

**A STABLE
FOUNDATION
HELPS IN
REACHING
NEW HEIGHTS.**



UTI HYBRID EQUITY FUND

(An open ended hybrid scheme investing predominantly in equity & equity related instruments)

Contact your mutual fund distributor or give a missed call on **8655019940**.

SMS "UTIHEF" to 5676756
www.utimf.com

This product is suitable for investors who are seeking*:

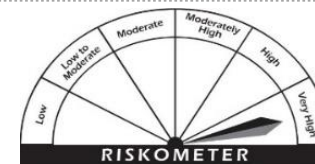
- Long term capital appreciation
- Investment in equity instruments (maximum - 80%) and fixed income securities (debt and money market securities)

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 January 31, 2022. 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/>

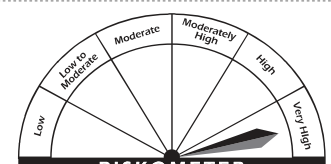
Riskometer

Fund



Investors understand that their principal will be at Very High Risk.

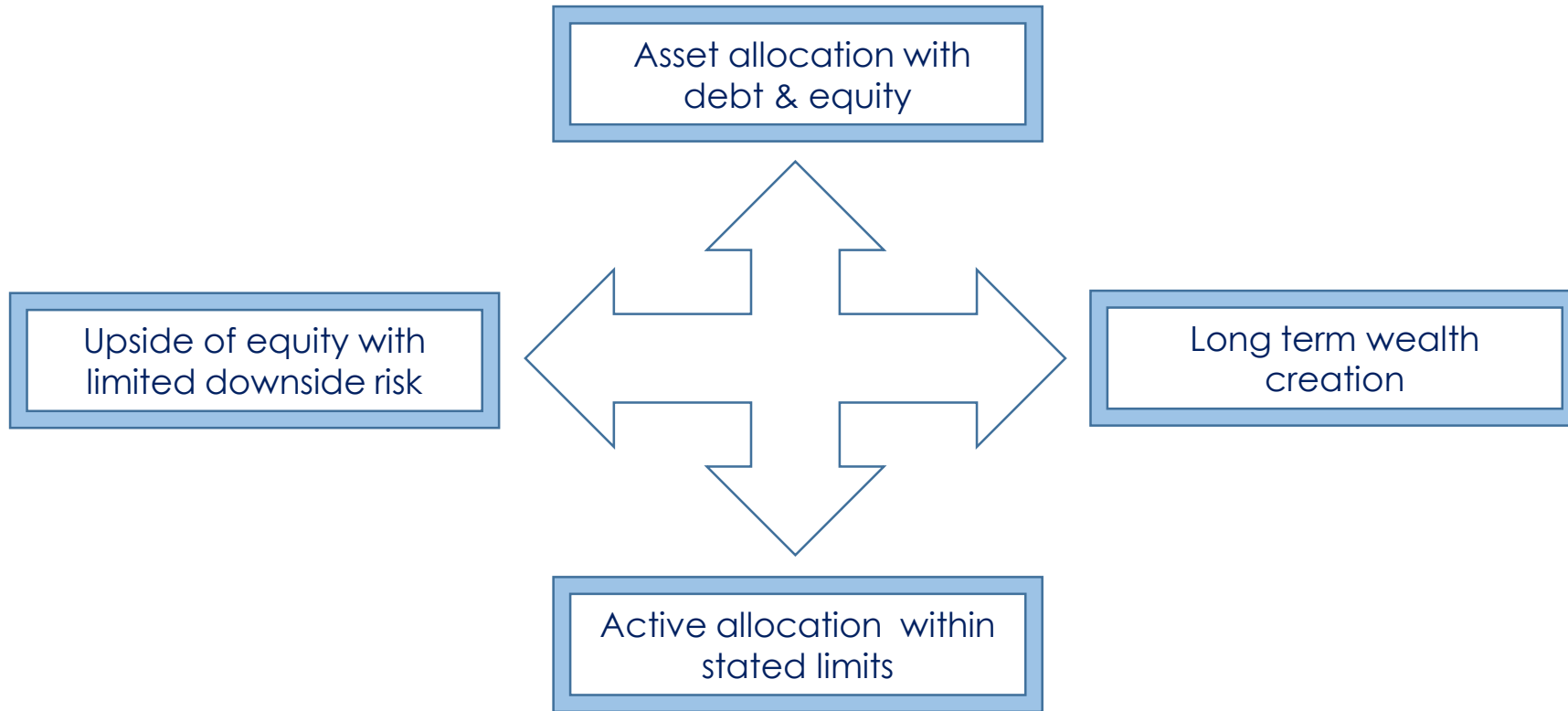
Benchmark



Benchmark riskometer is at Very High risk

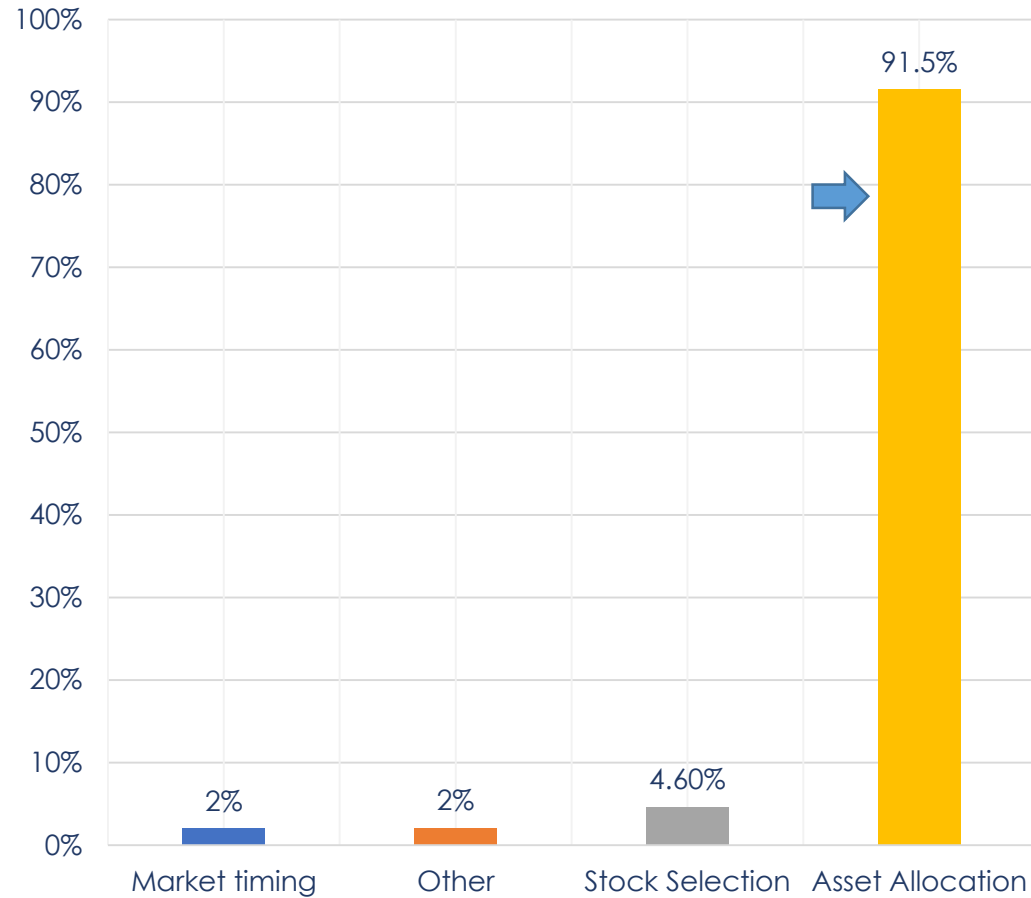
MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Rationale for Hybrid Equity Fund

