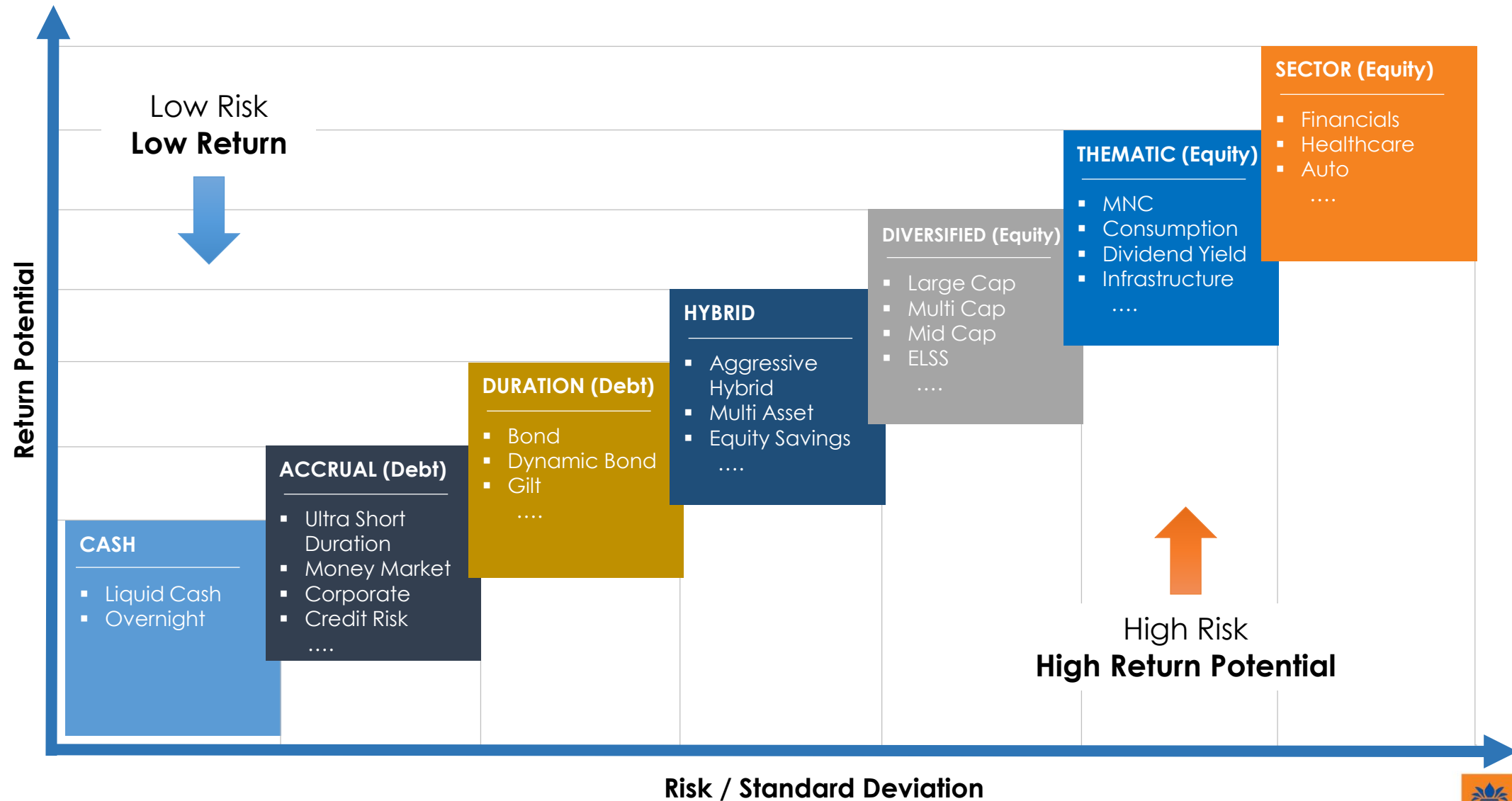




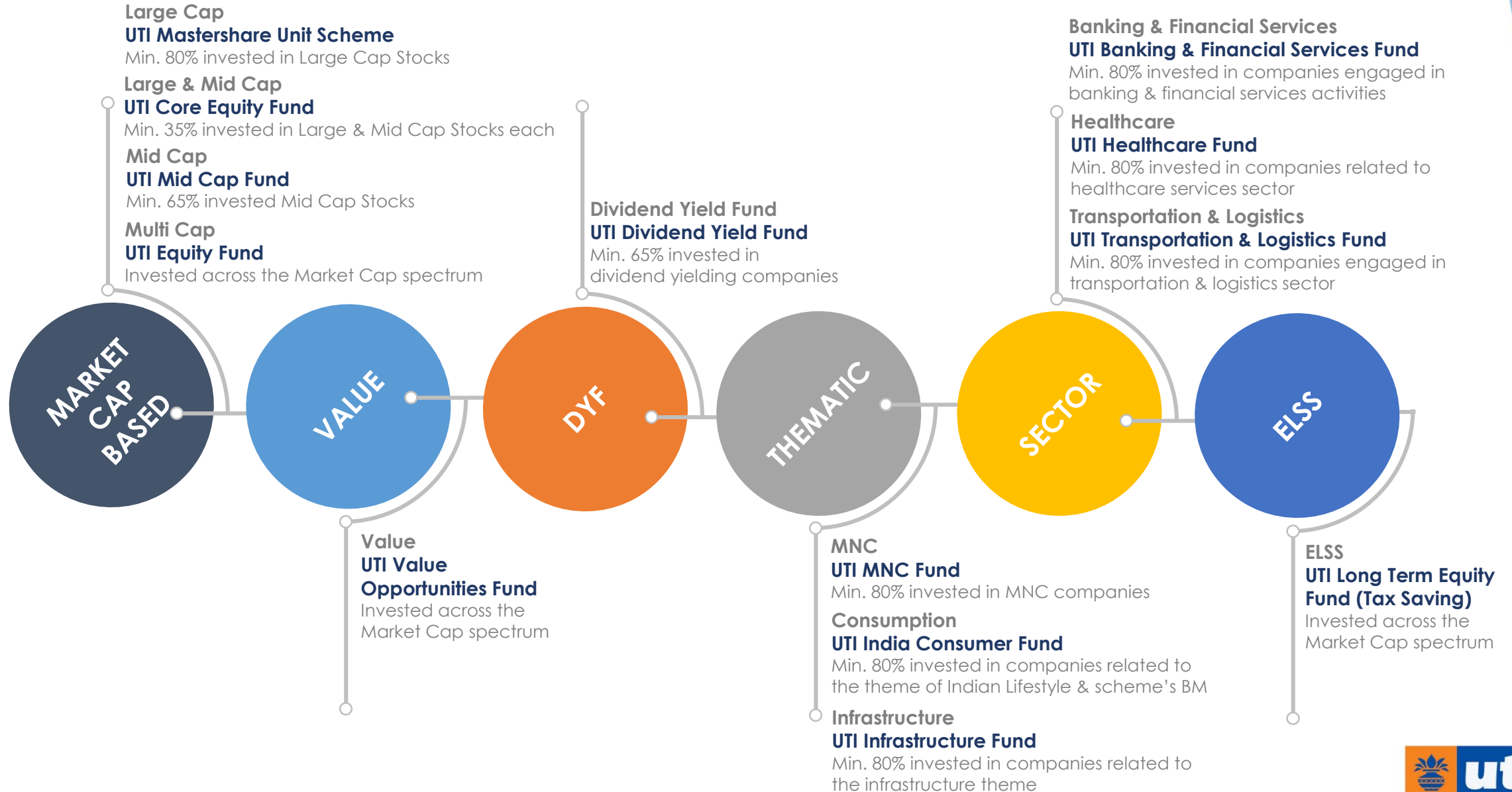
# UTI Product Focus: *Equity Funds*

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

# Product Spectrum on Risk v/s Return grid



# Product Positioning – UTI Equity Product Spectrum (Actively Managed Equity Funds)

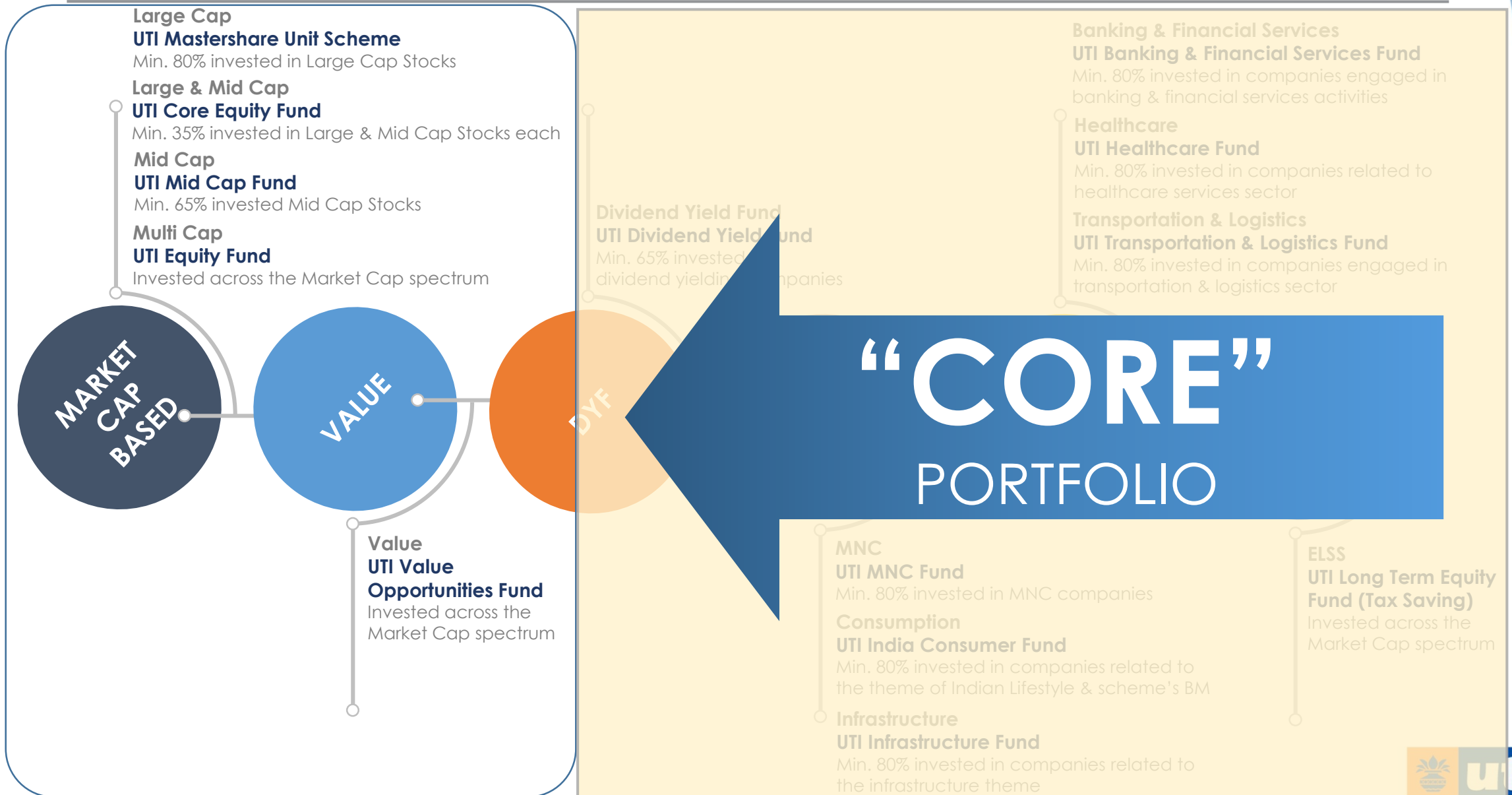


Market Capitalisation: Definition of Large Cap, Mid Cap and Small Cap: As per the SEBI circular