

**MUTUAL
FUNDS**
Sahi Hai



Haq, ek behtar zindagi ka.

LIVE YOUR DREAM.
**BE FINANCIALLY
INDEPENDENT.**

UTI SMART WOMAN SAVINGS PLAN

July 2017



This product is suitable for investors who are seeking* :

- Reasonable income with moderate capital appreciation over a long term horizon
- Investment in equity instrument (maximum – 30%) and debt/money market instruments

* Investors should consult their financial advisors 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.

About Our Investment Management Team (Fixed Income)



Amandeep Chopra
Head of Fixed Income
MBA
Total Exp: 26 yrs
With UTI MF: 26 yrs



Sudhir Agarwal
Fund Manager
MBA & CFA
Total Exp: 13 yrs
With UTI MF: 8 yrs



Ritesh Nambiar
Fund Manager
MBA, CFA & FRM
Total Exp: 12 yrs.
With UTI MF: 9 yrs



Sunil Patil
Fund Manager
MFM & M.Com
Total Exp: 27 yrs.
With UTI MF: 27 yrs



Amit Sharma
Assistant Fund Manager
CA,FRM
Total Exp: 8 yrs.
With UTI MF:8 yrs

Mutual Fund

PMS,
Retirement
Solution &
Offshore



Manish Joshi
Fund Manager
MSc, MFM
Total Exp: 20 yrs
With UTI MF: 20 yrs



Shilpita Guha
CIO
MSc (Economics), MBA
Total Exp: 20 yrs
With UTI MF: 20 yrs



Rahul Aggarwal
Portfolio Manager
BE, MBA (Finance)
Total Exp: 8yrs
With UTI MF: 1 yrs

Research &
Economist



Meghna Shah
Economist
MBA (Finance),
MA (Economics)
Total Exp: 8yrs



Siddharth S.
Research Analyst
MBA (IB), CFA
Total Exp: 7 yrs



Richa Tripathi
Research Analyst
MBA (Finance)
Entire Exp: 4 yrs



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About Our Investment Management Team (Equity)

Investment Managers



Vetri Subramaniam
Head Equity & Fund Manager
Total Work Exp: 25 Years
UTI MF: Less than a year



Swati Kulkarni, CFA
FM – Domestic Equity
Total Work Exp: 26 Years
With UTI: 25 Years



Lalit Nambiar, CFA
FM – Domestic Equity
Total Work Exp: 23 Years
With UTI: 10 Years



Sanjay Dongre
FM – Domestic Equity
Total Work Exp: 23 Years
With UTI: 23 Years



Ajay Tyagi, CFA
FM – Domestic Equity
& Offshore Funds
Total Work Exp: 17 Years
With UTI: 17 Years



V Srivatsa
FM – Domestic Equity
& Offshore Funds
Total Work Exp: 17 Years
With UTI: 15 Years



Kaushik Basu
FM – Domestic Equity
Total Work Exp: 34 Years
With UTI: 34 Years

Research Team



Sachin Trivedi, CFA
FM – Domestic Equity
& Head of Research
Total Work Exp: 16 Years
With UTI: 16 Years
Tracks Capital Goods,
Auto, Logistics



Amit Premchandani, CFA
FM – Domestic Equity
& Sr. Analyst
Total Work Exp: 12 Years
With UTI: 8 Years
Tracks Banks , NBFCs, Cement



Ritesh Rathod, CFA
FM – Domestic Equity
& Sr. Analyst
Total Work Exp: 11 Years
With UTI: 11 Years
Tracks Technology ,
Pharmaceuticals, Real Estate



Sharwan Goyal, CFA
FM – Overseas Investments
& Portfolio Analyst
Total Work Exp: 11 Years
With UTI: 11 Years



Kamal Gada, CFA
Research Analyst
Total Work Exp: 12 Years
With UTI: 9 Years
Tracks Energy, Fertilizer,
Chemicals, Media and Infra
construction



Vishal Chopda, CFA
Research Analyst
Total Work Exp: 9 Years
With UTI: 6 Years
Tracks FMCG (Staples),
QSR, Retail, Consumer Durable



Parag Chavan, CFA
Research Analyst
Total Work Exp: 7 Years
With UTI: 5 Years
Tracks Metals & Mining,
Utilities, Building Materials,
Sugar, Healthcare, Hotels



