

## Ready Reckoner - Hybrid Funds

August 2023



	Asset Allocation Strategies (Model Driven)		Other Hybrid Strategies			
Parameters	UTI Balanced Advantage Fund	UTI Multi Asset Fund	UTI Hybrid Equity Fund	UTI Equity Savings Fund	UTI Arbitrage Fund	UTI Regular Savings Fund
Product Category	Hybrid - Dynamic Asset Allocation	Hybrid - Multi Asset	Hybrid - Aggressive	Hybrid - Equity Savings	Hybrid - Arbitrage	Hybrid - Conservative
Inception Date	10-Aug-23	19-Nov-08	2-Jan-95	30-Aug-18	22-Jun-06	16-Dec-03
Month-end AUM (₹ Cr)	2,297	862	4,788	283	3,145	1,570
Fund Manager	Sachin Trivedi (Equity) Anurag Mittal (Fixed Income)	Sharwan Kumar Goyal (Equity/Gold) Sunil Patil (Fixed Income)	V Srivatsa (Equity) Sunil Patil (Debt)	V Srivatsa (Equity) Sunil Patil (Fixed Income)	Sharwan Goyal (Equity) Amit Sharma (Fixed Income)	Jaydeep Bhowal (Debt) Amit Premchandani (Fixed Income)
Ideal Investment Horizon	3 years & above	3 years & above	3 years & above	3 years & above	6 months & above	3 years & above
Benchmark	NIFTY 50 Hybrid Composite Debt 50:50 Index	65% S&P BSE 200 TRI, 25% CRISIL Composite Bond Index, 10% Price of Gold	CRISIL Hybrid 35+65 Aggressive Index	CRISIL Equity Savings TRI	Nifty 50 Arbitrage TRI Index	NIFTY 50 Hybrid Composite Debt 15:85 Index
PORTFOLIO ASSET ALLOCATION						
PORTFOLIO BY MARKET CAPITALIZATION						
Net Equity Range	30%-90%	40%-80%	65%-80%	25%-40%	-	10%-25%
Equity - Gross	65.51	65.64	70.65	66.70	73.05	24.88
Large Cap	87.62	71.68	69.44	97.23	73.96	65.51
Mid Cap	9.98	22.09	21.86	2.77	16.26	18.33
Small Cap	2.41	6.23	8.70	-	9.78	16.16
Arbitrage/Derivatives	5.91	2.79	0.13	34.27	73.47	-
Net Equity Allocation **	59.60	62.85	70.52	32.43	-0.42	24.88
OPERATING CASH FLOW (OCF) - EQUITY PORTFOLIO (%)						
C1	83	69	77	79	95	87
C2	15	26	21	21	5	11
C3	3	4	2	-	-	2
RETURN ON CAPITAL EMPLOYED (RoCE) - EQUITY PORTFOLIO (%)						
R1	55	34	49	40	43	53
R2	30	39	34	44	30	25
R3	14	27	17	16	27	23
Top-5 Sector Holdings - Equity Portfolio (%)						
	FINANCIAL SERVICES: 31.69 IT: 12.85 AUTOMOBILE: 8.85 FMCG: 7.51 CONSTRUCTION: 4.95	CAPITAL GOODS: 17.06 AUTOMOBILE: 16.42 FINANCIAL SERVICES: 14.11 FMCG: 13.36 CONSTRUCTION: 8.85	FINANCIAL SERVICES: 33.12 IT: 11.35 AUTOMOBILE: 10.86 HEALTHCARE: 8.32 CONSTRUCTION: 6.24	FINANCIAL SERVICES: 31.86 IT: 16.24 AUTOMOBILE: 11.11 METALS & MINING: 8.56 CONSTRUCTION MATERIALS: 7.71	FINANCIAL SERVICES: 27.53 METALS & MINING: 5.94 FMCG: 5.50 OIL & GAS: 4.92 IT: 4.58	FINANCIAL SERVICES: 32.15 IT: 12.66 HEALTHCARE: 10.13 AUTOMOBILE: 8.56 CONSUMER DURABLES: 5.67
ASSET ALLOCATION - FIXED INCOME PORTFOLIO (%)						
Fixed Income	34.50	17.36	29.24	33.32	26.95	75.12
CP/CD	9.13	-	-	-	37.00	-
Corporate Bonds	18.75	13.37	48.63	26.38	-	62.59
GSEC/SDL/T-Bills	44.20	77.78	38.89	48.20	-	18.52
PTC	-	-	-	-	-	-
TREPS/Repo/Cash	27.92	8.85	12.48	25.41	63.00	18.89
CREDIT RATING PROFILE - FIXED INCOME PORTFOLIO (%)						
AAA/A1+/Sov/Eq	100	100	90	100	100	86
AA+/AA	-	-	10	-	-	14
Below AA	-	-	-	-	-	-
Gold	-	15.53	-	-	-	-
KEY PORTFOLIO QUANTITATIVE INDICATORS						
Standard Deviation (%)	-	8.09	11.35	5.85	0.89	3.98
Beta^	-	0.73	1.11	1.03	0.27	1.15
Sharpe Ratio (%)^	-	0.75	1.34	1.01	-2.31	1.15
Portfolio Turnover Ratio	-	1.94	0.28	4.12	12.02	0.21
Yield to Maturity (%)^	7.16	6.97	7.47	6.92	7.35	7.51
Average Maturity (Years)	2.47	4.20	10.27	2.84	0.36	7.56
Modified Duration (Years)	2.09	2.81	5.10	2.27	0.36	3.66
Macaulay Duration (Years)	2.17	2.92	5.37	2.37	0.36	3.90
Expense Ratio (%)	Regular: 1.96 Direct: 0.51	Regular: 1.86 Direct: 1.08	Regular: 1.93 Direct: 1.30	Regular: 1.50 Direct: 0.69	Regular: 0.91 Direct: 0.36	Regular: 1.80 Direct: 1.20

