

## SCHEME INFORMATION DOCUMENT

### SECTION I

#### UTI Nifty 50 Exchange Traded Fund (UTI Nifty 50 ETF) (An open ended scheme replicating / tracking Nifty 50 Index)

BSE Scrip Code: 539313 NSE Symbol: UTINIFTETF

| This product is suitable for investors who are seeking*:                                                                             | Scheme Risk-o-meter :<br>UTI Nifty 50 Exchange Traded Fund                                                                                                                          | Benchmark Risk-o-meter :<br>Nifty 50 Total Return Index (TRI)                                                                                             |
|--------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>• long term investment.</li><li>• Investment in securities covered by Nifty 50 Index</li></ul> |  <p><b>RISKOMETER</b><br/>Investors understand that their principal will be at Very High Risk.</p> |  <p><b>RISKOMETER</b><br/>Benchmark riskometer is at Very High risk</p> |

Risk-o-meter for the fund is based on the portfolio ending September 30, 2024. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://www.utimf.com/downloads/addenda-financial-year>

# Based on the Index Composition as on September 30, 2024.

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

**UTI Mutual Fund**

**UTI Asset Management Company Limited**

**UTI Trustee Company Private Limited**

#### Address of the Mutual Fund, AMC and Trustee Company:

UTI Tower, Gn Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051.

Website: [www.utimf.com](http://www.utimf.com)

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI, nor has SEBI certified the accuracy or adequacy of the Scheme Information Document (SID).

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / UTI Financial Centers (UFCs) / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of UTI Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on [www.utimf.com](http://www.utimf.com).

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest UTI Financial Centre or log on to our website.

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

Please refer the NSE Disclaimer Clause overleaf.

This Scheme Information Document is dated November 20, 2024

## **DISCLAIMER OF NSE**

### **Stock Exchange Disclaimer Clause:**

“As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter no. NSE/LIST/27442 dated May 26, 2015, permission to the Mutual Fund to use the Exchange’s name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund’s units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund’s units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund. Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.”

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**Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME**

| Sr. No. | Title                          | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---------|--------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| I.      | Name of the scheme             | UTI Nifty 50 Exchange Traded Fund (UTI Nifty 50 ETF)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| II.     | Category of the Scheme         | Exchange Traded Fund (ETF)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| III.    | Scheme Type                    | UTI Nifty 50 ETF is an open ended scheme replicating / tracking Nifty 50 Index.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| IV      | Scheme Code                    | UTIM/O/O/OET/15/08/0056                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| V       | Investment Objective           | <p>The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.</p> <p>However there is no guarantee or assurance that the investment objective of the scheme will be achieved</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| VI      | Liquidity                      | <p><b>On the Exchange</b><br/>The units of the Scheme can be bought / sold in minimum lot of 1 unit and in multiples of one thereof by all Investors during market hours on all trading days on the National Stock Exchange (NSE) &amp; Bombay Stock Exchange (BSE) where the Scheme's Units are listed.</p> <p><b>Directly with the Mutual Fund</b><br/>The Scheme offers units for subscription / redemption directly with the Mutual Fund in creation unit size to Market Makers /Authorized Participants / Large Investors only, at NAV based prices on all Business Days during an ongoing offer period.</p> <p><b>“Creation unit”</b> is a fixed number of units of the Scheme, which is exchanged for a basket of securities of the underlying index called the Portfolio Deposit and a Cash component. For redemption of Units, it is vice versa i.e., fixed number of units of the Scheme and a cash component are exchanged for Portfolio Deposit. The Portfolio Deposit and the cash component will change from time to time as decided by AMC.</p> <p>AMC/Trustees reserves the right to change the Creation Unit at their discretion from time to time.</p> |
| VII     | Benchmark (Total Return Index) | Nifty 50 TRI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| VIII    | Transparency/NAV Disclosure    | <p>The Mutual Fund shall declare the Net asset value separately for different options of the Plans by 11 p.m. on every business day on the website of UTI Mutual Fund, <a href="http://www.utimf.com">www.utimf.com</a> and on AMFI's web-site <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p> <p>Further details please refer Section II.</p> <p><b>Disclosure of indicative Net Asset Value (iNAV)</b><br/>iNAV of the scheme i.e. the per unit NAV based on the current market value of its portfolio during the trading hours of the scheme, will be disclosed on a continuous basis on the Stock Exchange(s), where the units of the scheme are listed and traded and will be updated within a maximum time lag of 15 seconds from underlying market.</p>                                                                                                                                                                                                                                                                                                                                                                                             |
| IX      | Applicable timelines           | <p>(a) The redemption proceeds shall be paid to the unitholders within 3 (three) working days from the date of redemption.</p> <p>(b) The Payment of IDCW / Dividend to the unitholders shall be paid within 7 (seven) working days from the record date</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| X       | Plans and Option               | <p>The Scheme does not offer any Plans/Options for investment.</p> <p>The AMC/Trustee reserve the right to introduce Plan(s)/Option(s) as may be deemed appropriate at a later date.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| XI      | Load Structure                 | <b>Entry Load:</b> Not Applicable* as per SEBI guidelines                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

|             |                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------------|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|             |                                                       | <p>*In terms of provision no. 10.4.1 (a) of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds no entry load will be charged by the Scheme to the investor effective August 1, 2009.</p> <p><b>Exit Load: Nil</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>XII</b>  | <b>Minimum Application Amount/switch for Purchase</b> | <p><b>Directly with Fund:</b> Only Market Makers /Authorised Participants / Large Investors can directly purchase / redeem from the fund in Creation unit size as stated above on any business day.</p> <p><b>On the Exchange:</b><br/>The units of the Scheme can be purchased / redeemed in minimum lot of 1 unit and in multiples of one thereof.</p> <p>The face value unit of UTI Nifty 50 ETF is Re.1/- and Unit Creation Size (in units) 50,000.</p> <p><b>Direct transaction through UTI AMC</b><br/>As per provision no. 3.6.2.1 to 3.6.2.3 of para 3.6.2 under Chapter 3 of SEBI Master Circular for Mutual Funds, the Scheme will offer units for subscription / redemption directly with the Mutual Fund for amounts greater than Rs.25 Cr and in multiples of creation unit size at intra-day NAV based on the actual execution price of the underlying portfolio on all Business Days during the ongoing offer period. The aforesaid threshold will not be applicable for MMs and will be periodically reviewed.</p> <p>Further, pursuant to SEBI letter dated October 29, 2024, the said threshold limit of INR 25 crore for direct transaction in the units of the ETFs with the AMC shall not be applicable for the below mentioned category of investors till February 28, 2025:</p> <p>a) Schemes managed by Employee Provident Fund Organisation, India<br/>b) Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income tax act, 1961</p> <p>The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time will not be applicable for direct transaction with UTI AMC in ETFs by MMs and other eligible investors.</p> <p>As per provision of para 3.6.6 under Chapter 3 of SEBI Master Circular for Mutual Funds liquidity window for Investors of ETFs with UTI AMC:</p> <p><b>A.</b> Investors can directly approach UTI AMC for redemption of units of ETFs, for transaction of upto INR 25 Cr. without any exit load, in case of the following scenarios:</p> <ol style="list-style-type: none"> <li>Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or</li> <li>No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or</li> <li>Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days.</li> </ol> <p><b>B.</b> In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, will be processed by UTI AMC at the closing NAV of the day.</p> <p>The above instances will be tracked by UTI AMC on a continuous basis and in case if any of the above-mentioned scenario arises, the same will be disclosed on the website of UTI AMC.</p> |
| <b>XIII</b> | <b>Stock lending/short selling</b>                    | <p>The Scheme will participate in stock lending.</p> <p>For details kindly refer SAI.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>XIV</b>  | <b>How to Apply and other details</b>                 | <b>Details regarding-</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

|              |                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------|-------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              |                                           | <p>The Applications Forms duly signed by the Market Makers/Large Investors should be submitted at the UFCs (AMC branches) whose addresses are available on the website of the AMC i.e. <a href="https://www.utimf.com/">https://www.utimf.com/</a></p> <p><b>Please refer to the SAI and Application form for the instructions.</b></p> <p>It is mandatory for investors to mention their Core banking Solutions (CBS) bank account particulars in their applications/requests for redemption.</p>                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>XV</b>    | <b>Investor services</b>                  | <p><b>Name and Address of Registrar</b></p> <p><b>KFin Technologies Limited.,</b><br/>Unit: UTIMF,<br/>Karvy Selenium Tower B,<br/>Plot Nos. 31 &amp; 32 Financial District,<br/>Nanakramguda,<br/>Serilingampally Mandal,<br/><b>Hyderabad – 500032.</b></p> <p><b>Board No:</b> 040 - 6716 2222,<br/><b>Fax no :</b> 040 - 6716 1888,<br/><b>Email:</b> <a href="mailto:uti@kfintech.com">uti@kfintech.com</a></p>                                                                                                                                                                  | <p><b>All investors could refer their grievances giving full particulars of investment at the following address:</b></p> <p><b>Ms. Madhavi Dicholkar</b><br/>UTI Asset Management Company Ltd.,<br/>UTI Tower, Gn Block,<br/>Bandra-Kurla Complex,<br/>Bandra (East),<br/><b>Mumbai – 400 051.</b></p> <p><b>Tel:</b> 022-6678 6666/6678 6258</p> <p>Investors may post their grievances at our website: <a href="http://www.utimf.com">www.utimf.com</a> or e-mail us at <a href="mailto:service@uti.co.in">service@uti.co.in</a></p> |
| <b>XVI</b>   | <b>Special product/facility available</b> | Not applicable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>XVII</b>  | <b>Weblink</b>                            | <p>TER for last 6 months, Daily TER and Factsheet is available under the following link on the website of UTI Mutual Fund</p> <p><a href="https://www.utimf.com/downloads/fater-mfs">https://www.utimf.com/downloads/fater-mfs</a></p>                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>XVIII</b> | <b>Dematerialization</b>                  | <p>a. Units of the Scheme will be available only in Dematerialized (electronic) form.</p> <p>b. The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the application the Depository Participants (DP's) name, DP ID Number.<br/>and the beneficiary account number of the applicant.</p> <p>c. Units of the Schemes will be issued, traded and settled compulsorily in dematerialized form.</p> <p>d. Application without relevant details will be liable to be rejected.</p> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

**DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

**Due Diligence Certificate submitted to SEBI for  
UTI Nifty 50 Exchange Traded Fund**

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct
- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

**Date: November 20, 2024**  
**Place: Mumbai**

**Sd/-**  
**Suruchi Wanare**  
**Compliance Officer**

**Part II. INFORMATION ABOUT THE SCHEME****A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?****Asset allocation pattern**

- (a) The investment policies of the scheme shall be as per SEBI (Mutual Fund) Regulations, 1996 and within the following guideline. Under normal circumstances, the investment range would be as follows:

| Instruments                              | Indicative Allocations<br>(% of Net Assets) |         |
|------------------------------------------|---------------------------------------------|---------|
|                                          | Minimum                                     | Maximum |
| Securities covered by the Nifty 50 Index | 95%                                         | 100%    |
| Cash/Money Market Instruments*           | 0%                                          | 5%      |

**Indicative Table**

| Sr. No | Type of Instrument                 | Percentage of Exposure                                                                                                                                                                                                                                                                                                                                                     | Circular references                                              |
|--------|------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|
| 1      | Securities Lending (Stock lending) | Scheme Limit:-The schemes may engage in Securities Lending not exceeding 20% of the net assets of the scheme.<br><br>Single Intermediary Limit:- The maximum exposure of the schemes to a single approved intermediary in the securities lending program at any point of time would be upto 10% of the net assets of the scheme or such limit as may be specified by SEBI. | Clause 12.11 of the SEBI Master Circular for Mutual Funds        |
| 2      | Mutual Funds                       | Upto 5% of the net assets of the all the schemes of the Mutual Fund                                                                                                                                                                                                                                                                                                        | Regulation 44(1), Seventh Schedule of the SEBI (MF) Regulations- |

\*Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Triparty Repo on Government Securities or treasury bill, Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money and any other such short-term instruments as may be allowed under the Regulations/RBI prevailing from time to time.

However, the scheme will invest in Money market instruments having residual maturity upto 91 days.

**Portfolio Rebalancing:**

In accordance with the provision no. 1.14.1.2 of para 1.14 under Chapter 1 of SEBI Master Circular for Mutual Funds, the above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the unitholders.

The provision no. 2.9.1 to 2.9.5 of para 2.9 under Chapter 2 of SEBI Master Circular for Mutual Funds, states that in the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs) rebalancing period is 30 business days for the scheme Any transactions undertaken in the scheme portfolio of UTI Nifty 50 ETF in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 7 calendar days or as specified by SEBI from time to time. In case of change in constituents of the index due to periodic review, the portfolio of Index Funds be rebalanced within 7 calendar days or as specified by SEBI from time to time.

The scheme will neither make any investment in Derivatives, ADR / GDR / Foreign Securities / Securitized Debt nor will it engage in short selling. If the investments fall outside the asset allocation range given above, the portfolio of the scheme will be rebalanced within a period not later than seven calendar days from the date of such change in the asset allocation pattern. The funds raised under the scheme shall be invested only in securities as permitted by SEBI (Mutual Funds) Regulations, 1996.

## B. WHERE WILL THE SCHEME INVEST?

### Portfolio of the scheme/Types of Instruments in which the Scheme will Invest.

The Scheme will invest in Securities which are constituents of Nifty 50 Index and in Money Market Instruments in accordance with the Asset allocation pattern indicated above.

The constituents and weights of the Nifty 50 Index as on 30<sup>th</sup> September, 2024 is given below:

| Security Name                       | Weightage |
|-------------------------------------|-----------|
| EQ - HDFC BANK LIMITED              | 11.34%    |
| EQ - RELIANCE INDUSTRIES LTD.       | 8.64%     |
| EQ - ICICI BANK LTD                 | 7.74%     |
| EQ - INFOSYS LTD.                   | 5.82%     |
| EQ - ITC LTD.                       | 4.16%     |
| EQ - BHARTI AIRTEL LTD.             | 3.95%     |
| EQ - TATA CONSULTANCY SERVICES LTD. | 3.76%     |
| EQ - LARSEN & TOUBRO LTD.           | 3.73%     |
| EQ - AXIS BANK LTD.                 | 3.03%     |
| EQ - STATE BANK OF INDIA            | 2.62%     |
| EQ - MAHINDRA & MAHINDRA LTD.       | 2.38%     |
| EQ - KOTAK MAHINDRA BANK LTD.       | 2.35%     |
| EQ - HINDUSTAN UNILEVER LTD         | 2.27%     |
| EQ - BAJAJ FINANCE LTD.             | 1.86%     |
| EQ - NTPC LTD.                      | 1.81%     |
| EQ - SUN PHARMACEUTICALS INDUSTRIES | 1.79%     |
| EQ - TATA MOTORS LTD.               | 1.78%     |
| EQ - HCL TECHNOLOGIES LTD.          | 1.64%     |
| EQ - MARUTI SUZUKI INDIA LTD.       | 1.50%     |
| EQ - TRENT LIMITED                  | 1.45%     |
| EQ - POWER GRID CORPORATION OF INDI | 1.38%     |
| EQ - TITAN COMPANY LTD.             | 1.37%     |
| EQ - ASIAN PAINTS (INDIA) LTD.      | 1.30%     |
| EQ - TATA STEEL LTD.                | 1.21%     |
| EQ - BAJAJ AUTO LTD.                | 1.18%     |
| EQ - ULTRATECH CEMENT LTD.          | 1.16%     |
| EQ - COAL INDIA LTD.                | 1.00%     |
| EQ - OIL & NATURAL GAS CORPORATION  | 1.00%     |
| EQ - HINDALCO INDUSTRIES LTD.       | 0.95%     |
| EQ - BAJAJ FINSERV LTD.             | 0.93%     |
| EQ - ADANI PORTS AND SPECIAL ECONO  | 0.92%     |
| EQ - GRASIM INDUSTRIES LTD.         | 0.90%     |
| EQ - BHARAT ELECTRONICS LTD.        | 0.88%     |

|                                     |       |
|-------------------------------------|-------|
| EQ - TECH MAHINDRA LTD.             | 0.86% |
| EQ - SHRIRAM FINANCE LTD            | 0.86% |
| EQ - JSW STEEL LTD.                 | 0.85% |
| EQ - NESTLE INDIA LTD.              | 0.83% |
| EQ - INDUSIND BANK                  | 0.82% |
| EQ - CIPLA LTD.                     | 0.78% |
| EQ - SBI LIFE INSURANCE COMPANY LTD | 0.71% |
| EQ - DR REDDYS LABORATORIES LTD.    | 0.71% |
| EQ - TATA CONSUMER PRODUCTS LTD     | 0.67% |
| EQ - HDFC LIFE INSURANCE COMPANY LI | 0.66% |
| EQ - WIPRO LIMITED                  | 0.66% |
| EQ - BRITANNIA INDUSTRIES LTD.      | 0.64% |
| EQ - HERO MOTOCORP LTD.             | 0.64% |
| EQ - ADANI ENTERPRISES LTD.         | 0.64% |
| EQ - APOLLO HOSPITALS ENTERPRISE LT | 0.63% |
| EQ - BHARAT PETROLEUM CORPN LTD.    | 0.62% |
| EQ - EICHER MOTORS LTD              | 0.60% |

### C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme will track Nifty 50 Index and will use a “passive” or indexing approach to endeavour to achieve scheme’s investment objective. The AMC does not make any judgments about the investment merit of a particular stock or a particular industry segment nor will it attempt to apply any economic, financial or market analysis.

