

# Equity Ready Reckoner

April 2021



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Fund Name		UTI Mastershare Unit Scheme	UTI Flexi Cap Fund	UTI Value Opportunities Fund	UTI Core Equity Fund	UTI Mid Cap Fund	UTI Long Term Equity Fund (Tax Saving)					
Category		Large Cap Fund	Flexi Cap Fund	Value Fund	Large & Mid Cap Fund	Mid Cap Fund	ELSS					
Month End AUM		₹ 7,739 Crores	₹ 16,717 Crores	₹ 5,514 Crores	₹ 929 Crores	₹ 5,190 Crores	₹ 1,800 Crores					
Benchmark Index		S&P BSE 100	Nifty 500	Nifty 500	Nifty LargeMidcap 250	Nifty Midcap 150	Nifty 500					
Market Capitalization of Fund vis-à-vis Benchmark Index (%)												
Fund	Large Cap	86	79	71	50	14	65					
Benchmark	Large Cap	96	79	79	50	3	79					
Fund	Mid Cap	8	31	20	37	48	25					
Benchmark	Mid Cap	4	15	15	48	94	15					
Fund	Small Cap	6	6	9	13	2	10					
Benchmark	Small Cap	6	6	6	13	3	6					
Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index (%)												
Fund	C1	94	89	95	88	84	83					
Benchmark	C1	89	88	88	83	85	77					
Fund	C2	3	7	5	9	10	15					
Benchmark	C2	7	9	10	15	14	22					
Fund	C3	3	4	3	6	2	1					
Benchmark	C3	4	3	3	6	1	3					
Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index (%)												
Fund	R1	63	59	93	59	50	58					
Benchmark	R1	59	59	59	58	58	56					
Fund	R2	24	29	6	28	31	28					
Benchmark	R2	29	28	28	28	29	28					
Fund	R3	13	12	1	13	19	13					
Benchmark	R3	12	13	13	13	23	16					
Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%)												
Fund	Price to Book (P/B)	8.75	9.66	8.64	13.71	6.02	8.64					
Benchmark	Price to Book (P/B)	9.66	13.71	13.71	13.71	8.64	8.64					
Fund	Price to Earnings (P/E)	35.41	37.63	35.62	48.64	33.17	35.62					
Benchmark	Price to Earnings (P/E)	37.63	48.64	48.64	48.64	35.62	35.62					
Fund	Return on Equity (RoE)	16.69	17.71	17.29	21.43	13.09	17.29					
Benchmark	Return on Equity (RoE)	17.71	21.43	21.43	21.43	17.29	17.29					
Sector weights/Active weights of Funds vis-à-vis Benchmark Index (Highlighted +-2%)												
Sector	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)
AUTOMOBILE	6.36	0.75	7.70	2.09	8.23	2.62	6.59	0.07	9.29	1.63	6.09	0.48
CEMENT & CEMENT PRODUCTS	2.58	-0.20	2.25	-0.53	1.84	-0.94	1.72	-1.02	1.64	-0.98	2.60	-0.18
CHEMICALS	1.37	-0.13	1.87	0.37	--	-1.50	0.86	-2.30	3.08	-2.85	0.51	-0.99
CONSTRUCTION	2.34	-0.44	--	-2.78	3.37	0.59	6.51	3.76	3.56	0.63	3.01	0.23
CONSUMER GOODS	10.38	-1.88	13.02	0.76	8.01	-4.25	7.49	-4.28	17.11	5.98	11.04	-1.22
CONSUMER SERVICES	3.71	1.94	8.72	6.95	3.56	1.79	1.64	-0.61	5.75	2.58	4.56	2.79
FERTILISERS & PESTICIDES	--	-0.92	1.36	0.44	1.44	0.52	1.73	0.07	4.32	1.49	1.26	0.34
FINANCIAL SERVICES	32.60	0.42	25.35	-6.83	31.15	-1.03	28.02	-1.35	16.13	-7.54	30.85	-1.33
HEALTHCARE SERVICES	1.02	0.20	4.82	4.00	1.31	0.49	1.85	0.28	7.54	4.81	0.00	-0.82
INDUSTRIAL MANUFACTURING	2.50	0.24	6.23	3.97	2.70	0.44	8.03	3.05	12.44	2.75	3.96	1.70
IT	15.84	3.07	14.51	1.74	12.35	-0.42	9.43	-0.12	3.77	-0.71	12.08	-0.69
MEDIA, ENTMT. & PUBLICATIONS	--	-0.39	--	-0.39	--	-0.39	0.00	-0.87	0.00	-1.74	0.00	-0.39
METALS	1.87	-1.59	--	-3.46	2.25	-1.21	3.36	0.40	2.29	-0.11	3.16	-0.30
OIL & GAS	5.07	-4.46	--	-9.53	4.05	-5.48	5.26	-2.56	2.13	-2.39	4.34	-5.19
PHARMA	8.61	3.93	9.71	5.03	8.95	4.27	7.78	2.50	3.67	-2.58	6.07	1.39
POWER	--	-2.39	--	-2.39	3.31	0.92	4.14	1.49	--	-2.95	2.10	-0.29
SERVICES	1.02	-0.47	--	-1.49	1.72	0.23	0.70	-0.98	3.05	0.60	0.71	-0.78
TELECOM	4.33	2.49	1.06	-0.78	3.85	2.01	2.17	0.41	0.00	-1.56	3.84	2.00
TEXTILES	--	-0.40	1.13	0.73	--	-0.40	1.05	0.39	2.53	1.22	0.93	0.53
Portfolio Composition												
Top 10 Holdings (%)	51		41		49		34		27		44	
Stock Count	45		53		54		60		68		61	
Active Share (%)	39		67		66		68		66		60	
Fund Manager/s												
Fund Manager/s	Swati Kulkarni		Ajay Tyagi		Vetri Subramaniam, Amit Premchandani		V Srivatsa		Ankit Agarwal		Vetri Subramaniam, Vishal Chopda	
Managing Since	Dec-06		Jan-16		Feb-17, Feb-18		May-17		Aug-19		Sep-17, Aug-19	

AUM – Asset under Management; Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregation. 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). All data as of March 31, 2021

## Product Label



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CATEGORY	NAME OF THE SCHEMES	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:	RISKOMETER
<b>Large Cap Fund</b>	<b>UTI Mastershare Unit Scheme</b> (Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity instruments of large cap companies</li> </ul>	<p><b>RISKOMETER</b> Investors understand that their principal will be at Very High Risk.</p>
<b>Flexi Cap Fund</b>	<b>UTI Flexi Cap Fund</b> (Flexi Cap Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum</li> </ul>	
<b>Value Fund</b>	<b>UTI Value Opportunities Fund</b> (An open ended equity scheme following a value investment strategy)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments following a value investment strategy across the market capitalization spectrum</li> </ul>	
<b>Large &amp; Mid Cap Fund</b>	<b>UTI Core Equity Fund</b> (Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity instruments of both large cap and mid cap companies</li> </ul>	
<b>Mid Cap Fund</b>	<b>UTI Mid Cap Fund</b> (Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in mid cap companies</li> </ul>	
<b>Equity Linked Savings Scheme (ELSS)</b>	<b>UTI Long Term Equity Fund (Tax Saving)</b> (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity instruments of companies that are believed to have growth potential</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**