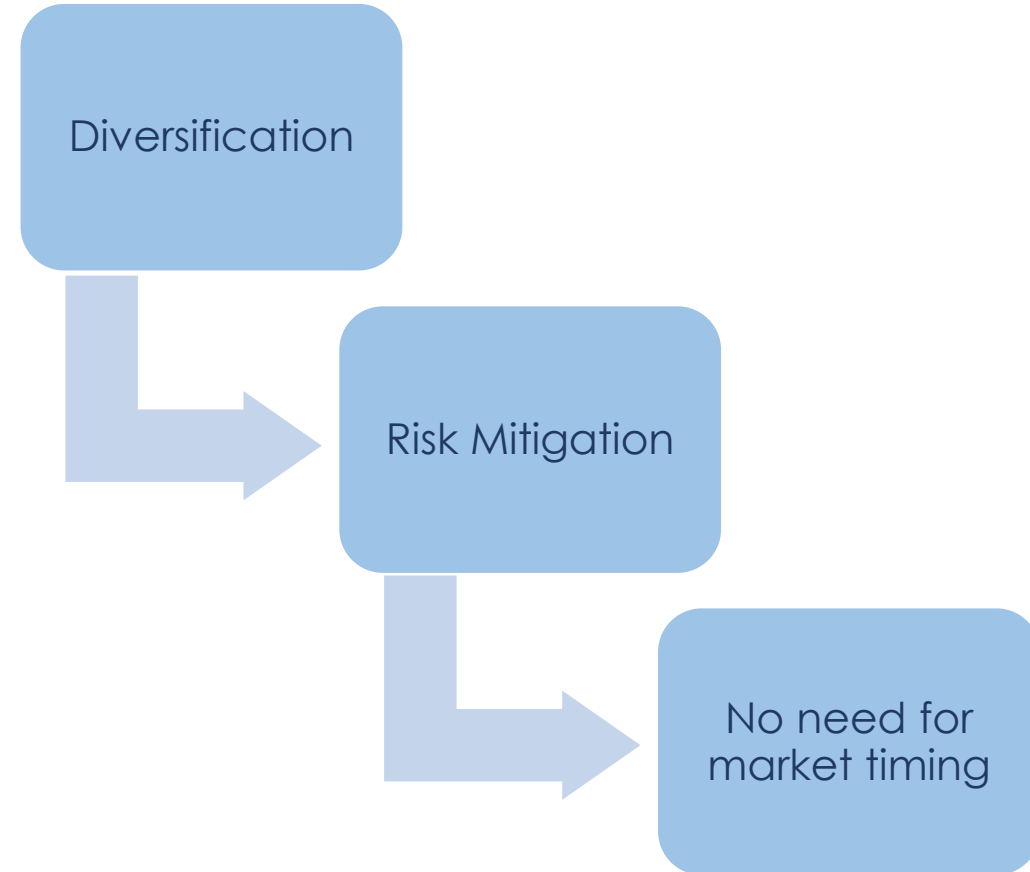


Why Asset allocation ?

Key driver of investment returns



Key driver of other investment objectives

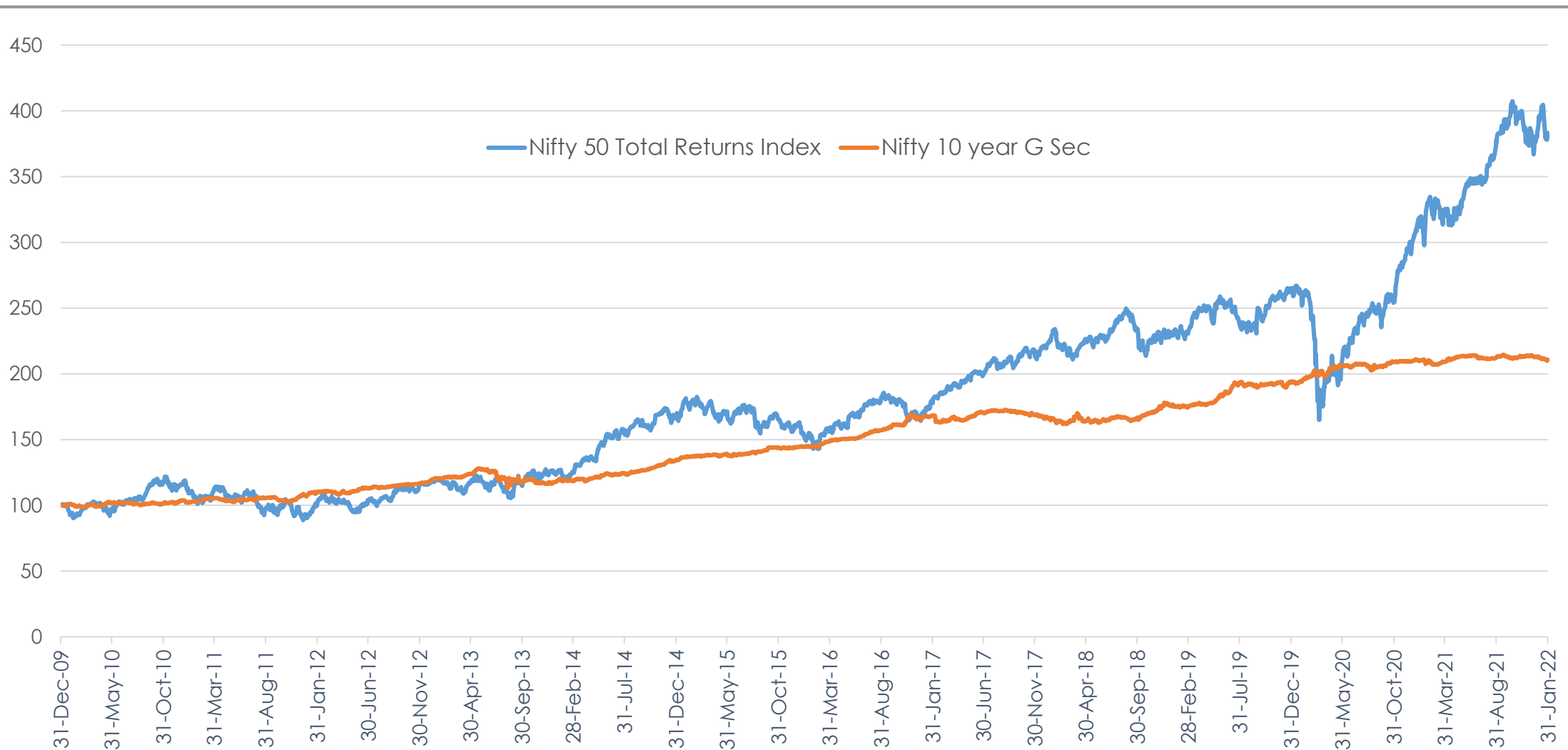


Source: www.KefferFinancialPlanning.com



Haq, ek behtar zindagi ka.

