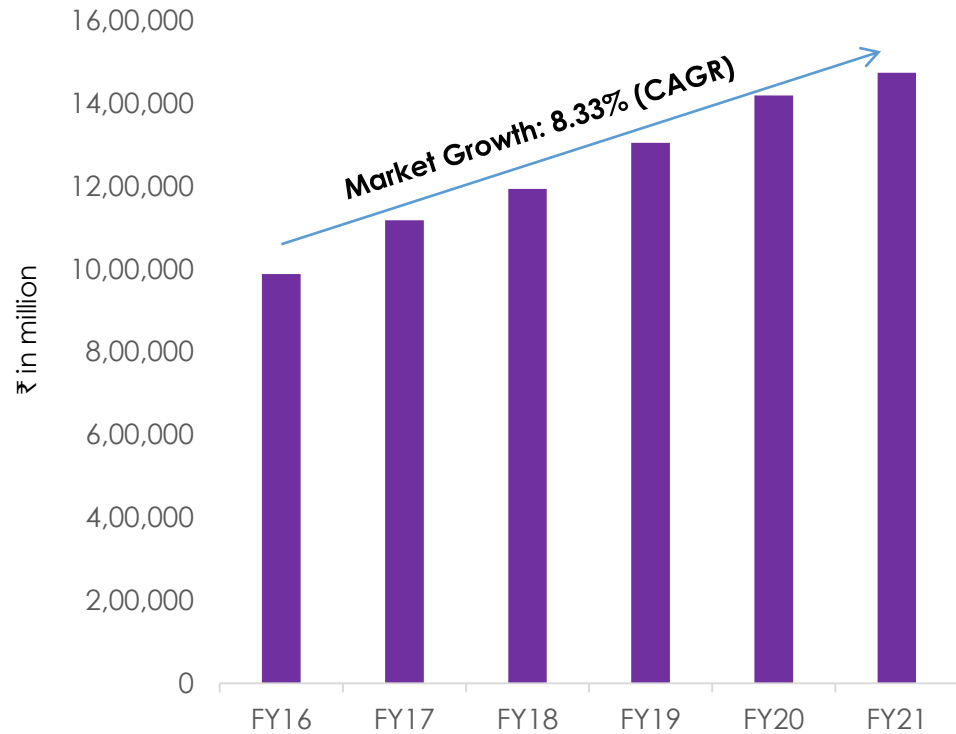


Haq, ek behtar zindagi ka.

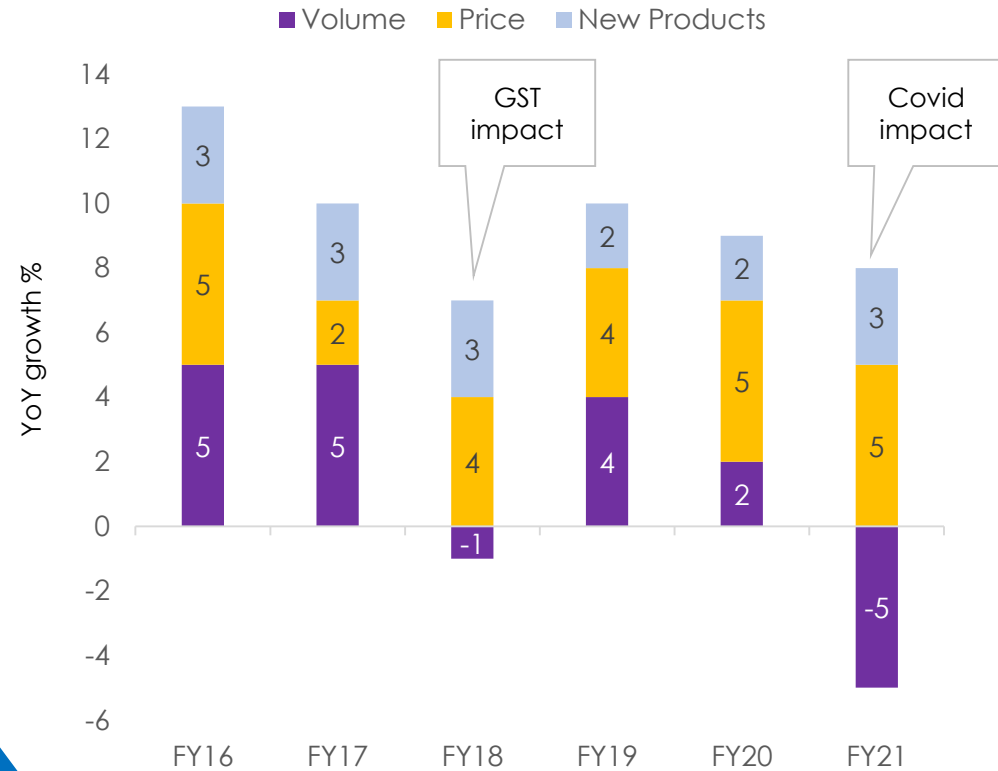
*public companies only. Note: this table shows the aggregate market value of all publicly-traded global companies by S&P market group in the world's top 20,000 traded companies by market as of September 6, 2020. Source: S&P CapitalIQ, Torrey analysis.

Indian Pharmaceutical Market (IPM)

IPM: Market size



IPM: Growth Break-up



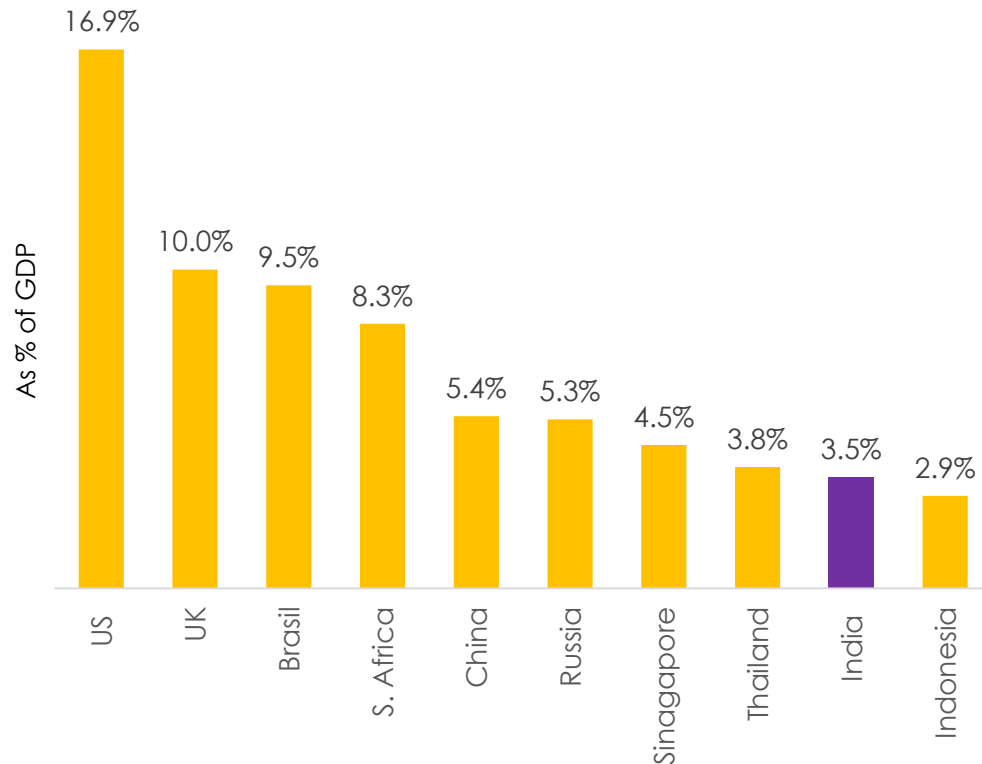
Current market size for India domestic formulation market is USD 21bn (3rd largest market by volume and 14th largest by value in the world)



Haq, ek behtar zindagi ka.