Since the scheme is an exchange traded fund, the scheme will only invest in the security constituting the underlying index. However, due to corporate action in companies comprising of the index, the scheme may be allocated/allotted securities which are not part of the index. The scheme may hold upto 5% of their total assets in stocks not included in the corresponding Underlying Index. For example, the AMC may invest in stocks not included in the relevant Underlying Index in order to reflect various corporate actions (such as mergers) and other changes in the relevant Underlying Index (such as reconstitutions, additions, deletions and these holdings will be in anticipation and in the direction of impending changes in the underlying index). These investments which fall outside the underlying index due to corporate action shall be rebalanced not later than seven calendar days from the date of such change.

#### Exchange Traded Fund (ETF)

ETFs are innovative products that provide exposure to an index or a basket of securities that trade on the exchange like a single stock. ETFs have the advantage over traditional open-ended index funds in that they can be bought and sold on the exchange at traded prices on an intra-day basis that are expected to trade close to NAV of the Scheme.

ETFs are usually passively managed funds wherein subscription/redemption of units work on the concept of exchange with underlying securities. In other words, Market Makers/Authorised Participants/Large investors can purchase units by depositing the underlying securities with the mutual fund/AMC and can redeem by receiving the underlying shares in exchange of units. Units can also be bought and sold directly on the exchange.

ETFs have all the benefits of indexing such as diversification, low cost and transparency.

ETFs are highly flexible and can be used as a tool for gaining instant exposure to the equity markets, equitising cash or for arbitraging between the cash and futures market.

#### Benefits of ETFs

- a. Can be easily bought / sold like any other stock on the exchange through Members of the Stock Exchange on which the Units are listed/traded by placing an order over phone/through online access mechanism provided by such Members.
- b. Can be bought / sold anytime during market hours at prices that are expected to be close to actual NAV of the Scheme. Thus, investor invests at real-time prices as opposed to end of day prices.
- c. Minimum investment for an ETF is one unit.
- d. An investor can get a consolidated view of his investments without adding too many different account statements as the units issued would be in demat form.

**However, the Risks of ETFs as mentioned in the paragraphs on Risk factors should also be considered while investing in any ETF product.**

#### **D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**

Nifty 50 TRI is the benchmark.

The benchmark as indicated above is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL). IISL is not responsible for any errors or omissions or the results obtained from the use of such index and is no event shall IISL have any liability to any party for any damages of whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.

The Benchmark has been chosen on the basis of the investment pattern/objective of the scheme and the composition of the index.

**The performance will be benchmarked to the Total Returns Variant of the Index.**

#### **E. WHO MANAGES THE SCHEME?**

Mr. Sharwan Kumar Goyal is the dedicated Fund Manager of UTI Nifty 50 Exchange Traded Fund Managing the scheme since July 2018.

| <b>Age<br/>(in yrs)</b> | <b>Educational<br/>Qualifications</b> | <b>Experience</b>                                                                                                                                                                                               | <b>Other Schemes Managed</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-------------------------|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 43 Yrs.                 | B.Com, MMS,<br>CFA.                   | He began his career with UTI AMC in June 2006 and has 18 years of overall experience in Risk / Fund management. Presently he is working as Equity Fund Manager & Head of Passive, Arbitrage & Quant Strategies. | <ol style="list-style-type: none"> <li>a. UTI Arbitrage Fund (along with Mr. Amit Sharma),</li> <li>b. UTI BSE Housing Index Fund,</li> <li>c. UTI BSE Low Volatility Index Fund,</li> <li>d. UTI BSE Sensex Index Fund,</li> <li>e. UTI BSE Sensex Next 50 Exchange Traded Fund,</li> <li>f. UTI Gold ETF Fund of Fund,</li> <li>g. UTI Multi Asset Allocation Fund (Equity / Gold Portion),</li> <li>h. UTI Nifty 200 Momentum 30 Index Fund,</li> <li>i. UTI Nifty 50 Index Fund,</li> <li>j. UTI Nifty 500 Value 50 Index Fund,</li> <li>k. UTI Nifty Bank ETF,</li> <li>l. UTI Nifty IT ETF,</li> <li>m. UTI Nifty Midcap 150 Exchange Traded Fund,</li> <li>n. UTI Nifty Midcap 150 Quality 50 Index Fund,</li> </ol> |

|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|--|--|--|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  |  |  | <ul style="list-style-type: none"> <li>o. UTI Nifty Next 50 Exchange Traded Fund,</li> <li>p. UTI Nifty Next 50 Index Fund,</li> <li>q. UTI Nifty Private Bank Index Fund,</li> <li>r. UTI Nifty200 Quality 30 Index Fund,</li> <li>s. UTI Nifty50 Equal Weight Index Fund,</li> <li>(a) UTI Silver ETF Fund of Fund.</li> </ul> |
|--|--|--|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Mr. Ayush Jain is the Assistant Fund Manager of UTI Nifty 50 Exchange Traded Fund Managing the scheme since May 2022.

| Name & Age<br>(in yrs)        | Educational<br>Qualifications | Experience                                                                                                                                                                                                                                                                                                                                                                                                   | Other Schemes Managed                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-------------------------------|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mr. Ayush Jain<br><br>28 Yrs. | CA,<br>B.Com (Tax)            | He is a manager and designated as Assistant Fund Manager at UTI AMC Ltd. He is a Chartered Accountant holding charter from Institute of Chartered Accountants of India and B.Com from Davi Ahilya University. He began his career with UTI AMC Ltd. in April, 2018 and has over 6 years of experience in Equity Fund Management, Equity Research, Equity Portfolio Analysis & Portfolio Management Services. | <ul style="list-style-type: none"> <li>(a) UTI BSE Housing Index Fund,</li> <li>(b) UTI BSE Low Volatility Index Fund,</li> <li>(c) UTI BSE Sensex ETF,</li> <li>(d) UTI BSE Sensex Index Fund,</li> <li>(e) UTI BSE Sensex Next 50 ETF,</li> <li>(f) UTI Gold ETF Fund of Fund,</li> <li>(g) UTI Nifty200 Momentum 30 Index Fund,</li> <li>(h) UTI Nifty 50 Index Fund,</li> <li>(i) UTI Nifty 500 Value 50 Index Fund,</li> <li>(j) UTI Nifty Bank ETF,</li> <li>(k) UTI Nifty IT ETF,</li> <li>(l) UTI Nifty Midcap 150 ETF,</li> <li>(m) UTI Nifty Midcap 150 Quality 50 Index Fund,</li> <li>(n) UTI Nifty Next 50 ETF,</li> <li>(o) UTI Nifty Next 50 Index Fund,</li> <li>(p) UTI Nifty Private Bank Index Fund,</li> <li>(q) Nifty 200 Quality 30 Index Fund,</li> <li>(r) UTI NIFTY50 Equal Weight Index Fund,</li> <li>(s) UTI Silver ETF Fund of Fund.</li> </ul> |

#### F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

Please refer the reference list of existing Index Fund Schemes of UTI Mutual Fund.

| Sr. No. | Name of the Scheme                  |
|---------|-------------------------------------|
| 1       | UTI Nifty Next 50 ETF               |
| 2       | UTI S&P BSE Sensex ETF              |
| 3       | UTI S&P BSE Sensex Next 50 ETF      |
| 4       | UTI Nifty Bank ETF                  |
| 5       | UTI Gold ETF                        |
| 6       | UTI Silver ETF                      |
| 7       | UTI Nifty Midcap150 ETF             |
| 8       | UTI Nifty IT ETF                    |
| 9       | UTI Nifty 5 yr Benchmark G-SEC ETF  |
| 10      | UTI Nifty 10 yr Benchmark G-SEC ETF |

Please refer to the below mentioned link for detailed comparative table:

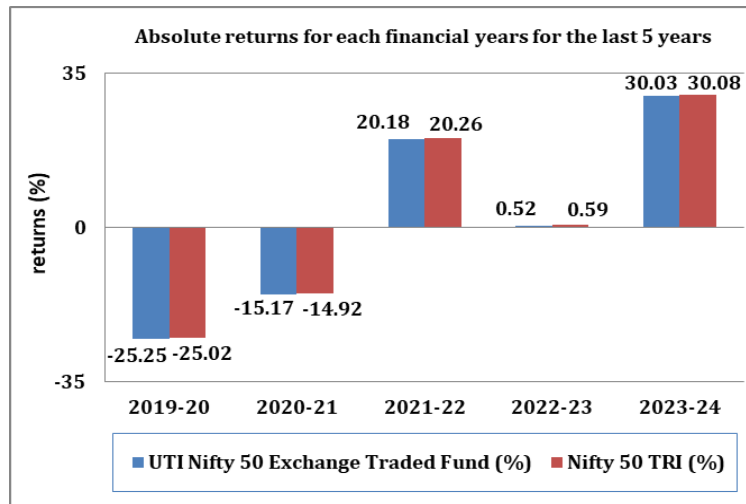
<https://www.utimf.com/downloads/data-related-to-sid>

#### G. HOW HAS THE SCHEME PERFORMED?

| Performance of the Scheme as on September 30, 2024 | Compounded Annualised Returns* | Scheme Returns (%) | Benchmark Returns (%) Nifty 50 TRI |
|----------------------------------------------------|--------------------------------|--------------------|------------------------------------|
|                                                    | Last 1 year                    | 32.87              | 33.00                              |
|                                                    | Last 3 years                   | 14.85              | 14.92                              |
|                                                    | Last 5 years                   | 18.82              | 18.95                              |
|                                                    | Since Inception                | 15.43              | 15.50                              |

Date of Inception: 1<sup>st</sup> September, 2015

\* Computed on compounded annualised basis



Past performance may or may not be sustained in future

The performance of the scheme is benchmarked to the Total Return Variant of the benchmark index that is Nifty 50 TRI.

#### H. ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) is available under the following link on the website of UTI Mutual Fund – <https://www.utimf.com/downloads/data-related-to-sid>
- Disclosure of name and exposure of Top 7 issuers, stock, group and sectors as a percentage of NAV of the scheme - <https://www.utimf.com/downloads/data-related-to-sid>.
- Portfolio Disclosure - Fortnightly/Monthly/Half yearly is available under the following link on the website of UTI Mutual Fund

<https://www.utimf.com/downloads>;

(After following the above link, please expand “Portfolio Disclosure-Scheme wise” and select the desired scheme to view its portfolio)

- Portfolio Turnover Ratio as on September 30, 2024: 0.14
- The aggregate investment held in the scheme of persons as on September 30, 2024:

| Sr. No. | Category of Persons | Net Value |              | Market Value<br>(in Rs.) |
|---------|---------------------|-----------|--------------|--------------------------|
|         |                     | Units     | NAV per unit |                          |
| 1.      | Fund Manager(s)     | Nil       | Nil          | Nil                      |

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

- vi. Investments of AMC in the Scheme – is available under the following link on the website of UTI Mutual Fund.  
<https://www.utimf.com/statutory-disclosures/amc-seed-capital-investment-mf-schemes>

### Part III – OTHER DETAILS

#### A. COMPUTATION OF NAV

- (a) The Net Asset Value (NAV) of the units issued under the scheme shall be calculated by determining the value of the assets of the fund and subtracting there from the liabilities of the fund taking into consideration the accruals and provisions.
- (b) The NAV per unit shall be calculated by dividing the NAV of the fund by the total number of units issued and outstanding on the valuation day. The NAV will be rounded off upto four decimal places.

NAV of the Units under the Scheme shall be calculated as shown below:-

$$\text{NAV} = \frac{\text{Market or Fair Value of Scheme's investments} + \text{Current Assets} - \text{Current Liabilities and Provision}}{\text{No of Units outstanding under Scheme on the Valuation Date}}$$

The NAV under the Scheme would be rounded off to 4 decimals and Units will be allotted in whole numbers & no fractional Units will be allotted. Excess amount, if any would be refunded to the investor.

#### Methodology for Calculation of Sale and Re-purchase price of the units of mutual fund scheme

##### i) In case of Purchase of mutual fund units

As per existing regulation, no entry load is charged with respect to applications for purchase / additional purchase of mutual fund units. Therefore, Computation of Sale Price is as below:

|            |                |
|------------|----------------|
| NAV        | 10.00          |
| Entry Load | Not Applicable |
| Sale Price | 10.00          |

This also means, Sale Price = NAV as on date of investment

##### ii) Redemption/ Repurchase of mutual fund units

In case of redemption, repurchase price is calculated as below

Repurchase Price = NAV as on date of redemption - exit load (if applicable)

##### iii) Illustration showing how repurchase price is calculated under 2 different scenarios-

**Amount Invested** - Rs.10,000/-

**Date of Investment** - 1st April 2022

**NAV as on date of investment** - Rs.10/- per unit

**Exit load-** For exit on or before 12 months from the date of allotment - 1%

For exit after 12 months from the date of allotment - Nil

No of units allotted at the time of purchase

$$= \frac{\text{Amount invested}}{\text{NAV of the scheme on the date of investment}}$$

$$= 10,000 / 10 = 1000 \text{ units}$$

| Particulars                                                                      | Scenario I                                   | Scenario II                         |
|----------------------------------------------------------------------------------|----------------------------------------------|-------------------------------------|
|                                                                                  | Redemption during applicability of exit load | Redemption in case of Nil Exit load |
| Date of Redemption                                                               | On or before 31st March 2023                 | After 31st March 2023               |
| NAV as on date of redemption                                                     | Rs. 12                                       | Rs.12                               |
| Applicable Exit load                                                             | 1%                                           | Nil                                 |
| Repurchase Price (NAV as on date of redemption-Exit load)                        | Rs.12 - (1-1%)                               | Rs.12 - (Nil)                       |
| Repurchase Price on date of Redemption                                           | Rs.11.88                                     | Rs.12                               |
| Redemption Amount payable to investors (no of units allotted x Repurchase Price) | Rs.11.88 x 1000<br>= Rs.11,880/-             | Rs.12 x 1000<br>Rs.12,000/-         |

**Note** - This is only for illustration purpose. Actual Exit load charged in the Scheme may vary.  
The above mentioned example does not take into consideration any applicable statutory levies and taxes.

- (c) A valuation day is a day other than (i) Saturday and Sunday (ii) a day on which both the stock exchanges (BSE and NSE) and the banks in Mumbai are closed (iii) A day on which the purchase and redemption of units is suspended. If any business day in UTI AMC, Mumbai is not a valuation day as defined above then the NAV will be calculated on the next valuation day and the same will be applicable for the previous business day's transactions including all intervening holidays.
- (d) The Mutual Fund shall declare the Net asset value separately for both the Plans by 11 p.m. on every business day on the website of UTI Mutual Fund, [www.utimf.com](http://www.utimf.com) and on AMFI's web-site [www.amfiindia.com](http://www.amfiindia.com). The Mutual Fund shall prominently disclose the NAVs of the scheme under a separate head on the website and on the website of Association of Mutual Funds in India (AMFI). Further, the Mutual Fund will extend facility of sending latest available NAVs to unit holders through SMS, upon receiving a specific request in this regard.