Equity vs Debt - Performance in alternate cycle (I)



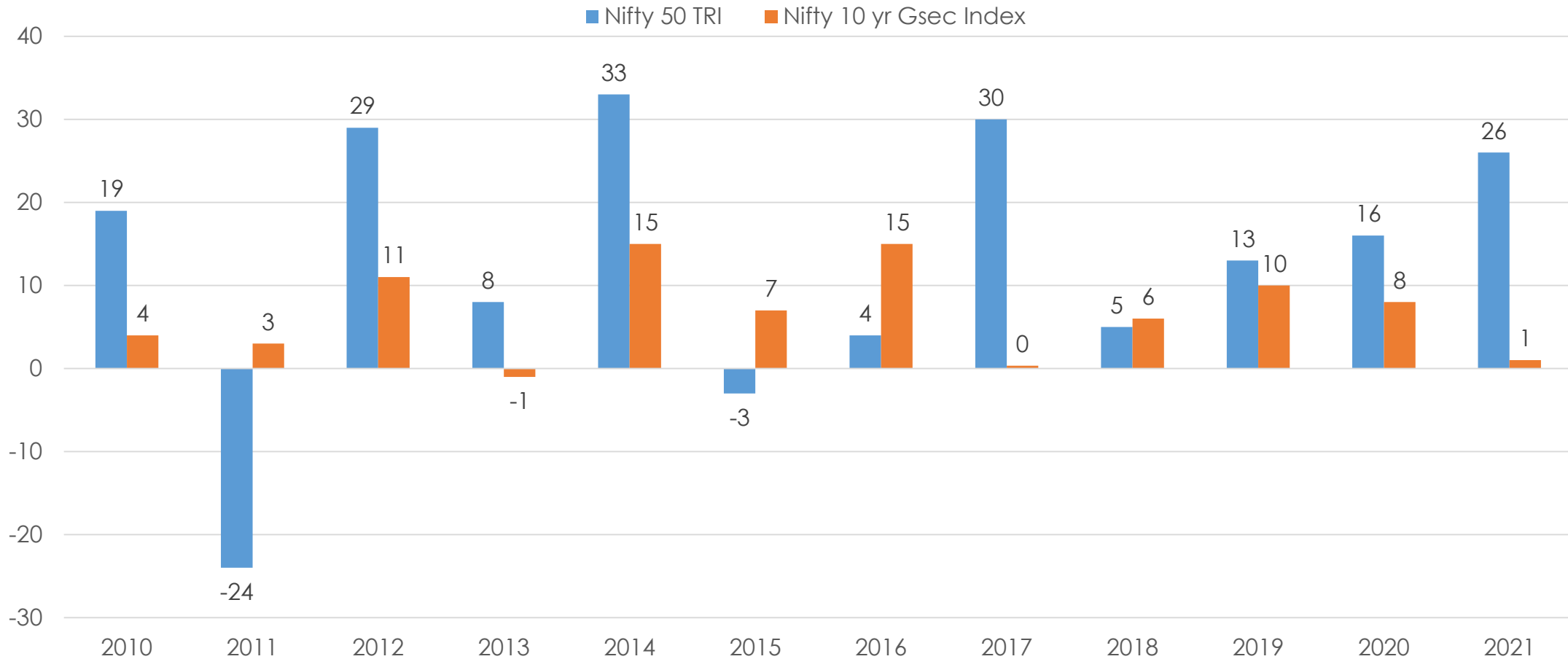
- Difficult to predict cycles in any given market environment.
- Investors can hedge their portfolio risk through asset class diversification

Data from Dec 31, 2009 to Jan 31, 2022, source: NSE, Past performance may or may not be sustained in the future



Haq, ek behtar zindagi ka.

Equity vs Debt - Performance in alternate cycle (II)



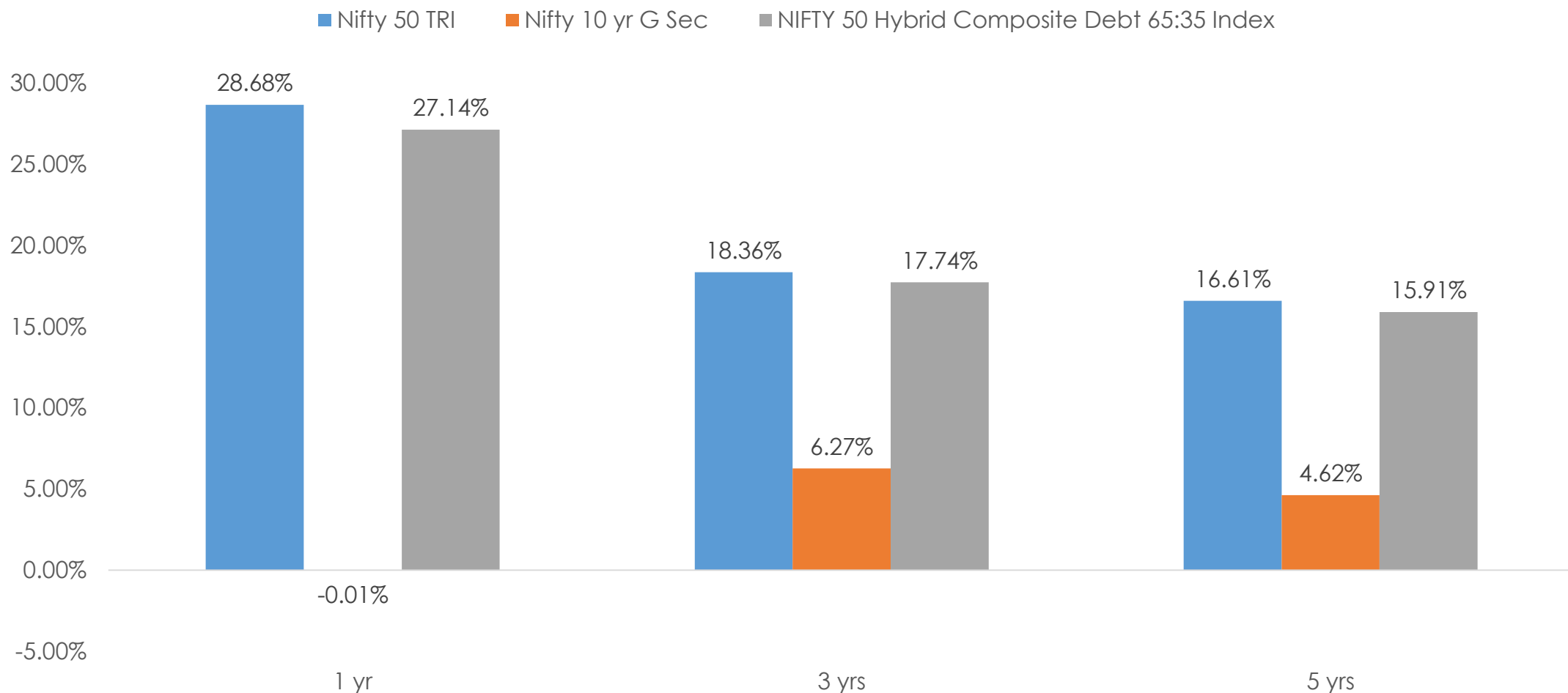
- Winners keep rotating.
- Assets with relatively lesser or negative correlation can provide coverage from extreme behavior

The above asset classes though are not strictly comparable as they have different risk profile.
Calendar year returns in % terms, Data internal, Past performance may or may not be sustained in the future



Haq, ek behtar zindagi ka.