Healthcare is favorably placed for potential growth

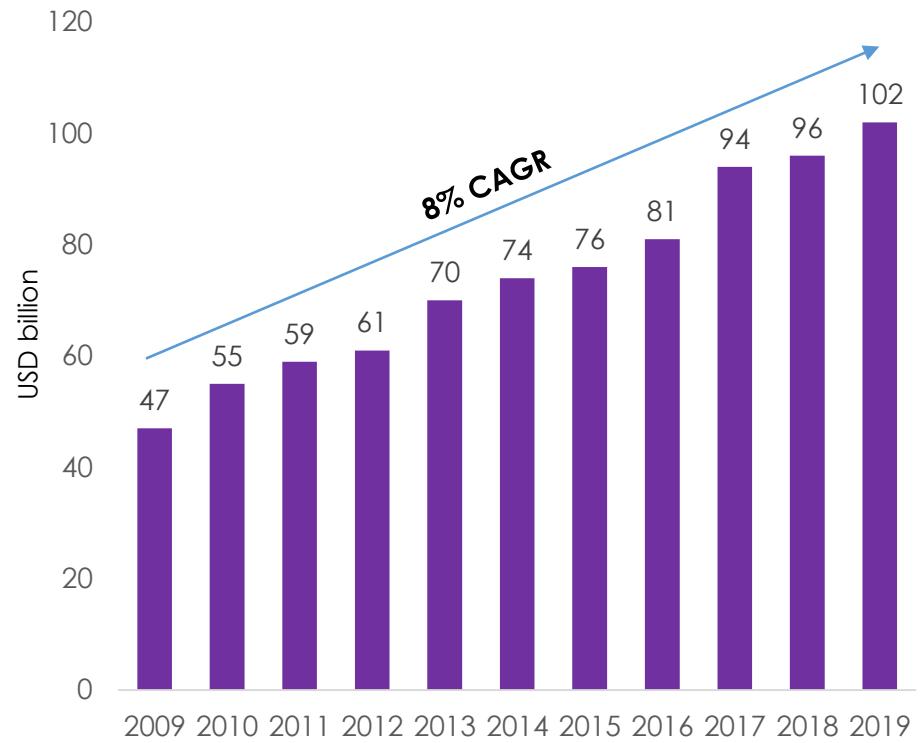
Healthcare Expenditure as % of GDP



Source: World Bank, HSIE Research, Data as of 2018

India's spends on healthcare remains low compared to global average

Increasing Healthcare Expenditure in India



Source: World Bank, HSIE Research

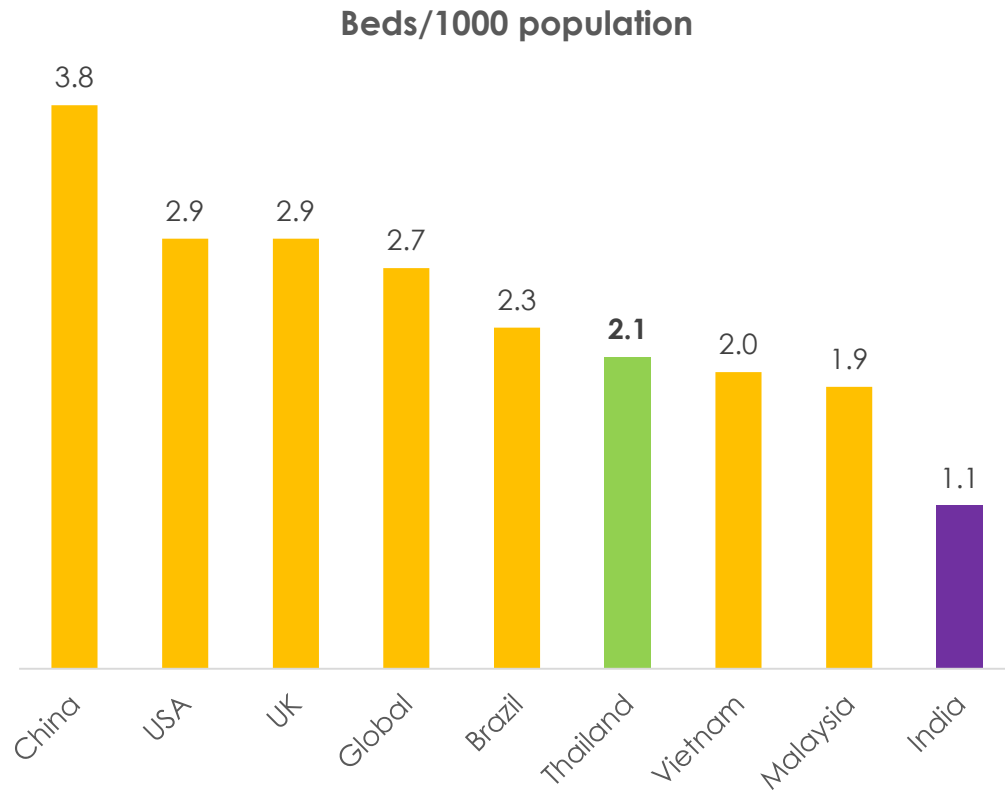
Healthcare expenditure in India has grown at 8% CAGR in the last 10 years



Haq, ek behtar zindagi ka.

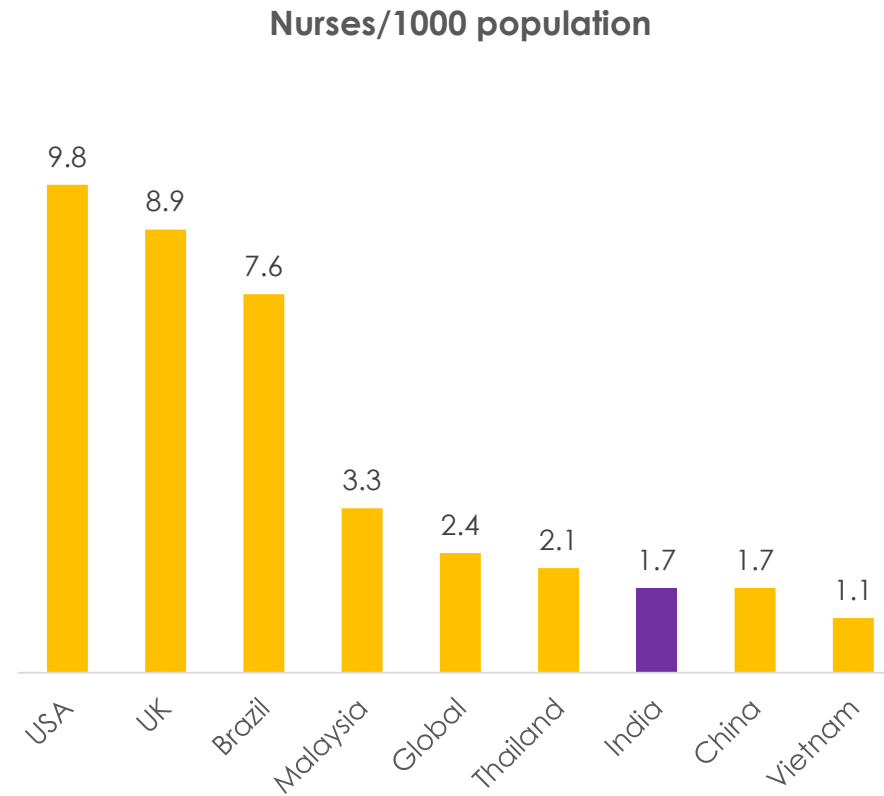
Indian Hospitals: Healthcare infrastructure inadequate