Preethi R S
Research Analyst
Total Work Exp: 5 Years
With UTI: 5 Years
Tracks Auto Ancillaries,
Insurance, HFC & NBFCs



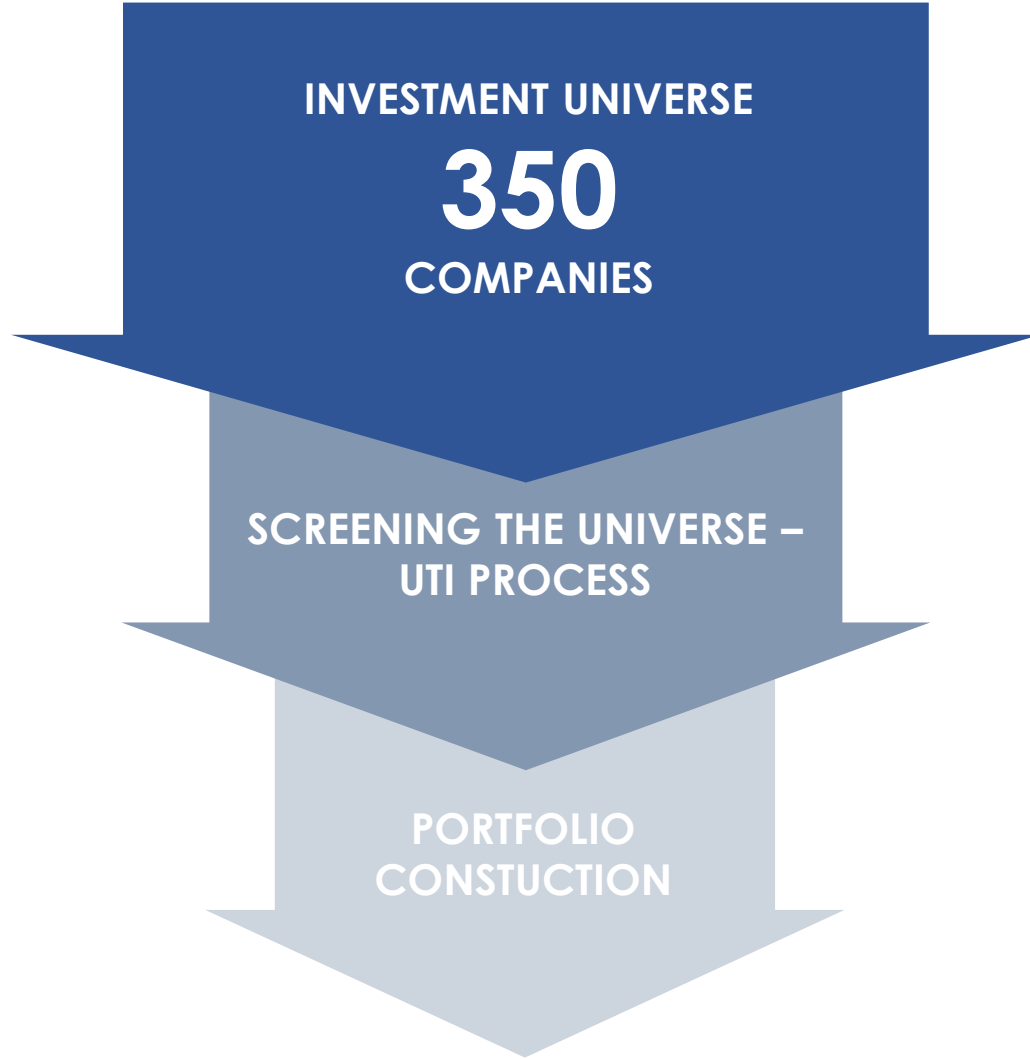
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Fixed Income Investment Process



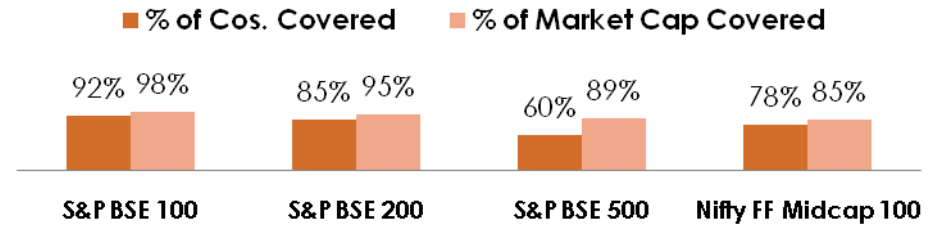
Investment Universe & Portfolio Construction (Equity)

INVESTMENT PROCESS LED BY CONVICTION & STYLE CONSISTENCY



INVESTMENT UNIVERSE

About **350** companies, spanning large, mid & small market capitalisation.