Allocation to hybrid has a merit



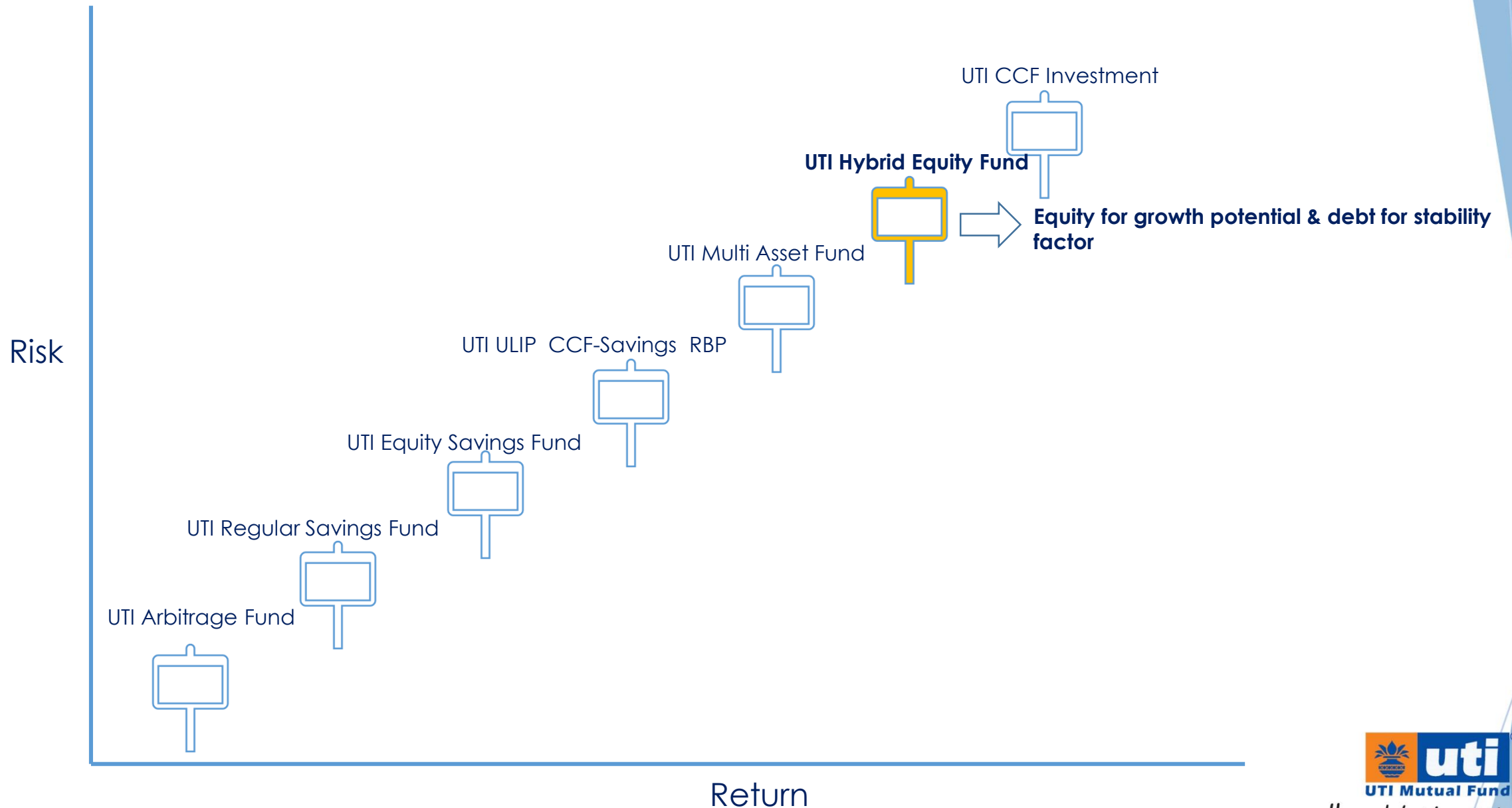
- Equity Market volatility is difficult to be predicted. Allocation to hybrid can be a solution.
- Hybrid brings growth potential with stability from debt

Data as January 31, 2022, source: NSE. Past performance may or may not be sustained in the future



Haq, ek behtar zindagi ka.

Presenting Hybrid Equity Fund - among hybrid funds



CORE TENETS



Valuation

- Below historical averages
- Relative value

RoCE > Cost of Capital

- Past Track Record
- Future Growth Potential

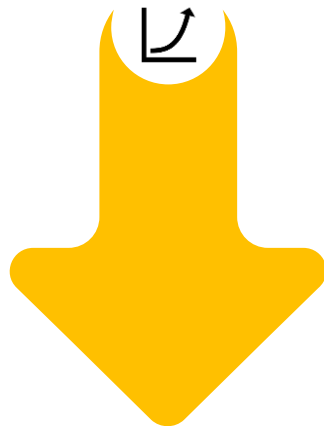
Sound Businesses

- Fundamentally resilient
- Corporate Governance

A disciplined valuation approach that attempts to benefit from the fluctuations in the valuation cycle of stocks

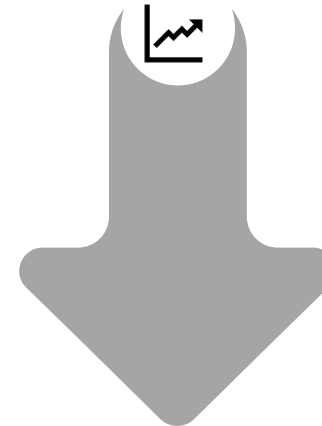
Exclusion Filter

Poor operating cash flow and/or weak RoCE through an entire cycle



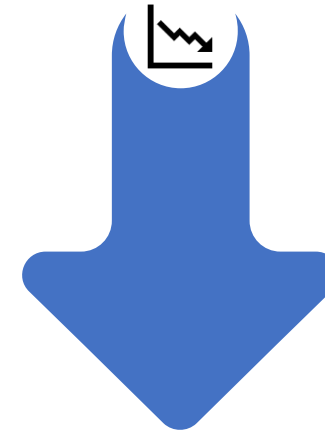
Weak **corporate governance** or poor treatment of minority shareholders