Bed penetration well below WHO recommended levels



Source: WHO, Kotak Institutional Equities

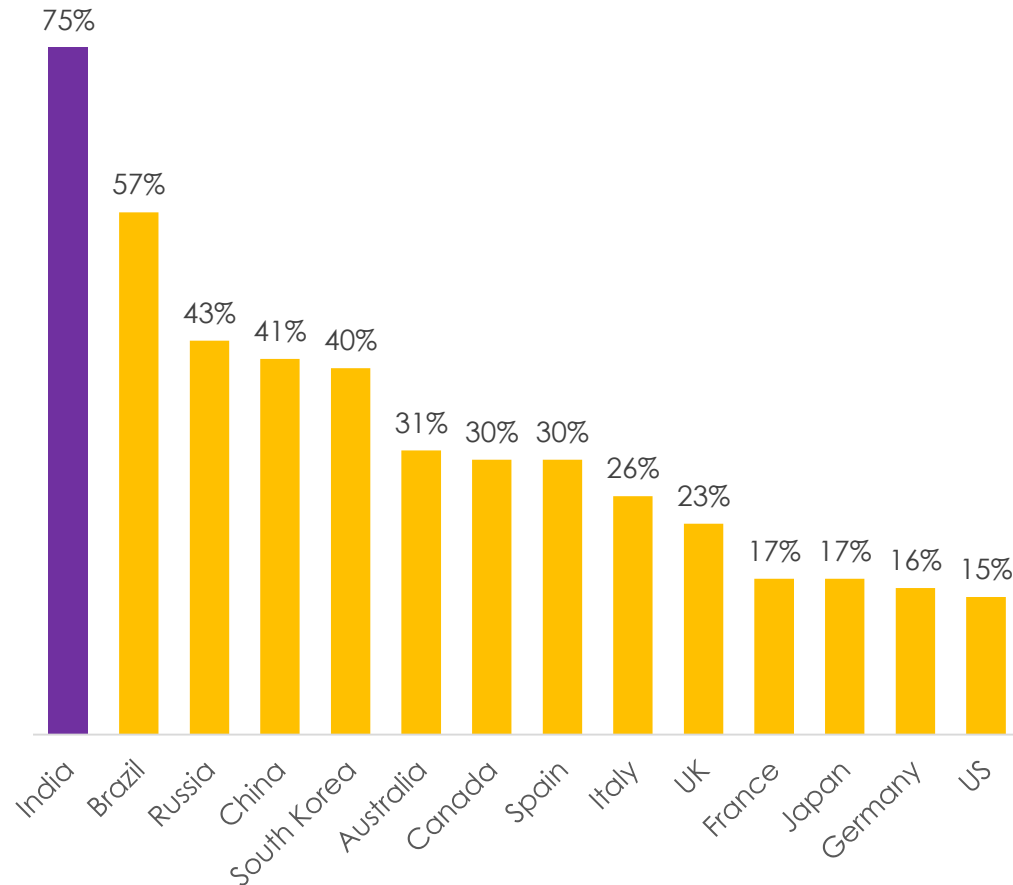
Low nurses availability



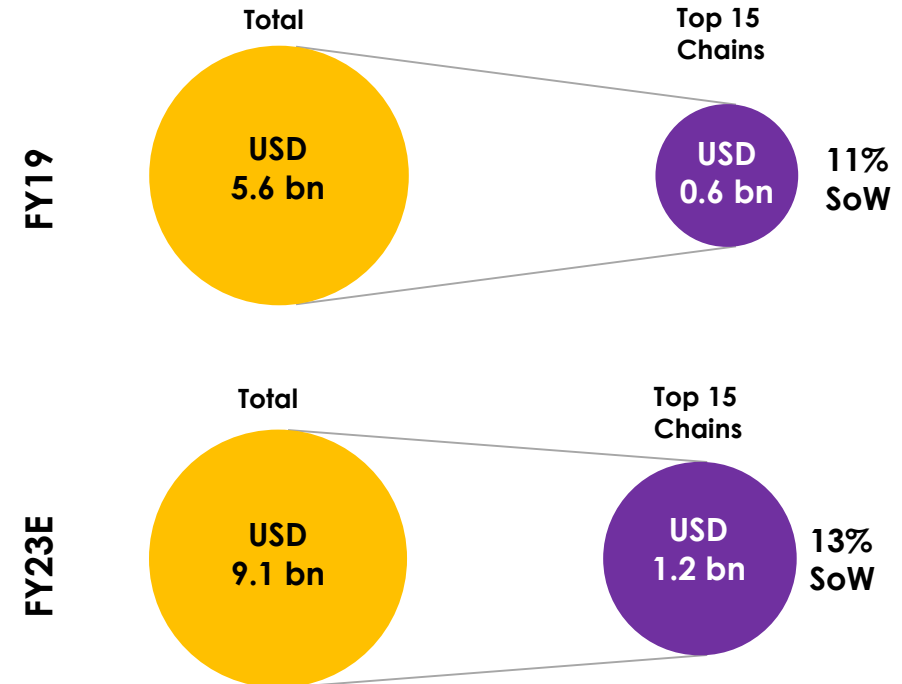
Source: WHO, Kotak Institutional Equities

Diagnosics chain in India operate on a hub-and-spoke model

India has highest out of pocket spending



Market share of Lab Chains



Source: Goldman Sachs Global Investment Research

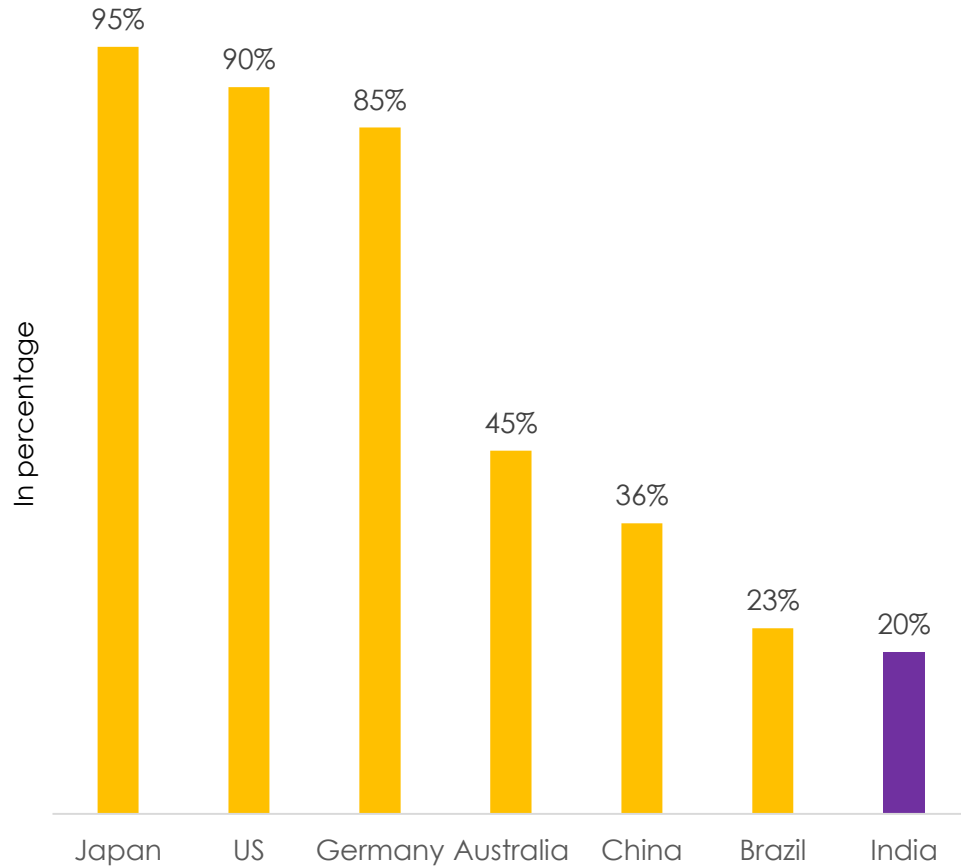
Top 15 Lab Chains in India to use scale to take market share



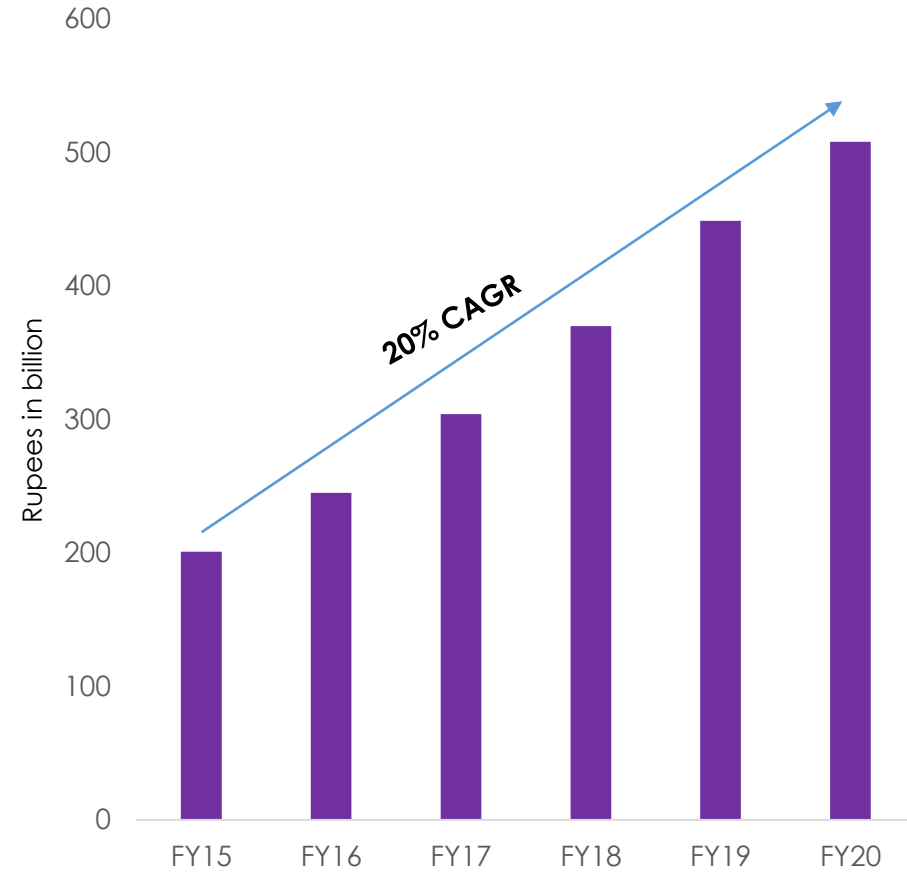
Haq, ek behtar zindagi ka.

