

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)



Haq, ek behtar zindagi ka.

Sep 2022

Fund Snapshot

Inception Date	26-Dec-94
NAV - Growth (₹)	35.3750
Month End AUM (in ₹ crore)	3,692.88
Benchmark	CRISIL Short Term Debt Hybrid 60:40 Fund Index
Expense Ratio - Regular (%)	1.76
Exit Load	Nil

Investment Objective

The investment objective of the scheme is primarily to generate a corpus to provide for pension in the form of periodical income / cash flow to the unit holders to the extent of redemption value of their holding after the age of 58 years by investing in a mix of securities comprising of debt & money market instruments and equity & equity related instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.

Investment Overview

Equity portfolio is managed as a multi cap fund with large cap bias (at 65%) and the balance in mid and small caps. Large cap stock selection done on the basis of top down approach while mid cap on the basis of bottom up approach and on the basis of sectors likely to outperform the markets after a thorough analysis of the macro and focus on top companies in the respective sectors. Mid cap exposure done on bottom up basis by identifying companies with good growth potential, good return ratios, strong track record of corporate governance and available at reasonable valuations. The diversified portfolio of 40-50 stocks with strict concentration limits to mid cap stocks. Portfolio would be managed on a conservative manner avoiding high exposure to high beta and volatile sectors and stocks. Around 60% of the AUM invested in debt securities with tactical allocation to corporate Debt, G-sec and SDLs based on overall fixed income strategy of fund house. Focus on high quality Corporate Debt securities so as to minimize risk.

Fund Managers



Sunil Madhukar Patil (Debt Portion)
Managing the Fund Since Dec-21
Total Work Exp: 33 Years
With UTI AMC: 30 Years

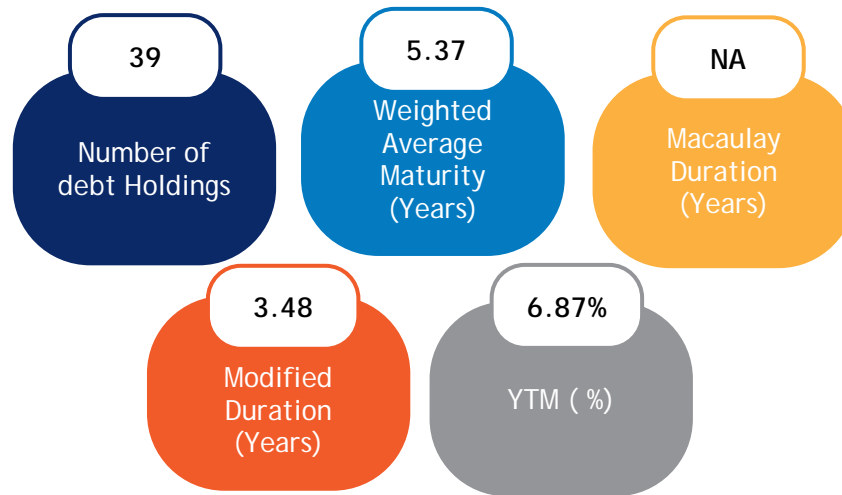


V Srivatsa (Equity Segment)
Managing the Fund Since Nov-09
Total work experience: 22 years
Experience with UTI AMC: 18 years

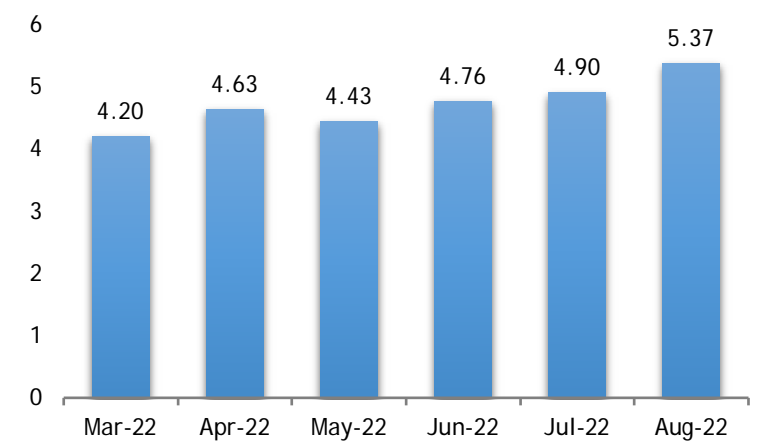
Key Ratios

	Fund	Benchmark
Beta	0.95	1.00
Sharpe Ratio (%)	0.85	--
Standard Deviation (%)	8.61	8.76
Treynor Ratio (%)	7.65	7.37
PTR (Annual) (%)	47.00	--