## B. ANNUAL SCHEME RECURRING EXPENSES

- (1) These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that upto 1.00% of the daily net assets of the scheme will be charged to the scheme as expenses. The current expense ratios would be updated on the website of UTI Mutual Fund at least three working/business days prior to the effective date of the change. Investors can refer <https://www.utimf.com/downloads/fater-mfs> and website of AMFI namely [www.amfiindia.com](http://www.amfiindia.com) for Total Expense Ratio (TER) details.

| Particulars                                              | % of Net Assets  |
|----------------------------------------------------------|------------------|
|                                                          | UTI Nifty 50 ETF |
| Investment Management and Advisory Fees                  | Up to 1.00%      |
| Trustee Fee                                              |                  |
| Audit Fees                                               |                  |
| Custodian Fees                                           |                  |
| RTA Fees                                                 |                  |
| Marketing and Selling expense including agent commission |                  |

|                                                                                                                           |             |
|---------------------------------------------------------------------------------------------------------------------------|-------------|
| Cost related to investor communications                                                                                   |             |
| Cost of fund transfer from location to location                                                                           |             |
| Cost of providing account statements and IDCW redemption cheques and warrants                                             |             |
| Costs of statutory Advertisements                                                                                         |             |
| Cost towards investor education and awareness (1 bps)                                                                     |             |
| Brokerage and transaction cost over and above 12 bps and 5 bps of trade value for cash and derivative market trades resp. |             |
| Goods and Services Tax on expenses other than investment and advisory fees                                                |             |
| Goods and Services Tax on brokerage and transaction cost                                                                  |             |
| Other Expenses (including listing expenses)                                                                               |             |
| <b>Maximum total expense ratio (TER) permissible under Regulations 52 (6) (c)</b>                                         | Up to 1.00% |
| #Additional expenses for gross new inflows from specified cities under Regulation 52(6A) (b)                              | Up to 0.30% |

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations.

The TER of the Direct Plan will be lower to the extent of the distribution expenses/ commission which is charged in the Regular Plan.

All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.

## (2) Total Expense ratio (TER) and Additional Total Expenses:

### (i) Charging of additional expenses

- Additional TER shall be charged up to 30 bps on daily net assets of the scheme if the new inflows from Retail Investors beyond top 30 cities (as per SEBI Regulations/Circulars/AMFI data) are at least (a) 30% of gross new inflows from Retail Investors in the scheme or (b) 15% of the Average Assets under Management (year to date) of the scheme, whichever is higher. The additional TER on account of inflows from Retail Investors beyond top 30 cities so charged shall be clawed back in case the same is redeemed within a period of 1 year from the date of investment. The same can be used only for distribution expenses incurred for bringing inflows from such cities.
- In case inflows from Retail Investors beyond top 30 cities is less than the higher of (a) or (b) above, additional TER on daily net assets of the scheme shall be charged as follows:

$$\frac{[(\text{Daily net assets}) \times (30 \text{ basis points}) \times (\text{New inflows from Retail Investors from beyond top 30 cities})]}{365 \times \text{Higher of (a) or (b) above}}$$

\*366, wherever applicable.

Retail investors would mean individual investors from whom inflows into the Scheme would amount upto Rs.2,00,000/- per transaction.

- Additional expenses, not exceeding 0.05% of daily net assets of the scheme, shall be charged towards Investment Management and Advisory fees charged by the AMC ( charged as follows: recurring expenses (like custodian fees, audit fees, expenses for Registrars services etc) charged under different heads as mentioned under SEBI Regulations. Such additional expenses will not be charged if exit load is not levied or is not applicable to the Scheme.
- The 'AMC fees' charged to the scheme with no sub-limits will be within the TER as prescribed by SEBI Regulations.

5. In addition to the limits indicated above, brokerage and transaction cost incurred for the purpose of execution of trade shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction costs, over and above the said 12 bps and 5 bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.
6. # SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 has directed AMC's to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice.

For further details on TER, please refer to SAI.

**(ii) Goods and Services Tax (GST)**

1. UTI AMC shall charge GST on investment and advisory fees to the scheme in addition to the maximum limit of TER.
2. GST on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER.
3. GST on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under SEBI Regulations.

**(iii) Investor Education and Awareness**

UTI Mutual Fund (UTI MF) shall annually set apart 1 bps on daily net assets within the maximum limit of TER for investor education and awareness initiatives.

**(iv) Illustration of impact of expense ratio on scheme's returns**

Simple illustration to describe the impact of the expense ratio on returns of the scheme.

|   | Particulars                               | Regular Plan | Direct Plan |
|---|-------------------------------------------|--------------|-------------|
| A | Amount invested (Rs.)                     | 10,000       | 10,000      |
| B | Gross returns – assumed                   | 14%          | 14%         |
| C | Closing NAV before expenses (Rs.)         | 11400        | 11400       |
| D | Scheme Expenses (Rs.)                     | 150          | 150         |
| E | Distribution Expenses (Rs.)               | 50           | 0           |
| F | Total NAV after charging expenses (C-D-E) | 11200        | 11250       |
| G | Net returns to investor                   | 12.0%        | 12.5%       |

- As per SEBI Regulation expenses are charged to the scheme on daily basis on daily net assets and as per percentage limits specified by SEBI.
- The illustration is to simply describe the impact of expenses charged to the Scheme on schemes returns and should not be construed as providing any kind of investment advice or guarantee of returns on investments.
- The above calculations are based on assumed NAVs, and actual returns on investment would be different.

- (v) The expenses are accrued daily and are reflected in the daily NAV of UTI Nifty 50 ETF.

The scheme estimated ordinary operating expenses are accrued daily commencing after the first day of the trading of the units on the NSE & BSE and are reflected in the NAV of the scheme.

**(vi) Change in expense ratio**

AMCs shall prominently disclose on a daily basis, the TER (scheme-wise, date-wise) of all schemes under a separate head – “Total Expense Ratio of Mutual Fund Schemes” on their website and on the website of AMFI in a downloadable spreadsheet format.

Any change in the base TER (i.e. TER excluding additional expenses provided in Regulation 52(6A)(b), 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax on investment and advisory fees) in comparison to previous base TER charged to any scheme/plan shall be communicated to investors of the scheme/plan through notice via email or SMS at least three working days prior to effecting such change. Provided that any increase or decrease in TER in a mutual fund scheme due to change in AUM

and any decrease in TER in a mutual fund scheme due to various other regulatory requirements would not require issuance of any prior notice to the investors.

The above change in the base TER in comparison to previous base TER charged to the scheme shall be intimated to the Board of Directors of AMC along with the rationale recorded in writing.

The changes in TER shall also be placed before the Trustees on quarterly basis along with rationale for such changes.

### **C. LOAD STRUCTURE– for all classes of investors**

Load is an amount which is paid by the investor to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. There will not be any distinction among unit holders should be made based on the amount of subscription while charging exit loads. Any imposition or enhancement in the load shall be applicable on prospective investments only. For the current applicable structure, please refer to the website of the AMC [www.utimf.com](http://www.utimf.com) or call at 1800 266 1230 (toll free number) or (022) 6227 8000 (non toll free number) or your distributor.

Only the Market Makers /Authorised Participants/Large Investors can create or redeem units directly with the Fund in creation unit size.

The following load structure would apply:-

| Type of Load | As % of NAV    |
|--------------|----------------|
| Entry Load   | Not Applicable |
| Exit Load    | Nil            |

## SECTION II

### I. Introduction

A. **Definitions/Interpretation** – <https://www.utimf.com/downloads/data-related-to-sid>

### B. **Risk Factors**

#### **Standard Risk Factors:**

1. Investment in Mutual Fund scheme Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
2. As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down.
3. Past performance of the Sponsors/AMC/Mutual Fund does not guarantee future performance of the scheme. There can be no assurance or guarantee that the objective of the Scheme will be achieved.
4. The name of the scheme does not in any manner indicate either the quality of the scheme or its future prospects and returns. Investors are therefore urged to study the Scheme Information Document carefully and consult their Financial Advisor before considering an investment in the Scheme.
5. The sponsors are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs.10,000/- made by them towards setting up the Fund.
6. The present scheme is not a guaranteed or assured return scheme.
7. Statements/Observations made are subject to the laws of the land as they exist at any relevant point of time.
8. Growth, appreciation, Income Distribution cum Capital Withdrawal (IDCW) and income, if any, referred to in this Scheme Information Document are subject to the tax laws and other fiscal enactments as they exist from time to time.
9. The NAV of the Scheme Units may be affected by change in the general market conditions, factors and forces affecting capital markets in particular, level of interest rates, various market related factors and trading volumes.
10. Investment decisions made by the AMC may not always be profitable.
11. From time to time and subject to the Regulations, the Sponsors, the Mutual Funds and investment companies managed by them, their associate companies, subsidiaries of the Sponsors, and the AMC may invest either directly or indirectly in the Scheme. The funds managed by these Associates, the Sponsors, subsidiaries of the Sponsors and /or the AMC may acquire a substantial portion of the scheme's units and collectively constitute a major investor in the scheme. Accordingly, redemption of units held by such funds, Associates, and Sponsors might have an adverse impact on the units of the scheme because the timing of such redemption may impact the ability of other unitholders to redeem their units.

#### 12. **Scheme Specific Risk Factors:**

UTI Nifty 50 ETF will be a passively managed scheme by providing exposure to Nifty 50 Index and tracking its performance and yield, before expenses, as closely as possible. The scheme performance may be affected by a general decline in the Indian markets relating to its underlying Index. The scheme invests in the underlying Index regardless of its investment merit.

Although the units are listed on the NSE & BSE, the Trustee/AMC will not be liable for any delay in listing of units of the Scheme on the stock exchange(s)/ or due to connectivity problems with the depositories due to the occurrence of any event beyond their control.

The securities in which the Scheme invests may underperform the various general securities markets or different asset classes. Different type of securities tend to go through cycles of outperformance and under-performance in comparison to the general securities markets.

The scheme may not fully replicate the performance of the Nifty 50 due to temporary unavailability of certain Index Securities in the secondary market or due to other extraordinary circumstances.

Performance of the Nifty 50 Index will have a direct bearing on the performance of the Scheme. In the event the Nifty 50 is dissolved or is withdrawn by IISL, the Trustee reserves the right to modify the Scheme so as to track a different and suitable index and the procedure stipulated in the Regulations shall be complied with.

The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information.

Redemption by the unit holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise.

UTI Nifty 50 ETF would be investing in equities and money market instruments (such as Triparty Repo on Government Securities or treasury bill or as defined by SEBI regulations, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The Mutual Fund is not assuring any IDCW nor is it assuring that it will make any IDCWs. All IDCWs are subject to the availability of distributable surplus and would depend on the performance of the scheme.

#### **Portfolio concentration risk**

ETF being a passive investment carries lesser risk as compared to active fund management. The portfolio follows the index and therefore the level of stock concentration in the portfolio and its volatility would be the same as that of the index, subject to tracking error. Thus, there is no additional element of volatility or stock concentration on account of fund manager's decisions.

### **13. Risks pertaining to transaction in units through Stock Exchange**

1. Although the Scheme's Units are listed on NSE & BSE, there can be no assurance that an active secondary market will develop or be maintained. Hence there would be times when trading in the Units of the Scheme would be infrequent/less liquid.
2. Trading in the Units of the Scheme on NSE and/ BSE may be halted because of market conditions or for reasons that in view of NSE/BSE or SEBI, trading in the Units of the Scheme are not advisable. In addition, trading of the Units of the Scheme are subject to trading halts caused by extraordinary market volatility and pursuant to NSE/BSE and SEBI 'circuit filter' rules. There can be no assurance that the requirements of NSE/BSE necessary to maintain the listing of the Units of the Scheme will continue to be met or will remain unchanged.
3. The Scheme may not be able to immediately sell certain types of illiquid Securities. The purchase price and subsequent valuation of restricted and illiquid Securities may reflect a discount, which may be significant, from the market price of comparable Securities for which a liquid market exists.
4. The Units of the Scheme may trade above or below their NAV. The NAV of the Scheme will fluctuate with changes in the market value of the holdings of the Scheme. The trading prices of the Units of the Scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand for the Units of the Scheme. Any changes in the trading regulations by the Stock Exchanges(s) or SEBI or other applicable regulations may affect the ability of market participants to arbitrage resulting it to wider premium/discount to NAV. However, it is expected that large discounts or premiums to the NAV of Units of the Scheme may not sustain for long due to market participants' actions on arbitrage opportunity available under such circumstances.
5. **Impact cost risk:** The scheme may have to bear the impact cost arising from sale and purchase of underlying securities either when it accepts/gives cash or cash equivalents in lieu of one or more Index securities, cash component on issue and repurchase of units or while undertaking rebalancing of the scheme portfolio as a

consequence of change in the composition or change in relative weightages of the securities underlying Nifty 50 Index.

6. **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the Securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
7. **Risk of Substantial Redemptions:** In the event of receipt of inordinately large number of redemption requests or of a restructuring of the Scheme portfolio, there may be delays in the redemption of units. Substantial Redemptions of Units within a limited period of time could require the Scheme to liquidate positions more rapidly than would otherwise be desirable, which could adversely affect the value of both the Units being Redeemed and that of the outstanding Units of the Scheme. The Trustee, in the general interest of the Unit holders of the Scheme offered under this SID and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be Redeemed on any Business Day depending on the total "Saleable Underlying Stock" available with the Fund.

#### 14. Investments under the scheme may also be subject to the following risks:

##### I. Investment in Equities:

- a. Equities are volatile in nature and are subject to price fluctuations on daily basis. The volatility in the value of the equity instruments is due to various micro and macro economic factors affecting the securities markets. This may have adverse impact on individual securities /sector and consequently on the NAV of Scheme.
- b. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the scheme portfolio may result, at times, in potential losses to the scheme, should there be a subsequent decline in the value of the securities held in the scheme portfolio.
- c. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities.
- d. As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of units may be significant in the event of an inordinately large number of redemption requests or a restructuring of the Scheme. In view of this, the Trustee has the right, in its sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

##### II Risk associated with investing in Money Market Instruments

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), repo transactions (temporary sale with an agreement to buy back the securities at a future date at a specified price), commercial papers (CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks), Treasury Bills (issued by RBI) and the Triparty Repo on Government Securities or treasury bill.

**Money market instruments** are subject to price volatility due to factors such as changes in interest rates general levels of market liquidity, market perception of credit worthiness of the issuer of such instruments and risks associated with settlement of transactions and reinvestment of intermediate cash flows. The NAV of a scheme's Units, to the extent that such Scheme is invested in money market instruments, will consequently be affected by the aforesaid factors.

Government securities are largely traded on a Negotiated Order Matching system (NDS OM) apart from the OTC market. The settlement of trades both in the Gsec markets and the overnight repo and Triparty Repo on Government Securities or treasury bill are guaranteed and done by a central counterparty, the Clearing Corporation of India (CCIL). Money market deals involving CD's and CP's are traded and settled on an OTC basis. The clearing and settlement of corporate bond deals are now routed through a central counterparty established by the exchanges BSE (ICCL) and NSE (NSCCL) which settles deals on a DVP (Delivery versus payment) non guaranteed basis.

##### III Market Trading Risks:

There can be no assurance that the requirements of stock exchange necessary to maintain the listing of the units of the scheme will continue to be met or will remain unchanged.

As the scheme proposes to invest not less than 95% of the net assets in securities comprising of Nifty 50 Index, any deletion of stocks from or addition to the said Index may require sudden and immediate liquidation or acquisition of such stocks at the prevailing market prices irrespective of whether valuation of stocks is attractive enough. This may not always be in the interest of unitholders.

**Asset Class Risk:** The returns from the types of securities in which the scheme invest may underperform returns of general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under-performance in comparison of securities markets.

#### **IV Risk Factors for Securities Lending:**

It is one of the means of earning additional income for the scheme with a lesser degree of risk. Securities lending is lending of Securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent Securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the Securities borrowed. As per provision no. 12.11.1 of para 12.11 under Chapter 12 of SEBI Master Circular for Mutual Funds “The SLB shall be operated through Clearing Corporation/Clearing House of stock exchanges having nation-wide terminals who are registered as Approved Intermediaries (AIs).”

The risk is adequately covered as Securities Lending & Borrowing (SLB) is an Exchange traded product. Exchange offers an anonymous trading platform and gives the players the advantage of settlement guarantee without the worries of counter party default. However, the Fund may not be able to sell such lent securities during contract period or have to recall the securities which may be at higher than the premium at which the security is lent.

Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the scheme’s risk may increase or decrease depending upon its investment pattern for e.g. Corporate bonds carry a higher amount of risk than Government securities. Further, even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.

