

# Hybrid Ready Reckoner

March 2021



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Parameters	UTI Hybrid Equity Fund (Earlier - UTI Balanced Fund)	UTI Equity Savings Fund	UTI Multi Asset Fund (Earlier - UTI Wealth Builder Fund)	UTI Arbitrage Fund (Earlier - UTI Spread Fund)	UTI Regular Savings Fund (Earlier - UTI MIS Advantage Plan)	UTI Retirement Benefit Pension Fund	UTI CCF - Savings Plan (Earlier - UTI CCP Balanced Plan)	UTI CCF - Investment Plan (Earlier - UTI CCP Advantage Fund)	UTI Unit Linked Insurance Plan
Product Category	Hybrid - Aggressive	Hybrid - Equity Savings	Hybrid - Multi Asset	Hybrid - Arbitrage	Hybrid - Conservative	Solution Oriented-Retirement Fund	Solution oriented- Children's Fund	Solution oriented- Children's Fund	Hybrid - Dynamic Asset Allocation
Date of Inception/ Allotment	2nd January 1995	30th August 2018	19th November 2008	22nd June 2006	16th December 2003	26th December 1994	12th July 1993	30th January 2008	1st October 1971
AUM (Month end in Crs)	3849	180	683	3597	1614	3211	3898	444	4859
Fund Manager	V Srivatsa (Equity) Sunil Patil (Debt)	V Srivatsa (Equity) Sunil Patil (Debt)	Sanjay Ramdas Dongre	Sharwan Goyal (Equity)* Amit Sharma (Debt)	Amandeep Chopra (Debt) Ajay Tyagi (Equity)	Amandeep Chopra (Debt) V Srivatsa (Equity)	Amandeep Chopra (Debt) Vetri Subramaniam & Vishal Chopda (Equity)*	Vetri Subramaniam & Vishal Chopda*	Amandeep Chopra (Debt) Ajay Tyagi (Equity)
Ideal Investment Horizon	3 yrs. plus	3 yrs. plus	3 yrs. plus	6 months & above	3 yrs. plus	5 yr. plus	5 yr. plus	5 yr. plus	10 year / 15 year
Benchmark	CRISIL Hybrid 25+75 Aggressive	Crisil Equity Savings Index	Customized benchmark S&P BSE 200, Gold & Crisil Bond Fund Index	Nifty 50 Arbitrage	Crisil Short Term Debt Hybrid 75+25 Fund Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index	Nifty 500	CRISIL Short Term Debt Hybrid 60+40 Fund Index
Investment Purpose	Wealth Creation	Wealth Creation & Income generation	Wealth Creation	Income generation	Income generation	Retirement corpus	Wealth creation for Child	Wealth Creation for Child	Insurance, Tax Saving & Wealth Creation
<b>Portfolio by Capitalization &amp; Assets</b>									
Equity (%)	72.11	71.63**	69.55**	66.11***	23.46	38.84	39.48	97.77	37.32
Large Cap (%)	68	94	80	85	75	64	65	65	74
Mid Cap (%)	18	4	16	13	21	20	25	25	22
Small Cap (%)	14	2	4	2	4	16	10	10	4
Arbitrage/Derivatives (%)	-	33.17	27.13	66.42	-	-	-	-	-
<b>Operating Cash Flow (OCF) - Equity Portion</b>									
C1	83	84	90	-	96	82	94	94	96
C2	8	7	7	-	4	8	6	6	4
C3	9	9	3	-	0	10	0	0	0
<b>Return on Capital Employed (ROCE) - Equity Portion</b>									
R1	45	41	57	-	92	44	57	57	92
R2	32	35	31	-	7	34	29	28	7
R3	23	24	12	-	1	22	14	15	1
Long Term Debt (%)	12.32	12.42	12.64	10.78	36.53	30.14	27.36	-	26.07
Short Term Debt (%)	-	10.55	4.35	14.16	-	3.58	1.28	-	1.54
G-Sec (%)	9.92	-	-	-	20.24	17.07	16.89	-	24.83
NCA (%)\$	3.81	5.42	3.20	8.96	14.43	10.37	14.63	2.23	9.48
Securitized Debt (%)	1.84	-	-	-	5.33	-	0.36	-	0.76
Gold ETF	-	-	10.23	-	-	-	-	-	-
<b>Portfolio by Allocation (Top 5)</b>									
Fund's Top Allocation (%)	FINANCIAL SERVICES : 34.48	FINANCIAL SERVICES : 31.51	FINANCIAL SERVICES : 23.99	FINANCIAL SERVICES : 26.60	AAA/A1+ : 41.24	AAA/A1+ : 46.40	AAA/A1+ : 46.20	FINANCIAL SERVICES : 32.30	SOV : 46.69
	IT : 10.82	IT : 13.39	IT : 11.81	OIL & GAS : 10.44	SOV : 32.57	SOV : 33.62	SOV : 36.80	CONS GOODS : 15.63	AAA/A1+ : 38.02
	CONS GOODS : 7.59	OIL & GAS : 10.71	CONS GOODS : 11.24	PHARMA : 9.58	AA+ : 14.95	AA+ : 9.12	AA+ : 10.12	IT : 12.32	AA+ : 8.21
	CONSTRUCTION : 7.42	AUTOMOBILE : 8.41	OIL & GAS : 9.93	CONSUMER GOODS : 8.58	AA : 4.60	AA- : 3.07	D : 2.56	AUTOMOBILE : 5.95	AA- : 1.94
	AUTOMOBILE : 6.67	CONSTRUCTION : 6.80	PHARMA : 5.20	METALS : 8.18	A+ : 3.84	A : 2.14	A : 1.40	PHARMA : 5.21	D : 1.82
<b>Key Statistics</b>									
Standard Deviation(Annual %)	15.34	NIL	13.07	1.13	6.16	8.51	8.32	19.59	8.11
Beta	0.96	NIL	0.85	0.22	0.78	0.97	0.96	0.93	0.89
Sharpe Ratio (%)	0.20	NIL	0.19	1.65	0.36	0.16	0.24	0.31	0.28
Yield to Maturity (%)	7.39	5.52	5.33	4.91	6.97	6.51	6.54	-	6.03
Average Maturity (Years)	5.75	0.84	0.54	0.46	4.47	5.24	5.46	-	5.11
Modified Duration(years)	4.15	0.76	0.50	0.46	3.09	3.79	3.86	-	3.56
Expense Ratio (%)	Regular:2.00 Direct:1.36	Regular:1.54 Direct:0.70	Regular:1.97 Direct:1.24	Regular:0.95 Direct:0.38	Regular:1.80 Direct:1.18	Regular:1.74 Direct:1.19	Regular:1.76 Direct:1.57	Regular:2.51 Direct:1.72	Regular:1.66 Direct:1.04