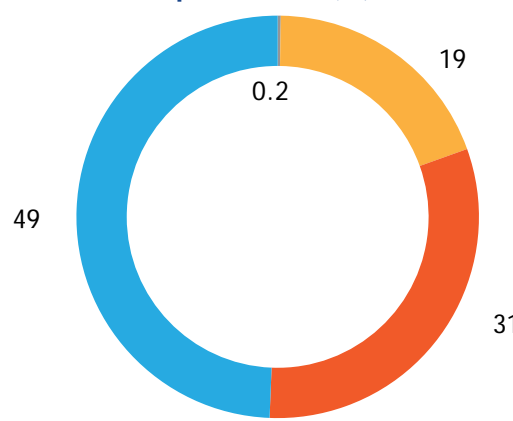
Portfolio Attributes



Average Maturity (Years)



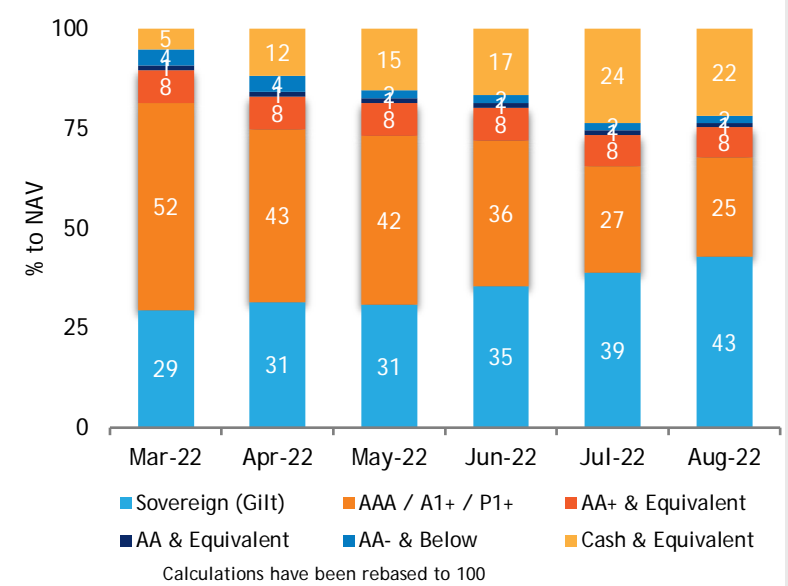
Portfolio Composition[§] (%)



■ T Bill ■ Cash & Equivalent ■ Debentures/Bonds ■ Sovereign

[§]In Portfolio Composition, Sovereign comprises Government Securities, State Development loans and Cash Management Bills. Calculations have been rebased to 100

Rating Allocation (%)



Sectoral Breakdown (%) (As compared to S&P BSE 200 TRI)

Sector	UTI RBP Fund (%)	ActiveWeight (%)
Financial Services	36.44	5.03
Information Technology	12.07	0.32
Automobile and Auto Components	9.41	3.79
Fast Moving Consumer Goods	6.71	-1.46
Construction	6.52	4.32
Healthcare	6.48	1.89
Telecommunication	3.76	1.74
Capital Goods	3.68	1.65
Oil, Gas & Consumable Fuels	3.60	-8.32
Power	2.98	-1.42
Realty	2.90	2.32
Chemicals	1.60	-0.42
Metals & Mining	1.34	-2.29
Services	1.21	0.24
Construction Materials	0.74	-1.39
Textiles	0.56	0.29
Diversified	0.00	-0.06
Consumer Services	0.00	-2.11
Consumer Durables	0.00	-3.83