Indian Healthcare: Scope for structural growth opportunity

India has low Insurance penetration

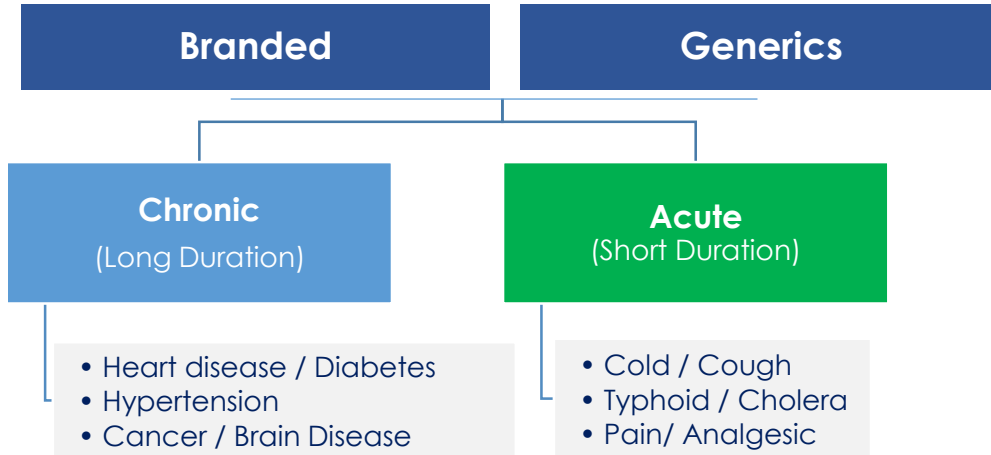


Insurance premiums (Rupees in billion)



Indian Healthcare: Scope for structural growth opportunity

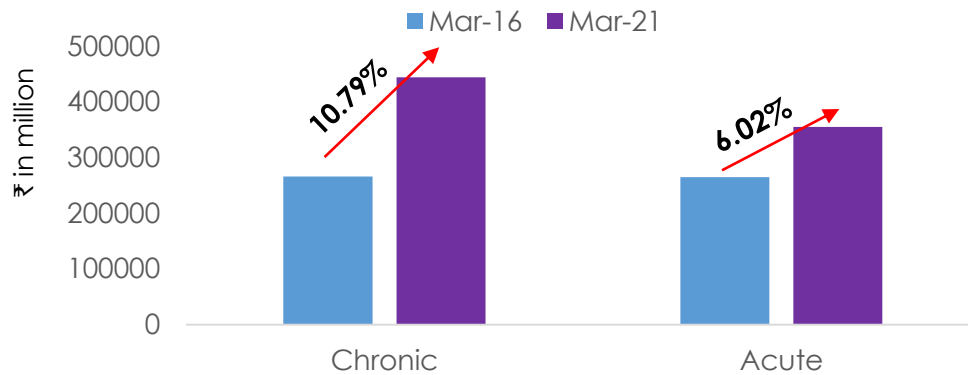
Pharmaceutical (Formulations)



Key Growth Drivers

- Demographics
- Rising income level
- Greater health awareness
- Increased precedence of lifestyle diseases
- Improved access to insurance and under-penetration of medical infrastructure

IPM: Split of Chronic and Acute

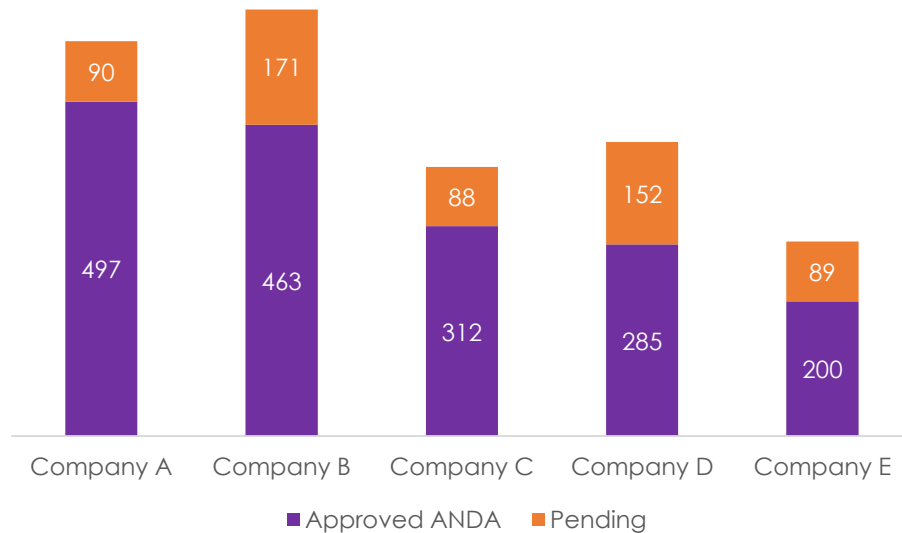


Take away: India – Pharmacy to the world

- Solid process oriented skills developed over the last 50 years which enables the industry to churn out generics of innovator drugs at competitive costs
- Availability of skilled manpower in both research and development and production in large numbers
- Experience of more than 20 years of exports to the highest quality markets in the world such as USA, Europe, Brazil which gives huge amount of credibility on the quality of medicines
- Extended government support over the years to develop exports by encouraging pharma SEZ, tax incentives and incentives for research and development
- Effective supply chain systems, developed in USA and Africa which are the key markets of exports to ensure consistent supply and faster turnaround time

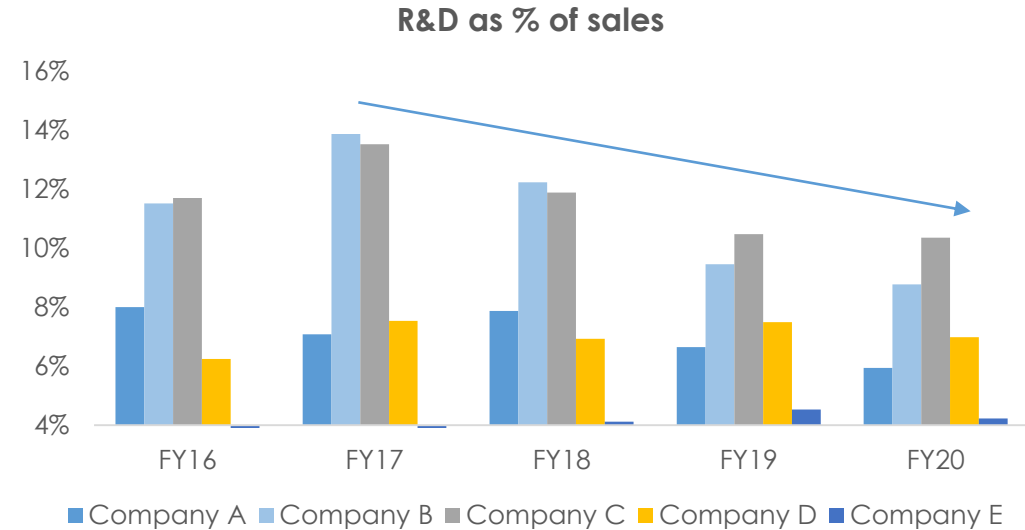
India's share in US Generic Market and R&D spends

Cumulative ANDA approvals
as on Dec-2020



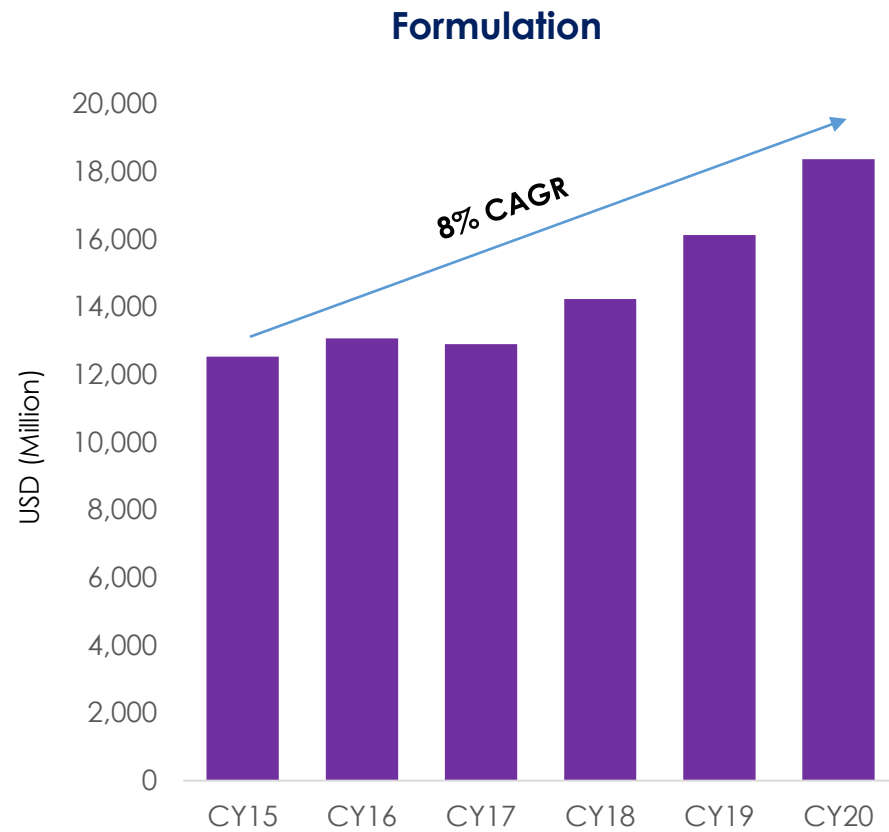
- Upcoming loss of exclusivity (LOE) opportunities will be dominated by differentiated generics products
- Focus on base business while capitalizing on the differentiated product portfolio