Data as of February 28, 2021. Standard Deviation = 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 the past three years.  
 \* Change of Fund Manager effective from 30th August, 2019 for UTI CCF Savings and Investment Plan and 11th Dec 2020 for UTI Arbitrage Fund \*\*Gross Equity(Cash Equity + Arbitrage). OCF & ROCE are calculated on Net Equity Exposure for Multi Asset Fund & Equity Savings Fund \$NCA includes Non current Assets, Money Market Pool, Repo and Reverse Repo.  
 Standard Deviation, Beta, Sharpe Ratio is NIL for UTI Equity Savings Fund as the fund is yet to complete 3 years. # Average Equity holding is 67.02% for the past 12 months against the requirement of minimum 65%. Top five allocation(Sector) - rebased values.

# Product Label



Haq, ek behtar zindagi ka.

CATEGORY	NAME OF THE SCHEMES	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:	RISKOMETER (as of Jan 31, 2021)
Hybrid - Arbitrage Fund	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>
Hybrid - Equity Savings Fund	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 Moderate 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"> <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 Moderately 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"> <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>
Solution Oriented - Retirement Fund	UTI Retirement Benefit Pension Fund(An open ended retirement solution oriented scheme having a lock-in for at least 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 Very 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"> <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>
Hybrid - Dynamic Asset Allocation	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 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"> <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 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"> <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.**