SEBI/HO/IMD/DF3/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap are a) Large Cap: 1<sup>st</sup> - 100<sup>th</sup> company in terms of full market capitalization, b) Mid Cap: 101<sup>st</sup> - 250<sup>th</sup> company in terms of full market capitalization, c) Small Cap: 251<sup>st</sup> company onwards in terms of full market capitalization.



Haq, ek behtar zindagi ka.

# Product Positioning – UTI Equity Product Spectrum (Actively Managed Equity Funds)



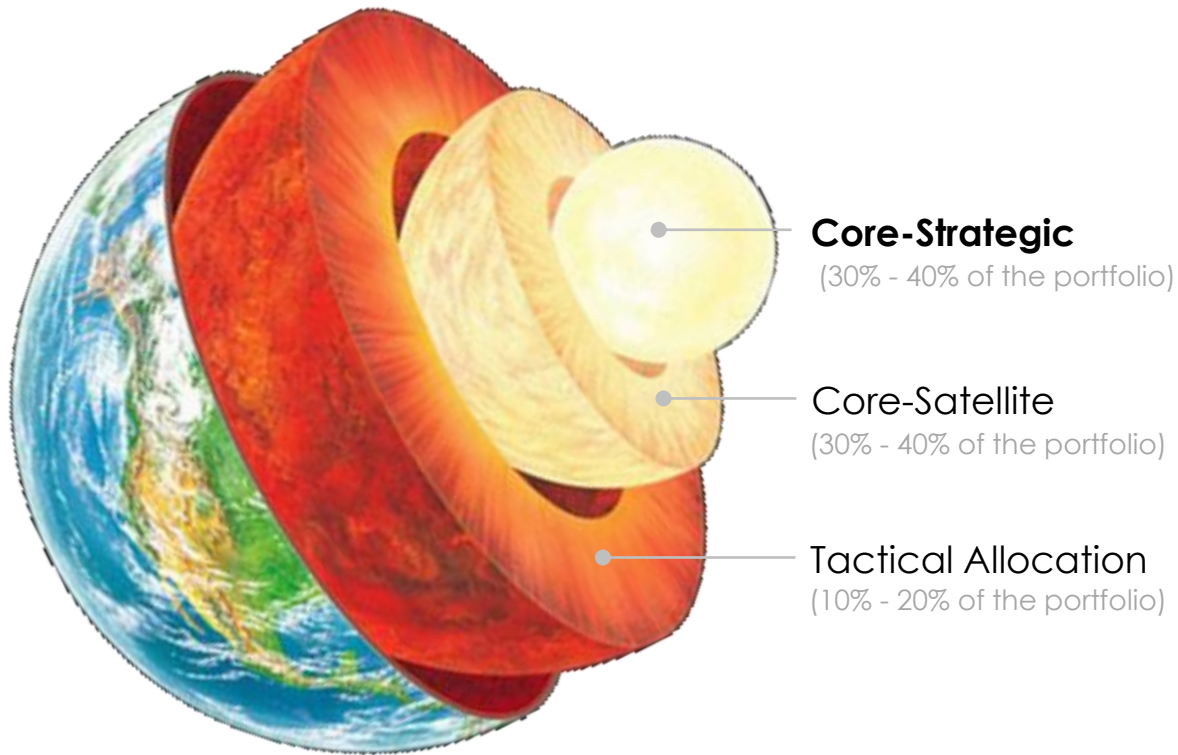
Market Capitalisation: Definition of Large Cap, Mid Cap and Small Cap: As per the SEBI circular SEBI/HO/IMD/DF3/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap are a) Large Cap: 1<sup>st</sup> - 100<sup>th</sup> company in terms of full market capitalization, b) Mid Cap: 101<sup>st</sup> - 250<sup>th</sup> company in terms of full market capitalization, c) Small Cap: 251<sup>st</sup> company onwards in terms of full market capitalization.