Companies with **debt servicing challenges**



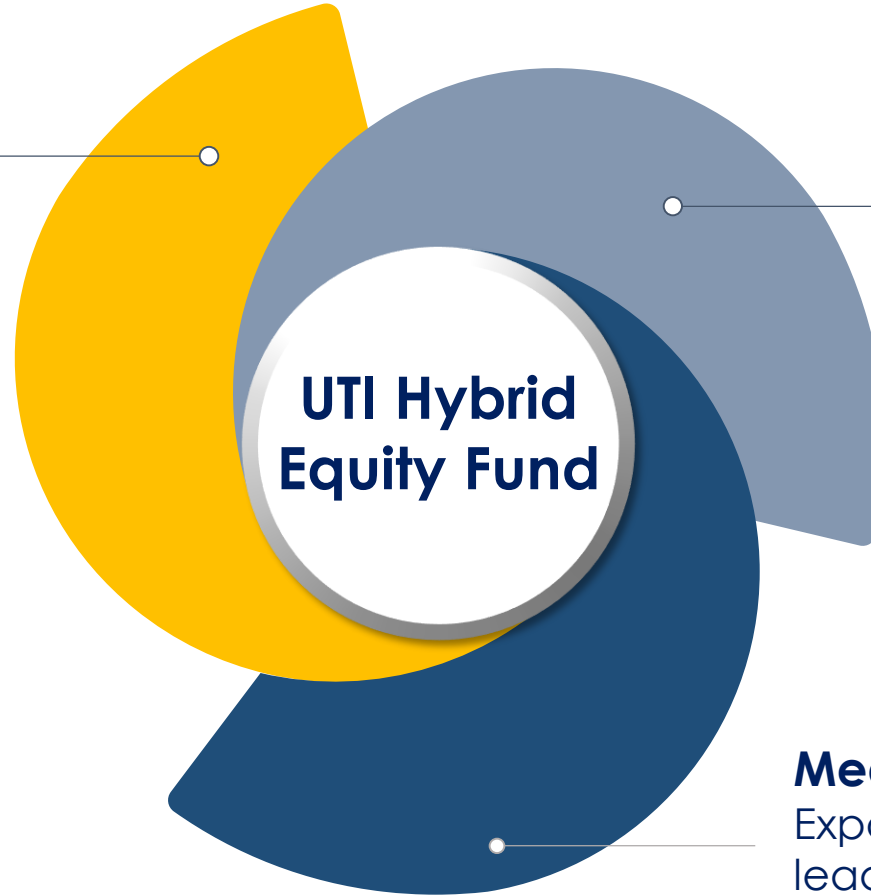
Mature businesses with at **expensive valuations**

Companies that could experience a significant **decline in terminal value**



Relative valuation versus History or peer

Preferred metric for quality companies provides margin of safety



Growth opportunities at reasonable valuations

Preferred metric for picking mid & small-caps

Mean reversion

Exposure to companies, preferably leaders, when the cycle is adverse in order to benefit from mean reversion

- 1** Evaluate businesses based on their ability to generate RoCEs $>$ Cost of Capital over the entire cycle & benefit from mean reversion
- 2** Margin of safety – stocks trading cheaper relative to their history or peers
- 3** In picking mid and small cap stocks the strategy displays heightened sensitivity to cash flow, leverage and growth attributes to manage risk
- 4** Sector selection – Top-down approach to picks sectors available at below mean valuations with reasonable prospects
- 5** Valuation metrics - The P/E and RoE of the portfolio would be significantly lower than the values for benchmark index reflecting the investment strategy

Investment Framework



*The weights and exposure refers to only equity portion of the scheme

UTI Hybrid Equity Fund - Snapshot



Type of scheme

An open ended hybrid scheme investing predominantly in equity & equity related instruments

Fund Inception

Jan 02, 1995



Fund Manager

Equity Portion: Mr. V Srivatsa
Debt Portion: Mr. Sunil Patil



Minimum Investment

Growth : ₹1,000/- and in multiples of ₹1/-
IDCW : ₹ 5,000/- and in multiples of ₹1/-
Subsequent min. investment,
₹ 1,000/- and in multiples of ₹1/-
IDCW : Income distribution cum capital withdrawal plan

Investment Objective

To generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. Also invests in debt and money market instruments with a view to generate regular income.

Benchmark

CRISIL Hybrid 25+75 Aggressive[^]



Asset Allocation

Instruments	Indicative Allocation (% of total assets)		Risk Profile
Equity & Equity Related instruments	65%	80%	Medium to High
Debt & Money market instruments (including securitised debt*)	20%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

Refer Scheme Information Document for more details
[^]Benchmark changed with effect from 01st Dec 2021.



Haq, ek behtar zindagi ka.

Fund Facts (contd.)



Fund Snapshot

Fund Size:

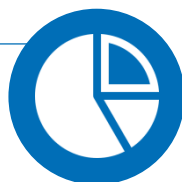
Monthly Avg. AUM : ₹ 4,412 Crores

Last Day AUM : ₹ 4,374 Crores

No. of Unit Folios : 7,54,179

Market Capitalisation (%)

	Fund	Benchmark
Large	: 70	87
Mid	: 16	13
Small	: 13	0



Quantitative Indicators

	Fund	BM
Beta	: 1.11	
SD (3 Years)	: 15.55	13.48
PTR (Annual)	: 0.41	
Sharpe Ratio	: 0.79	



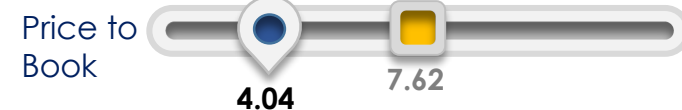
Top 5 / Top 10 Sectors

69.45% / 91.72%

Portfolio Composition#



OCF		ROCE	
C1	: 79%	R1	: 42%
C2	: 19%	R2	: 39%
C3	: 2%	R3	: 19%



UTI Hybrid Equity Fund
 S&P BSE 200

No. of Stocks : 64
Active Share : 36.28%

Top 5 / Top 10 Stocks

31.38% / 49.89%



*The equity exposure in the scheme is rebased to 100

Avg. AUM – Average Asset under Management, BM – Benchmark, SD – Standard Deviation, PTR – Portfolio Turnover Ratio, OCF – Operating Cash Flow, 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). Fund Capitalisation data Amfi as per market capitalization January 2022 data. All data is as of January 31, 2022.



Haq, ek behtar zindagi ka.

Portfolio (Equity)

Equity Top 20 Holdings

Stock Name	Sector	% To NAV	Act. Wt %
ICICI Bank Ltd	Financial Services	7.82	2.41
HDFC Bank Limited	Financial Services	7.28	0.85
State Bank Of India	Financial Services	6.01	3.97
Infosys Ltd.	IT	5.20	1.08
Larsen & Toubro Ltd.	Construction	5.08	2.80
HDFC Ltd.	Financial Services	4.78	0.28
ITC Ltd.	Consumer Goods	4.58	2.68
Axis Bank Ltd.	Financial Services	3.53	1.45
Bharti Airtel Ltd.	Telecom	3.38	1.64
HCL Technologies Ltd.	IT	2.22	1.04
Reliance Industries Ltd.	Oil & Gas	2.20	5.93
Mahindra & Mahindra Ltd.	Automobile	2.14	1.31
Tata Motors – Dvr	Automobile	1.97	1.85
Bajaj Auto Ltd.	Automobile	1.52	1.07
Dr Reddys Laboratories Ltd.	Pharma	1.47	0.95
Hindustan Petroleum Corpn. Ltd	Oil & Gas	1.36	1.16
Federal Bank Ltd.	Financial Services	1.29	1.10
Gail (India)Ltd.	Oil & Gas	1.27	1.01
S.P.Apparels Ltd	Textiles	1.27	1.27
Cipla Ltd.	Pharma	1.25	0.78

Unique Stocks (As compared to S&P BSE 200 – Equity Component of the benchmark)