#### **REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME**

The requirement of minimum number of investors in the scheme is not applicable to UTI Nifty 50 ETF in terms of provision no. 6.11.4.2 of para 6.11.4 under Chapter 6 of SEBI Master Circular for Mutual Funds.

#### **C. RISK MITIGATION STRATEGIES:**

The AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Risk indicators & internal limits are defined and judiciously monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigation measures.

## II. INFORMATION ABOUT THE SCHEME:

### A. Where will the scheme invest – Detailed description of the instruments mentioned in Section I

#### Money Market Structure:

- (i) **Money market instruments** have a tenor of less than one year while debt market instruments typically have a tenor of more than one year.
- (ii) **Money market instruments** are Commercial Papers (CPs), Certificates of Deposit (CDs), Treasury bills (T-bills), Repos, Inter-bank Call money deposit, Triparty Repos on Government Securities etc. They are mostly discounted instruments that are issued at a discount to face value.
- (iii) **Regulators:** The RBI operates both as the monetary authority and the debt manager to the government. In its role as a monetary authority, the RBI participates in the market through open-market operations as well as through Liquidity Adjustment Facility (LAF) to regulate the money supply. It also regulates the bank rate and repo rate, and uses these rates as indirect tools for its monetary policy. The RBI as the debt manager issues the securities at the cheapest possible rate. The SEBI regulates the debt instruments listed on the stock exchanges.

#### (v) Types of Security Issuances and Eligible Investors

| Issuer                 | Instruments             | Yields %<br>(as on 30.09.2024) | Maturity          | Investors                                            |
|------------------------|-------------------------|--------------------------------|-------------------|------------------------------------------------------|
| Central Government     | Dated Securities        | 6.63-6.91 (semi)               | 1-30 years        | Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI |
| Central Government     | T-Bills                 | 6.55-6.50                      | 364/91 days       | Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI |
| State Government       | Dated Securities        | 7.08-7.13                      | 10 years          | Banks, Insurance Co, PFs, MFs, PDs, Individuals      |
| PSUs Corporates        | Bonds                   | 7.35-7.25                      | 5-10 years        | Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI |
| Corporates (AAA Rated) | Bonds                   | 7.65-7.30                      | 1-10 years        | Banks, MFs, Corporates, Individuals, FPI             |
| Corporates             | Commercial Papers       | 7.10-7.65                      | 15 days to 1 year | Banks, MFs, Fin Inst, Corporates, Individuals, FPIs  |
| Banks                  | Certificates of Deposit | 7-7.60                         | 15 days to 1 year | Banks, Insurance Co, PFs, MFs, PDs, Individuals      |
| Banks                  | Infra Bonds             | 7.15-7.30                      | 10 years          | Banks, Companies, MFs, PDs, Individuals              |

#### (vi) Trading Mechanism

##### Government Securities and Money Market Instruments

Currently, G-Sec trades are predominantly routed through NDS-OM which is a screen based anonymous order matching systems for secondary market trading in Government Securities owned by RBI. Corporate Debt is basically a phone driven market where deals are concluded verbally over recorded lines. The reporting of trade is done on the NSE Wholesale Debt Market segment.

#### (vii) Tracking Error

The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. The tracking error i.e. the annualized standard deviation

of the difference in daily returns between the underlying index or goods and the NAV of the scheme based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any.

Tracking error and tracking difference as on September 30, 2024

**Tracking error –**

| Period          | Tracking Error |
|-----------------|----------------|
| 1 Year          | 0.03%          |
| 3 Years         | 0.04%          |
| 5 Years         | 0.09%          |
| 10 Years        | 0.0%           |
| Since Inception | 0.12%          |

**Tracking Difference –**

| Period          | Tracking Difference |
|-----------------|---------------------|
| 1 Year          | -0.13%              |
| 3 Years         | -0.08%              |
| 5 Years         | -0.16%              |
| 10 Years        | 0%                  |
| Since Inception | -0.05%              |

**B. What are the investment restrictions?**

The investment policies of the scheme comply with the rules, regulations and guidelines laid out in the SEBI Regulations. As per the Regulations, specifically the Seventh Schedule, the following investment limitations are applicable to schemes of Mutual Funds.

- a. Investment by this Scheme in other Mutual Fund Schemes will be in accordance with Regulation 44(1), Seventh Schedule of the SEBI (MFs) Regulations as under:

A Scheme may invest in another Scheme under the same Asset Management Company or any other mutual fund without charging any fees, provided that aggregate inter Scheme investment made by all Schemes under the same management or in Schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.

Such investment will be consistent with the investment objective of the Scheme. No investment management fees will be charged by the AMC on such investments.

- b. **IST (Inter Scheme Transfer)** - Transfer of investments from one Scheme to another Scheme in the same mutual fund, shall be allowed only if:-
- such transfers are made at the prevailing market price for quoted Securities on spot basis. Explanation: spot basis shall have the same meaning as specified by Stock exchange for spot transactions.  
Provided that inter scheme transfer of money market or debt security (irrespective of maturity) shall take place based on prices made available by valuation agencies as prescribed by SEBI from time to time.
  - the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made
  - ISTs shall take place in compliance with various conditions as specified by SEBI as per provision no. 12.30.1 to 12.30.2 & 12.30.2.2.a of para 12.30 under chapter 12 of SEBI Master Circular for Mutual Funds.

**In case of Open Ended Schemes, ISTs may be allowed in the following scenarios:**

**For meeting liquidity requirement in a scheme in case of unanticipated redemption pressure:**

AMCs shall have an appropriate Liquidity Risk Management (LRM) Model at scheme level, approved by trustees, to ensure that reasonable liquidity requirements are adequately provided for. Recourse to ISTs for

managing liquidity will only be taken after the following avenues for raising liquidity have been attempted and exhausted:

- I. Use of scheme cash & cash equivalent
- II. Use of market borrowing
- III. Selling of scheme securities in the market
- IV. After attempting all the above, if there is still a scheme level liquidity deficit, then out of the remaining securities, outward ISTs of the optimal mix of low duration paper with highest quality shall be effected.

The use of market borrowing before ISTs will be optional and Fund Manager may at his discretion take decision on borrowing in the best interest of unitholders. The option of market borrowing or selling of security as mentioned at para (b) II & (b) III above may be used in any combination and not necessarily in the above order. In case option of market borrowing and/or selling of security is not used, the reason for the same shall be recorded with evidence.

- c. Valuation of money market and debt securities with respect to Inter-scheme transfer in accordance with provision nos.9.11.1 to 9.11.5 of para 9.11 under Chapter 9 of SEBI Master Circular for Mutual Funds is as follows:
  - (i) AMCs shall seek prices for IST of any money market or debt security (irrespective of maturity), from the valuation agencies.
  - (ii) AMFI, in consultation with valuation agencies shall decide a turn-around-time (TAT), within which IST prices shall be provided by the agencies.
  - (iii) If prices from the valuation agencies are received within the pre-agreed TAT, an average of the prices so received shall be used for IST pricing.
  - (iv) If price from only one valuation agency is received within the agreed TAT, that price may be used for IST pricing.
  - (v) If prices are not received from any of the valuation agencies within the agreed TAT, AMCs may determine the price for the IST, in accordance with Clause 3 (a) of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.
- d. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities. The Scheme may engage in Securities lending and the borrowing done shall be within the framework specified by the SEBI.

Provided further that a mutual fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.

However, the Scheme shall not invest in derivatives.

**Provided further** that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

- e. The scheme shall not engage in short selling of securities or carry forward transactions.
- f. The mutual fund under all its schemes will not own more than ten per cent of any company's paid up capital carrying voting rights as per SEBI Regulations from time to time.

Provided that the Sponsor of the Fund, its associate or group company including the asset management company of the Fund, through the Scheme(s) of the Fund or otherwise, individually or collectively, directly or indirectly, shall not have 10% or more of the share- holding or voting rights in the asset management company or the trustee company of any other mutual fund.

Provided further that in the event of a merger, acquisition, scheme of arrangement or any other arrangement involving the sponsors of the mutual funds, shareholders of the asset management companies or trustee companies, their associates or group companies which results in the incidental acquisition of shares, voting rights or representation on the board of the asset management companies or trustee companies beyond the above specified limit, such exposure may be rebalanced within a period of one year of coming into force of such an arrangement.

- g. Every mutual fund shall get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long-term nature.

h. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks in accordance with provision nos.12.16.1 to 12.16.1.6 of para 12.16 under Chapter 12 of SEBI Master Circular for Mutual Funds, where the cash in the scheme is parked in short term deposits of Scheduled Commercial Banks pending deployment, the scheme shall abide by the following guidelines:

- “Short Term” for parking of funds shall be treated as a period not exceeding 91 days.
- Such short-term deposits shall be held in the name of the Scheme.
- The scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
- Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- The scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries
- Trustees/Asset Management Companies (AMCs) shall ensure that no funds of a scheme are parked in short term deposit (STD) of a bank which has invested in that scheme. Trustees/AMCs shall also ensure that the bank in which a scheme has STD does not invest in the said scheme until the scheme has STD with such bank.
- Asset Management Company (AMC) shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks. (As per provision no. 12.16.1.6 of para 12.16 under chapter 12 of SEBI Master Circular for Mutual Funds)

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the SEBI Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its investment objective. All investments of the Scheme will be made in accordance with the SEBI Regulations and any other regulations that may be applicable from time to time.

**Note:** The above mentioned provisions are Regulatory Provisions for investment in Short Term deposits. This Scheme shall invest in short term deposits only for 7 days, which means that the Short Term Parking of funds shall be treated as a period not exceeding 7 days.

The above shall not apply to Term Deposits placed as margins for trading in cash and derivatives market as per provision no. 12.16.1.9 of para 12.16 under chapter 12 of SEBI Master Circular for Mutual Funds.

- i. The scheme shall not make any investment in;
  - a. any unlisted security of an associate or group company of the sponsor; or
  - b. any security issued by way of private placement by an associate or group company of the sponsor; or
  - c. the listed securities of group companies of the sponsor which is in excess of 25% of the net assets (except for investments by equity oriented exchange traded funds and index funds and subject to such conditions as may be specified by the Board).
- j. The scheme shall not make any investment in any Fund of Funds scheme.
- k. The Scheme will not invest in securitized debt.
- l. Save as otherwise expressly provided under the SEBI (Mutual Fund) regulations, the mutual fund shall not advance any loans for any purpose.
- m. The Fund shall get the securities purchased or transferred in the name of the Fund on account of the concerned scheme, wherever investments are intended to be of a long-term nature
- n. (i) In terms of Regulation 44(4) of Securities Exchange Board of India (Mutual Funds) Regulations 1996, a mutual fund may lend and borrow securities in accordance with the framework relating to

short selling and securities lending and borrowing specified by SEBI. Accordingly, the Scheme may participate in Securities Lending and Borrowing program through approved intermediaries in accordance with the terms of securities lending scheme announced by SEBI. The schemes, in appropriate circumstances, may borrow securities in accordance with SEBI guidelines as amended from time to time.

- (ii) **Scheme Limit:-**The schemes may engage in Securities Lending not exceeding 20% of the net assets of the scheme.
  - (iii) **Single Intermediary Limit:-** The maximum exposure of the schemes to a single approved intermediary in the securities lending program at any point of time would be upto 10% of the net assets of the scheme or such limit as may be specified by SEBI.
- o. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase / Redemption of Units or payment of interest and IDCW to the Unitholders.
- Provided** that the Fund shall not borrow more than 20% of the net assets of any individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.
- p. The scheme will neither make any investment in Derivatives, ADR / GDR / Foreign Securities / Securitized Debt nor will it engage in short selling.
- q. All investment restrictions shall be applicable at the time of making investments. The AMC may alter these limitations/objectives from time to time to the extent the SEBI Regulations change so as to permit the scheme to make its investments in all the permitted securities to achieve its investment objective. The Trustees may from time to time alter these restrictions in conformity with the SEBI Regulations.
- r. With reference to provision no. 3.4.1.1 and 3.4.1.4 of para 3.4 under Chapter 3 of SEBI Master Circular for Mutual Funds, on Portfolio Concentration Norms for Equity Exchange Traded Funds (ETFs) and Index Funds;
- (i) The Index shall have a minimum of 10 stocks as its constituents.
  - (ii) For a sectoral /thematic index, no single stock shall have more than 35% weight in the index. For other than sectoral / thematic indices, no single stock shall have more than 25% weight in the index.
  - (iii) The weightage of the top three constituents of the index, cumulative shall not be more than 65% of the index.
  - (iv) The individual constituents of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.

The ETF issuer shall evaluate and ensure compliance to the aforesaid norms for all its ETFs at the end of every calendar quarter.

The ETF issuer shall ensure that the updated constituents of the Indices (for all its ETFs) are available on the website of such ETF issuers at all points of time.

- s. The aggregate value of “illiquid securities” of scheme, which are defined by SEBI as non traded, thinly traded and unlisted equity shares, shall not exceed 15% of the total assets of the scheme and any illiquid securities held above 15% of the total assets shall be assigned zero value.
- t. The Plan shall not make any investment in any unlisted security of an associate or Group Company of the sponsors; or any security issued by way of private placement by an associate or group company of the sponsors; or the listed securities of group companies of the sponsors which is in excess of 25% of the net assets [except for investments by equity oriented exchange traded funds and index funds and subject to such conditions as may be specified by the Board]

Based on widely tracked and non-bespoke indices, the scheme can make investments in accordance with the weightage of the constituents of the underlying index. However, such investments shall be subject to an overall cap of 35% of net asset value of the scheme, in the group companies of the sponsor

Widely tracked and non-bespoke indices shall be indices that are tracked by passive funds or act as primary benchmark for actively managed funds with collective Assets under Management (AUM) of INR 20,000 Cr. and above.

The list of indices based on the criteria specified at paragraph above, shall be determined on half yearly basis as per the above specified AUM threshold as on March 31 and September 30 respectively. The list of such indices shall be updated by AMFI and published on its website by April 15 and October 15 respectively every year, after seeking SEBI's approval.

**u. Investment in Listed and Unrated Debt instruments as per provision no. 12.1.1 of para 12.1 under chapter 12 of SEBI Master Circular for Mutual Funds**

1. Mutual fund scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.

However, mutual fund schemes may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

As per provision no. 12.1.2 of para 12.1 under chapter 12 of SEBI Master Circular for Mutual Funds had allowed the existing unlisted NCDs to be grandfathered till maturity, such NCDs are herein referred to as "identified NCDs".

SEBI vide the provision no.12.1.2 of para 12.1 under chapter 12 of SEBI Master Circular for Mutual Funds clarified that the grandfathering of the identified NCDs is applicable across the mutual fund industry. Accordingly, mutual funds can transact in such identified NCDs and the criteria as specified in para 1 above is not applicable.

However, investments in such identified NCDs shall continue to be subject to compliance with investment due diligence and all other applicable investment restrictions.

2. The implementation of the provisions at paragraph above would be subject to the following:
  - (a) The existing investments of mutual fund schemes in unlisted debt instruments, including NCDs, may be grandfathered till maturity date (as stands on 1<sup>st</sup> October 2019) of such instruments.
  - (b) All fresh investments in unlisted NCDs shall be made only in NCDs satisfying the conditions mentioned at paragraph (u)(1) above.
  - (c) Extension of maturity or rolling over of existing investments in unlisted NCDs shall be subject to the prescribed limits mentioned at paragraph (u)(2)(a) and the requirements mentioned at paragraph (u)(1) above.
  - (d) For mutual fund schemes whose existing investments in unlisted NCDs are more than the threshold limit as on the timeline mentioned at paragraph (u)(2)(a), all fresh investments in NCDs by mutual fund schemes, shall only be in listed NCDs till they comply with the above mentioned requirements.
3. For the purpose of the provisions of paragraph (u), listed debt instruments shall include listed and to be listed debt instruments.
4. All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed.
5. Further, investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the following:
  - a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
  - b. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes.
  - c. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.
  - d. The existing investments of mutual fund schemes in such instruments in excess of the aforesaid limit of 5% may be grandfathered till maturity date (as stands on 1<sup>st</sup> October 2019) of such instruments.

