

# Hybrid Funds - Ready Reckoner

September 2022



Haq, ek behtar zindagi ka.

Parameters	UTI Hybrid Equity Fund	UTI Equity Savings Fund	UTI Multi Asset Fund	UTI Arbitrage Fund	UTI CCF - Investment Plan	UTI CCF - Savings Plan	UTI Regular Savings Fund	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
Inception Date	2-Jan-95	30-Aug-18	19-Nov-08	22-Jun-06	30-Jan-08	12-Jul-93	16-Dec-03	26-Dec-94	1-Oct-71
AUM (Month end in Crs)	4,337	254	868	4,738	644	4,125	1,588	3,624	5,247
Fund Manager	V Srivatsa (Equity) & Sunil Patil (Debt)	V Srivatsa (Equity) & Sunil Patil (Debt)	Sharwan Kumar Goyal (Equity/Gold Portion)S & Sunil Patil (Debt)	Sharwan Goyal (Equity) & Amit Sharma (Debt)	Vishal Chopda	*Sunil Patil (Debt) & Vishal Chopda (Equity)	Amandeep Chopra (Debt) & *Amit Premchandani (Equity)	*Sunil Patil (Debt) & V Srivatsa (Equity)	*Sunil Patil (Debt) & Ajay Tyagi (Equity)
Ideal Investment Horizon	3 years & above	3 years & above	3 years & above	6 months & above	5 years & above	5 years & above	3 years & above	5 years & above	10 years / 15 years
Benchmark	CRISIL Hybrid 35+65 Aggressive Index^	CRISIL Equity Savings TRI	Customized benchmark: S&P BSE 200, Gold & Crisil Composite Bond Fund Index	Nifty 50 Arbitrage TRI Index	Nifty 500 TRI	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 Market Capitalization &amp; Asset Type</b>									
<b>Equity (%)</b>	<b>74.51</b>	<b>69.59</b>	<b>66.13</b>	<b>67.69</b>	<b>98.05</b>	<b>39.71</b>	<b>24.94</b>	<b>39.56</b>	<b>39.47</b>
Large Cap(%)	69.70	96.62	47.27	90.27	63.85	63.79	69.09	69.30	66.48
Mid Cap (%)	17.11	0.90	37.11	5.95	20.18	20.19	18.01	17.34	25.57
Small Cap(%)	13.19	2.47	15.61	3.78	15.97	16.02	12.90	13.36	7.95
Arbitrage/Derivatives (%)	-	29.97	7.64	68.02	-	-	-	-	-
CP/CD (%)	-	3.81	1.09	5.51	-	-	-	-	-
Corporate Bonds (%)	8.87	2.02	-	-	-	19.89	24.79	18.80	17.09
GSEC/SDL/TBills (%)	12.65	7.65	7.32	12.49	0.12	31.05	37.85	29.97	33.23
PTC (%)	-	-	-	-	-	0.36	1.47	-	0.75
TREPS/Repo/Cash	3.97	16.93	6.27	14.31	1.83	8.95	10.95	11.67	9.43
Gold ETF	-	-	19.19	-	-	-	-	-	-
<b>Top-5 Sector Holdings - Equity Portfolio</b>									
Top-5 Sector Holdings - Equity Portfolio (%)	FINANCIAL SERVICES: 25.86	FINANCIAL SERVICES: 36.46	IT: 22.16	FINANCIAL SERVICES: 25.86	FINANCIAL SERVICES: 31.05	FINANCIAL SERVICES: 31.03	FINANCIAL SERVICES: 33.41	FINANCIAL SERVICES: 36.44	FINANCIAL SERVICES: 27.17
	IT: 24.89	IT: 13.59	CAPITAL GOODS: 9.18	IT: 24.89	IT: 10.28	IT: 10.22	HEALTHCARE: 9.81	IT: 12.07	IT: 13.91
	METALS & MINING: 9.29	AUTOMOBILE: 12.04	CHEMICALS: 9.02	METALS & MINING: 9.29	AUTOMOBILE: 8.76	AUTOMOBILE: 8.80	IT: 9.46	AUTOMOBILE: 9.41	HEALTHCARE: 12.01
	FMCG: 7.26	FMCG: 6.80	CONSUMER DURABLES: 8.77	OIL&GAS: 8.56	FMCG: 7.95	FMCG: 7.91	AUTOMOBILE: 8.79	FMCG: 6.71	CONSUMER SERVICES: 11.44
HEALTHCARE: 6.89	POWER: 6.01	AUTOMOBILE: 7.93	SERVICES: 8.26	CONSUMER SERVICES: 7.70	CONSUMER SERVICES: 7.72	FMCG: 5.26	CONSTRUCTION: 6.52	CONSUMER DURABLES: 10.01	
<b>Key Statistics</b>									
Standard Deviation (Annual %)	16.09	7.67	13.64	1.08	20.83	8.74	6.10	8.61	8.22
Beta	1.10	0.73	0.90	0.36	0.94	0.96	1.16	0.95	0.68
Sharpe Ratio (%)	0.75	0.64	0.35	-1.21	0.73	0.75	0.65	0.85	0.71
Yield to Maturity (%)	7.19	5.81	6.27	5.65	5.45	6.96	7.04	6.87	6.96
Average Maturity (Years)	5.99	1.66	3.88	0.28	0.05	5.93	5.40	5.37	5.35
Modified Duration(years)	3.80	0.83	2.86	0.28	0.05	3.63	3.48	3.48	3.44
Expense Ratio (%)	Regular:2.00 Direct:1.36	Regular:1.50 Direct:0.69	Regular:1.88 Direct:1.09	Regular:0.92 Direct:0.36	Regular:2.76 Direct:1.60	Regular:1.75 Direct:1.53	Regular:1.80 Direct:1.20	Regular:1.75 Direct:1.07	Regular:1.70 Direct:0.96
Data as of August 31, 2022									
Standard Deviation (S.D.) = 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 past three years.									
Gross Equity includes Cash Equity & Arbitrage. UTI Hybrid Equity Fund: Equity exposure includes 0.73% InvIT exposures. OCF & ROCE are calculated on Net Equity Exposure for Multi Asset Fund & Equity Savings Fund.									
Average Equity holding in UTI Arbitrage Fund is 67.22% for the past 12 months against the requirement of minimum 65% for equity taxation. Top five allocation (Sector) - rebased values.									

# Product Label



Haq, ek behtar zindagi ka.

CATEGORY	NAME OF THE SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:	RISKOMETER (as of August 31, 2022)
<b>Hybrid - Arbitrage Fund</b>	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>
<b>Hybrid - Equity Savings Fund</b>	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>	<p><b>RISKOMETER</b> Investors understand that their principal will be at Moderately High Risk.</p>
<b>Hybrid - Conservative Hybrid Fund</b>	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 High Risk.</p>
<b>Hybrid - Dynamic Asset Allocation</b>	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>	<p><b>RISKOMETER</b> Investors understand that their principal will be at High Risk.</p>
<b>Solution Oriented - Retirement Fund</b>	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>	<p><b>RISKOMETER</b> Investors understand that their principal will be at High Risk.</p>
<b>Solution Oriented - Children's Fund</b>	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>
<b>Hybrid - Multi Asset Allocation</b>	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>	<p><b>RISKOMETER</b> Investors understand that their principal will be at High Risk.</p>
<b>Solution Oriented - Children's Fund</b>	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>	<p><b>RISKOMETER</b> Investors understand that their principal will be at Very High Risk.</p>
<b>Hybrid - Aggressive Hybrid Fund</b>	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.**