Data as of August 31, 2023

\*Computed on 3 years monthly rolling period. Risk free rate - 6.69% (FBI Overnight MIBOR). \*\*Annualized Portfolio YTM - Yields of all securities are annualized

Gross Equity includes Cash Equity &amp; Arbitrage. The net equity exposure is calculated net of stock futures and options (Notional Exposure). OCF &amp; ROCE are calculated on Net Equity Exposure.

\*\* Based on current investment strategy of the fund. The fund portfolio will be managed as per the stated investment objective, investment strategy and asset allocation in the SID and is subject to changes within the provisions of the SID.

Equity and Fixed Income portfolio details calculated based on rebased values.

Average Equity holding in UTI Arbitrage Fund is 70.11% for the past 12 months against the requirement of minimum 65% for equity taxation eligibility.

For detailed portfolio, please check www.utimf.com

# Ready Reckoner - Solution Oriented Funds

August 2023



Solution Oriented Strategies			
Parameters	UTI Children's Career Fund - Investment Plan	UTI Children's Career Fund - Savings Plan	UTI Retirement Benefit Pension Fund
Product Category	Solution oriented- Children's Fund	Solution oriented- Children's Fund	Solution Oriented- Retirement Fund
Inception Date	30-Jan-08	12-Jul-93	26-Dec-94
Month-end AUM (₹ Cr)	832	4,220	4,004
Fund Manager	Vishal Chopda	Sunil Patil (Fixed Income) Vishal Chopda (Equity)	Sunil Patil (Fixed Income) V Srivatsa (Equity)
Ideal Investment Horizon	5 years & above	5 years & above	5 years & above
Benchmark	Nifty 500 TRI	CRISIL Short Term Debt Hybrid 60+40 Index	CRISIL Short Term Debt Hybrid 60+40 Index
Investment Purpose	Wealth Creation for Child	Wealth Creation for Child	Retirement Corpus
PORTFOLIO ASSET ALLOCATION			
PORTFOLIO BY MARKET CAPITALIZATION			
Equity - Gross	97.96	39.46	37.73
Large Cap	68.08	68.10	69.71
Mid Cap	20.67	20.64	22.05
Small Cap	11.25	11.26	8.24
Arbitrage/Derivatives	-	-	-
OPERATING CASH FLOW (OCF) - EQUITY PORTFOLIO (%)			
C1	92	92	78
C2	8	8	20
C3	-	-	2
RETURN ON CAPITAL EMPLOYED (RoCE) - EQUITY PORTFOLIO (%)			
R1	58	58	49
R2	28	28	34
R3	14	14	17
Top-5 Sector Holdings - Equity Portfolio (%)	FINANCIAL SERVICES: 32.03	FINANCIAL SERVICES: 32.13	FINANCIAL SERVICES: 33.13
	AUTOMOBILE: 9.95	AUTOMOBILE: 9.93	IT: 11.37
	IT: 9.77	IT: 9.78	AUTOMOBILE: 11.16
	FMCG: 7.52	FMCG: 7.50	HEALTHCARE: 8.08
	CONSUMER SERVICES: 6.72	CONSUMER SERVICES: 6.69	CONSTRUCTION: 6.33
ASSET ALLOCATION - FIXED INCOME PORTFOLIO (%)			
Fixed Income	2.04	60.50	62.20
CP/CD	-	-	-
Corporate Bonds	-	46.94	46.44
GSEC/SDL/T-Bills	4.90	41.42	39.60
PTC	-	0.64	-
TREPS/Repo/Cash	95.10	10.99	13.96
