

UTI Mutual Fund

Category : Equity : Hybrid Fund | Benchmark Index : CRISIL Hybrid 35+65 Aggressive | Fund Manager : Jaydeep Bhowal

417.29

NAV as on 19- Dec-25

6,718 (Cr.)

AUM as on 30-Nov-25



The risk of the benchmark is Very High Risk

Rating

★★★★★

Historical Return (%)						
	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	2.72	4.36	4.80	16.26	17.17	12.83
Benchmark Index	0.98	4.28	5.57	15.66	14.71	13.36

Investment Objective

The Fund seeks to generate long term capital appreciation by investing predominantly in equities linked securities of small cap segment.

Sector Allocation(%)	
Financials	20.8
Technology	11.5
Consumer Discretionary	7.97
Energy & Utilities	7.78
Materials	6.1

Asset Allocation (%)	
Equity	69.59
Cash&cashEqv.	1.58
Debt	25.46
Real Estate	3.37

Portfolio Holdings	
Company	Assets(%)
HDFC Bank	6.04
ICICI Bank	4.59
Infosys	4.02
Reliance Industries	3.31
ITC	2.95
7.32% GOI 2030	1.86
7.24% GOI 2055	1.84
6.68% GOI 2040	1.82
7.18% GOI 2037	1.22
6.28% GOI 2032	1.2

Quantitative Data (%)	
Standard Deviation	9.37
Beta	0.84
Sharpe Ratio	0.94
Alpha Ratio	2.80
Turnover Ratio	25
Expense Ratio	1.71
Lock-in Period	-
Fund Type	Open Ended
Fund House	UTI Mutual Fund
Fund Taxation	Equity Oriented
Min. Inv. Lumpsum/ SIP	Rs. 1,000 /500

Investment Rationale

Argues for investing to combat inflation's erosive effects on household expenses (9-19% CAGR), education costs (10.5% inflation), and weddings (22-30%), which outpace traditional savings like FDs at 4-7.1%. It contrasts low-yield options (PPF 7.1% tax-free, gold/real estate ~11%) with superior mutual fund returns (large-cap 17.55%, mid/small-cap 22-23% over 10 years), demonstrating via examples how SIPs in equity funds meet goals like higher education (₹60L in 17 years via ₹9K/month at 12%) or marriage (₹1Cr in 16 years via ₹17.5K/month) more efficiently than FDs/PPF. Early investing leverages compounding (e.g., ₹5K/month from age 25 yields ₹3.25Cr by 65 at 12% vs. ₹1.5Cr from age 40), thriving amid market crises per Warren Buffett's wisdom.