Portfolio Characteristics

	Aug-22	Jun-22	Mar-22	Dec-21	Sep-21	Jun-21	Mar-21	Dec-20
Stock Count	59	58	62	62	62	62	61	59
Median Market Cap (₹ Crore)	249,537	223,207	272,582	247,592	239,577	215,720	162,594	181,763
Market Cap (₹ Crore)	320,737	296,887	323,950	304,686	314,387	284,397	245,436	237,987
Allocation (%)								
Top 5 Holdings (Equity)	13.00	12.83	12.72	11.95	11.60	11.69	11.19	11.25
Top 10 Holdings (Equity)	20.40	20.40	20.90	19.52	19.09	18.55	18.23	19.24
Top 3 Sectors (Equity)	22.92	22.06	21.56	20.60	20.12	20.23	19.60	19.37

Top 10 Overweight Stocks

Company	% to NAV	Act WI (%)
ICICI BANK LTD	9.53	3.69
STATE BANK OF INDIA	4.86	2.93
HDFC BANK LIMITED	8.77	2.60
LARSEN & TOUBRO LTD	4.65	2.45
ITC LTD	5.05	2.40
MAHINDRA & MAHINDRA LTD	3.46	2.27
HCL TECHNOLOGIES LTD	3.19	2.23
TATA MOTORS - DVR	1.54	1.44
AXIS BANK LTD	3.33	1.39
BAJAJ AUTO LTD	1.89	1.39

Top 10 Underweight Stocks

Company	% to NAV	Act WI (%)
RELIANCE INDUSTRIES LTD	1.89	-6.72
TCS	--	-3.11
KOTAK MAHINDRA BANK LTD	--	-2.37
HINDUSTAN UNILEVER LTD	--	-2.25
BAJAJ FINANCE LTD	--	-1.84
ASIAN PAINTS (INDIA) LTD	--	-1.45
MARUTI SUZUKI INDIA LTD	--	-1.14
ADANI TRANSMISSION LTD	--	-1.03
TITAN COMPANY LTD	--	-1.03
ADANI TOTAL GAS LTD	--	-0.98

UTI Retirement Benefit Pension Fund

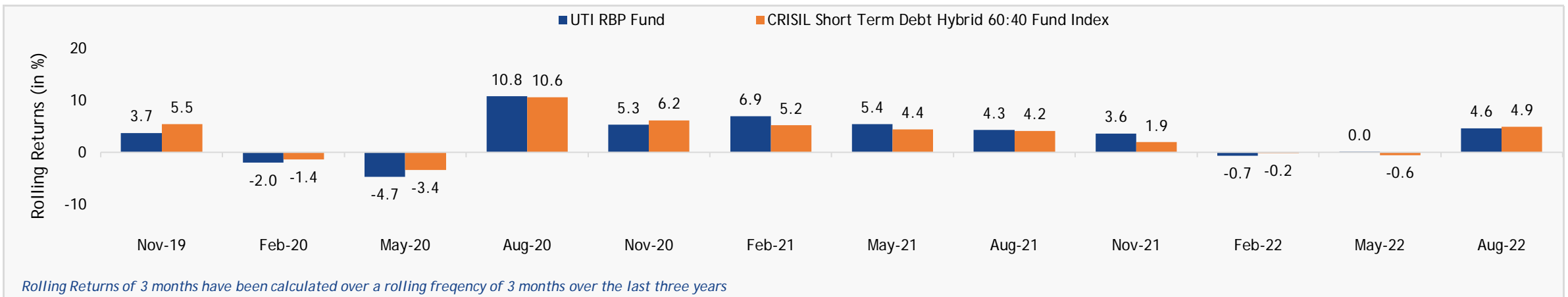
An open ended retirement solution oriented scheme having a lock in of 5 years or till retirement age (whichever is earlier)



Haq, ek behtar zindagi ka.