R&D spends to yield in cost effectiveness

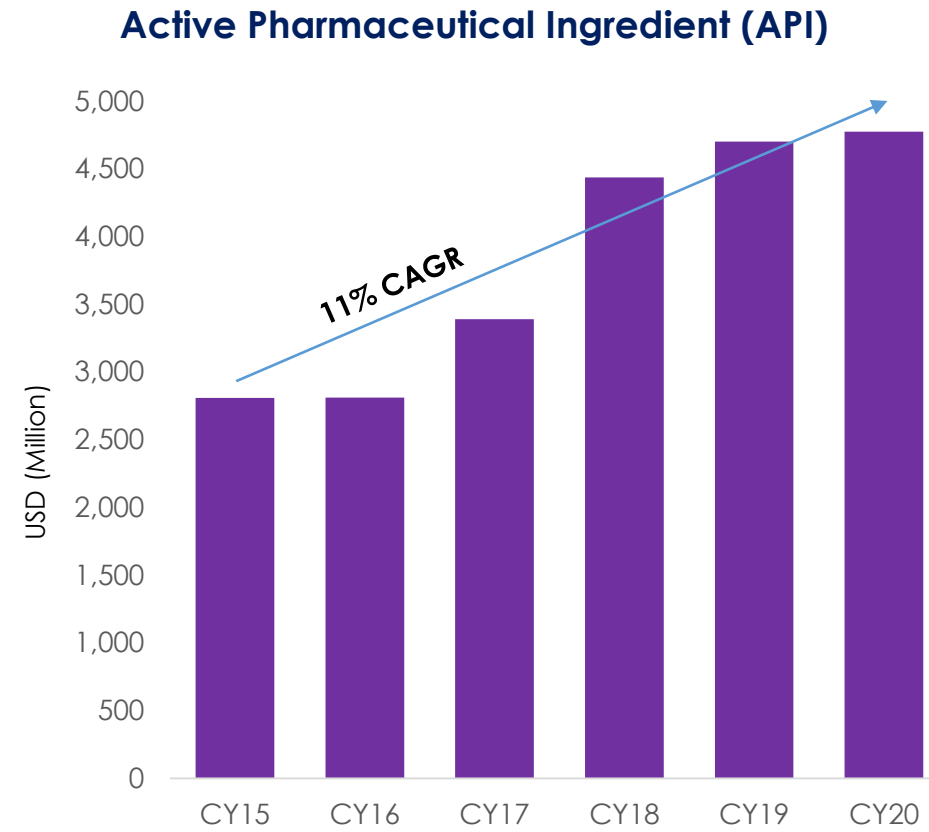


- Increased productivity in R&D benefits new drug programs & drug delivery systems
- Efficient manufacturing and R&D processes bring down costs
- Existing R&D spends are likely to deliver positive results and improved margins in medium term

Pharma exports to witness increase in growth



Source: UN Comtrade



Source: UN Comtrade

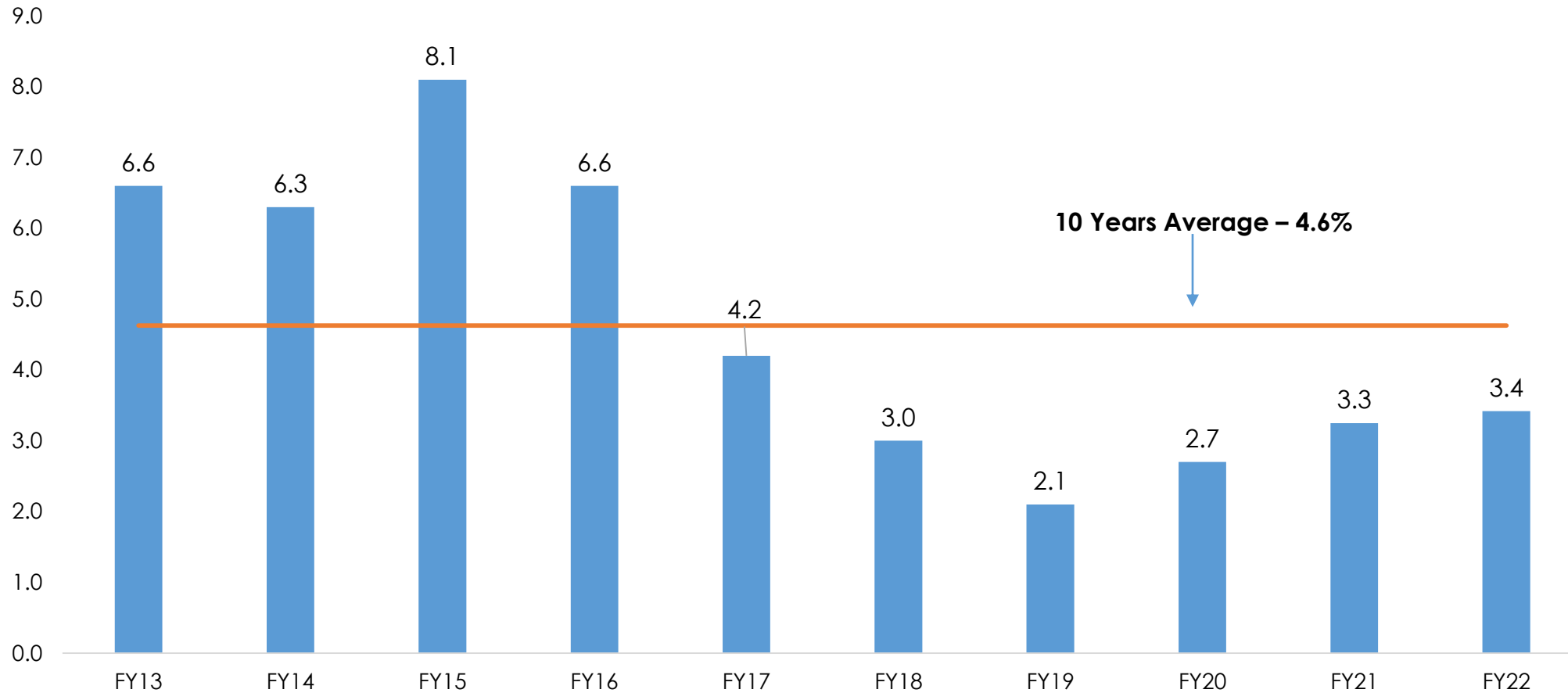
India has emerged as a hub for exporting Pharma related finished goods (formulations) and raw materials (APIs) to several countries globally