SCREENING THE UNIVERSE – UTI PROCESS

Objective Factors

- Operating Cash Flow
- Return on Capital/Equity

Subjective Factors

- Management Competence
- Growth Prospects

This is a comprehensive and ongoing feature of Investment process.

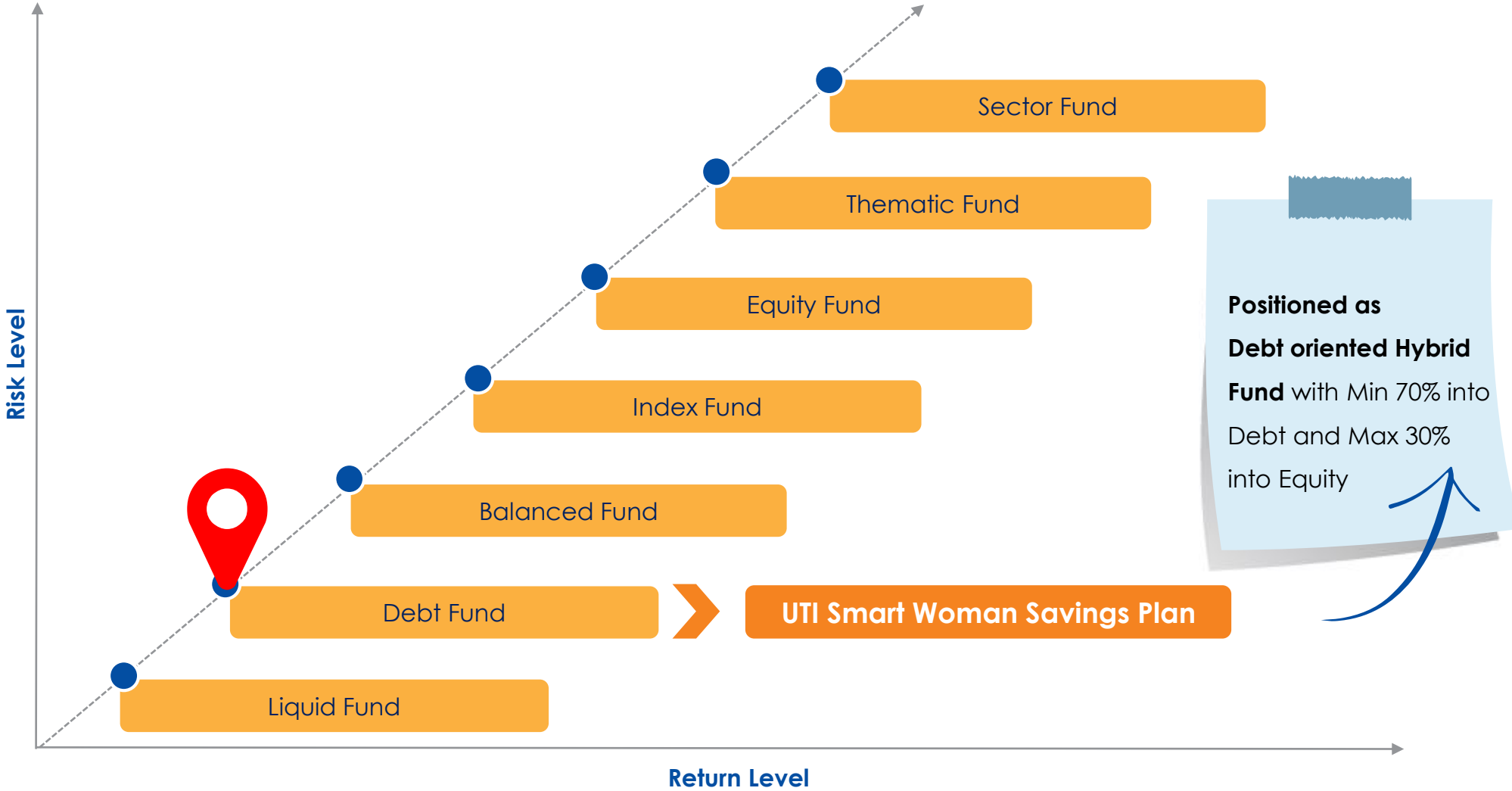
PORTFOLIO CONSTRUCTION

- Based on the Fund Mandate & Internal Prudential investment norms
- Considerations for Valuations, Sector Weights
- Market Cap bias & Active Share