Haq, ek behtar zindagi ka.

# Characteristics of “CORE” portfolio

## A representation on Asset Allocation



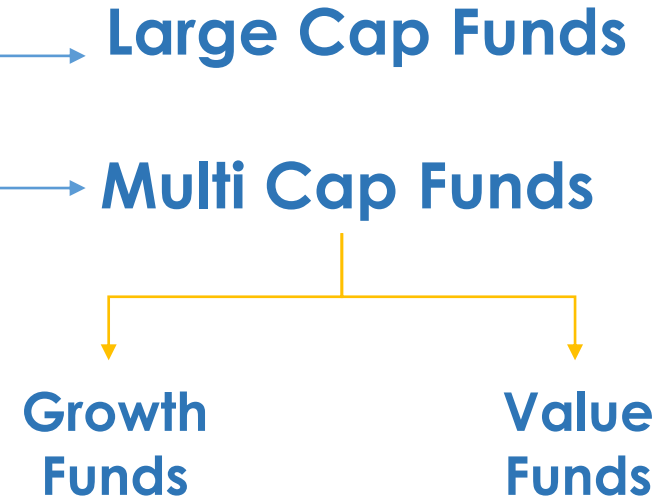
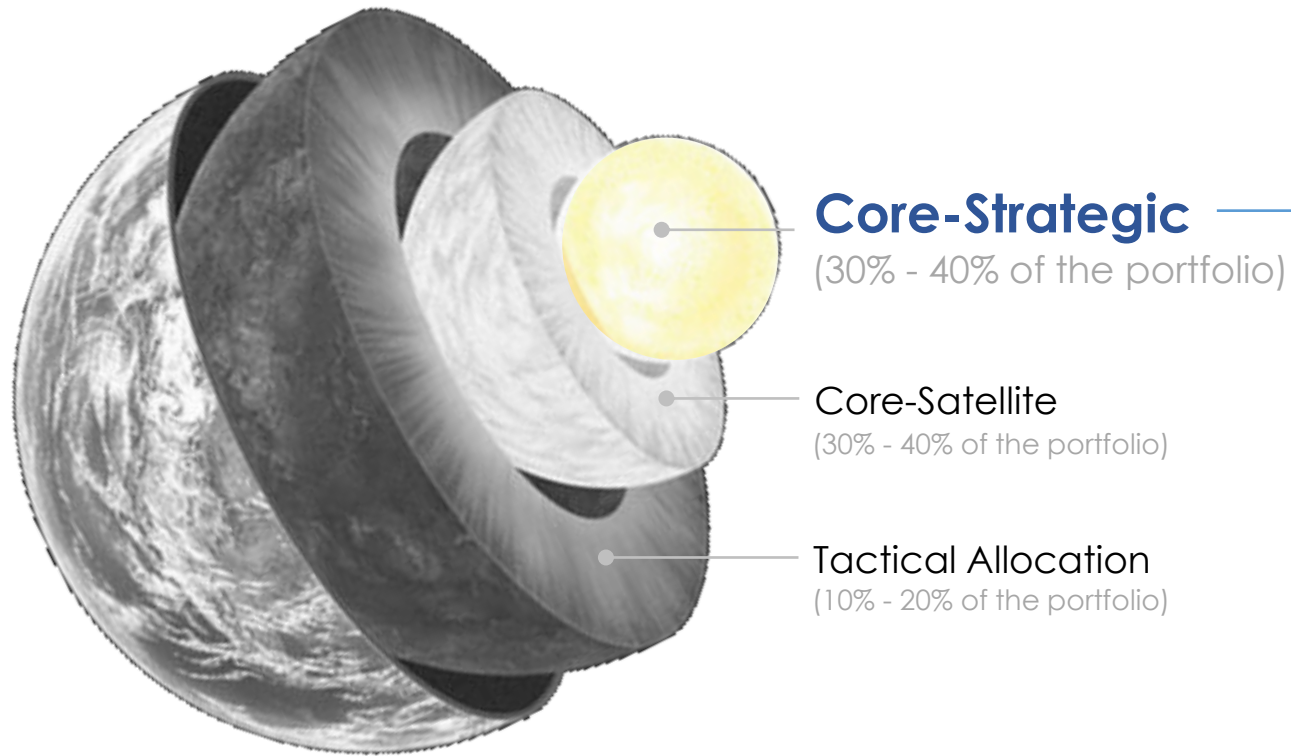
- A “CORE” holding represents substantial holding held for achieving long-term financial goals, having attributes of
  - High quality portfolio
  - Well-diversified portfolio
  - Stable risk return profile
  - Highly liquid
- Benefits from sectors that are stable and opportunities for growth
- Relatively lesser volatility & drawdowns

The above representation is only for understanding purpose, one should not constitute portfolio only based on the above and advised to approach their financial advisors based on the investors respective risk profile before making investment decisions.