Sep 2022

3 Month Rolling Returns (3 Years)

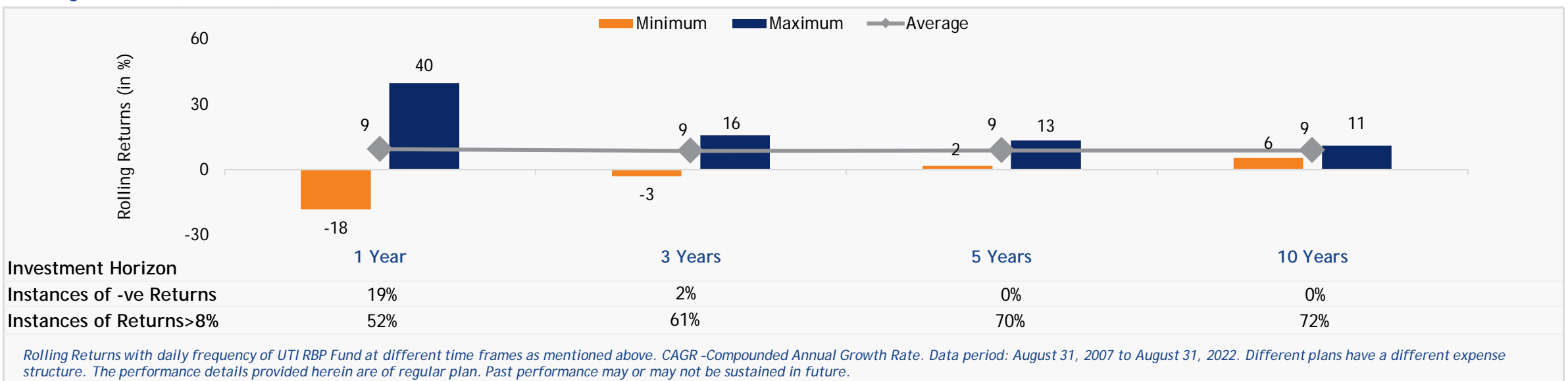


Calendar Year Performance (%)

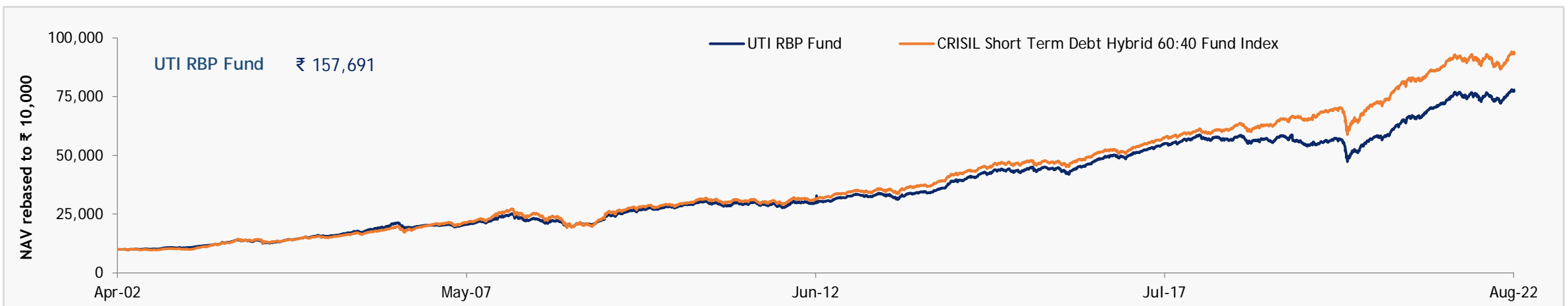
Fund/Benchmark	2015	2016	2017	2018	2019	2020	2021	2022 (YTD)
UTI RBP Fund	5.3	10.1	17.0	-1.1	-1.0	12.3	18.5	3.6
CRISIL Short Term Debt Hybrid 60:40 Fund Index	5.3	8.3	16.9	4.6	10.0	15.4	13.9	3.2
Nifty 50 TRI*	-3.0	4.4	30.3	4.6	13.5	16.1	25.6	3.5

* Additional Benchmark

Rolling Returns (15 Years)



Cumulative Performance Since Inception (Growth of ₹ 10,000)



Fund Performance Vs Benchmark

Period	Fund Performance Vs Benchmark			Growth of ₹ 10,000/-		
	Scheme Returns (%)	B: CRISIL Short Term Debt Hybrid 60:40 Fund Index (%)	AB: Nifty 50 TRI (%)	Scheme Returns (₹)	B: CRISIL Short Term Debt Hybrid 60:40 Fund Index(₹)	AB: Nifty 50 TRI (₹)
1 Year	6.55	4.89	5.14	10,655	10,489	10,514
3 Years	12.61	12.71	18.63	14,285	14,323	16,703
5 Years	7.22	10.13	13.77	14,173	16,205	19,067
Since Inception [^]	10.47	NA	NA	157,691	NA	NA