**v. Restrictions on Investment in debt instruments having Structured Obligations / Credit Enhancements: As per provision nos. 12.3.1 to 12.3.5 of para 12.3 under chapter 12 of SEBI Master Circular for Mutual Funds (for all fresh investments w.e.f. 1st January 2020)**

- (a) The investment of mutual fund schemes in the following instruments shall not exceed 10% of the debt portfolio of the schemes and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes:
  1. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.
  2. For the purpose of this provision, 'Group' shall have the same meaning as defined in paragraph no.12.9.3.3 of para 12.9.3 under chapter 12 of SEBI Master Circular for Mutual Funds.
- (b) Investment limits as mentioned in paragraph (v)(a) above shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitised Debt Instruments) Regulations 2008.
- (c) Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares. AMC's may ensure that the investment in debt instruments having credit enhancements are sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMC's should initiate necessary steps to ensure protection of the interest of the investors.
- (d) The existing investments by mutual fund schemes in debt instruments that are not in terms of the provisions of paragraph (v) may be grandfathered till maturity date (as stands on 1<sup>st</sup> October 2019) of such debt instruments.
- (e) Details of investments in debt instruments having structured obligations or credit enhancement features should be disclosed distinctively in the monthly portfolio statement of mutual fund schemes.

w. As per provision no. 12.8.3.1 of para 12.8.3 under chapter 12 of SEBI Master Circular for Mutual Funds, a mutual fund scheme shall not invest more than:

- a. 10% of its NAV in debt and money market securities rated AAA; or
- b. 8% of its NAV in debt and money market securities rated AA; or
- c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation.

Existing investment in the scheme on effective date of guidelines i.e. 29 November 2022 shall be grandfathered from these guidelines till the maturity of the underlying debt and money market securities.

The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the SEBI Act, 1992. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Board of Trustees and the Board of the AMC.

Provided that, such limit shall not be applicable for investments in government securities, treasury bills, and triparty repo on government securities or treasury bill.

Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with SEBI.

## **C. FUNDAMENTAL ATTRIBUTES**

Following are the Fundamental Attributes of the schemes, in terms of Clause 1.14 of the SEBI Master Circular for Mutual Funds:

### **(i) Type of a scheme**

UTI Nifty 50 ETF is an open ended scheme replicating / tracking Nifty 50 TRI.

## (ii) Investment Objective

**Main Objective** – The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.

However there is no guarantee or assurance that the investment objective of the scheme will be achieved

**Investment pattern** – The tentative portfolio break-up of Equity, Debt, Money Market Instruments and such other securities as may be permitted by the SEBI from time to time with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations - As given in Part II A

## (iii) Terms of Issue

- Liquidity provision of redemption: Only provisions relating to redemption as given in the SID.

### On the Exchange

The units of the Scheme can be bought / sold in minimum lot of 1 unit and in multiples of one thereof by all Investors during market hours on all trading days on the National Stock Exchange (NSE) & Bombay Stock Exchange (BSE) where the Scheme's Units are listed.

### Directly with the Mutual Fund

The Scheme offers units for subscription / redemption directly with the Mutual Fund in creation unit size to Authorized Participants / Market Makers / Large Investors/ only, at NAV based prices on all Business Days during an ongoing offer period.

**“Creation unit”** is a fixed number of units of the Scheme, which is exchanged for a basket of securities of the underlying index called the Portfolio Deposit and a Cash component. For redemption of Units, it is vice versa i.e., fixed number of units of the Scheme and a cash component are exchanged for Portfolio Deposit. The Portfolio Deposit and the cash component will change from time to time as decided by AMC.

AMC/Trustees reserves the right to change the Creation Unit at their discretion from time to time.

- Aggregate Expense and Fees [as given in Part III (B) (a) & (b)] charged to the scheme.

**Safety net or guarantee provided** – The Scheme does not provide any guarantee or assured return.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds the Trustees shall ensure that no change in the fundamental attributes of the Scheme and the Options there under or the trust or fee and expenses payable or any other change which would modify the Scheme and the Plans there under and affect the interests of Unit holders is carried out unless it complies with sub-regulation (26) of regulation 25 of these regulations as mentioned below:

The Asset Management Company shall ensure that no change in the fundamental attributes of any scheme or the trust, fees and expenses payable or any other change which would modify the scheme and affect the interest of unit holders, shall be carried out unless

- A written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nation-wide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unit holders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

**“In addition to the conditions specified under Regulation 18 (15A) for bringing change in fundamental attributes of any scheme, the Trustees shall take comments of SEBI before bringing such change(s)”.**

## D. INDEX METHODOLOGY

### About the Index:

The Nifty 50 Index is a well diversified 50 stock index accounting for 23 sectors of the economy. It is used for a variety of purposes such as benchmarking fund portfolios, index based derivatives and index funds.

Nifty 50 Index is owned and managed by India Index Services and Products Ltd. (IISL). IISL is India's first specialised company focused upon the index as a core product.

### Methodology

The Nifty 50 Index is computed using a float-adjusted, market capitalization weighted methodology, wherein the level of the index reflects the total market value of all the stocks in the index relative to a particular base period. The methodology also takes into account constituent changes in the index and corporate actions such as stock splits, rights issuance, etc., without affecting the index value.

## E. PRINCIPLES OF INCENTIVE STRUCTURE FOR MARKET MAKERS

As of now UTI Asset Management Company Limited is not offering any incentive scheme for Market Making.” However, in the future depending upon the business or any other requirement will come out with the Incentive Scheme which would be within the maximum permissible limit of TER.

Please refer following link for details: Link: <https://www.utmfc.com/statutory-disclosures/principles-incentive-structure-market-maker>

## F. OTHER SCHEME SPECIFIC DISCLOSURES:

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| <b>Listing/ Transfer / Pledge / Transmission/Assignment of Units</b> | <p><b>Listing</b><br/>The units of the Scheme are listed on the NSE &amp; BSE under the capital market segment. However, the AMC reserves the right to list the units of the Scheme on any other recognized stock exchange(s).</p> <p><b>Transfer</b><br/>UTI Nifty 50 ETF units are transferable. The transfer shall be only in electronic form provided that the intended transferee is otherwise eligible to hold units under the scheme. The AMC shall not be bound to recognize any other transfer. The delivery instructions for transfer of UTI Nifty 50 ETF units will have to be lodged with the DP in the requisite form as may be required from time to time and the transfer will be effected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialised mode. Under special circumstances, holding of units by a company or other body corporate with another company or body corporate or an individual/ individuals, none of whom is a minor, may be considered by the AMC.</p> <p>Unitholders holding units in physical mode have to compulsorily convert into electronic (dematerialised) mode to transfer units.</p> <p><b>Pledge/Assignment of units permitted only in favour of banks/other financial institutions.</b><br/>The unitholders may pledge/assign units in favour of banks/other financial institutions as a security for raising loans. Units can be pledged by completing the requisite forms/formalities as may be required by the Depository. The pledger may not be allowed to redeem units so pledged until the bank/ financial institution to which the units are pledged provides a written authorization to the Depository that the pledge/ charge/lien may be removed.</p> |
| <b>Dematerialization of units</b>                                    | <p>For units issued in Dematerialised Form.</p> <p>a. At present, this facility is available for the demat accounts opened with NSDL/CDSL.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

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|                               | <p>b. In order to redeem the units, investor have to approach their Depository Participant (DP) / broker for stock exchange transactions for redeeming them. Investor will not be able to redeem these units from any office of UTI Mutual Fund / Kfintech.</p> <p>c. In case the investor holds the units in demat mode and wishes to change bank/address details, he/she needs to approach his/her Depository Participant and submit a request with his/her DP.</p> <p>d. In order to opt for units in Demat mode, the investor needs to select the unit holding option mode as Demat in the application form. Also he/she needs to specify the name of the Depository Participant (DP), DP Id and the beneficiary account number of the applicant with the DP (any one Demat account only).</p> <p>If the investor has not specified the depository details correctly in the application form or has not submitted the supporting documents for Demat allotment, units will be allotted in the physical mode.</p> <p>e. In case, investors desire to convert the physical units into dematerialised form or vice versa, investors shall contact their Depository Participant where the demat account is held. The investor needs to submit any one of the documents stated below along with the application form to Depository Participant if he/she wishes to opt for units in Demat mode:</p> <ul style="list-style-type: none"> <li>• Client Master List (CML)</li> <li>• Transaction-cum-Holding Statement</li> <li>• Cancelled Delivery Instruction Slip (DIS)</li> </ul> <p>f. In case the investor, wishes to convert units from demat mode to physical (remat) mode, he/she needs to approach his/her Depository Participant (DP) and submit a request in their prescribed format. Conversion of units from demat to physical (remat) is subject to KYC compliance and the date of acceptance for such transactions will be the date of receipt of electronic request by the R&amp;T Agents from DP. This will be considered for arriving at the holding period.</p> <p>g. The condition of submission of proof for PAN card is not required for purchase of units through this facility, as it is construed that the necessary proof for PAN&amp; Know your Client (KYC) has already been submitted at the time of opening of the Demat Account.</p> <p>h. Investor can switch units held in demat into another scheme.</p> |
| <b>Dividend Policy (IDCW)</b> | <p>IDCW if any, under the scheme will be made subject to availability of distributable surplus and other factors and a decision is taken by the Trustee to make IDCW.</p> <p>As per the provision no.11.2 under Chapter 11 of SEBI Master Circular for Mutual Funds on Review of Dividend option(s)/ Plan(s) in case of Mutual Fund Schemes, the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> <p>There is no assurance or guarantee to the Unit holders as to the rate of IDCW nor that the IDCW will be paid regularly. If the Fund declares IDCW, the NAV of the Scheme will stand reduced by the amount of IDCW and Dividend distribution tax (if applicable) paid. All the IDCW payments shall be in accordance and compliance with SEBI &amp; NSE/BSE Regulations, as applicable from time to time.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

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| <p><b>Who can invest?</b></p> <p>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p> | <p><b>Applicants:</b></p> <p>An application for issue of units may be made by any resident or non-resident Indian as well as non-individuals as indicated below:</p> <p>(a) a resident individual or a NRI or person of Indian origin residing abroad either singly or jointly with another or upto two other individuals on joint/anyone or survivor basis. An individual may make an application in his personal capacity or in his capacity as an officer of a Government or of a Court;</p> <p>(b) a parent, step-parent or other lawful guardian on behalf of a resident or a NRI minor. Minor (as the first and the sole holder only) through a natural guardian (i.e. father or mother) or a court appointed legal guardian. There shall not be any joint holding with minor investments.</p> <p>Process for Investments made in the name of a Minor through a Guardian shall be in line with provision no. 17.6.1 of para 17.6 under Chapter 17 of SEBI Master Circular for Mutual Funds and SEBI Circular No. SEBI/HO/IMD/POD-II/CIR/P/2023/0069 dated May 12, 2023.</p> <p>(i) Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed.</p> <p>Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.</p> <p>For existing folios, investors are requested to submit Form for change of Pay-out Bank mandate with the required documents before submission of redemption request.</p> <p>(ii) Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.</p> <p>(iii) The standing instructions registered for Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (SWP), Transfer of IDCW Plan etc., shall be suspended when the minor attains majority, till the status is changed to major.</p> <p>(c) an association of persons or body of individuals whether incorporated or not;</p> <p>(d) a Hindu Undivided Family both resident and non-resident;</p> <p>(e) a body corporate including a company formed under the Companies Act, 1956 now named The Companies Act, 2013 (No. 18 of 2013) or established under State or Central Law for the time being in force;</p> <p>(f) a bank including a scheduled bank, a regional rural bank, a co-operative bank etc;</p> <p>(g) an eligible trust including Private Trust being irrevocable trust and created by an instrument in writing;</p> <p>(h) a society as defined under the scheme;</p> <p>(i) a Financial Institution;</p> |
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|  | <p>(j) an Army/Navy/Air Force/Paramilitary Fund;</p> <p>(k) a partnership firm;<br/>(An application by a partnership firm shall be made by not more than two partners of the firm and the first named person shall be recognised by UTI AMC for all practical purposes as the unitholder. The first named person in the application form should either be authorised by all remaining partners to sign on behalf of them or the partnership deed submitted by the partnership firm should so provide.)</p> <p>(l) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(j) of Securities Exchange Board of India (Foreign Portfolio Investors) Regulations, 2019;</p> <p>(m) Mutual Funds registered with SEBI;</p> <p>(n) Scientific and Industrial Research Organisation;</p> <p>(o) Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India;</p> <p>(p) Other schemes of UTI Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations;</p> <p>(q) Provident/Pension/Gratuity and other such Funds as and when permitted to invest;</p> <p>(r) Such other individuals / institutions / body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.</p> <p>Subject to the Regulations, the sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme.<br/>The fund reserves the right to include/exclude, new/existing categories of investors to invest in the schemes from time to time, subject to SEBI Regulations, if any.</p> <p><b>Note:</b></p> <p>(a) In terms of the notification No. FERA/195/99-RB dated March 30, 1999 and FERA/212/99-RB dated October 18, 1999, the RBI has granted a general permission to mutual funds, as referred to in Clause 23(D) of Section 10 of the Income Tax Act, 1961 to issue and repurchase Units of their schemes which are approved by SEBI to NRIs/PIOs and FPIs respectively, subject to conditions set out in the aforesaid notifications. Further, general permission is also granted to send such Units to NRIs/PIOs and FPIs to their place of residence or location as the case may be.</p> <p>(b) Returned cheques are liable not to be presented again for collection, and the accompanying Application Forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.</p> <p><b>Investment by Individuals – Foreign Nationals</b></p> <p>For the purposes of carrying out the transactions by Foreign Nationals in the units of the Schemes of UTI Mutual Fund,</p> <ol style="list-style-type: none"> <li>1. Foreign Nationals shall be resident in India as per the provisions of the Foreign Exchange Management Act, 1999.</li> <li>2. Foreign Nationals are required to comply (including taking necessary approvals) with all the laws, rules, regulations, guidelines and circulars, as may be issued/applicable from time to time, including but not limited to and pertaining to anti money laundering, Know Your Customer (KYC), income tax, foreign exchange management (the Foreign Exchange Management Act, 1999 and the</li> </ol> |
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|                               | <p>Rules and Regulations made there under) including in all the applicable jurisdictions.</p> <p>UTI AMC reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies.</p> <p><b>Note:</b> “Neither this Scheme Information Document nor the units have been registered in any jurisdiction including the United States of America. The distribution of this Scheme Information Document in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this Scheme Information Document are required to inform themselves about, and to observe any such restrictions. No persons receiving a copy of this Scheme Information Document or any accompanying application form in such jurisdiction may treat this Scheme Information Document or such application form as constituting an invitation to them to subscribe for units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements. Accordingly, this Scheme Information Document does not constitute an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so or to anyone to whom it is unlawful to make such offer or solicitation.</p> <p>It is the responsibility of any persons in possession of this Scheme Information Document and any persons wishing to apply for units pursuant to this Scheme Information Document to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction”.</p> |
| <b>Who cannot invest?</b>     | <p>Subscriptions from Overseas Corporate Bodies (OCBs) in the Schemes of UTI MF will not be accepted.</p> <p><b>Investments by Overseas Corporate Bodies (OCBs)</b><br/>Pursuant to the Foreign Exchange Management [Withdrawal of General Permission to Overseas Corporate Bodies (OCBs)] Regulations, 2003, and the consequential amendments made in the Foreign Exchange Management (Transfer or issue of Security by a Person Resident outside India) Regulations, 2000, OCBs, cannot invest, inter alia, in Mutual Fund Schemes.</p> <p><b>‘Overseas Corporate Body’ (OCB)</b><br/>As per Regulation 2(xi) of the Foreign Exchange Management (Deposit) Regulations, 2000, 'Overseas Corporate Body' means a company, partnership firm, society and other corporate body owned directly or indirectly to the extent of at least sixty per cent by Non-Resident Indians (hereinafter referred to as 'NRIs') and includes overseas trust in which not less than sixty percent beneficial interest is held by Non-resident Indians (hereinafter referred to as 'Overseas Trust') directly or indirectly but irrevocably.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>How to Apply (details)</b> | <p><b>Details regarding-</b></p> <ol style="list-style-type: none"> <li>1. The Applications Forms duly signed by the Market Makers/Large Investors should be submitted at the UFCs (AMC branches) whose addresses are available on the website of the AMC i.e. <a href="https://www.utimf.com/">https://www.utimf.com/</a></li> </ol> <p><b>Please refer to the SAI and Application form for the instructions.</b></p> <ol style="list-style-type: none"> <li>2. link for the list of official points of acceptance, collecting banker details etc. <a href="https://www.utimf.com/downloads/data-related-to-sid">https://www.utimf.com/downloads/data-related-to-sid</a></li> <li>3. name, address and contact no. of Registrar and Transfer Agent (R&amp;T), email id of R&amp;T, website address of R&amp;T, official points of acceptance, collecting banker details etc. on back cover page.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