Image Source: Illustrator Gary Hincks

# “CORE” portfolio: Fund Categories

## A representation on Asset Allocation

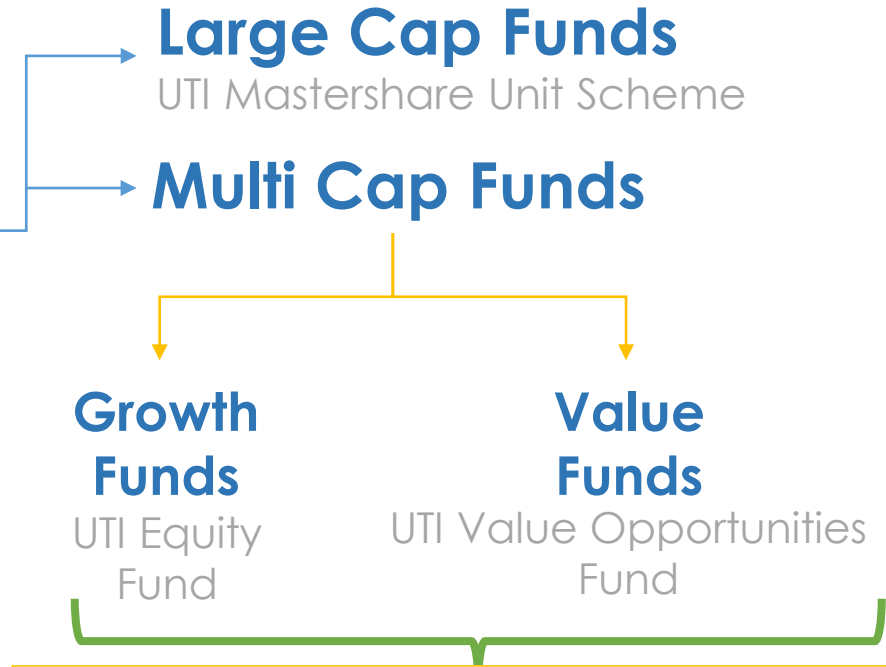
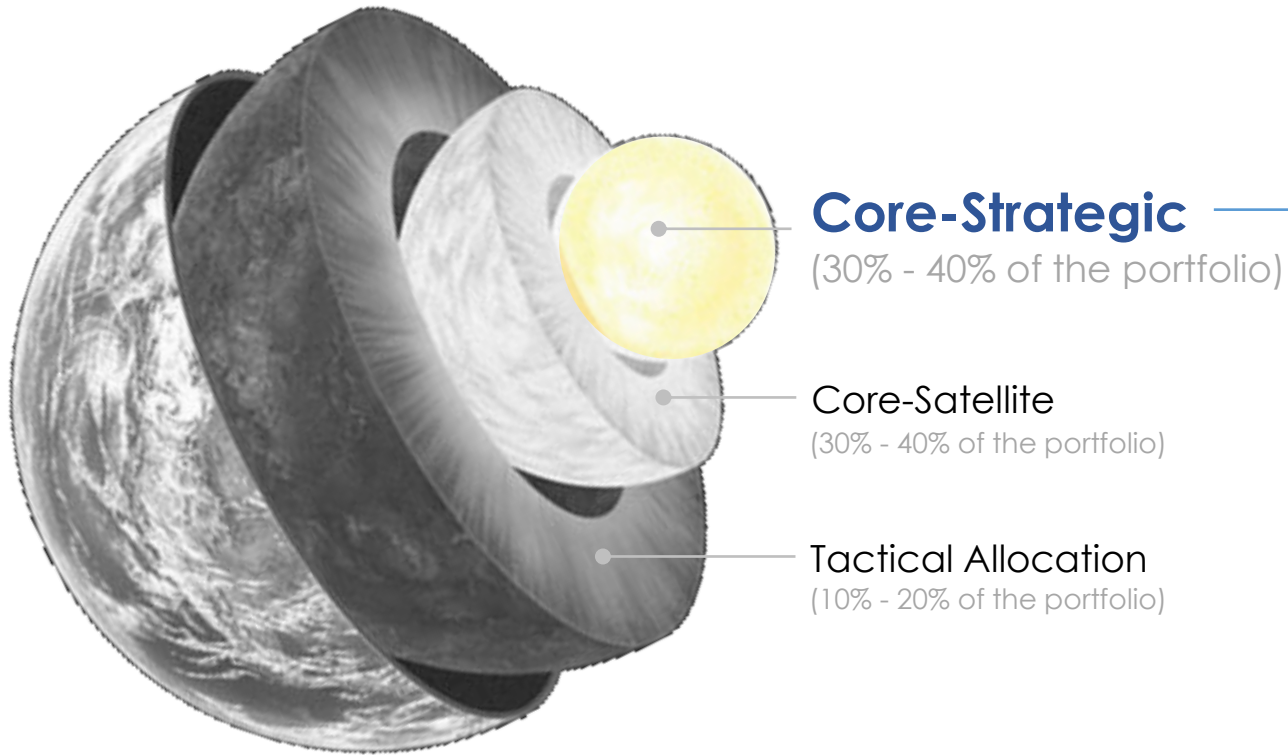


The above representation is only for understanding purpose, one should not constitute portfolio only based on the above and advised to approach their financial advisors based on the investors respective risk profile before making investment decisions.

