

Ready Reckoner - Hybrid & Solution Oriented Funds

January 2023



Haq, ek behtar zindagi ka.

Parameters	UTI Hybrid Equity Fund	UTI Equity Savings Fund	UTI Multi Asset Fund	UTI Arbitrage Fund	UTI Regular Savings Fund	UTI CCF - Investment Plan	UTI CCF - Savings Plan	UTI Retirement Benefit Pension Fund	UTI Unit Linked Insurance Plan
Product Category	Hybrid - Aggressive	Hybrid - Equity Savings	Hybrid - Multi Asset	Hybrid - Arbitrage	Hybrid - Conservative	Solution oriented-Children's Fund	Solution oriented-Children's Fund	Solution Oriented-Retirement Fund	Hybrid - Dynamic Asset Allocation
Inception Date	2-Jan-95	30-Aug-18	19-Nov-08	22-Jun-06	16-Dec-03	30-Jan-08	12-Jul-93	26-Dec-94	1-Oct-71
AUM (Month end in Crs)	4,386	259	880	3,538	1,557	688	4,071	3,718	5,087
Fund Manager	V Srivatsa (Equity) & Sunil Patil (Debt)	V Srivatsa (Equity) Sunil Patil (Debt)	Sharwan Kumar Goyal (Equity/Gold Portion) Sunil Patil (Debt)	Sharwan Goyal (Equity) Amit Sharma (Debt)	Amandeep Chopra (Debt) Amit Premchandani (Equity)	Vishal Chopda	Sunil Patil (Debt) Vishal Chopda (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	3 years & above	5 years & above	5 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 50 Hybrid Composite Debt 15:85 Index^	Nifty 500 TRI	CRISIL Short Term Debt Hybrid 60+40 Fund 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	Income Generation	Wealth Creation for Child	Wealth Creation for Child	Retirement Corpus	Insurance, Tax Saving & Wealth Creation
PORTFOLIO BY MARKET CAPITALIZATION & ASSET TYPE									
Equity (%)	73.53	65.62	66.01	70.65	24.51	98.26	39.51	38.98	37.75
Large Cap(%)	67.11	95.28	50.83	76.26	68.24	66.60	66.58	66.95	69.38
Mid Cap (%)	21.01	1.82	34.99	17.71	17.53	19.72	19.71	21.02	21.66
Small Cap(%)	11.88	2.90	14.19	6.03	14.24	13.68	13.71	12.02	8.96
Arbitrage/Derivatives (%)	-	31.15	8.87	71.20	-	-	-	-	-
OPERATING CASH FLOW (OCF) - EQUITY PORTFOLIO (%)									
C1	75	80	71	100	87	94	94	75	94
C2	23	20	26	0	11	5	5	23	2
C3	1	0	2	0	2	1	1	1	4
RETURN ON CAPITAL EMPLOYED (RoCE) - EQUITY PORTFOLIO (%)									
R1	50	46	40	43	51	53	53	50	84
R2	33	36	34	40	26	29	29	33	15
R3	17	17	26	17	23	18	18	17	2
CP/CD (%)	-	-	-	13.57	-	-	-	-	-
Corporate Bonds (%)	11.98	-	2.26	-	34.23	-	24.90	24.58	24.25
GSEC/SDL/TBills (%)	13.09	25.02	13.55	10.98	38.77	0.13	31.04	32.30	34.16
PTC (%)	-	-	-	-	-	-	0.38	-	0.81
TREPS/Repo/Cash (%)	1.40	9.36	2.94	4.80	2.49	1.60	4.14	4.13	3.03
Gold ETF	-	-	15.24	-	-	-	-	-	-
TOP-5 SECTOR HOLDINGS - EQUITY PORTFOLIO (%)									
Top-5 Sector Holdings - Equity Portfolio (%)	FINANCIAL SERVICES: 33.92	FINANCIAL SERVICES: 30.68	AUTOMOBILE: 17.28	FINANCIAL SERVICES: 45.73	FINANCIAL SERVICES: 32.74	FINANCIAL SERVICES: 31.82	FINANCIAL SERVICES: 31.77	FINANCIAL SERVICES: 33.97	FINANCIAL SERVICES: 27.24
	IT: 12.93	IT: 19.49	FINANCIAL SERVICES: 14.70	OIL & GAS: 8.03	IT: 11.04	AUTOMOBILE: 9.92	AUTOMOBILE: 9.99	IT: 12.59	IT: 15.39
	AUTOMOBILE: 9.99	AUTOMOBILE: 9.16	CAPITAL GOODS: 14.28	CONSTRUCTION MATERIALS: 6.52	HEALTHCARE: 9.67	IT: 9.69	IT: 9.64	AUTOMOBILE: 10.36	HEALTHCARE: 11.60
	CONSTRUCTION: 7.82	HEALTHCARE: 6.59	FMCG: 14.17	IT: 6.24	AUTOMOBILE: 9.54	FMCG: 7.66	FMCG: 7.68	CONSTRUCTION: 7.39	CONSUMER SERVICES: 11.11
	HEALTHCARE: 7.39	OIL & GAS: 6.39	CONSUMER SERVICES: 7.42	POWER: 5.09	METALS & MINING: 4.59	CONSUMER SERVICES: 6.75	CONSUMER SERVICES: 6.72	HEALTHCARE: 7.22	CONSUMER DURABLES: 9.33
KEY STATISTICS									
Standard Deviation (Annual %)	15.92	7.65	13.82	1.09	5.88	20.61	8.70	8.54	8.16
Beta	1.10	0.73	0.91	0.35	1.16	0.94	0.96	0.95	0.68
Sharpe Ratio (%)	0.57	0.46	0.17	-2.25	0.47	0.32	0.31	0.61	0.14
Portfolio Turnover Ratio	0.28	3.87	2.77	10.86	0.35	0.21	0.39	0.36	0.11
Yield to Maturity (%)*	7.70	6.99	7.25	6.42	7.81	6.40	7.65	7.63	7.66
Average Maturity (Years)	7.73	4.35	5.21	0.39	7.53	0.03	7.31	8.17	7.39
Modified Duration (Years)	4.61	3.24	3.77	0.39	4.77	0.03	4.55	5.02	4.68
Macaulay Duration (Years)	4.84	3.36	3.92	0.39	5.01	0.03	4.78	5.28	4.91
Expense Ratio (%)	Regular: 2.04	Regular: 1.51	Regular: 1.94	Regular: 0.93	Regular: 1.79	Regular: 2.66	Regular: 1.75	Regular: 1.77	Regular: 1.75
	Direct: 1.34	Direct: 0.68	Direct: 1.04	Direct: 0.34	Direct: 1.20	Direct: 1.51	Direct: 1.53	Direct: 1.04	Direct: 0.96