Stock Name	Sector	% To NAV
S.P.Apparels Ltd	Textiles	0.94
Cholamandalam Financial Holdin	Financial Services	0.74
Fortis Healthcare Ltd.	Healthcare Services	0.73
Avanti Feeds Ltd	Consumer Goods	0.69
Techno Electric & Engineering	Construction	0.69
Cesc Ltd.	Power	0.67
K.P.R.Mill Ltd	Textiles	0.61
Apollo Tyres Ltd.	Automobile	0.60
Eclerx Services Ltd.	IT	0.59
Ghcl Ltd.	Chemicals	0.59
Firstsource Solutions Ltd.	IT	0.58
Radico Khaitan Ltd.	Consumer Goods	0.58
Motherson Sumi Systems Ltd.	Automobile	0.55
Prince Pipes And Fittings Ltd	Indus Manuf	0.55
Eris Lifesciences Ltd	Pharma	0.52
Phoenix Mills Ltd	Construction	0.51
Aditya Birla Sun Life Amc Ltd	Financial Services	0.47
Rbl Bank Ltd	Financial Services	0.40
Advanced Enzyme Technologie Ltd	Consumer Goods	0.38
Pnc Infratech Ltd	Construction	0.37
G R Infraprojects Ltd	Construction	0.36
Prestige Estates Projects Ltd	Construction	0.34
Motherson Sumi Wiring India Ltd	Unclassified	0.15

* The equity exposure in the scheme is rebased to 100

Portfolio above shows Top 20 equity holdings under the scheme, for detailed portfolio visit www.utimf.com
Act. Wt % - Active Weight % (as compared to the S&P BSE 200). Data as of January 31, 2022.



Haq, ek behtar zindagi ka.

Portfolio (Equity)

Active Stock Position (As compared to Benchmark)



Overweight (Top 5)

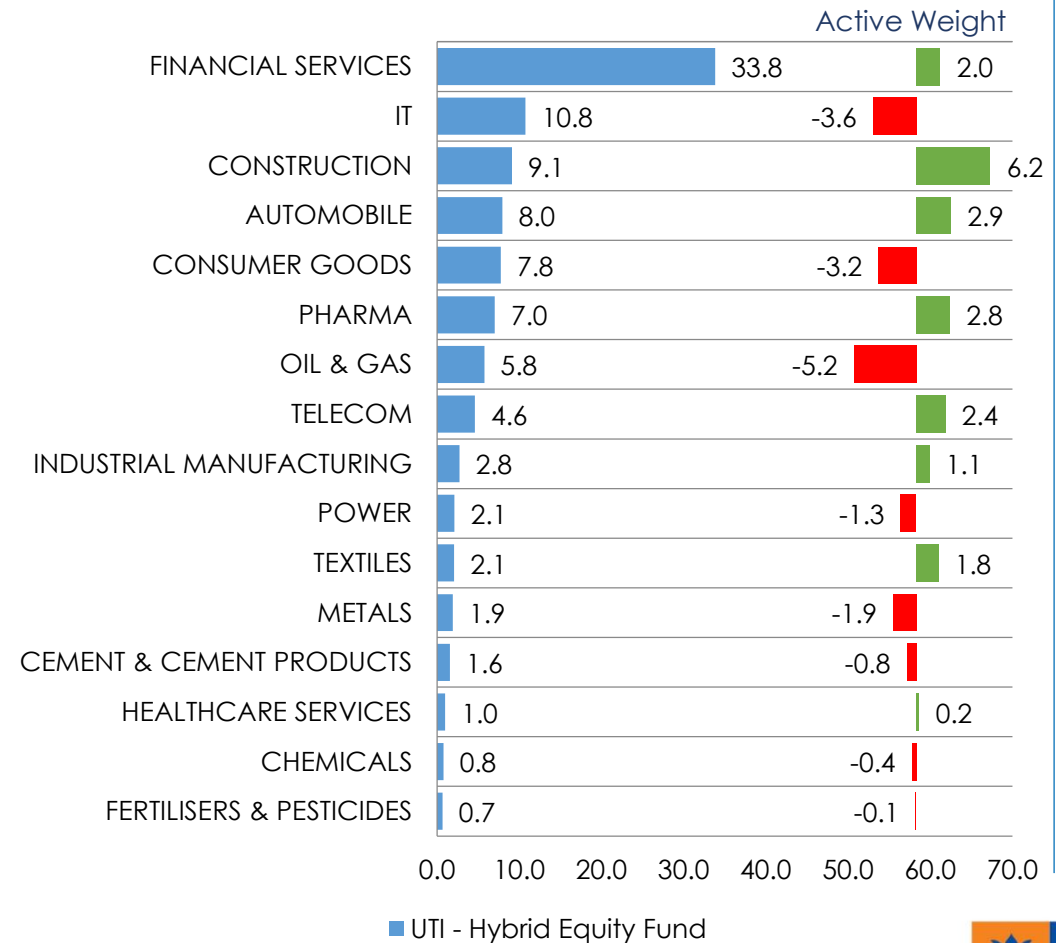
Stock Name	Sector	% To NAV*	Act. Wt %
State Bank of India	Financial Services	6.01	3.97
Larsen & Toubro Ltd.	Construction	5.08	2.80
ITC Ltd.	Consumer Goods	4.58	2.68
ICICI Bank Ltd	Financial Services	7.82	2.41
Tata Motors - Dvr	Automobile	1.97	1.85

Stock Name	Sector	% To NAV*	Act. Wt %
Reliance Industries Ltd.	Oil & Gas	2.20	5.93
Tata Consultancy Services Ltd.	IT	-	3.82
Kotak Mahindra Bank Ltd.	Financial Services	-	2.40
Hindustan Unilever Ltd	Consumer Goods	-	2.01
Bajaj Finance Ltd.	Financial Services	-	1.84

Underweight (Top 5)



Sectoral Breakdown (%) (As compared to Benchmark)



Haq, ek behtar zindagi ka.

Major Portfolio Changes (Over the previous quarter)



Increase In Allocation (Top 3 Stocks)

- Eclerx Services LTD.
- Apollo Tyres Ltd.
- Infosys Ltd.

- Bharti Airtel Ltd.
- ICICI Bank Ltd
- HDFC Ltd

Decrease In Allocation (Top 3 Stocks)

Increase In Allocation (Top 3 Sectors)

- Pharma
- Financial Services
- Telecom

- Oil & Gas
- IT
- Consumer Goods

Decrease In Allocation (Top 3 Sectors)

Stocks Entered (Top 3)

- Indus Towers Limited
- Lupin Ltd.
- Power Grid Corporation Of India Ltd.

Stocks Exited (Top 3)

