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UTI EQUITY SAVINGS FUND

An open ended scheme investing in
equity, arbitrage and debt



NEW FUND OFFER OPENS ON	August 10, 2018
NEW FUND OFFER CLOSES ON	August 24, 2018
TYPE OF SCHEME	An open ended equity scheme investing in equity, arbitrage and debt
INVESTMENT OBJECTIVE	To provide capital appreciation and income distribution to the investors using arbitrage opportunities, investment in equity/equity related instruments and debt/money market instruments
BENCHMARK	40% CRISIL Liquid Fund Index, 30% CRISIL Composite Bond Fund Index and 30% S&P BSE 200 Index
FUND MANAGERS	Mr. V Srivatsa (Equity Portfolio), and Mr. Sunil Patil (Debt Portfolio)
PLANS & OPTIONS	Regular & Direct Plans with Growth & Dividend Options
MIN. INVESTMENT AMOUNT	Rs 5,000 and in multiple of Rs 1 thereafter
EXIT LOAD	1% of the applicable NAV, if redeemed on or before 1 year from the date of allotment

INVESTMENT ALLOCATION & STRATEGY

Under normal market circumstances, the fund will follow the below asset allocation pattern:

ASSET CLASS	MINIMUM	MAXIMUM
Total Equity & Equity Related Securities*	65%	100%
*Of which		
Cash-future arbitrage opportunities	20%	75%
Net long equity position	20%	50%
Debt and Money Market Securities <small>(including securitized debt & margin for derivatives)^</small>	10%	35%
Units issued by REITs & InvITs	20%	35%

^The fund may invest up to 50% of its debt portfolio in securitized debt

- The Scheme may invest in Repo in corporate debt. Gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net asset scheme or such other limits as may be permitted by SEBI from time to time.
- The Scheme can take exposure up to 20% of its net assets in securities lending.
- The Scheme will not engage in Short selling.
- The Scheme shall not engage in Credit default Swap.

INVESTMENT STRATEGY

- UTI Equity Savings Fund will aim to keep a net long equity exposure of 25%-35% .
- The equity allocation will follow a multi-cap approach with a bias to large-cap stocks.
- When picking sectors, the fund will adopt a top-down approach, identifying sectors going through short-term challenges and that are trading at below long-term averages
- It will pick stocks trading at deep discount to their intrinsic value and with signs of unlocking long-term growth potential. The valuations will be based on key metrics such as EV/EBITDA, P/E, Book Value or Asset Value.
- The arbitrage exposure will ideally range between 30%-40% of the portfolio. The fund manager will seek opportunities arising out of mispricing in cash & future markets, and which can provide regular accruals.
- The fund will maintain an allocation of 10%-30% to debt. The fund manager will follow an accrual strategy and will focus on good credit quality bonds with a low duration.

ABOUT THE FUND MANAGERS

Mr V Srivatsa will be the fund manager of the Equity portion of UTI Equity Savings Fund, while **Mr. Sunil Patil** will manage the Debt portion.

Mr V Srivatsa is Executive Vice President & Fund Manager at UTI AMC Ltd. He has been with UTI AMC since 2002. From October 2009, he served as the fund manager for the Equity portion of Hybrid Funds. Prior to joining UTI he has worked with Ford, Rhodes Parks & Co. Chartered Accountants for 2 years and as Officer-Audit in Madras Cements Ltd. He is a B.Com graduate, C.A., C.W.A. and has a PGDM from IIM, Indore. He currently manages six domestic and five overseas funds.

Mr Sunil Patil is Fund Manager at UTI AMC Ltd. He has been with UTI AMC since 1989 and has 18 years of rich experience in Primary Market Investment and Dealing. He holds a Masters degree in Financial Management and Masters in commerce. He is currently managing the portfolios of the following closed ended fund series – UTI Capital Protection Oriented Funds, UTI Dual Advantage Funds, UTI Fixed Term Income Funds, UTI Fixed Income Interval Funds, and debt portion of UTI Hybrid Equity Fund.

FUND SUITABILITY

- UTI Equity Savings Fund is suitable for first-time investors and those with a low-to-moderate risk profile, seeking a limited equity exposure.
- The fund provides diversification across equity, debt and arbitrage opportunities, thus suitable for those who are seeking portfolio diversification across asset classes.
- The controlled equity exposure provides long-term growth potential, while the exposure to debt and arbitrage opportunities limits the downside risk of the portfolio, and provides a potential to generate income.
- As the net-long equity exposure and equity arbitrage account for over 65% of the portfolio, the scheme is classified as an Equity scheme, thus, it enjoys a tax advantage over non-equity funds, namely debt and liquid funds.
- UTI Equity Savings Fund will endeavor to maintain an expense ratio between 1.50%-1.70%. This is lower than the average expense ratio of Equity Savings Fund in the category.

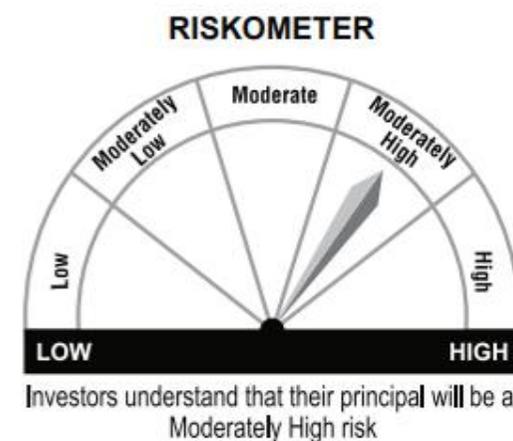
***To invest in this fund, kindly get in touch with**

Deepak Chellani (Product Head) **022-6632 2285** | Mail us at **MFSS@plindia.com**

PRODUCT LABELLING

FUND NAME	PRODUCT LABELING THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	
UTI EQUITY SAVINGS FUND (An open ended scheme investing in equity, arbitrage and debt)	Long term capital appreciation and income	Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt and money market opportunities

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



DISCLAIMER (Mutual Funds are subject to market risks, please read all scheme related documents carefully).

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