Take away: API opportunity

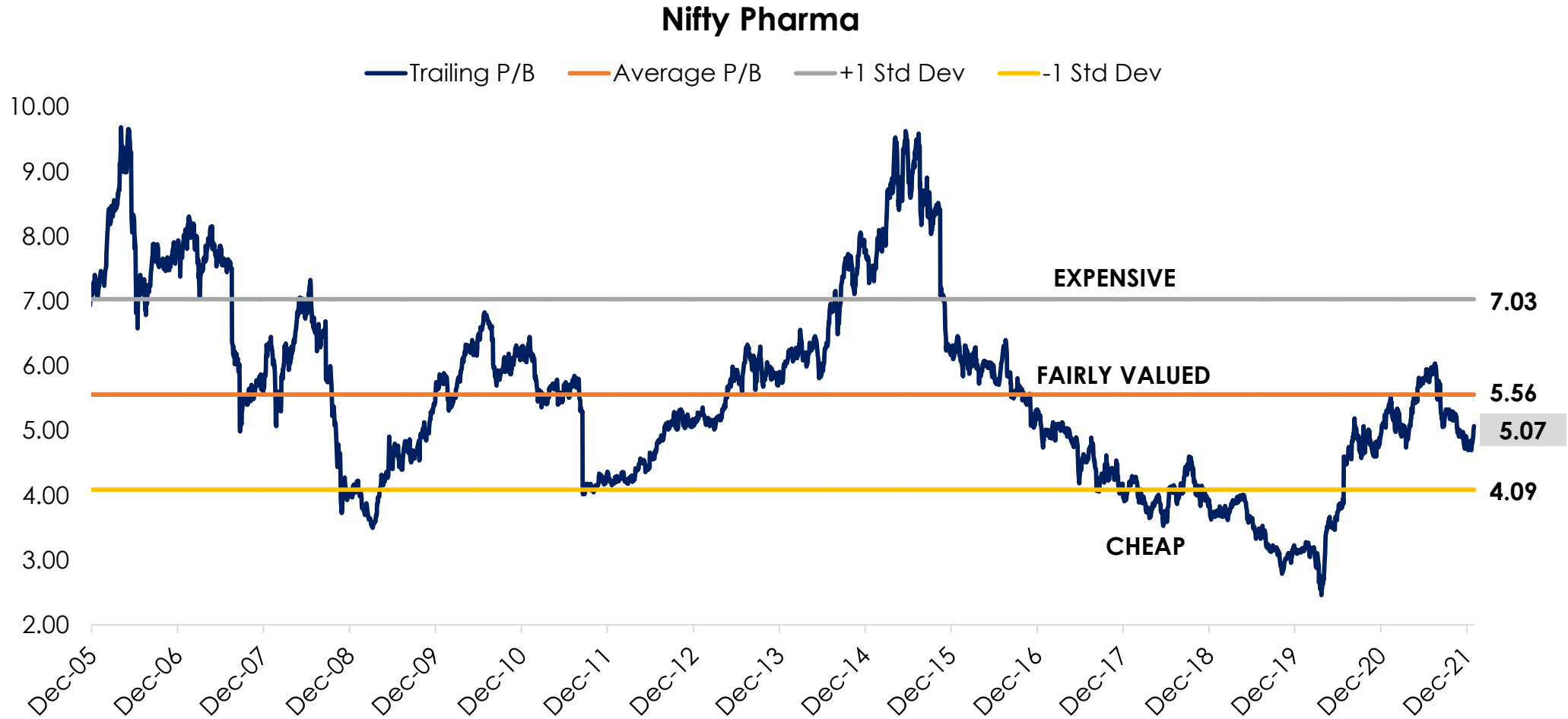
- India is one tenth of china in terms of API exports which signifies the huge potential of the API scale-up which is possible
- API needs huge investments in plant and massive infrastructure which deterred companies as they opted for the easier formulations which is far less capital intensive
- Global pharma industry is looking out for alternative to china on the china plus one strategy as dependence on one country for critical products like medicines is risky
- Massive push by the Indian government through PLI in the last one year on which the focus is to cut the imports the high value imports of API from china and also the push towards API exports
- API exports and import substitution can be meaningful opportunity for the industry in the medium term

Pharma Sector: Earnings visibility improved significantly

Pharma Sector weightage in Nifty 50 – Below 10 year average



Pharma Sector: Valuation is around historical average



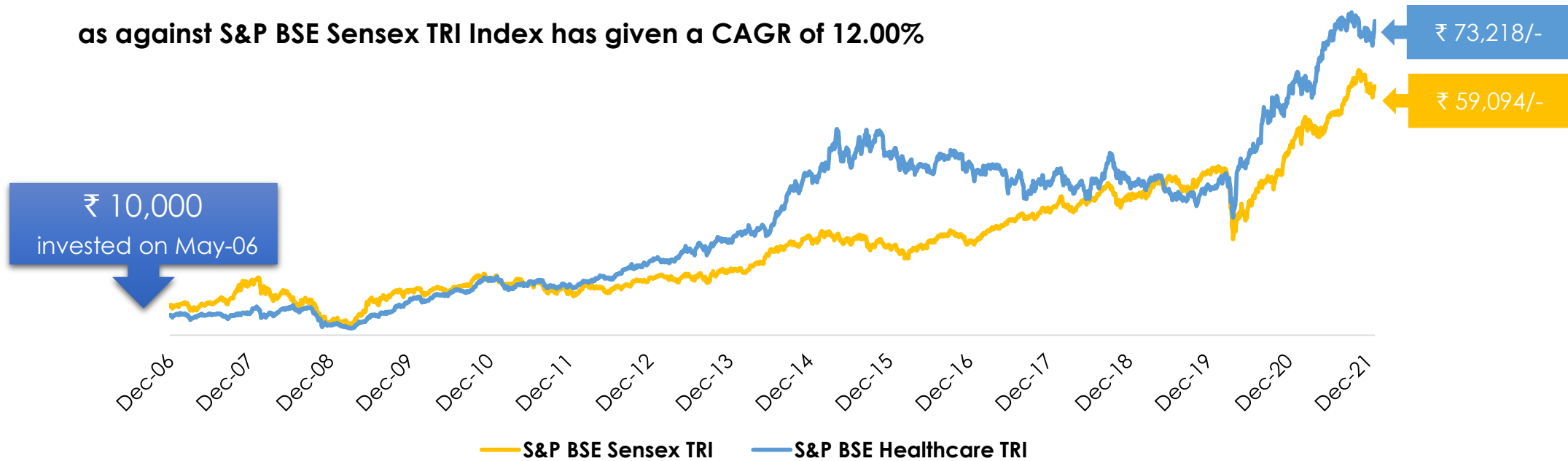
Why choose to invest in the sector now?

- One of the few sectors to benefit from both Domestic consumption and outsourcing, both of which has a long run way of growth in the medium to long term
- Rising income levels, increased affordability, increasing insurance penetration levels and government efforts to make health care inclusive gives huge comfort on the long term growth rates of the domestic industry
- High entry barriers for both domestic markets and export markets
- High process skills, large capacities in formulations and well established high quality facilities gives comfort to be pharma partner of choice for major developed markets
- Quality of companies across domestic, generics, contract research and healthcare, with reasonable returns on capital and free cash flow
- Valuations, while not cheap, remains cheaper than the other consumer oriented growth sectors such as FMCG, consumer durables etc with similar growth profile

S&P BSE Healthcare has outperformed S&P BSE Sensex

15 Years Growth:

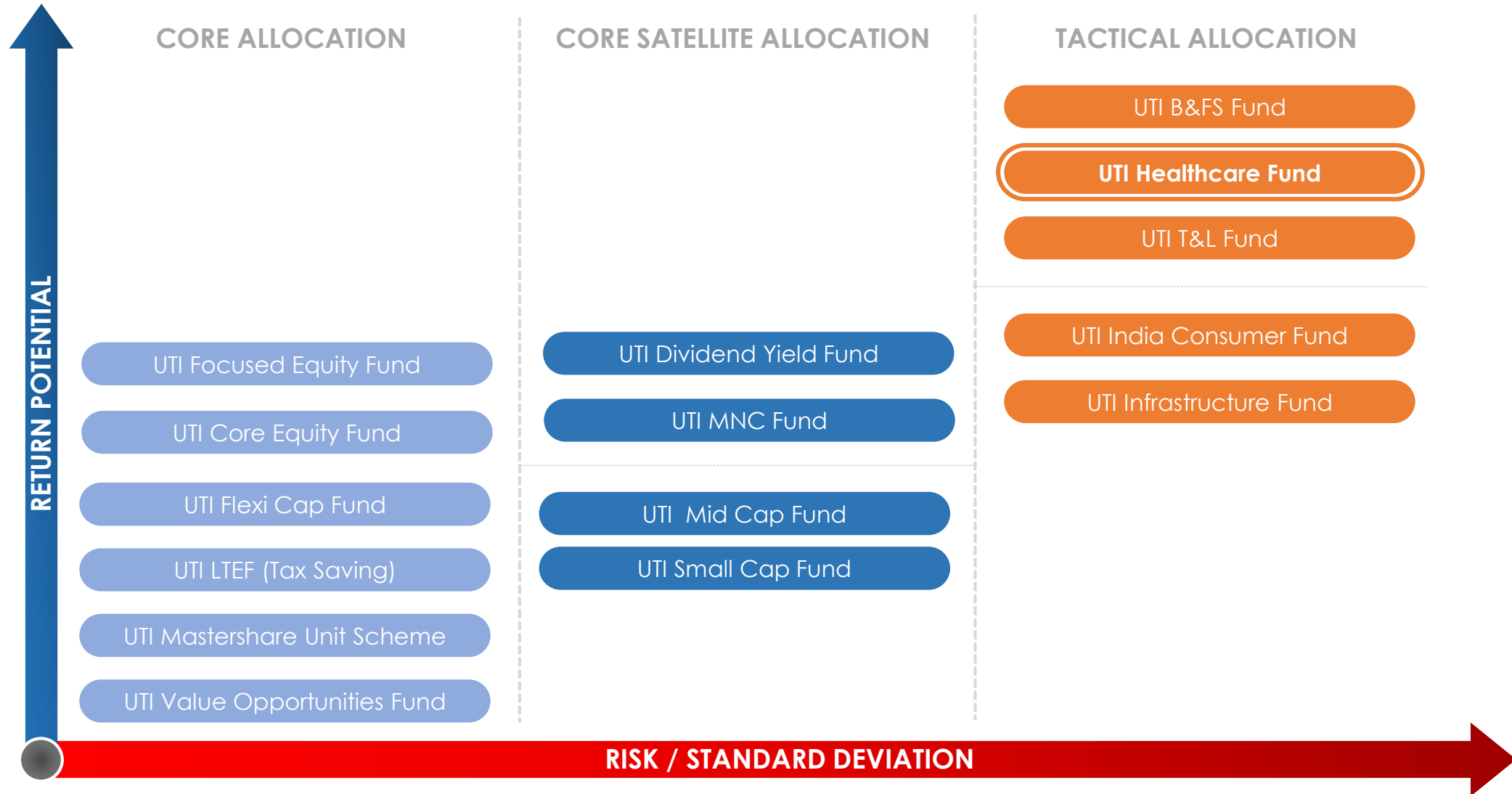
S&P BSE Healthcare TRI Index has given a CAGR of 13.54%,
as against S&P BSE Sensex TRI Index has given a CAGR of 12.00%