CREDIT RATING PROFILE - FIXED INCOME PORTFOLIO (%)			
AAA/A1+/Sov/Eq	100	96	94
AA+/AA	-	4	6
Below AA	-	-	-
KEY PORTFOLIO QUANTITATIVE INDICATORS			
Standard Deviation (%)	14.43	5.99	6.18
Beta^	0.94	0.93	0.96
Sharpe Ratio (%)^	0.92	0.92	1.25
Portfolio Turnover Ratio	0.20	0.24	0.29
Yield to Maturity (%)^^	6.61	7.47	7.46
Average Maturity (Years)	0.03	9.30	9.57
Modified Duration (Years)	0.03	5.41	5.32
Macaulay Duration (Years)	0.03	5.69	5.59
Expense Ratio (%)	Regular: 2.33 Direct: 1.21	Regular: 1.74 Direct: 1.52	Regular: 1.66 Direct: 0.99
Data as of August 31, 2023			
^Computed on 3 years monthly rolling period. Risk free rate - 6.69% (FBI Overnight MIBOR).			
^^ Annualized Portfolio YTM - Yields of all securities are annualized			
Gross Equity includes Cash Equity & Arbitrage.			
Equity and Fixed Income portfolio details calculated based on rebased values.			
For detailed portfolio, please check www.utimf.com			

## Product Labeling & Riskometer



Category	Scheme Name	This Product is suitable for investors who are seeking*:	Riskometer (as of August 31, 2023)
Hybrid - Arbitrage Fund	<b>UTI Arbitrage Fund</b> 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	<b>UTI Equity Savings Fund</b> 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>	<p><b>RISKOMETER</b> Investors understand that their principal will be at Moderate Risk.</p>
Hybrid - Conservative Hybrid Fund	<b>UTI Regular Savings Fund</b> 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>
Solution Oriented - Retirement Fund	<b>UTI Retirement Benefit Pension Fund</b> 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>	<p><b>RISKOMETER</b> Investors understand that their principal will be at High Risk.</p>
Solution Oriented - Children's Fund	<b>UTI Children's Career Fund - Savings Plan</b> 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>	
Hybrid - Multi Asset Allocation	<b>UTI Multi Asset Fund</b> 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>	<p><b>RISKOMETER</b> Investors understand that their principal will be at Very High Risk.</p>
Solution Oriented - Children's Fund	<b>UTI Children's Career Fund - Investment Plan</b> 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	<b>UTI Hybrid Equity Fund</b> 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>	
Hybrid - Dynamic Asset Allocation Fund	<b>UTI Balanced Advantage Fund</b> An open-ended dynamic asset allocation fund	<ul style="list-style-type: none"> <li>Long-term capital appreciation and income</li> <li>Investment in a dynamically managed portfolio of equity and debt instruments</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.**