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

SIP Performance (Investment of ₹ 10,000 per month)

SIP Investment Period	Investment Amount (₹)	Fund Performance Vs Benchmark			SIP of ₹ 10,000 per month		
		Scheme Returns (%)	B: CRISIL Short Term Debt Hybrid 60:40 Fund Index (%)	AB: Nifty 50 TRI (%)	Scheme Returns (₹)	B: CRISIL Short Term Debt Hybrid 60:40 Fund Index(₹)	AB: Nifty 50 TRI (₹)
1 Year	120,000	7.13	6.90	8.74	124,541	124,395	125,555
3 Years	360,000	13.71	12.40	21.13	441,258	433,062	489,950
5 Years	600,000	9.92	11.34	16.45	769,872	797,416	904,434
7 Years	840,000	9.07	11.00	15.39	1,159,582	1,242,233	1,452,922
10 Years	1,200,000	9.20	10.90	14.16	1,930,422	2,112,613	2,514,309
15 Years	1,800,000	9.16	10.54	12.95	3,743,089	4,202,258	5,162,179
Since Inception [®]	2,130,000	9.17	10.54	13.02	5,144,176	5,920,099	7,671,861

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

Who Should Invest?

- Investors who are looking to build a nest egg for their retirement planning
- Investors looking to save tax under sec 80 C

Why to Invest?

- Minimum 5 years plus horizon
- Investment through Systematic Investment Plan (SIP) may help in tackling the volatility of broader equity market

Note:

Returns < 1 Year are Absolute and ≥ 1 Year are Compounded Annualised; Source: MFI Explorer

Note: 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. The loads have not been taken into account. [®]Since inception return for above mentioned schemes is taken for the period December 2004 to August 2022 (Since SIP facility was introduced in November 2004). Since Inception returns for SIP is calculated from 01-Dec-04. Past performance may or may not be sustained in future.

All data points pertains to UTI RBP Fund; [^]Since Inception returns for fund performance is calculated from 26-Dec-94;

Different plans have a different expense structure.

The performance details provided herein are of regular plan.

<https://bit.ly/UTIMFFundPerformanceReportAug2022>

Disclaimers: The information on this document is provided for information purposes only. It does not constitute any offer, recommendation or solicitation to any person to enter into any transaction or adopt any hedging, trading or investment strategy, nor does it constitute any prediction of likely future movements in rates or prices or any representation that any such future movements will not exceed those shown in any illustration. Users of this document should seek advice regarding the appropriateness of investing in any securities, financial instruments or investment strategies referred to on this document and should understand that statements regarding future prospects may not be realized. The recipient of this material is solely responsible for any action taken based on this material. Opinions, projections and estimates are subject to change without notice.

UTI AMC Ltd is not an investment adviser, and is not purporting to provide you with investment, legal or tax advice. UTI AMC Ltd or UTI Mutual Fund (acting through UTI Trustee Company Pvt. Ltd) accepts no liability and will not be liable for any loss or damage arising directly or indirectly (including special, incidental or consequential loss or damage) from your use of this document, howsoever arising, and including any loss, damage or expense arising from, but not limited to, any defect, error, imperfection, fault, mistake or inaccuracy with this document, its contents or associated services, or due to any unavailability of the document or any part thereof or any contents or associated services.

Product Label

This Product is suitable for investors who are seeking*:

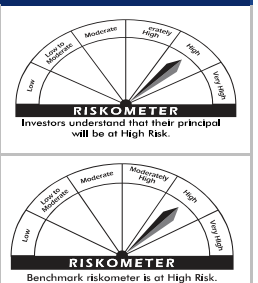
(i) Long term Capital Appreciation

(ii) Investment in equity instruments (maximum-40%) and debt/ money market instruments

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

Fund: UTI RBP Fund

Benchmark: CRISIL Short Term Debt Hybrid 60:40 Fund Index



Distributed by