Image Source: Illustrator Gary Hincks

# “CORE” portfolio: Fund Categories

## A representation on Asset Allocation



**POWER OF THREE**

The above representation is only for understanding purpose, one should not constitute portfolio only based on the above and advised to approach their financial advisors based on the investors respective risk profile before making investment decisions.

Image Source: Illustrator Gary Hincks

INVEST TO ACCELERATE YOUR WEALTH CREATION

# PRESENTING UTI POWER OF THREE~



**UTI MASTERSHARE UNIT SCHEME<sup>~</sup>**  
India's First\* Large Cap Fund



**UTI VALUE OPPORTUNITIES FUND<sup>^</sup>**  
Value Fund



**UTI EQUITY FUND<sup>‡</sup>**  
Multi Cap Fund

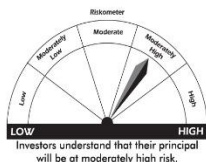
• TRUSTED BY OVER **8 MILLION INVESTORS<sup>#</sup>**

• TOTAL DIVIDEND PAID<sup>\*\*</sup> OVER **₹6100 CR**

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**UTI POWER OF THREE**

~UTI Power of Three is only a communication approach applied to various investment types from UTI MF. It is a single application form, where an investor can choose to invest, either via Systematic Investment Plan or Lumpsum, in more than one scheme as depicted in the communication developed for UTI Power of Three. The payment will be made through individual cheques drawn out towards individual schemes under the respective scheme.  
\*Inception date 15th October, 1986. #8 million = 0.15 million investors for UTI Mastershare Unit Scheme as on date of inception 15th October 1986 (Current Investors - over 0.6 million as on 31st May, 2020) + 0.13 million investors for UTI Value Opportunities Fund as on date of inception 20th July 2005 (Current Investors - over 0.4 million as on 31st May, 2020) + 6 million investors for UTI Equity Fund as on date of inception 18th May 1992 (Current Investors - over 1.2 million as on 31st May, 2020). \*\*Total dividend paid out in UTI Mastershare Unit Scheme, UTI Value Opportunities Fund and UTI Equity Fund from February 2003 till 30th April, 2020. Past performance may or may not be sustained in future. Pursuant to payment of dividend, the NAV of the respective options of the schemes would fall to the extent of payout and statutory levy (if applicable). Distribution of dividend is subject to trustee's approval and availability of distributable surplus. ~An open ended equity scheme predominantly investing in large cap stocks. As per new norms for definition of Market Capitalisation prescribed by SEBI, classification would be: Large Cap: 1st - 100th company (full market cap), Mid Cap: 101st - 250th company (full market cap), Small Cap: 251st company onwards (full market cap). ^An open ended equity scheme following a value investment strategy. ‡An open ended equity scheme investing across large cap, mid cap and small cap stocks.



### UTI MASTERSHARE UNIT SCHEME

This product is suitable for investors who are seeking:\*

- Long term capital appreciation
- Investment predominantly in equity instruments of large cap companies

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

### UTI VALUE OPPORTUNITIES FUND

This product is suitable for investors who are seeking:\*

- Long term capital appreciation
- Investment in equity instruments following a value investment strategy across the market capitalization spectrum