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Product Positioning



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Growing need of Financial Empowerment



Financial Independence :

- Creating your own investment corpus reduces your dependency
- Helps women to realize their financial goals into numbers
- Sense of ownership thus building confidence



Fulfilling increased responsibility :

- Daughter contribute to family finances
- A trendsetter by continuing to be an asset to their own family even after marriage



Planning for Retirement and other financial Goals :

- Reduces dependency during old age
- Helps to manage finances especially during increased life expectancy
- To meet and fulfill dreams of higher education while at work



Planning for emergency :

- Helps to reduce financial burden
- Having sufficient corpus in the kitty helps in regaining confidence

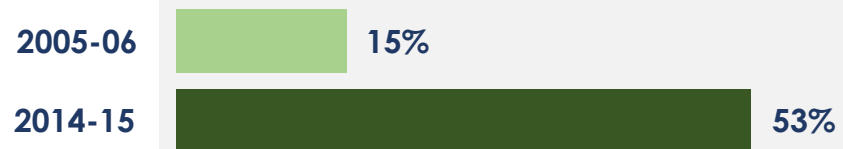


Financial Empowerment will help women in better decision making process, autonomy and easy access to resources

Rising Women's Participation

Impressive jump in financial inclusion of women.

% of women population having bank accounts



38.4%

of women population owns a house or land (alone or jointly)

Data as on 2014-15

8% rise of women population investing in equity mutual fund schemes as against **9%** increase in men's participation.

Average investment by women in both lump-sum & Systematic Investment Plans has doubled in 2014 compared to a year ago.

Women, on an average, made lump-sum investment of **Rs. 1.6 lakhs** in equity schemes.



Professionals such as doctors, lawyers and teachers account for almost **45 %** of the total women equity mutual fund folios.



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Women and the barriers to financial empowerment



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In Summary,



There are certain factors which act as barriers to women participation into financial investments and also their involvement into decision making process



There is a growing need for financial empowerment to women since they have to fulfil increased responsibility, independently build investment corpus and fulfil their retirement and other financial goals



There is genuine need for financial vehicle (preferred women centric) to bring a large potential segment into financial / investment mode

Who can invest ?



An Indian resident or an NRI female person who has completed 18 years of age can invest in her own name either singly or jointly with another adult person on the “first holder or survivor” basis. The second applicant will enjoy all the rights like a nominee



A resident or NRI adult person may apply as an alternate applicant for the benefit of a mentally handicapped resident or NRI adult female person.

UTI Smart Woman Savings Plan – Fund Snapshot



Type of scheme

An open - ended debt oriented scheme

Fund Inception

8th March, 2001



Fund Manager

Mr. Amandeep S. Chopra
(Debt portfolio) – B.S.c. MBA [FMS Delhi]

Mr. Ajay Tyagi (Equity portfolio) -
CFA, MFC



Minimum Investment

Dividend Option : ₹ 5,000/-

Growth option : ₹ 1,000/-

Investment Objective

To invest in a portfolio of equity/equity related securities and debt and money market instruments with a view to generating reasonable income with moderate capital appreciation.

Benchmark






Crisil Debt Hybrid (75:25)



Asset Allocation

Instruments	Indicative Allocation (% of Total Assets)		Risk Profile
	Minimum	Maximum	
Debt	70%	100%	Low to Medium
Equity & Equity related	0%	30%	Medium to High

Why UTI Smart Woman Savings Plan

-  Female investors (resident & NRI) can create their investment corpus from the age of 18 years
-  Encourages disciplined Systematic investment over one's working life
-  Facilitates in periodical withdrawal thus enabling regular Cash-flow
-  Enables conservative female investors to also invest small proportion into equity with a moderate risk
-  Easy liquidity*