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|                                                                                                                                                                                                 | It is mandatory for investors to mention their Core banking Solutions (CBS) bank account particulars in their applications/requests for redemption.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</b>                             | Presently, the AMC does not intend to reissue the units once redeemed. The number of units held by the unit holder in his demat account will stand reduced by the number of units redeemed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Restrictions, if any, on the right to freely retain or dispose</b>                                                                                                                           | As the units of the Scheme will be issued in demat (electronic) form, the units will be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time and other prescribed procedures to be complied with by the Investors.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Cut off timing for subscriptions/ redemptions/ switches</b><br><br>This is the time before which your application (complete in all respects) should reach the official points of acceptance. | <p><b>Directly with the Fund</b><br/>Valid Applications for creation/redemption of units directly with the Fund shall be submitted as per the cut off timing prescribed under SEBI Regulations for subscription and redemption of Units with a Mutual Fund.</p> <p>However, for Market Makers /Authorised Participants and Large Investors, Creation/redemption of units would, be based on Portfolio deposit and the applicable cash component for the respective business day on which such creation/ redemption of units are made and the deposit and cash are credited to the AMC's account.</p> <p>The AMC may at its discretion create "Creation Unit" prior to receipt of all or a portion of the relevant Portfolio Deposit or equivalent amount in cash and Cash Component, wherein, amongst other things, the AMC may ask investor to submit collateral to secure the obligation to deliver such outstanding Portfolio Deposit Securities or equivalent amount of cash and Cash Component.</p> <p><b>For Units Traded on Exchange</b><br/>As the Scheme is listed and traded on the NSE &amp; BSE, the provisions of cut off time (3 P.M.) is not applicable for secondary market transactions but will be subject to the trading time/restrictions for purchase/sale of units as per the rules and regulations prescribed by the stock exchanges on which they are listed.</p> <p>The requirement of "cut-off" timing for NAV applicability as prescribed by SEBI from time to time will not be applicable for direct transaction with UTI AMC in ETFs by MMs and other eligible investors.</p> <p><b>Applicable NAV</b><br/>Intra-day NAV shall be applicable in case of subscription/redemption of units directly with the Fund.</p> <p>In case of creation of units by way of deposit of portfolio basket and cash component or redemption of units by way of withdrawal of portfolio basket and cash component, the applicable NAV will be the value of the portfolio basket and cash component as at the end of the previous business day divided by the number of units being created or redeemed.</p> <p>The Fund may allow cash purchases (through RTGS/ transfer/Cheque) or cash Redemption of units of the Scheme in Creation Unit size by Large Investors/ Market Makers /Authorised Participants. Purchase/ Redemption request for Creation Unit shall be made by such Investor to the Fund/AMC where upon the Fund/AMC will arrange to buy/sell the underlying portfolio Securities on behalf of the Investor. The Portfolio so bought/sold and Cash Component will be exchanged for the Units of the Scheme in Creation Unit size. The applicable NAV for allotment / repurchase of units will be Intra Day NAV.</p> |

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| <p><b>Minimum amount for purchase/redemption/</b></p> | <p><b>Directly with Fund:</b> Only Market Makers /Authorised Participants / Large Investors can directly purchase / redeem from the fund in Creation unit size as stated above on any business day.</p> <p><b>On the Exchange:</b><br/>The units of the Scheme can be purchased / redeemed in minimum lot of 1 unit and in multiples of one thereof.</p> <p>The face value unit of UTI Nifty 50 ETF is Re.1/- and Unit Creation Size (in units) 50,000.</p> <p><b>Direct transaction through UTI AMC</b><br/>As per provision no. 3.6.2.1 to 3.6.2.3 of para 3.6.2 under Chapter 3 of SEBI Master Circular for Mutual Funds, the Scheme will offer units for subscription / redemption directly with the Mutual Fund for amounts greater than Rs.25 Cr and in multiples of creation unit size at intra-day NAV based on the actual execution price of the underlying portfolio on all Business Days during the ongoing offer period. The aforesaid threshold will not be applicable for MMs and will be periodically reviewed.</p> <p>Further, pursuant to SEBI letter dated October 29, 2024, the said threshold limit of INR 25 crore for direct transaction in the units of the ETFs with the AMC shall not be applicable for the below mentioned category of investors till February 28, 2025:</p> <ul style="list-style-type: none"> <li>a) Schemes managed by Employee Provident Fund Organisation, India</li> <li>b) Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income tax act, 1961</li> </ul> <p>The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time will not be applicable for direct transaction with UTI AMC in ETFs by MMs and other eligible investors.</p> <p>As per provision of para 3.6.6 under Chapter 3 of SEBI Master Circular for Mutual Funds liquidity window for Investors of ETFs with UTI AMC:</p> <ul style="list-style-type: none"> <li><b>A.</b> Investors can directly approach UTI AMC for redemption of units of ETFs, for transaction of upto INR 25 Cr. without any exit load, in case of the following scenarios: <ul style="list-style-type: none"> <li>i. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or</li> <li>ii. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or</li> <li>iii. Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days.</li> </ul> </li> <li><b>B.</b> In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, will be processed by UTI AMC at the closing NAV of the day.</li> </ul> <p>The above instances will be tracked by UTI AMC on a continuous basis and in case if any of the above-mentioned scenario arises, the same will be disclosed on the website of UTI AMC.</p> |
| <p><b>Statement of Account (SoA)</b></p>              | <p><b>For unit holders having Mutual Fund (MF) investments and Demat Account -</b></p> <ul style="list-style-type: none"> <li>a. Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository.</li> <li>b. Consolidation shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding.</li> <li>c. In case an investor has multiple accounts across two depositories, the depository with whom the Demat account has been opened earlier will be the default depository which will consolidate the details across depositories and MF investments and dispatch the CAS to the investor.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

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|                       | <p>d. The CAS will be generated on monthly basis.</p> <p>e. If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then CAS shall be sent to that investor through email on monthly basis on or before 15th day of the succeeding month detailing all the transactions and holding at the end of month including transaction charges paid to the distributor, if any, across all schemes of all mutual funds or as per the timeline specified by SEBI from time to time.</p> <p>In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details shall be sent to the investors by email on half yearly basis on or before the 21st day of succeeding month or as per the time line specified by SEBI from time to time.</p> <p>The CAS shall be dispatched by email to all the investors whose email addresses are registered with the Depositories and AMCs/MF-RTAs. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the the AMCs/MF-RTAs.</p> <p>f. The despatch of CAS by the depositories where ever prescribed by the regulator shall constitute compliance by UTI AMC/ UTI Mutual Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996.</p> <p>For further details please refer to SAI.</p>                                                                                                                                                                                                                                                                       |
| <b>Dividend/ IDCW</b> | <p>(a) If it is decided to make payment of the IDCW if any, the same will be paid by issue of IDCW warrants or through ECS. The IDCW warrants shall be despatched to the unitholders within 7 working days from the record date or such period as may be prescribed by SEBI from time to time.</p> <p>(b) In the event of failure to despatch the IDCW proceeds within the period specified in sub-clauses (a) UTI AMC Ltd. shall be liable to pay interest to the unitholders at such rate as may be specified by the SEBI for the period of such delay. The interest for the delayed payment of IDCW shall be calculated from the record date. (Presently @ 15% per annum).</p> <p>(c) Notwithstanding payment of such interest to the unit-holders under sub-clause (b), UTI AMC Ltd. may be liable for penalty for failure to despatch the IDCW proceeds within the stipulated time.</p> <p><b>Threshold Limit for Payout of IDCW</b></p> <p>a. In case the Payout of IDCW Option under a folio is less than or equal to Rs.1,500/- and where complete bank account details are not available or facility of electronic credit is not available with Investor's Bank/Bank Branch, then such amount will be compulsorily reinvested wherever Reinvestment of IDCW option is available under the scheme and an Account Statement (SoA) will be sent to the Investors at their Registered Address.</p> <p>b. For folios where IDCW warrants are returned undelivered and/or the IDCW warrant remains unencashed / unclaimed on 3 consecutive occasions, future IDCW amount will be reinvested, wherein Reinvestment of IDCW option is available and an Account Statement (SoA) would be sent to the Investors at their Registered Address.</p> |
| <b>Redemption</b>     | <p><b>For redemption request directly received with the Fund</b></p> <p>The redemption proceeds will consist of Portfolio Deposit. The redemption proceeds will be delivered / paid within 3 working days from the date of a valid redemption request.</p> <p>Physical despatch of proceeds shall be carried out only in exceptional circumstances as specified by AMFI and UTI AMC shall maintain records along with reasons for all such physical despatches.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

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|  | <p>However, in case of exceptional circumstances prescribed by AMFI, in consultation with SEBI, redemption or repurchase proceeds shall be transferred / despatched to Unitholders within the time frame prescribed such as:</p> <p>1) Payment of redemption proceeds through physical instruments (Cheque/DD) where electronic fund transfer is not possible in such case Additional 2 working days is allowed.</p> <p>Mode of Payment of above is mandatorily by Electronic transfers into bank account of the investor. Accordingly, investors are required to update their bank account details, IFSC code etc. to receive monies in the prescribed manner and timeline.</p> <p>2) For further details in this regard, please refer to SAI.</p> <p><b>Sale of units at the stock exchange.</b><br/>Any investor may sell the units on the stock exchange on which the units are listed at prices traded on such exchange.</p> <p><b>Restriction on redemption of units</b><br/>Further to the possibility of delays in redemption of units under certain circumstances as stated in the aforesaid paragraphs relating to “Risk factors”, the following points relating to restrictions on redemption of units may be noted:-</p> <ol style="list-style-type: none"> <li>1. Restrictions on redemption of units may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as: <ol style="list-style-type: none"> <li>(i) Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security</li> <li>(ii) Market failures, exchange closures etc.</li> <li>(iii) Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).</li> </ol> </li> <li>2. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</li> <li>3. Restriction will be imposed after obtaining the approvals of the Boards of AMC and the Trustees</li> <li>4. When restriction on redemption is imposed, the following procedure shall be applied:- <ol style="list-style-type: none"> <li>(i) No redemption requests upto INR 2 lakh shall be subject to such restriction.</li> <li>(ii) Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.</li> </ol> </li> </ol> <p>For further details in this regard, please refer to SAI,</p> <p><b>Treatment of the Folios without KYC/PAN/PEKRN (PAN exempted KYC Reference Number)</b><br/>Investors are requested to note that PAN/PEKRN/KYC is mandatory for all financial transactions such as purchase/redemption/switch/systematic transactions etc. and also for non-investor initiated transactions such as dividend w.e.f. April 1, 2023. Unitholders of such non KYC compliant/non PAN/PEKRN folio's shall be able to (permitted to) lodge grievance or avail service request only after furnishing the above details. The payout of dividend will be made to such investors after updation of KYC/PAN/PEKRN details.</p> <p><b>Requirement of Permanent Account Number (PAN) in respect of Non-PAN Exempt Folios for Redemption &amp; Mandatory updation of Know Your Customer (KYC) requirements for processing of mutual fund transactions</b></p> |
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|                                                                                   | <p>All Investors (including existing folios) of Non-PAN Exempt folios of UTI Mutual Fund Schemes are required to provide the PAN of the holder/s/guardian/claimant at the time of redemption, if PAN is not already registered in the folio.</p> <p>The requirement of PAN is applicable to all the redemptions and new Systematic Withdrawal Plan (SWP) Registrations</p> <p>Investors who are submitting the PAN together with the redemption request will receive redemption payment only after the validation of PAN.</p> <p>Further, it is reiterated that, it is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor.</p> <p>Accordingly, all new or additional requests for financial transactions (including redemptions, switches, etc.) will be processed only if the unit holders are KYC complied or have submitted duly filled KYC application form along with necessary documents and PAN.</p> <p><b>Exit load on death of an unitholder:</b><br/>In the case of the death of an unitholder, no exit load (if applicable) will be charged for redemption of units by the claimant under certain circumstances and subject to fulfilling of prescribed procedural requirements. For further details regarding settlement of death claim refer to SAI.</p> |
| <b>Delay in payment of redemption / repurchase proceeds/dividend (IDCW)</b>       | <p>a. The redemption proceeds shall be paid to the unitholders within 3 (three) working days from the date of redemption.</p> <p>b. In the event of failure to make payment of redemption or repurchase proceeds within the period specified in sub-clauses (a), UTI AMC Ltd. shall be liable to pay interest to the unitholders at such rate as may be specified by the SEBI for the period of such delay;</p> <p>c. The payment of dividend/IDCW to the unitholders shall be made within 7 (seven) working days from the record date.</p> <p>d. In the event of failure to dispatch the redemption or repurchase or dividend (IDCW) proceeds within the period specified in sub-clauses (a) and (b), UTI Asset Management Company Limited shall be liable to pay interest to the unitholders at such rate as may be specified by the SEBI for the period of such delay; (presently @ 15% per annum).</p> <p>e. Notwithstanding payment of such interest to the unit-holders under sub-clause (c), UTI AMC Ltd. may be liable for penalty for failure to make payment of the redemption or repurchase or dividend proceeds within the stipulated time. (Presently @ 15% per annum).</p>                                                                                                                                                                                  |
| <b>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</b> | <p>As per SEBI guidelines, the unclaimed redemption and IDCW amounts, that are currently allowed to be deployed only in call money market or money market instruments, shall also be allowed to be invested in a separate plan of Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts.</p> <p>As per the regulations, AMC shall not charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped at 50 bps. The investment management and advisory fee charged by the AMC for managing unclaimed amounts shall not exceed 50 bps. The list of names and addresses of investors in whose folios there are unclaimed amounts shall be provided on UTI MF Website.</p> <p>Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.</p>                                                                                                      |

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|                                                                                                                                                                  | The Fund will make continuous efforts to remind the investors through letters to take their unclaimed amounts.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Disclosure w.r.t investment by minors</b>                                                                                                                     | <p>Process for Investments made in the name of a Minor through a Guardian shall be in line with the provision no.17.6.1 of paragraph 17.6 under Chapter 17 of SEBI Master Circular for Mutual Funds and SEBI Circular No. SEBI/HO/IMD/ POD-II/CIR/P/2023/0069 dated May 12, 2023.</p> <p>i. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed.</p> <p>Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.</p> <p>For existing folios, investors are requested to submit Form for change of Pay-out Bank mandate with the required documents before submission of redemption request.</p> <p>ii. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.</p> <p>iii. The standing instructions registered for Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (SWP), Transfer of IDCW Plan etc., shall be suspended when the minor attains majority, till the status is changed to major.</p> |
| <b>Ongoing Offer Period</b><br><br><b>This is the date from which the Scheme will be open for subscription / redemption after the closure of the NFO period.</b> | <p>The Scheme had opened for trading in secondary markets and for subscription/redemption directly with the fund in respect of eligible investors with effect from the date of listing.</p> <p>All categories of investors may buy or sell units through National Stock Exchange (NSE)/ Bombay Stock Exchange (BSE), where they are listed, during Trading Hours of the respective stock exchange on the trading days of the exchange.</p> <p>On an ongoing basis, only Market Makers / Authorized Participants / and Large Investors can sell / purchase directly with Mutual Fund.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Ongoing price for purchase and sale or creation/redemption of Units by investors. This is the price you need to pay/ receive for purchase/redemption</b>      | <p><b>On the Exchange:</b><br/>As the units of the Scheme are listed on NSE &amp; BSE, any eligible investor can buy/sell units on an ongoing basis on the capital market segment of NSE and/ BSE at the traded prices in a minimum number of 1 unit and in multiples thereof during trading hours on trading days of the exchanges as aforesaid.</p> <p><b>Directly with the Fund:</b><br/>Ongoing purchases directly from the Mutual Fund would be restricted to Authorized Participants/Large Investors provided the value of units to be purchased is in creation unit size. Market Makers /Authorised Participants/Large Investors may buy the units on any Business day of the scheme directly from the Mutual Fund by paying applicable transaction handling charges and cash component in cash and by depositing the prescribed basket of securities comprising Nifty 50 Index. Units may be allotted only after realization of cheque where the full consideration for creation unit is paid by cheque and at the value at which the underlying stocks for the creation unit is purchased against that purchase request.</p> <p>The face value unit of UTI Nifty 50 ETF is Re.1/- and Unit Creation Size (in units) 50,000.</p> <p><b><u>Direct transaction in ETFs through UTI AMC</u></b><br/>As per provision no. 3.6.2.1 to 3.6.2.3 of para 3.6.2 under Chapter 3 of SEBI Master Circular for Mutual Funds, the Scheme will offer units for subscription / redemption</p>                                                                                                                                                                                                                         |