3 Years Rolling Returns

Indices / Period	Dec-11	Dec-12	Dec-13	Dec-14	Dec-15	Dec-16	Dec-17	Dec-18	Dec-19	Dec-20	Dec-21
S&P BSE Healthcare TRI	26.78%	18.47%	14.90%	36.73%	28.40%	14.49%	0.78%	-5.73%	-2.40%	14.34%	24.28%
S&P BSE Sensex TRI	18.59%	5.20%	2.66%	23.14%	12.03%	9.53%	8.88%	12.84%	17.13%	13.25%	18.62%

Product Spectrum on Risk v/s Return Grid (Active Funds)



UTI LTEF (Tax Saving) – UTI Long Term Equity Fund (Tax Saving); UTI B&FS Fund – UTI Banking & Financial Services Fund; UTI T&L Fund – UTI Transportation & Logistics Fund

The above representation is only for understanding purpose, one should not constitute portfolio only based on the above and advised to approach their financial advisors based on the investors respective risk profile before making investment decisions.



Haq, ek behtar zindagi ka.

Investment Strategy

- 1** Focus on businesses principally engaged in Healthcare & Pharma
- 2** Bottom – Up Stock picking with emphasis on potential long-term growth
- 3** High preference for companies with domestic focus & enriched profitability
- 4** Focus on companies with technical expertise and sound corporate governance
- 5** Agnostic to market cap with bias towards Mid & Small caps

UTI Healthcare Fund's current positioning

- The fund is positive on global generics on account of the following –
 - There has been steep price correction in the last couple of quarters in USA and price fall seems to have bottomed out and also we expect the product approvals to start flowing in next couple of quarters .
 - Most of the companies have rationalized their spending especially the R and D spending in generics markets and focused on complex generics where the risk reward is better
 - Focus on ROCE is very high and we expect cyclical recovery in US generics which would entail in higher RoE and Roce in the coming years and valuations are below the long term averages .
- The fund continues to be positive on the long term opportunities on the domestic pharma market , however given the stark valuation differences , we have shifted some weights from domestic pharma companies to the global generics
- The fund continues to be positive on the hospital space and has decent exposure in the hospital space and continues to be negative on the diagnostics space on account of high valuations and near term top in the earnings on account of covid related tests .
- The fund is underweight on CRAMS given the very high valuations that the sub sector is trading at and growth likely to be lower than what is implied in the market valuations
- The fund has added couple of API focused players in the last quarter as this segment can see decent growth and valuations are attractive .
- The fund has exposure across the sub segments of the healthcare space – Generics , Indian branded business , CRAMS , Pure play API , hospitals and diagnostics companies

UTI Healthcare Fund – Fund Facts



Type of scheme

An open ended equity scheme investing in Healthcare Services Sector

Fund Inception

28th June, 1999



Fund Manager

V Srivatsa, B. Com, ACA, CWA, PGDM (IIM-I)
Managing Since: March 2017

Benchmark

S&P BSE Healthcare TRI



Minimum Investment

₹ 5,000/- and in multiples of ₹ 1/-
Subsequent min. investment,
₹ 1,000/- and in multiples of ₹ 1/-

Investment Objective

The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies/institutions engaged in the Healthcare Services Sector.

However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

Asset Allocation

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the healthcare services sector)	80	100	Medium to High
Debt and Money Market instruments including securitized debt [#]	0	20	Low to Medium
Units issued by REITs & InvITs	0	10	Medium to High

[#]The fund may invest up to 50% of its debt portfolio in securitized debt.

Fund Facts (contd.)



Fund Snapshot

Fund Size:

Monthly Avg. AuM : ₹ 810 Crores
 Last Day AuM : ₹ 846 Crores

No. of Unit Folios : 51,559

Market Capitalisation (%)

	Fund	BM
Large	: 41	53
Mid	: 30	31
Small	: 29	16



Quantitative Indicators

	Fund	BM
Beta	: 0.89	1.00
SD (3 Years)	: 18.07%	19.76%
PTR (Annual)	: 46.00%	-
Sharpe Ratio	: 1.26	-



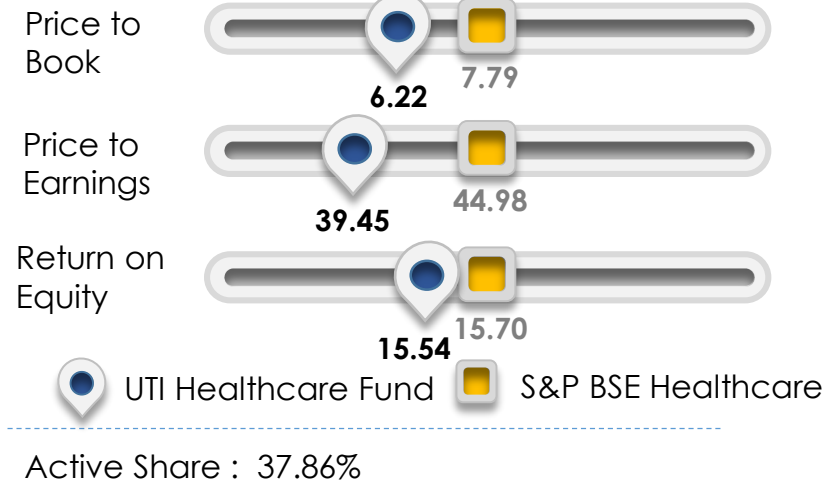
No. of Stocks

30

Portfolio Composition#



OCF		ROCE	
C1	: 92%	R1	: 40%
C2	: 8%	R2	: 47%
C3	: 0%	R3	: 13%



Top 5 / Top10 Stocks

39.55% / 61.25%



Avg. AuM – Average Asset under Management, BM – Benchmark, SD – Standard Deviation, PTR – Portfolio Turnover Ratio, Market cap – Market Capitalisation, ROCE – Return on Capital Employed. # 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 are as of December 31, 2021

Equity Detailed Portfolio

STOCK NAME	% to NAV	Act. Wt %
DR REDDYS LABORATORIES LTD.	9.62	0.77
SUN PHARMACEUTICALS INDUSTRIES	8.74	-4.82
CIPLA LTD.	8.51	1.38
AUROBINDO PHARMA LTD.	7.18	4.12
FORTIS HEALTHCARE LTD.	5.50	3.20
LUPIN LTD.	5.36	1.96
DIVIS LABORATORIES LTD.	5.10	-3.75
KRISHNA INSTITUTE OF MEDI SCIE.	4.02	3.72
AJANTA PHARMA LTD.	3.72	2.89
ERIS LIFESCIENCES LTD	3.50	3.18
APOLLO HOSPITALS ENTERPRISE LTD	3.46	-4.03
FDC LIMITED	2.98	2.74
IPCA LABORATORIES LTD.	2.85	0.69
ALEMBIC PHARMACEUTICALS	2.72	1.99
BIOCON LTD.	2.62	0.21

STOCK NAME	% to NAV	Act. Wt %
CADILA HEALTHCARE LTD.	2.43	0.59
NARAYANA HRUDAYALAYA LTD	2.40	1.76
J.B.CHEMICALS & PHARMACEUTICAL	1.98	1.08
TORRENT PHARMACEUTICALS LTD.	1.83	-0.56
METROPOLIS HEALTHCARE LTD	1.82	0.51
ALKEM LABORATORIES LTD	1.77	-0.16
ADVANCED ENZYME TECHNOLOGIES	1.75	1.75
POLY MEDICURE LTD	1.66	0.91
AMI ORGANICS LTD	1.51	1.51
SUVEN PHARMACEUTICALS LTD	1.49	0.74
PFIZER LIMITED	1.27	0.10
GLAND PHARMA LTD.	1.26	-1.57
PROCTOR & GAMBLE HEALTH LTD	1.25	0.62
SEQUENT SCIENTIFIC LTD	0.89	0.62
WINDLAS BIOTEC LTD.	0.80	0.80

Act. Wt % - Active Weight % (as compared to the Benchmark Index – S&P BSE Healthcare)
Data as of December 31, 2021



Haq, ek behtar zindagi ka.