Investment Strategy – Equity

- 1 Equity portfolio with a multi cap approach with bias towards large cap in the ratio of 70:30 (Large : Mid & Small)
- 2 Large cap stock selection done on the basis of top down approach based on sectors likely to outperform the index over the medium term
- 3 Mid and small cap on bottom up approach with focus on quality of management , strong earnings quality , improving return profile and reasonable valuations
- 4 Focus on deriving alpha from mid cap exposures and large cap for imparting stability to the fund
- 5 Low concentration ratios with top 10 holdings limited 10.75% of equity portfolio

Investment Strategy – Fixed income

- 1 Maintain Debt portfolio with focus on corporate debt with average duration of 3-4x and portfolio of high quality credits (A+ and above)
- 2 Tactical allocations to G-Sec based on the overall fixed income strategy of the fund house
- 3 Portfolio management based on interest rate outlook, credit quality, liquidity and broad debt market environment
- 4 Focus on minimizing credit risk

Fund facts (Equity Composition)



Fund Snapshot

Fund Size:

Monthly Avg. AuM : ₹ 201.46 Crores

Last Day AuM : ₹ 201.52 Crores

No. of Unit Folios : 20,402



Portfolio Characteristics

Wtd. Avg. MCap : 1,09,346

Active Share* : 69.13%

*Active Share calculated vis-a-vis NIFTY 50



Investment Stylebox

	Growth	Blend	Value
Large			
Large & Mid	✓		
Mid & Small			



No. of Stocks

49

Top 5 / Top10 Stocks

29.36% / 44.92%



Top 5 / Top 10 Sectors

83.26% / 96.93%

Outside Benchmark

57.18%



Quantitative Indicators*

Beta : 1.15
SD(Annual) : 3.85%
PTR (Annual) : 0.81
Sharpe Ratio : 1.20



* Based on total assets of the Scheme

Portfolio (Equity Composition)

Equity Top 20 Holdings

STOCK NAME	SECTOR	% to NAV	Act. Wt %
BAJAJ FINANCE LTD.	FINANCIAL SERVICES	2.21	7.41
INDUSIND BANK	FINANCIAL SERVICES	2.09	4.94
YES BANK LTD.	FINANCIAL SERVICES	1.74	4.34
HDFC BANK LIMITED	FINANCIAL SERVICES	1.52	-4.20
INFOSYS LTD.	IT	1.2	-1.17
KOTAK MAHINDRA BANK LTD.	FINANCIAL SERVICES	1.04	0.26
I.T.C. LTD.	CONSUMER GOODS	0.96	-4.44
H D F C LTD.	FINANCIAL SERVICES	0.94	-3.99
MOTHERSON SUMI SYSTEMS LTD.	AUTOMOBILE	0.88	2.93
CADILA HEALTHCARE LTD.	PHARMA	0.83	2.79
SHREE CEMENT LTD.	CEMENT & CEMENT PRODUCTS	0.82	2.75
MARUTI SUZUKI INDIA LTD.	AUTOMOBILE	0.78	-0.07
TATA CONSULTANCY SERVICES LTD.	IT	0.78	-0.87
ASTRAL POLY TECHNIK LTD.	INDUSTRIAL MANUFACTURING	0.72	2.41
GRUH FINANCE LIMITED	FINANCIAL SERVICES	0.71	2.37
SUN PHARMACEUTICALS INDUSTRIES	PHARMA	0.7	0.65
PAGE INDUSTRIES	TEXTILES	0.66	2.20
MINDTREE LTD.	IT	0.62	2.07
INFO-EDGE (INDIA) LTD.	IT	0.57	1.92
ECLERX SERVICES LTD.	IT	0.55	1.83

Top 10 Unique Stocks (As compared to NIFTY 50 – Sub indices of Benchmark Crisil Debt Hybrid 75:25 index)



STOCK NAME	SECTOR	% to NAV
BAJAJ FINANCE LTD.	FINANCIAL SERVICES	2.21
MOTHERSON SUMI SYSTEMS LTD.	AUTOMOBILE	0.88
CADILA HEALTHCARE LTD.	PHARMA	0.83
SHREE CEMENT LTD.	CEMENT & CEMENT PRODUCTS	0.82
ASTRAL POLY TECHNIK LTD.	INDUSTRIAL MANUFACTURING	0.72
GRUH FINANCE LIMITED	FINANCIAL SERVICES	0.71
PAGE INDUSTRIES	TEXTILES	0.66
MINDTREE LTD.	IT	0.62
INFO-EDGE (INDIA) LTD.	IT	0.57
ECLERX SERVICES LTD.	IT	0.55

* The equity exposure in the scheme is rebased to 100 for calculating Active weights

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 Nifty 50 (sub index of Crisil Debt Hybrid 75:25 index). Data as of June 30, 2017.