### UTI EQUITY FUND

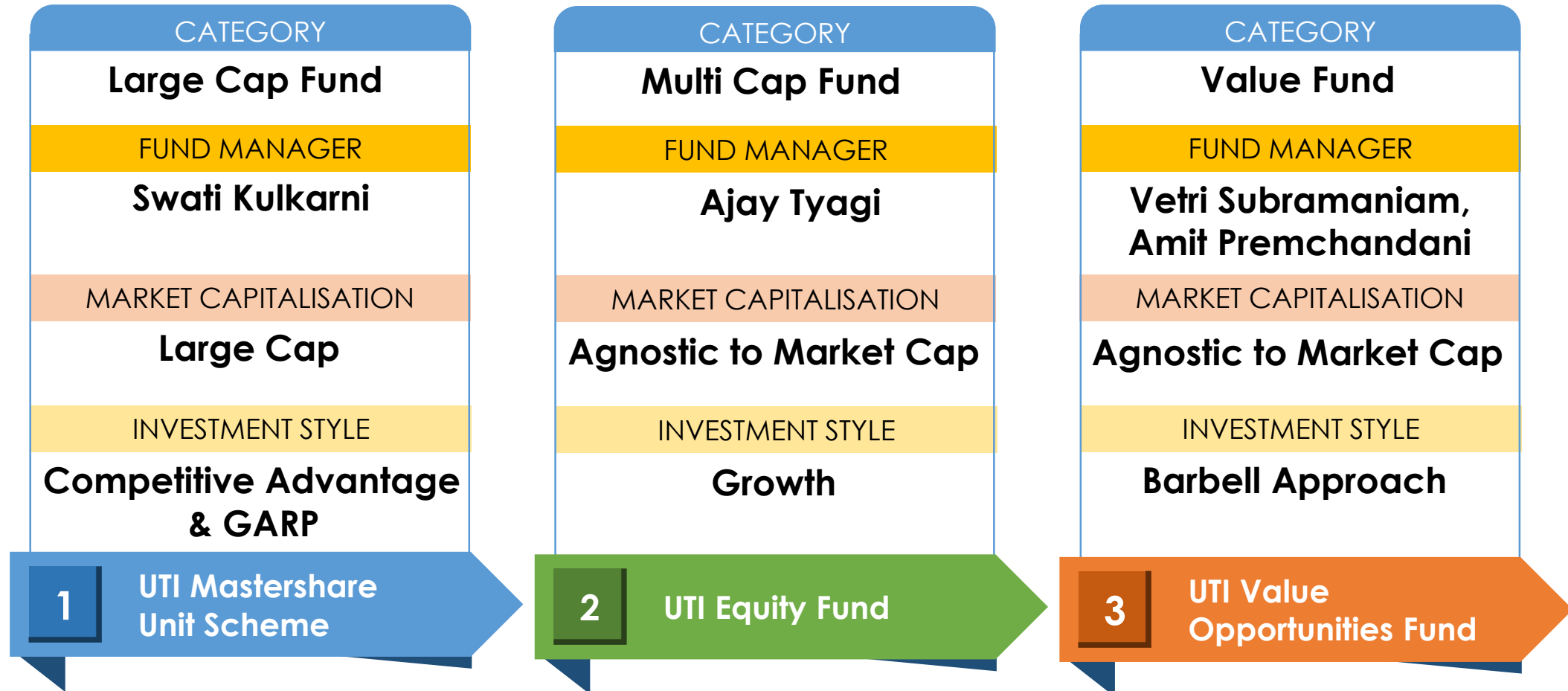
This product is suitable for investors who are seeking:\*

- Long term capital appreciation
- Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum

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



# POWER OF THREE



Haq, ek behtar zindagi ka.

# UTI Power of Three

1

**UTI Mastershare  
Unit Scheme**  
Large Cap Fund

**Large Market  
Capitalisation**  
companies

**Competitive Franchise**

**Growth at Reasonable  
Price (GARP)**

Blend of Top-down &  
Bottom-up approach

2

**UTI Equity Fund**  
Multi Cap Fund

**Quality**  
High RoCE / RoE

**Long term growth &  
stability in margins**

Consistency in  
Cash Flow Generation  
& **Free Cash Flow Yield**

Bottom-up approach

3

**UTI Value  
Opportunities Fund**  
Value Fund

**Barbell Approach**  
Buy what the market  
underestimates -  
Growth or Cyclicity

**Sector Selection &  
Market Capitalisation -  
flexible** based on  
valuations

Blend of Top-down &  
Bottom-up approach

# Portfolio Construction – Style Discipline

1

**UTI Equity Fund**  
Multi Cap Fund

2

**UTI Mastershare Unit Scheme**  
Large Cap Fund

3

**UTI Value Opportunities Fund**  
Value Fund

Fund Manager

Ajay Tyagi

Swati Kulkarni

Vetri Subramanian,  
Amit Premchandani

Portfolio Composition#	OCF		RoCE		OCF		RoCE		OCF		RoCE	
	C1	C2	C3	R1	R2	R3	C1	C2	C3	R1	R2	R3
	96%	4%	0%	91%	7%	2%	91%	6%	3%	85%	15%	0%
				64%	26%	10%				56%	33%	11%

Benchmark

Nifty 500

S&P BSE 100

Nifty 500

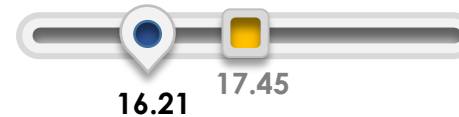
Price to Book (P/B)



Price to Earnings (P/E)



Return on Equity (RoE)



Market Cap.

Large 67 | Mid 27 | Small 6

Large 85 | Mid 12 | Small 3

Large 71 | Mid 24 | Small 5

Active Share

64%

39%

63%

Stock Count

52

47

53



Fund



Benchmark

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). Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregation.

All data as of June 30, 2020



Haq, ek behtar zindagi ka.

1

## UTI Mastershare Unit Scheme

Large Cap Fund

### Key Highlights

- Predominantly a large cap portfolio, with companies having
  - Strong Managements
  - Competitive Edge
  - Financial Strengths
  - Long growth run-way
- Performance track record of over 33 years across the market cycle
- Ability to withstand volatile markets by limiting drawdowns

### Why invest in this Fund?

- The Fund has a consistency in its market cap allocation (style purity) and a true to label product over longer periods
- A portfolio of 45-55 stocks provides for diversification which is apt for investors looking for stable growth with relatively lesser volatility in returns
- A fund for building investor's core equity portfolio for steady and long term wealth creation