Data as of January 31, 2023

*Annualized Portfolio YTM - Yields of all securities are annualized

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 0.69% InvIT exposures. UTI Arbitrage Fund: Treps/Repo/Cash exposure includes 2.83% UTI Money Market Fund exposures. OCF & ROCE are calculated on Net Equity Exposure for Multi Asset Fund & Equity Savings Fund. Top-5 allocation (Sector) - rebased values.

Average Equity holding in UTI Arbitrage Fund is 67.31% for the past 12 months against the requirement of minimum 65% for equity taxation.

Product Labeling & Riskometer



Haq, ek behtar zindagi ka.

Category	Scheme Name	This Product is suitable for investors who are seeking*:	Riskometer (as of December 31, 2022)
Hybrid - Arbitrage Fund	UTI Arbitrage Fund An open ended scheme investing in arbitrage opportunities	<ul style="list-style-type: none"> Capital appreciation over medium to long term Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/ unhedged position in either equity or derivative instruments 	<p>RISKOMETER 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"> Long term capital appreciation and income Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt and money market opportunities 	<p>RISKOMETER Investors understand that their principal will be at Moderately High Risk.</p>
Hybrid - Conservative Hybrid Fund	UTI Regular Savings Fund An open ended hybrid scheme investing predominantly in debt instruments	<ul style="list-style-type: none"> Long-term capital appreciation and regular income over medium-term Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities) 	<p>RISKOMETER Investors understand that their principal will be at Moderately 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"> Long term capital appreciation Investment in equity instruments (maximum-40%) and debt instruments 	<p>RISKOMETER Investors understand that their principal will be at High Risk.</p>
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"> Long term capital appreciation Investment in equity instruments (maximum - 40%) and debt/money market instruments 	<p>RISKOMETER Investors understand that their principal will be at High Risk.</p>
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"> Long term capital appreciation Investment in equity instruments (maximum-40%) and debt instruments 	<p>RISKOMETER Investors understand that their principal will be at 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"> Long term capital appreciation Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class 	<p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>
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"> Long term capital appreciation Investment in equity instruments (above 70%) and debt instruments 	<p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>
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"> Long term capital appreciation Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities) 	<p>RISKOMETER 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.