Portfolio Snapshot (Equity)



Market Capitalisation (% of Equity portion)

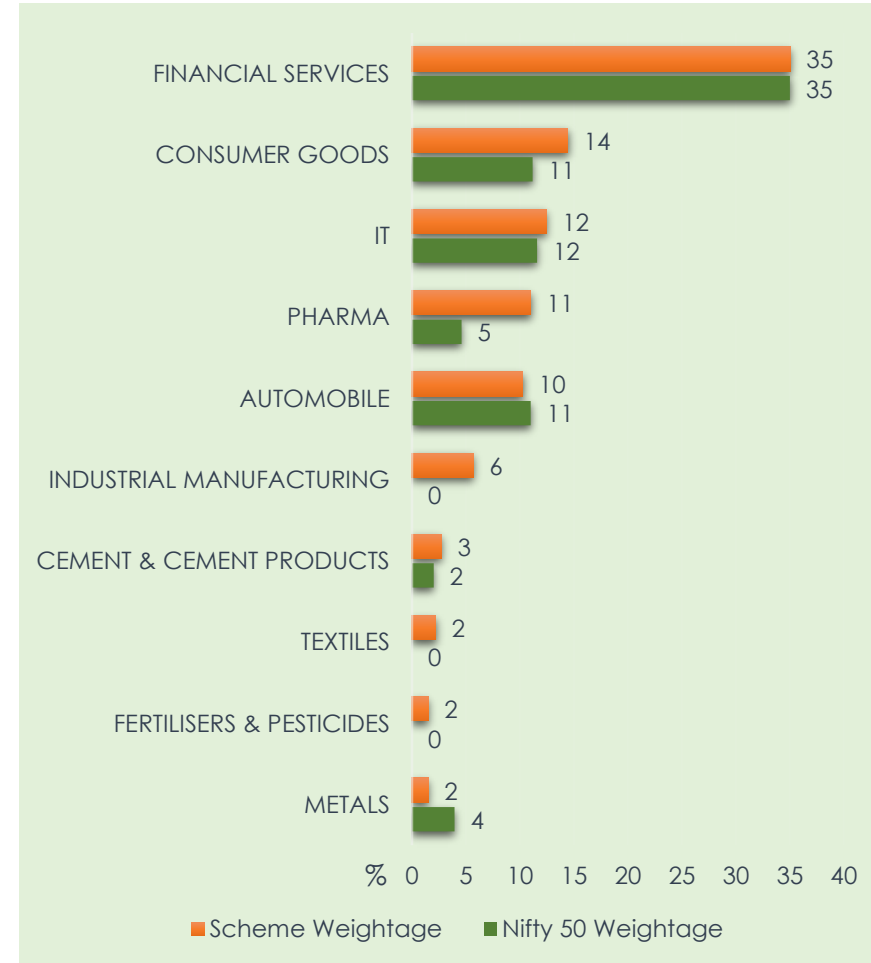
Large: 69 | Mid: 28 | Small: 3

Active Stock positions (as compared to Nifty 50)

Overweight (Top 5)	Underweight (Top 5)
Bajaj Finance Ltd.	Reliance Industries Ltd.
IndusInd Bank Ltd.	ICICI Bank Ltd.
Yes Bank Ltd.	ITC Ltd.
Motherson Sumi Systems Ltd.	HDFC Bank Ltd.
Cadila Healthcare Ltd.	HDFC Ltd.