2

## UTI Equity Fund Multi Cap Fund

### Key Highlights

- A Multi cap portfolio that endeavours to pick high quality businesses in secular growth industries that can generate economic value
- The Fund focuses on companies which can generate high cash flows with stability in revenues and earnings growth
- The Fund endeavors to generate superior wealth in the medium to long run by investing only into companies that generate economic value
- The Fund avoids investing in cyclical industries which are highly volatile and least likely to sustain over longer periods

### Why invest in this Fund?

- The Fund follows well-set investment strategy in respect of stock selection and framework for prudent portfolio construction which explains its long term approach to investing in stocks for wealth creation
- A fund for building investor's core equity portfolio while investing in quality businesses that generate economic value

3

## UTI Value Opportunities Fund Value Fund

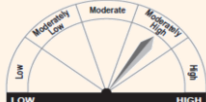
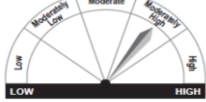
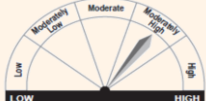




### Key Highlights

- The Fund would follow the “Barbell approach” for its stock picking which is buying what the market underestimates - Growth or Cyclical providing for margin of safety
- The fund has the flexibility to operate across the market cap spectrum following the “Value” style of investment
- Potential for outperformance over plain vanilla equity funds, which are more diversified but at the same time minimise the risk arising from pure sector funds while generating a reasonable return

### Why invest in this Fund?

- The fund has flexibility to position itself more actively across the market cap spectrum. While the portfolio will have a large cap bias the midcap exposure could vary more widely based on valuation differentials
- A fund for building investor’s core equity portfolio with reasonable outperformance over plain vanilla equity funds over medium to long term

# Product Label

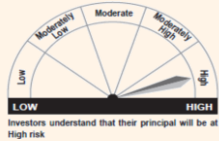
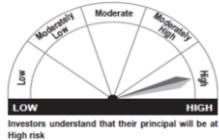
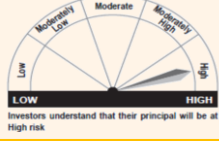
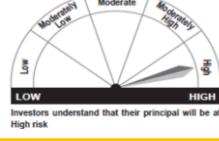
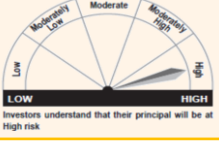
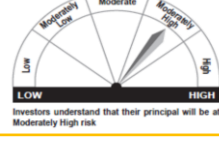
Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
<b>UTI Mastershare Unit Scheme</b> (Large Cap Fund- An open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Investment predominantly in equity instruments of large cap companies</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<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>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<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>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<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>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>UTI Equity Fund</b> (Multi Cap Fund- An open ended 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>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>UTI Dividend Yield Fund</b> (An open ended equity scheme predominantly investing in dividend yielding stocks)	<ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Investment predominantly in dividend yielding equity and equity related securities</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>UTI Infrastructure Fund</b> (An open ended equity scheme following the Infrastructure theme)	<ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector</li> </ul>	 <p>Investors understand that their principal will be at High risk</p>

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



Haq, ek behtar zindagi ka.

# Product Label

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
<p><b>UTI MNC Fund</b> (An open ended equity following the theme of investing predominantly in equity and equity related securities of Multi-National Companies)</p>	<ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Investment predominantly in equity and equity related securities of Multi-National companies</li> </ul>	 <p>LOW HIGH Investors understand that their principal will be at High risk</p>
<p><b>UTI India Consumer Fund</b> (An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption)</p>	<ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Investment in equity instruments of companies that are expected to benefit from of the changing consumer aspirations, changing lifestyle and growth of consumption</li> </ul>	 <p>LOW HIGH Investors understand that their principal will be at High risk</p>
<p><b>UTI Banking and Financial Services Fund</b> (An open ended equity scheme investing in Banking and Financial Services Sector)</p>	<ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities.</li> </ul>	 <p>LOW HIGH Investors understand that their principal will be at High risk</p>
<p><b>UTI Healthcare Fund</b> (An open ended equity scheme investing in the Healthcare Services Sector)</p>	<ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Investment predominantly in equity and equity related securities in the Healthcare Services sector.</li> </ul>	 <p>LOW HIGH Investors understand that their principal will be at High risk</p>
<p><b>UTI Transportation and Logistics Fund</b> (An open ended equity scheme investing in transportation and logistics sector)</p>	<ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector</li> </ul>	 <p>LOW HIGH Investors understand that their principal will be at High risk</p>
<p><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)</p>	<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>	 <p>LOW HIGH Investors understand that their principal will be at Moderately High risk</p>

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



# Thank You

**REGISTERED OFFICE:** UTI Tower, 'Gn' Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051. Phone: 022 – 66786666. UTI Asset Management Company Ltd (Investment Manager for UTI Mutual Fund) Email: invest@uti.co.in . (CIN-U65991MH2002PLC137867). For more information, please contact the nearest UTI Financial Centre or your AMFI/NISM certified UTI Mutual Fund Independent Financial Advisor (IFA) for a copy of the Statement of Additional Information, Scheme Information Document and Key Information Memorandum cum Application Form.

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**Mutual Fund Investments are subject to market risks, read all scheme related documents carefully**



*Haq, ek behtar zindagi ka.*