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|  | <p>directly with the Mutual Fund for amounts greater than Rs.25 Cr and in multiples of creation unit size at intra-day NAV based on the actual execution price of the underlying portfolio on all Business Days during the ongoing offer period. The aforesaid threshold will not be applicable for MMs and will be periodically reviewed.</p> <p>Further, pursuant to SEBI letter dated October 29, 2024, the said threshold limit of INR 25 crore for direct transaction in the units of the ETFs with the AMC shall not be applicable for the below mentioned category of investors till February 28, 2025:</p> <ol style="list-style-type: none"> <li>Schemes managed by Employee Provident Fund Organisation, India</li> <li>Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income tax act, 1961</li> </ol> <p>The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time will not be applicable for direct transaction with UTI AMC in ETFs by MMs and other eligible investors.</p> <p>‘Creation Unit’ is fixed number of units of the Scheme, which is exchanged for a basket of shares underlying the Index called the Portfolio Deposit and a Cash Component.</p> <p>The number of units of the Scheme that investors can create in exchange of the Portfolio Deposit and Cash Component is 5000 units and in multiples thereof.</p> <p>‘Portfolio Deposit’ is a pre-defined basket of Securities that represent the underlying index and announced by the Fund on daily basis and can change from time to time.</p> <p>“Cash component” represents the difference between the NAV of creation unit adjusted for accrued benefits if any, and the market value of the portfolio deposit as at the end of the previous business day. The difference may include accrued annual charges including management fees and residual cash in the scheme. The transaction costs as charged by custodian/ depository participant, and other incidental expenses and taxes for creation/redemption of units shall be recovered by the AMC over and above the cash component. The portfolio deposit and cash component applicable for creation day will vary from time to time and will be computed and announced by the UTI AMC.</p> <p>AMC / Trustees reserves the right to change the size of Creation of units in order to equate it with marketable lot of the underlying instrument.</p> <p><b>Process for subscription/creation of units.</b></p> <p>The requisite Securities constituting the Portfolio Deposit of the Scheme must be transferred to the scheme’s account while the Cash Component must be paid to the Custodian/AMC. On confirmation of the same by the Custodian/AMC, the AMC will create the units and credit to applicant’s account.</p> <p>The AMC may allow cash (through RTGS/transfer/Cheque) Purchases of Units of the Scheme in Creation Unit size by Large Investors/ Market Makers /Authorised Participants. Purchase request for Creation Unit shall be made by such Investor to the Fund/AMC where upon the Fund/AMC will arrange to buy the underlying portfolio Securities. The Portfolio Deposit and Cash Component will be exchanged for the Units of the relevant Scheme in Creation Unit size</p> <p><b>Process for redemption of units</b></p> <p>Upon receipt of the valid redemption application, fund may transfer the ‘Portfolio Deposit’ equaling ‘Creation Unit’ and may pay or receive the cash component after deducting applicable charges and taxes.</p> <p>The Fund may allow cash (through RTGS/transfer/Cheque) Redemption of the Units of the Scheme in Creation Unit size by Large Investors/Authorized Participant. Such Investors shall make Redemption request to the Fund/AMC whereupon the Fund/AMC will arrange to sell underlying portfolio Securities on behalf of the Investor.</p> |
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|                                                                           | <p>Accordingly, the sale proceeds of portfolio Securities, after adjusting necessary charges/costs, will be remitted to the Investor.</p> <p><b>As per provision of para 3.6.6.1 of para 3.6.6.3 under Chapter 3 of SEBI Master Circular for Mutual Funds, liquidity window for Investors of ETFs with UTI AMC:</b></p> <p><b>A.</b> Investors can directly approach UTI AMC for redemption of units of ETFs, for transaction of upto INR 25 Cr. without any exit load, in case of the following scenarios:</p> <ol style="list-style-type: none"> <li>Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or</li> <li>No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or</li> <li>Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days.</li> </ol> <p><b>B.</b> In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, will be processed by UTI AMC at the closing NAV of the day.</p> <p><b>C.</b> The above instances will be tracked by UTI AMC on a continuous basis and in case if any of the above-mentioned scenario arises, the same will be disclosed on the website of UTI AMC.</p> <p><b>Note :</b></p> <ol style="list-style-type: none"> <li>In addition to the NAV, any person transacting with the fund will have to reimburse charges pertaining to transaction - brokerage, STT, NSDL charges etc. &amp; any other regulatory charges applied from time to time.</li> <li>Charges related to transactions payable by the investor is per creation request and will be as determined by the AMC at the time of transaction.</li> <li>Switches are not allowed under the scheme. Units of the Scheme in less than Creation Unit cannot be purchased directly with the Fund.</li> <li>Extension of credit facilities during creation of units would not be allowed.</li> </ol> <p><b>Redemption Procedures:</b></p> <p><b>On the Exchange :</b></p> <p>As the Scheme is listed on NSE &amp; BSE, the investor can sell units on an ongoing basis on the NSE and/BSE, at the traded prices in a minimum size of 1 unit and in multiples of 1 thereof.</p> <p><b>Directly with the Mutual Fund :</b></p> <p>The authorized participant/large investor can redeem the units of the Scheme directly with the Mutual Fund only in creation unit size at the applicable NAV of the Scheme. The number of units of the Scheme that authorized participant/large investor can redeem is 5000 units and in multiples thereafter.</p> <p>For the purpose of Purchase and Redemption of units under UTI Nifty 50 ETF, “Large Investors” would mean investors who deal in creation unit size, other than Market Makers /Authorised Participants.</p> |
| <b>Plan(s) and Option(s) offered</b>                                      | Not available                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Procedure for subscribing / redeeming units directly with the fund</b> | <p>Units of the Scheme in less than Creation Unit cannot be Purchased directly with the Fund.</p> <p>The Market Maker / Large Investor / Authorized Participant can subscribe/ redeem units of the Scheme directly with the Mutual Fund only in creation unit size as per the procedure given below.</p> <p>The number of units of the Scheme that investors can create in exchange of the Portfolio Deposit and Cash Component is 5000 units and in multiples thereof.</p> <p><b>The Portfolio Deposit and Cash Component are defined as follows: -</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

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|  | <p><b>Portfolio Deposit:</b> This is a pre-defined basket of securities that represent the Underlying Index and will be defined and announced by the Fund and can change from time to time.</p> <p><b>Cash Component for Creating in Creation Unit Size:</b><br/> “Cash component” represents the difference between the NAV of creation unit adjusted for accrued benefits if any, and the market value of the portfolio deposit as at the end of the previous business day. The difference may include accrued annual charges including management fees and residual cash in the scheme. The transaction costs as charged by custodian/ depository participant, and other incidental expenses and taxes for creation/redemption of units shall be recovered by the AMC over and above the cash component. The portfolio deposit and cash component applicable for creation day will vary from time to time and will be computed and announced by the UTI AMC.</p> <p>AMC / Trustees reserves the right to change the size of Creation of units in order to equate it with marketable lot of the underlying instrument.</p> <p><b>Procedure for creation in Creation Unit size:</b><br/> The requisite securities constituting the Portfolio Deposit have to be transferred to the Fund’s DP account while the Cash Component has to be paid to the Custodian/AMC. On confirmation of the same by the Custodian/AMC, the AMC will transfer the respective number of units of the Scheme into the investor’s DP account.</p> <p>The Fund may, at its discretion allow cash purchases of units of the Scheme in Creation Unit size by Large Investors/ Market Makers /Authorised Participants. Purchase request for Creation Unit shall be made by such investor to the Fund/AMC where upon the Fund/AMC will arrange to buy the underlying portfolio securities. The portfolio deposit and cash component will be exchanged for the units of the Scheme in Creation Unit size.</p> <p>The AMC has the right to collect any cost incurred by the AMC in terms of the transaction charges, other incidental charges etc. Such costs may be adjusted by allotting proportionately lesser number of units to the investor.</p> <p>The AMC may levy a fee/charges, which may vary from time to time, for providing/arranging this facility.</p> <p><b>For redeeming units of the Scheme in creation unit size:</b></p> <p>The Units of the Scheme in less than Creation Unit cannot be redeemed with the Fund.</p> <p>The Market Makers / Authorised Participant / Large Investor would transfer the requisite number of units of the Scheme equaling the creation unit to the Fund’s designated DP account. On confirmation of the same, the AMC will pay the redemption proceeds in cash into the designated account of Authorised Participant/Large Investor net of expenses.</p> <p>The AMC has the right to collect any cost incurred by the AMC in terms of the transaction charges, other incidental charges etc. Such costs may be adjusted by redeeming proportionately additional number of units to the investor.</p> <p>The Fund may, at its discretion, allow cash redemption of the units of the Scheme in Creation Unit Size by Market Makers / Large Investor/Authorised Participant. Redemption request shall be made by such investor to the Fund whereupon the Fund shall arrange to sell the underlying portfolio of securities on behalf of the investor.</p> <p>The AMC may levy a fee/ charges, which may vary from time to time, for providing/arranging this facility.</p> |
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|                                                              | <p>Further, investor other than Market Makers /Authorized Participants and Large Investors can also directly approach AMC for redemption of units if:</p> <p>a) Traded price of the ETF units is at a discount of more than 3% for continuous 30 trading days or</p> <p>b) Discount of bid price to applicable NAV over a period of 7 consecutive trading days is greater than 3% or</p> <p>c) No quotes available on exchange for 3 consecutive trading days or</p> <p>d) Total bid size on the exchange(s) is less than half of the creation units size daily, averaged over a period of 7 consecutive trading days.</p> <p>In such a scenario, a valid applications received by Mutual Fund upto 3 P.M. will be processed.</p> <p>Such instances shall be tracked by the AMC on an ongoing basis and in case if any of the above mentioned scenario arises, the same shall be disclosed on the website of the AMC.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Role of Market Makers (MMs) / Authorised Participants</b> | <p><b>Market Makers:</b></p> <p>AMC will appoint at least two Market Makers (MMs)/Authorised Participants, who are members of the Stock Exchanges, for ETFs to provide continuous liquidity on the stock exchange platform. MM will transact with UTI AMC only in multiples of creation unit size. UTI AMC will facilitate in-kind creation and redemption of units of ETFs by MMs on a best effort basis. Currently no incentives have been finalised for MMs. Incentives, if any, to MMs will be charged to the scheme within the maximum permissible limit of TER.</p> <p>The role of Market Makers / Authorised Participants is to offer continuous liquidity of the units of the Scheme on the Stock Exchange where the Units are listed.</p> <p>Presently following Market Makers / Authorised Participants have been appointed by the AMC</p> <p>(1) Kanjalochna Finserve Pvt. Ltd.</p> <p>(2) Parwati Capital Market Private Limited</p> <p>(3) East India Securities Limited</p> <p>Market Makers /Authorised Participants may offer to buy and sell quotes (bid and ask quotes) on the Exchanges such that buy and sell orders get executed in the market subject to price compatibility. Market Makers /Authorised Participants may for the purpose of creating liquidity subscribe or redeem the units of the Scheme directly with the Mutual Fund.</p> <p>The AMC reserves right to appoint / remove any Market Makers /Authorised Participants.</p> |
| <b>Risk Mitigation process against Third Party Cheques</b>   | <p><b>Restriction on Third Party Payments</b></p> <p>Third party payments are not accepted in any of the schemes of UTI Mutual Fund subject to certain exceptions.</p> <p>“Third Party Payments” means the payment made through instruments issued from an account other than that of the beneficiary investor mentioned in the application form. However, in case of payments from a joint bank account, the first named applicant/investor has to be one of the joint holders of the bank account from which payment is made.</p> <p>Further, this restriction is not applicable for payment made by a guardian whose name is registered in the records of UTI Mutual Fund in that folio.</p> <p><b>Bank Mandate registration as part of the new folio creation</b></p> <p>In order to reduce the risk of frauds and operational risks and thereby protect the interests of the Unit holders/Investors from fraudulent encashment of</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

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|                                                                                              | <p>redemption/IDCW proceeds, Investors are required to submit any of the prescribed documents (along with original document for verification) in support of the bank mandate mentioned in the application form for subscription under a <b>new folio</b>, in case these details are not the same as the bank account from which the investment is made.</p> <p>In case, the application for subscription does not comply with the above requirements, UTI AMC, at its sole and absolute discretion, may reject/not process such application and may refund the subscription amount to the bank account from where the investment was made and shall not be liable for any such rejection/refund.</p> <p>For further details on documents to be submitted under the process to identify third party payments etc., please refer to SAI.</p>                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Redemption by NRIs/FIIs/FPI</b>                                                           | <p>Credit balances in the account of a NRIs/FIIs/FPI unit holder may be redeemed by such unit holder subject to any procedures laid down by the RBI. Payment to NRI/FII/FPI, unit holder will be subject to the relevant laws/guidelines of RBI as are applicable from time to time (subject to deduction of tax at source as applicable).</p> <p>The Fund will not be liable for any delays or for any loss on account of exchange fluctuations while converting the rupee amount in US Dollar or any other currency.</p> <p><b>Note:</b> The mutual fund will rely on the NRI status and his account details as recorded in the depository system. Any changes to the same can be made only through the depository system.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Commercial Transaction (viz Purchase/ Redemption/ Switches) through Designated E-mail</b> | <p>The facility of carrying out commercial transactions through Designated E-mail, in units of UTI Mutual Fund Schemes, is available for the following categories of Investors, subject to certain terms and conditions. UTI AMC declares its Designated E-mail server as one of the Officials Points of Acceptance.</p> <p>Following investors may transact through designated email, who are KYC (Know Your Client) Compliant:</p> <ul style="list-style-type: none"> <li>(i) a body corporate including a company formed under the Companies Act, 1956/2013 or established under State or Central Law for the time being in force;</li> <li>(ii) a bank including a scheduled bank, a regional rural bank, a co-operative bank;</li> <li>(iii) an eligible trust;</li> <li>(iv) an eligible society;</li> <li>(v) any other institution;</li> <li>(vi) Army/Navy/Air Force/Paramilitary Fund and</li> <li>(vii) Any other category of investors, as may be decided by UTI AMC from time to time.</li> </ul> <p>Only Commercial transactions i.e. Purchase, Redemption and Switches shall be accepted through designated email.</p> <p>For further details on terms and conditions and other particulars, please refer to SAI.</p> |
| <b>Seeding of Aadhaar Number</b>                                                             | <p><b>PAN-Aadhaar seeding mandatory for transactions in securities market</b></p> <p>The Indian government has made it mandatory for everyone to link their PAN to their Aadhaar, with certain exceptions for NRIs, non-citizens, those over 80, and residents of the states of Assam, Jammu and Kashmir and Meghalaya. Clients in whose case, PAN Aadhaar linkage are not found to be verified, shall be allowed to transact with the existing intermediary subject to valid PAN, however the client's KYC shall not be allowed portability in securities market."</p> <p><b>Implementation of the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017 with respect to seeding of Aadhaar number.</b></p> <p>In terms of the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, read with the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017, it is mandatory for investors to submit their Aadhaar number issued by the Unique Identification Authority of India (UIDAI) to UTI Mutual Fund/its</p>                                                                                                                                       |