Top 10 Sectoral Breakdown (in %)

As compared to NIFTY 50 – Sub index to Scheme benchmark



Portfolio Snapshot (Fixed Income)

Credit Profile of Debt (% of debt portion)



Quantitative Indicators

Average Maturity : 2.42 years

Modified Duration : 1.90 years

YTM : 7.82 %

Excluding net current assets



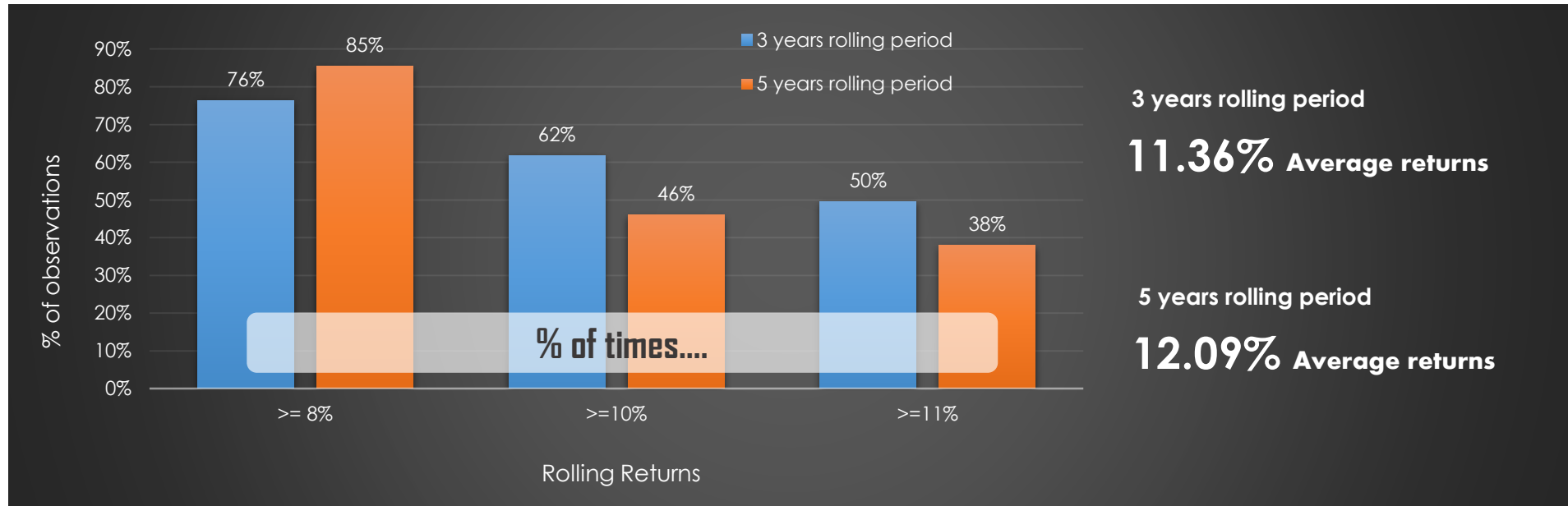
Top 10 Holdings & G - Sec(in %)

Long Term Debt (Rating)	% to NAV
RELIANCE UTILITIES & POWER PVT LTD. (CRISIL AAA)	9.58
AFCONS INFRASTRUCTURE LTD. (ICRA AA)	9.53
JSW ENERGY LTD. (CARE AA-)	9.42
IDEA CELLULAR LTD. (CARE AA+)	7.37
IDFC BANK LTD (ICRA AAA)	5
KOTAK MAHINDRA INVESTMENT LTD. (CRISIL AAA)	4.74
STEEL AUTHORITY OF INDIA LTD. (IND AA)	4.36
EXIM BANK (CRISIL AAA)	2.65
RURAL ELECTRIFICATION CORPORATION LTD. (CRISIL AAA)	1.6
GAIL (INDIA) LTD. (IND AAA)	0.52

Probability of higher returns in the long run...



Rolling Returns Performance (10 year period : 30/06/2007 - 30/06/2017)



Total Number of observations : 2415; Rolling frequency : Daily



UTI SMART WOMAN SAVINGS PLAN – Probability of generating better returns with longer holding period



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Performance Track Record



Fund Performance Vs Benchmark (as of 30/06/2017)

Period	Fund Performance Vs Benchmark			Growth of ₹ 10,000/-		
	NAV (%)	Crisil Debt Hybrid (75:25) (%)	Crisil 10 year Gilt Index (%)	NAV (₹)	Crisil Debt Hybrid (75:25) (₹)	Crisil 10 year Gilt Index (₹)
1 Year	10.88	10.48	11.69	11,088	11,048	11,169
3 Years	10.01	8.97	11.15	13,317	12,943	13,736
5 Years	10.49	10.15	8.47	16,472	16,220	15,019
Since Inception	12.70	N.A.	N.A.	70,399	N.A.	N.A.