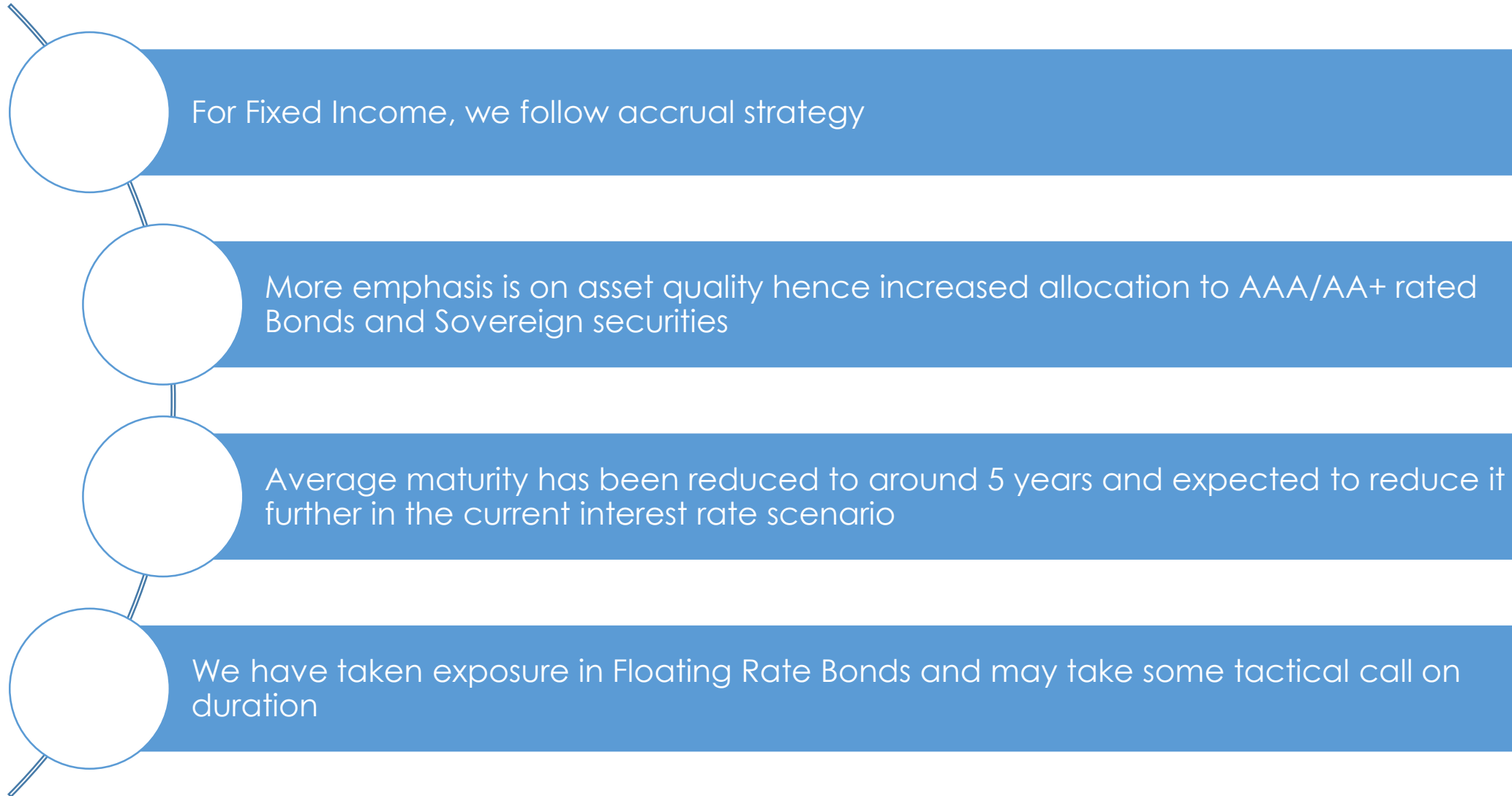
- Carborandum Universal Ltd.
- ICICI Prudential Life Insurance Company Limited
- Torrent Power Ltd.

Portfolio Commentary



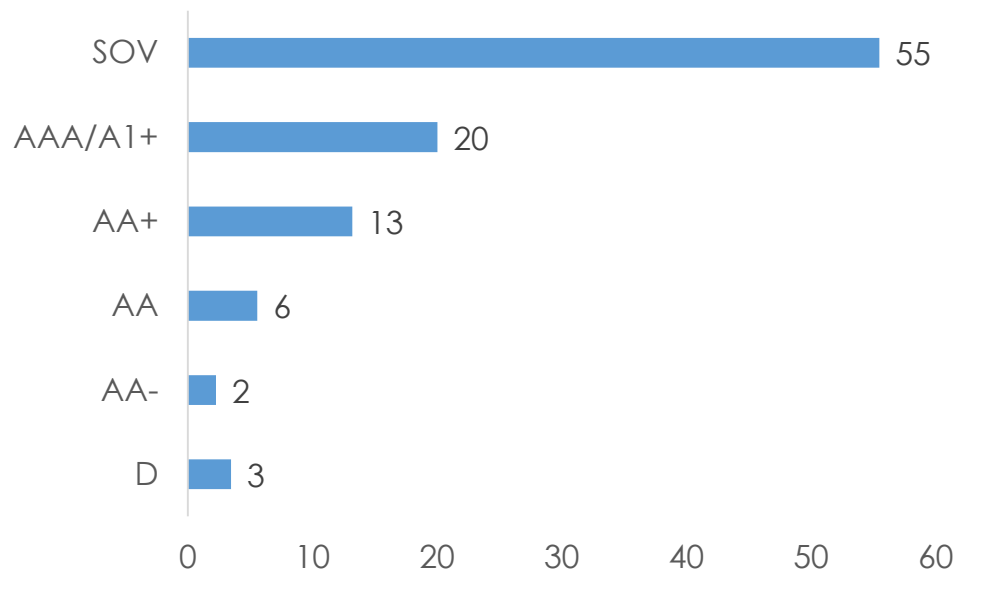
- 1. Focus on domestic cyclicals:** We believe that domestic growth will pick up in the coming quarters post pandemic and domestic cyclical are headed for upturn in earnings and valuations in Financial Services and Automobiles are attractive given the long term growth prospects. We are positive on domestic growth and betting on the above two sectors to outperform.
- 2. Underweight on global cyclicals:** Given the rise in US rates and inflation pressures, we believe global growth may take backseat and sectors exposed to global economies may underperform. We are underweight on IT and Metals. However, we are positive on Healthcare; given the higher salience of domestic and attractive valuations.
- 3. Focus on Mid and Small cap:** Mid and small cap stocks are part of our strategy to generate alpha for the fund. Our focus is on growth oriented mid and small cap where the growth is undervalued by the markets .
- 4.** Our key overweights are Financial services, Telecom, Healthcare, Real Estate and Automobiles; while, being underweight on Consumer , IT and Metals.

Current Investment Strategy (Fixed Income)



Portfolio Snapshot (Fixed Income)

Credit Profile (% of debt portion rebased to 100)



Quantitative Indicators

Average Maturity : 5.25 years

Modified Duration : 3.42 years

Yield to Maturity (YTM) : 5.94%

Excluding net current assets



Top Holdings - Ratings wise Holdings & G – Sec (in %)

Long Term Debt	Credit Rating	% To NAV
Larsen & Toubro Ltd.	CRISIL AAA	0.92
Power Finance Corporation Ltd.	CRISIL AAA	0.59
Bajaj Housing Finance Ltd	CRISIL AAA	0.58
India Grid Trust	CRISIL AAA	0.57
Canara Bank	CRISIL AA+	0.92
Union Bank of India	CRISIL AA+	0.58
Shriram Transport Finance Co.Ltd.	IND AA+	0.58
Sundaram Home Finance Ltd.	CRISIL AA+	0.57
Others		3.13

G Sec	Credit Rating	% to NAV
7.12% KA SDL MAT- 29/12/2034	SOV	2.26
7.26% GSEC 14/01/29	SOV	1.90
6.45% GSEC MAT - 07/10/2029	SOV	1.70
GOI FRB - MAT 22/09/2033	SOV	1.26
6.45% BIHAR SDL MAT - 02/06/2027	SOV	1.14
Others		2.94



Haq, ek behtar zindagi ka.

* The debt exposure in the scheme is rebased to 100
Portfolio shows select holdings. Portfolio data as on January 31, 2022.