Portfolio Snippets

Major Portfolio Changes (over the previous quarter)



Increase in Allocation (Top 5 Stocks)

- Lupin Ltd.
- Alembic Pharmaceutical
- Krishna Institute of Med Sci
- Aurobindo Pharma Ltd.
- Cipla Ltd.

- J.B. Chem. and Pharma.
- Eris Lifesciences
- Alkem Laboratories
- Apollo Hospitals Enter.
- Narayana Hrudayalaya

Decrease in Allocation (Top 5 Stocks)

Stocks Entered

- Biocon Ltd.
- Pfizer Ltd.
- Sequent Scientific Ltd.

Stocks Exited

- Abbott India Ltd.
- Laurus Labs Ltd.

Portfolio Commentary



- The Fund is positive on the domestic formulations as the current year may see normalized growth on a low base, apart from covid specific opportunities in the second wave of covid.
- The fund has increased exposure to the global generics players as a tactical move as valuations are supportive and the worst is behind us as far as the US business is concerned . The fund has added exposure in large cap generics .
- The prospects for the CRAMS sector is very bright; however the valuations of the CRAMS sector is at a huge premium to the historical averages and sector would look for better entry points to increase exposure to the sub sector.
- The fund continues to prefer hospitals over diagnostics as valuations are attractive in the hospitals segment and earnings growth prospects are better in hospitals compared to diagnostics .
- Overall, the fund has exposure to all the various sub segments of the healthcare industry – domestic pharma, US generics, CRAMS, Hospitals, Diagnostics and Medical equipment.

Performance Track Record

UTI Healthcare Fund Performance Vs Benchmark as of 31/12/2021

Period	Fund Performance Vs Benchmark			Growth of ₹ 10,000/-		
	Scheme Returns (%)	B: S&P BSE Healthcare TRI (%)	AB: Nifty 50 TRI (%)	Scheme Returns (₹)	B: S&P BSE Healthcare TRI (₹)	AB: Nifty 50 TRI (₹)
1 Year	19.08	21.54	25.59	11,908	12,154	12,559
3 Years	26.31	24.28	18.27	20,165	19,207	16,551
5 Years	14.64	12.93	17.66	19,808	18,373	22,560
Since Inception	14.80	15.04	N/A	2,24,002	2,34,792	N/A

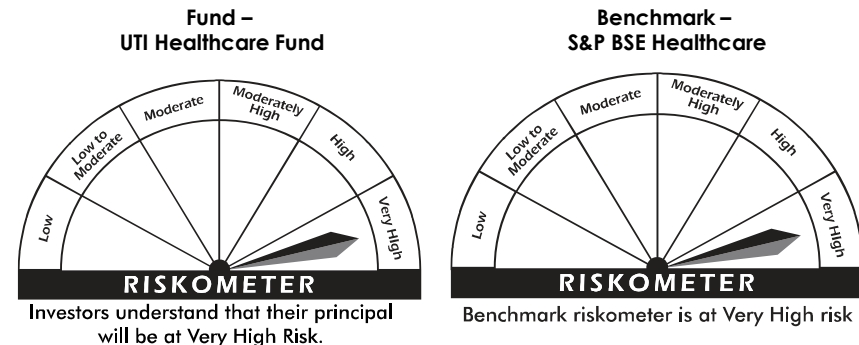
B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Healthcare Fund: June 28, 1999. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. V. Srivatsa since Mar-2017. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A.

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment predominantly in equity and equity related securities in the healthcare services sector

* 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 December 31, 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/>

Performance Track Record (Contd.)

Performance of other open-ended schemes managed by the Fund Managers Mr. V Srivatsa

Scheme	Inception Date	Managing the Fund Since	Benchmark	1 Year (%)		3 Years (%)		5 Years (%)	
				Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
UTI Core Equity Fund	20-May-09	May-17	Nifty LargeMid 250	40.76	37.04	17.21	20.63	14.92	19.12
UTI Hybrid Equity Fund	2-Jan-95	Sep-09	CRISIL Hybrid 25+75 Aggressive	30.47	22.38	14.80	16.94	12.41	15.71
UTI Retirement Benefit Pension Fund	26-Dec-94	Sep-09	CRISIL Short Term Debt Hybrid 60+40 Fund	18.53	13.89	9.64	13.08	8.81	12.06
UTI Equity Savings Fund	30-Aug-18	Aug-18	CRISIL Equity Savings Index	14.03	12.04	9.41	11.75	N/A	N/A

*Equity: S&P BSE 200; Debt & Money Market Instruments: CRISIL Bond Fund; Gold ETFs: Prices of Gold

a. Mr. V Srivatsa manages 5 open-ended schemes of UTI Mutual Fund. He manages the equity portion of UTI Hybrid Equity Fund, UTI Retirement Benefit Fund and UTI Equity Savings Fund.

b. Date of allotment in the scheme/plan has been considered for inception date.

c. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.

d. Different plans shall have a different expense structure. The performance details provided herein are of Growth Option (Regular Plan).

e. When scheme/additional benchmark returns are not available, they have been shown as N/A.



Haq, ek behtar zindagi ka.

Why Invest in UTI Healthcare Fund?











- To participate in the growing opportunity of the sector (IPM) that is one of the largest in terms of volume and value globally.
- To benefit from the growth potential of IPM, market size is expected to grow reasonably well in next 5-10 years driven by increasing consumer spending, rapid urbanisation, and raising healthcare insurance among others.
- The Fund may be considered for tactical allocation, with relatively better possibilities of alpha generation (outperformance) over the funds that are large cap biased.

Suitable for:

- Suitable for those Investor with a higher risk appetite willing to take an exposure towards the pharma and healthcare sector.
- Regular investors willing to have a tactical allocation to their overall equity portfolio.

Product Label

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
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 	
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 	
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 	
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 	
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 	
UTI Small Cap Fund Small Cap Fund - An open ended equity scheme predominantly investing in small cap stocks	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of small cap companies 	
UTI Dividend Yield Fund (An open ended equity scheme predominantly investing in dividend yielding stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in dividend yielding equity and equity related securities 	
UTI Focused Equity Fund (Focused Fund- An open ended equity scheme investing in maximum 30 stocks across market caps)	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities across market capitalisation in maximum 30 stocks 	








*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 December 31, 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/>



Haq, ek behtar zindagi ka.

Product Label

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
UTI Infrastructure Fund (An open ended equity scheme following the Infrastructure theme)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector 	
UTI MNC Fund (An open ended equity following the theme of investing predominantly in equity and equity related securities of Multi-National Companies)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of Multi-National companies 	
UTI India Consumer Fund (An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption)	<ul style="list-style-type: none"> Long term capital growth Investment in equity instruments of companies that are expected to benefit from of the changing consumer aspirations, changing lifestyle and growth of consumption 	
UTI Banking and Financial Services Fund (An open ended equity scheme investing in Banking and Financial Services Sector)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities. 	
UTI Healthcare Fund (An open ended equity scheme investing in the Healthcare Services Sector)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities in the Healthcare Services sector. 	
UTI Transportation and Logistics Fund (An open ended equity scheme investing in transportation and logistics sector)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector 	
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 December 31, 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/>

Thank You

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REGISTERED OFFICE: UTI Tower, 'Gn' Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051. Phone: 022 – 66786666. UTI Asset Management Company Ltd (Investment Manager for UTI Mutual Fund) Email: invest@uti.co.in. (CIN-L65991MH2002PLC137867). For more information, please contact the nearest UTI Financial Centre or your AMFI/NISM certified Mutual Fund Distributor (MFD) for a copy of the Statement of Additional Information, Scheme Information Document and Key Information Memorandum cum Application Form.

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



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