Systematic Investment Plan (SIP) Returns (as of 30/06/2017)

Period	Investment Amount (₹)	Value Fund (₹)	Crisil Debt Hybrid (75:25) (₹)	Yield Fund (%)	Crisil Debt Hybrid (75:25) (%)
1 Year	1,20,000	1,26,375	1,26,393	10.07	10.10
3 Years	3,60,000	4,15,148	4,12,234	9.50	9.02
5 Years	6,00,000	7,84,595	7,67,629	10.68	9.80
7 Years	8,40,000	11,93,337	11,80,467	9.87	9.57
10 Years	12,00,000	19,63,257	19,32,633	9.52	9.22
Since Inception*	15,10,000	29,76,243	N.A.	10.23	N.A.



Source: MFIE., Internal

The above value is calculated on the basis of the return from regular plan growth option of the scheme. Past performance may or may not be sustained in future. All returns are in CAGR - Compounded Annualized Growth Rate. N.A. Not Available. Inception of UTI Smart Woman Savings Plan: March 08, 2001 Note: The loads have not been taken into account. Systematic Investment Plan (SIP) returns are worked out assuming investment of Rs.10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. @:Since inception return for above mentioned schemes is taken for the period December 2004 to June 2017 (Since SIP facility was introduced in November 2004). For performance of other funds managed by the same Fund Manager, please refer the Slide No. 17 & 18. The current fund manager is managing the fund since Dec 2014.

Performance details of other schemes managed by the fund manager – Mr. Amandeep S. Chopra

Fund performance as on June 30, 2017							
Period	1 Year		3 years		5 years		Fund manager managing the fund since
	Scheme Return (%)	Benchmark return (%)	Scheme Return (%)	Benchmark return (%)	Scheme Return (%)	Benchmark return (%)	
UTI Gilt Advantage Fund LTP	17.53	13.2	13.20	12.68	11.01	10.74	13-Feb-12
UTI Retirement Benefit Pension Fund	14.92	11.4	11.21	8.82	12.27	10.72	14-Dec-06
UTI Dynamic Bond Fund	14.68	11.47	11.17	10.91	10.86	9.58	13-Feb-12
UTI Bond Fund	13.98	11.47	10.90	10.91	9.84	9.58	13-Feb-12
UTI Childrens Career Balanced Plan	13.86	11.4	12.57	8.82	14.09	10.72	14-Dec-06
UTI C.R.T.S. 1981	12.45	10.48	9.97	8.97	11.75	10.15	14-Dec-06
UTI Unit Linked Insurance Plan	11.25	11.4	10.15	8.82	11.34	10.72	14-Dec-06
UTI Mis Advantage Plan	11.24	12.07	10.66	10.56	11.59	10.16	30-Jun-04
UTI Monthly Income Scheme	10.99	12.07	9.6	10.6	9.84	10.16	12-Sep-02
UTI Medium Term Fund	10.21	11.47	N.A.	N.A.	N.A.	N.A.	25-Mar-15
UTI GSEC STP	8.18	8.03	8.03	8.76	8.19	8.52	13-Feb-12
UTI Liquid Cash Plan	6.92	6.86	7.91	7.83	8.39	8.26	03-Jul-15
UTI Money Market Fund	6.91	6.86	7.94	7.83	8.44	8.26	03-Jul-15

Performance details of other schemes managed by the fund manager – Mr. Ajay Tyagi

Fund performance as on June 30, 2017							
Period	1 Year		3 years		5 years		Fund manager managing the fund since
	Scheme Return (%)	Benchmark return (%)	Scheme Return (%)	Benchmark return (%)	Scheme Return (%)	Benchmark return (%)	
UTI Bluechip Flexicap Fund	14.85	18.08	9.95	9.91	14.87	14.17	01-Dec-15
UTI Equity Fund	13.40	16.88	11.52	8.36	16.55	13.28	13-Jan-16
UTI Unit Linked Insurance Plan	11.25	11.4	10.15	8.82	11.34	10.72	02-Dec-14
UTI Mis Advantage Plan	11.24	12.07	10.66	10.56	11.59	10.16	02-Dec-14

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) E-mail: invest@uti.co.in, (CIN-U65991 MH2002GOI137867). 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 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



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