Performance Track Record

Fund Performance Vs Benchmark (as of 31/01/2022)

Period	Fund Performance Vs Benchmark			Growth of ₹ 10,000/-		
	Scheme Returns (%)	B:Crisil Hybrid 25-75 Aggressive (%)	AB:Nifty 50 Index (%)	Scheme Returns (₹)	B:Crisil Hybrid 25-75 Aggressive Index (₹)	AB: Nifty 50 Index (₹)
1 Year	30.91	20.78	28.70	13,111	12,091	12,868
3 Years	15.64	16.24	18.30	15,470	15,713	16,585
5 Years	11.89	13.75	16.60	17,542	19,051	21,561
Since Inception	14.80	N.A.	N.A.	4,22,054	N.A.	N.A.

Systematic Investment Plan (SIP) Returns (as of 31/01/2022)

Period	Investment Amount (₹)	Scheme Returns (%)	B:Crisil Hybrid 25-75 Aggressive (%)	AB:Nifty 50 Index (%)	Scheme Returns (₹)	B:Crisil Hybrid 25-75 Aggressive Index (₹)	AB:Nifty 50 Index (₹)
1 Year	1,20,000	19.58	12.78	17.19	132,377	128,152	130,903
3 Years	3,60,000	23.50	19.36	24.12	506,868	478,532	511,231
5 Years	6,00,000	15.07	15.12	17.96	875,198	876,194	939,381
7 Years	8,40,000	13.08	13.88	15.98	1,339,095	1,377,865	1,484,932
10 Years	12,00,000	12.84	13.52	14.91	2,343,806	2,430,443	2,618,536
15 Years	18,00,000	11.84	12.27	13.17	4,699,568	4,875,623	5,266,093
Since Inception [@]	20,60,000	11.73	12.26	13.37	6,215,070	6,555,490	7,335,003

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 scheme/plan Jan 02, 1995. Date of allotment in the scheme/plan has been considered for inception date. The current fund manager Mr. V Srivatsa is managing the scheme since November 2009 and Mr. Sunil Patil is managing the scheme since February 2018. 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.

Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods.



Haq, ek behtar zindagi ka.

Performance details of other schemes managed by the fund manager – Mr. V Srivatsa

Funds Managed by Mr. V Srivatsa

Scheme/s	Fund Benchmark	Period - Compounded Annualized					
		1 Year		3 Years		5 Years	
		Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
UTI Core Equity Fund	Nifty Large Midcap 250 TRI	40.44	37.28	18.70	21.48	14.06	17.52
UTI Hybrid Equity Fund (Equity Portion)	CRISIL Hybrid 35+65 Aggressive Index	30.91	20.78	15.64	16.24	11.89	13.75
UTI RBP Fund (Equity Portion)	CRISIL Short Term Debt Hybrid 60:40 Fund Index	19.06	14.80	10.41	13.15	8.56	11.48
UTI Healthcare Fund	S&P BSE Healthcare TRI	15.89	17.39	23.30	20.99	12.99	10.96
UTI Equity Savings Fund (Equity Portion)	CRISIL Equity Savings Index	15.02	12.99	10.12	11.71	NA	NA

- Mr. V Srivatsa manages 5 open-ended schemes of UTI Mutual Fund.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Plan (Regular Plan).
- UTI Equity Savings Fund(Equity Portion) has been in existence for more than 3 year but less than 5 years.

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV. Past performance may or may not be sustained in future. N.A. - Not Available, *Compounded annualized Growth Rate. Past performance may or may not be sustained in the future. Returns : as on January 31, 2022. N.A. – Not Available. Returns less than or equal to 1 year are absolute returns. Offshore Funds where the Fund manager is with an advisory arrangement has not been considered. In case of offshore Funds performance is based on INR NAVs gross of fees.



Haq, ek behtar zindagi ka.

Performance details of other schemes managed by the fund manager – Mr. Sunil Patil

Funds Managed by Mr. Sunil Patil

Scheme/s	Fund Benchmark	Period - Compounded Annualized					
		1 Year		3 Years		5 Years	
		Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
UTI Hybrid Equity Fund (Debt Portion)	CRISIL Hybrid 35+65 Aggressive Index	30.91	20.78	15.64	16.24	11.89	13.75
UTI RBP Fund (Debt Portion)	CRISIL Short Term Debt Hybrid 60:40 Fund Index	19.06	14.80	10.41	13.15	8.56	11.48
UTI CCF- Savings Plan (Debt Portion)	CRISIL Short Term Debt Hybrid 60:40 Fund Index	17.06	14.80	10.82	13.15	8.49	11.48
UTI Equity Savings Fund (Debt Portion)	CRISIL Equity Savings Index	15.02	12.99	10.12	11.71	NA	NA
UTI Unit Linked Insurance Plan (Debt Portion)	NIFTY 50 Hybrid Composite Debt 50:50 Index	14.27	15.79	9.29	14.36	8.64	12.40
UTI Multi Asset Fund (Debt Portion)	S&P BSE 200, Gold & CRISIL Bond Fund Index	12.49	15.22	9.67	16.44	8.05	13.93

- Mr. Sunil Patil manages 6 open-ended schemes of UTI Mutual Fund.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Plan (Regular Plan).
- UTI Equity Savings Fund(Debt Portion) has been in existence for more than 3 years but less than 5 years.

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV. Past performance may or may not be sustained in future. N.A. - Not Available, *Compounded annualized Growth Rate. Past performance may or may not be sustained in the future.

Returns : as on January 31, 2022. N.A. – Not Available. Returns less than or equal to 1 year are absolute returns. Different plans have different expense structure. The performance details provided herein are of regular plans.



Haq, ek behtar zindagi ka.

Why invest in UTI Hybrid Equity Fund?



- **Around 25 years of Performance track record**
 - Performance across market cycles
- **Portfolio diversification**
 - Distinct asset class of equity & debt help attain diversification for the portfolio
- **Quality Portfolio mix of equity & debt**
 - Focus on established large cap names & quality debt papers
- **Income distribution#**
 - Long term track record since 2003

Suitable for:

- Investors who are seeking long term capital appreciation
- Investors looking to diversify through portfolio mix of equity (for growth) and debt for (limiting downside)

Investment Managers



Mr. Srivatsa is an Executive Vice President & Fund Manager – Equity at UTI AMC Ltd.

He is a B.Com graduate, C.A., C.W.A. and has a PGDM from IIM, Indore. He has been with UTI AMC since 2002.

Prior to joining UTI he has worked with Ford, Rhodes Parks & Co., Chartered Accountants for 2 years and as Officer Audit in Madras Cements Ltd.

He started in UTI AMC in the Department of securities research covering varied sectors such as Information Technology, Capital goods and metals. He was promoted as fund manager offshore in December 2005 after a three year stint in the Dept. of Security Research. He was given additional responsibilities of equity portion of hybrid funds in October 2009.



Mr. Sunil Patil is associated with UTI AMC since 29 yrs. He holds a degree in Masters in Financial Management and Masters in Commerce.

He has 18 years of rich experience in Primary Market Investment and Dealing. He is an integral part of the Fixed Income Fund Management team and is currently managing portfolios of closed ended fund series of UTI Capital Protection Oriented Funds, UTI Dual Advantage Funds, UTI Fixed Term Income Funds, UTI Fixed Income Interval Funds and debt portion of UTI Hybrid Equity Fund.

Thank You

STATUTORY:

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Haq, ek behtar zindagi ka.