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|                                       | <p>Registrar and Transfer Agent/ Asset Management Company (“the AMC”) and comply with the following requirements as applicable to them:-</p> <p>i. Where the investor is an individual, who is eligible to be enrolled for Aadhaar number, the investor is required to submit the <i>Aadhaar number</i> issued by UIDAI. Where the Aadhaar number has not been assigned to an investor, the investor is required to submit <i>proof of application</i> of enrolment for Aadhaar.</p> <p>If such an individual investor is not eligible to be enrolled for Aadhaar number, and in case the Permanent Account Number (PAN) is not submitted, the investor shall submit one <i>certified copy of an officially valid document</i> containing details of his identity and address and one recent photograph along with such other details as may be required by the Mutual Fund.</p> <p>The investor is required to submit PAN as defined in the Income Tax Rules, 1962.</p> <p>If such an individual investor who is not eligible to be enrolled for Aadhaar number, has already submitted the PAN, no further action is required.</p> <p>ii. Where the investor is a non-individual, apart from the constitution documents, <i>Aadhaar numbers and PANs</i> as defined in Income-tax Rules, 1962 of managers, officers or employees or persons holding an attorney to transact on the investor’s behalf is required to be submitted. Where an Aadhaar number has not been assigned, <i>proof of application</i> towards enrolment for Aadhaar is required to be submitted and in case PAN is not submitted, an <i>officially valid document</i> is required to be submitted. If a person holding an authority to transact on behalf of such an entity is not eligible to be enrolled for Aadhaar and does not submit the PAN, <i>certified copy of an officially valid document</i> containing details of identity, address, photograph and such other documents as prescribed is required to be submitted.</p> <p>It may be noted that the requirement of submitting Form 60 as prescribed in the aforesaid notification is not applicable for investment in mutual fund units.</p> <p>a) Investors are requested to note that pursuant to the direction issued by Hon’ble Supreme Court on March 13, 2018 in Writ Petition (Civil) no. 494/ 2012, the last date for mandatory submission of Aadhaar in respect of the existing mutual fund folios / accounts, including accounts / folios opened up to March 31, 2018, has been deferred till further notice. Existing unitholders are however encouraged to link their Aadhaar to their mutual fund folio(s).</p> <p>b) The submission of Aadhaar Number or proof of enrolment for Aadhaar for new Mutual Fund folios / accounts (i.e. an investor is investing for the first time in UTI Mutual Fund), at the time of account opening, has been deferred till further notice.</p> |
| <b>Know Your Customer (KYC) Norms</b> | <p>Investors desiring to invest / transact in mutual fund schemes are required to comply with the KYC norms applicable from time to time.</p> <p><b>A. <u>For Individual Investors</u></b></p> <p><b>I Central KYC Norms for Individual Investors new to KYC system with effect from 1<sup>st</sup> February 2017</b></p> <p>Government of India, vide Gazette notification dated November 26, 2015, had authorized the Central Registry of Securitization and Asset Reconstruction and Security Interest of India (CERSAI), to act and perform the functions of Central KYC Records Registry (CKYCR) including receiving, storing, safeguarding and retrieving the Know Your Client (KYC) records of an investor in digital form.</p> <p>In terms of the above, the following Norms are applicable with effect from 1<sup>st</sup> February 2017 in case of an Individual investor who is new to the KYC Registration system:-</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

1. An Individual Investor who is new to KYC Registration system and whose KYC is not registered or verified with any of the Agencies for KYC Registration (KRA), shall use the CKYC form to register their KYC.
2. In case an Individual Investor uses old KRA KYC form, such investor should either fill the new CKYC form or provide additional / missing information in the Supplementary CKYC form.
3. An Individual Investor who has already completed CKYC and has a KYC Identification Number (KIN) from CKYCR, can invest in the Schemes of UTI Mutual Fund by quoting their KIN.
4. In case PAN of an investor is not updated in CKYCR system, the investor shall be required to submit a self certified copy of PAN card at the time of investment.
5. The KYC requirements shall be governed by SEBI Circulars / notifications and AMFI Guidelines issued from time to time.

For further details refer to SAI and SEBI Circulars No. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016.

## **II PAN-Exemption for micro financial products**

Only individual Investors (including NRIs, Minors & Sole proprietary firms) who do not have a PAN, and who wish to invest upto Rs.50000/- in a financial year under any Scheme including investments, if any, under SIPs shall be exempted from the requirement of PAN on submission of duly filled in purchase application forms with payment along with KYC application form with other prescribed documents towards proof of identity as specified by SEBI. For all other categories of investors, this exemption is not applicable

### **B. For Non-Individual Investors**

Investors have to fill up and sign the KYC application form available on the UTI Mutual Fund's website, [www.utimf.com](http://www.utimf.com) or the website of the KYC Registration Agencies (KRAs), [M/sCVL, www.cvlkra.com; M/sNDML, www.ndml.in; M/sDotEx, www.nseindia.com/supra\\_global/content/dotex/about\\_dotex.htm; M/s CAMS Investor Services Private Limited and M/s Karvy Data Management Services Ltd.](http://M/sCVL, www.cvlkra.com; M/sNDML, www.ndml.in; M/sDotEx, www.nseindia.com/supra_global/content/dotex/about_dotex.htm; M/s CAMS Investor Services Private Limited and M/s Karvy Data Management Services Ltd.) Further details on filling up / submission of KYC Application form are available as per provision 16.2.4.4 of para 16.2.4 under Chapter 16 of SEBI Master Circular for Mutual Funds, the Mutual Funds/AMC shall take necessary steps to do KYC requirements of all investors as per the prescribed guidelines.

### **C. For both Individual and Non-Individual Investors**

For 'KYC-On-Hold' cases, investor need to submit missing information or update pending KYC related information so as to enable AMC to process purchase transaction (whether fresh or additional) and switches

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate and implement a client identification i.e. Know Your Customer. programme, verify and maintain the record of identity and address(es) of investors. The need to Know Your Customer (KYC) is vital for the prevention of money laundering. The Trustee / AMC may seek information or obtain and retain documentation used to establish identity. It may reverify identity and obtain any missing or additional information for this purpose.

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|                                                                                                    | <p>The Trustee / AMC shall have absolute discretion to reject any application or prevent further transactions by a Unit holder, if after due diligence, the Investor / Unit holder / a person making the payment on behalf of the Investor does not fulfill the requirements of the KYC. If after due diligence the Trustee / AMC has reason to believe that any transaction is suspicious in nature as regards money laundering, the AMC shall report such transactions to competent authorities under PMLA and rules/guidelines issued thereunder by SEBI, furnish any such information in connection therewith to such authorities and take any other actions as may be required for the purposes of fulfilling its obligations under PMLA and rules/guidelines issued thereunder without obtaining prior approval of the Unitholder/any other person. In this connection the Trustee / AMC reserves the right to reject any such application at its discretion.</p> <p>Investors desiring to invest / transact in mutual fund schemes are required to mandatorily furnish PAN (PAN of the guardian in case minor does not have a PAN) and comply with the KYC norms applicable from time to time.</p> <p>Under the KYC norms, Investors are required to provide prescribed documents for establishing their identity and address including in case of non-individuals copy of the Memorandum and Articles of Association / bye-laws/trust deed/partnership deed/ Certificate of Registration along with the proof of authorization to invest, as applicable, to the KYC Registration Agency (KRA) registered with SEBI. The Fund / AMC / Trustees / other intermediaries will rely on the declarations /affirmations provided by the Investor(s) in the Application /Transaction Form(s) and the documents furnished to the KRA that the Investor(s) is permitted/ authorised by the Constitution document/ their Board of Directors etc. to make the investment / transact. Further, the Investor shall be liable to indemnify the Fund / AMC / Trustee / other intermediaries in case of any dispute regarding the eligibility, validity and authorization of the transactions and / or the applicant who has applied on behalf of the Investors. The Fund / AMC / Trustee reserves the right to call for such other information and documents as may be required by it in connection with the investments made by the investor.</p> <p>Where the Units are held by a Unit holder in breach of any Regulations, AMC / the Fund may effect compulsory redemption of such units.</p> <p><b>For further details on KYC requirements to be complied with by the Investors, please refer to SAI.</b></p> |
| <b>Details under Foreign Account Tax Compliance Act (FATCA) / Common Reporting Standards (CRS)</b> | <p>FATCA is United States (US) Federal Law, aimed at prevention of tax evasion by US citizens and residents (“US persons” as defined in the applicable extant laws of the United States of America) through use of offshore accounts. FATCA provisions are part of Hiring Incentives to Restore Employment (HIRE) Act, enacted by US Legislature. Under FATCA, withholding tax may be levied on certain US source income/receipt of the Schemes of the Mutual Fund, unless they are FATCA compliant.</p> <p>FATCA obligates foreign financial institutions (FFIs), including Indian financial institutions to provide the US Internal Revenue Service (IRS) with information and to report on the accounts held by specified US Persons as well as passive NFFEs in which controlling interest is held by specified US person. The term FFI is defined widely to cover a large number of non-US based financial service providers, such as mutual funds, depository participants, brokers, custodians, as well as banks. FATCA requires enhanced due diligence processes by the FFI so as to identify US reportable accounts.</p> <p>The identification of US person will be based on one or more of following “US indicia”-</p> <ul style="list-style-type: none"> <li>• Identification of the Account Holder as a US citizen or resident;</li> <li>• Unambiguous indication of a US place of birth;</li> <li>• Current US mailing or residence address (including a US post office box);</li> <li>• Current US telephone number;</li> <li>• Standing instructions to transfer funds to an account maintained in USA;</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

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|                                 | <ul style="list-style-type: none"> <li>• Current effective power of attorney or signing authority granted to a person with a US address; or</li> <li>• An “in-care of” or “hold mail” address that is the sole address that the Indian Financial Institution has on the file for the Account Holder.</li> </ul> <p>FATCA due diligence will be applicable to each unit holder (including joint holders) irrespective of the country of residence/citizenship, and on being identified as reportable person/specified US person, all folios/accounts will be reported. Such information may include (not limited to) their identity, direct or indirect beneficiaries, beneficial owners and controlling persons. Unit holders will therefore be required to comply with the request of the AMC / Fund to furnish such information as and when deemed necessary by the AMC / Fund in accordance with the Applicable Laws.</p> <p>FATCA provisions are relevant not only at on-boarding stage of unit holders but also throughout the life cycle of investment with the Mutual Fund. Unit holders therefore should immediately intimate to the Fund/the AMC, any change in their status with respect to FATCA related declaration provided by them previously.</p> <p>In case unit holder / investor fails to furnish the relevant information and/or documentation in accordance with the Applicable Laws, the AMC / Fund reserves the right to reject the application or redeem the units held directly or beneficially and may also require reporting of such accounts/levy of withholding tax on payments made to investors. Prospective investors / Unit holders should consult their own advisors to understand the implications of FATCA provisions/requirements. The AMC reserves the right to change/modify the provisions mentioned at a later date.</p> <p><b>Common Reporting Standard (CRS) – The New Global Standard for Automatic Exchange of Information</b></p> <p>On similar lines as FATCA, the Organisation of Economic Development (OECD), along with the G20 countries, of which India is a member, has released a “Standard for Automatic Exchange of Financial Account Information in Tax Matters”, in order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, requiring cooperation amongst tax authorities. The G20 and OECD countries have together developed a Common Reporting Standard (CRS) on Automatic Exchange of Information (AEOI).</p> <p>All Applicants whose country of tax residence is not India shall fill in the prescribed FATCA &amp; CRS Form.</p> <p><b>AMC reserves right to reject the application in case the applicant / investor fails to submit information /documentation for any of the above.</b></p> <p>Please refer to Instructions given in the FATCA/CRS Form before filling in the particulars and for further details relating to FATCA/CRS, refer to SEBI Circular Nos. CIR/MIRSD/2/2015 dated 26<sup>th</sup> August 2015 &amp; CIR/MIRSD/3/2015 dated 10<sup>th</sup> September 2015 and guidelines /circulars issued by SEBI from time to time.</p> |
| <b>MF Utility for Investors</b> | <p>UTI AMC Ltd has entered into an agreement with MF Utilities India Private Ltd (MFUI) for usage of MF Utility (MFU), a shared service initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument through a <u>Common Account Number (CAN)</u></p> <p>Accordingly, all financial and non-financial transactions pertaining to are available through MFU either electronically on <a href="http://www.mfuonline.com">www.mfuonline.com</a> as and when such a facility is made available by MFUI or physically through authorised Points Of Service (“POS”) of MFUI with effect from the respective dates as published on MFUI website against the POS locations. However, all such transactions shall be subject to the eligibility of investors, any terms and conditions and compliance with the submission of documents</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

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|                                                                                                                          | <p>and procedural requirements as stipulated by UTI MF/UTI AMC from time to time in addition to the conditions specified by MFU, if any.</p> <p>The online portal of MFUI i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> and the POS locations aforesaid shall act as Official Points of Acceptance (OPAs) in addition to the existing OPAs of the UTI AMC Ltd and any transaction submitted at such POS will be routed through MFUI or as may be decided by UTI AMC. Investors not registered with MFUI also can submit their transactions request by giving reference to their existing folio number. All valid applications received for any other scheme apart from eligible schemes as stated above may be accepted by UTI AMC at its own discretion.</p> <p>The uniform cut off time as prescribed by SEBI shall be applicable for applications received by MFUI. The units will be allotted as per the closing NAV of the day on which the funds are available for utilization.</p> <p>For further details regarding procedures for obtaining CAN and other particulars about MFU etc., please refer to SAI. Investors may also contact the nearest POS aforesaid for procedures to be complied with in this regard.</p>                                                                         |
| <b>MF Central</b>                                                                                                        | <p>As per provision no. 16.6.1 of para 16.6 under Chapter 16 of SEBI Master Circular for Mutual Funds, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTAs, currently, KFin Technologies Limited ("KFintech") and Computer Age Management Services Limited ("CAMS") have jointly developed MFCentral – A digital platform for Mutual Fund investors (hereinafter referred to as "MFCentral" or "the Platform").</p> <p>MFCentral is created with an intent to be a one stop portal /mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable Terms and Conditions of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using <a href="https://mfcentral.com/">https://mfcentral.com/</a> and a Mobile App in future.</p> <p>Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the DISCs or collection centres of KFintech or CAMS.</p> |
| <b>Accounts Statements</b>                                                                                               | <p>As the units of the Scheme are in demat form, investors would be provided with a statement of holdings by their Depository Participant as per the rules and regulations of the depository.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Nomination</b>                                                                                                        | <p>Since the units of the scheme will be issued in electronic form in the depository account of the unit holder, the nomination registered with the Depository will be applicable to the units of the scheme.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Book closure period/Record date</b>                                                                                   | <p>The purchase and redemption of units shall remain open throughout the year except during book closure period/s not exceeding 15 days in a year.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Suspension of purchase / Redemption / Right to limit redemption/Restrictions on purchase and redemption of units.</b> | <p><b>Suspension of Sale/Repurchase</b></p> <p>The Trustee may decide to temporarily suspend determination of NAV of the Scheme offered in this Document, and consequently sale and repurchase of units, in any of the following events:</p> <p>(a) When one or more stock exchanges or markets, which provide basis for valuation for a substantial portion of the assets of the Scheme are closed otherwise than for ordinary holidays.</p> <p>(b) When, as a result of political, economic or monetary events or any circumstances outside the control of UTI AMC, the disposal of the assets of the Scheme is not reasonable, or would not reasonably be practicable without being detrimental to the interests of the unitholders.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

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|                                               | <p>(c) In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated.</p> <p>(d) During periods of extreme volatility of markets, which in the opinion of UTI AMC are prejudicial to the interests of the unitholders of the Scheme.</p> <p>(d) In case of natural calamities, strikes, riots and bandhs.</p> <p>(f) In the event of any force majeure or disaster that effects the normal functioning of the AMC or the Registrar.</p> <p>(g) If so directed by SEBI.</p> <p>(h) The sale of units may also be suspended if, in the AMC's view, increasing the Scheme's size any further may prove detrimental to the existing unitholders.</p> <p>In the above eventualities the time limits indicated in the scheme information document for processing of requests for sale and repurchase of units will not be applicable.</p> <p>The approval of the Board of the AMC and the Trustee giving details of circumstances and justification for the suspension of redemption shall be informed to SEBI in advance.</p> <p>For details regarding "Right to limit redemption" and "Restrictions on purchase and redemption of units", and other provisions relating to redemptions, please refer to SAI.</p> |
| <b>Custodians of the Scheme</b>               | The Trustees have appointed Stock Holding Corporation of India Ltd (SCHIL) as the Custodians of the Scheme.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Cost of trading on the Stock Exchange</b>  | Investor will have to bear the cost of brokerage and other applicable statutory levies e.g. Securities Transaction Tax, etc. when the units are bought or sold on the stock exchange.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Mode of Payment</b>                        | <p>For direct creation with the Fund</p> <ol style="list-style-type: none"> <li>1) <b>Portfolio deposit:</b> The Market Makers/authorized participant will be required to deposit the prescribed Portfolio Deposit with the custodian in the proportion as declared by AMC from time to time.</li> <li>2) <b>Cash Component:</b> For the cash component all cheques, bank drafts and pay order should be drawn in favour of "UTI Nifty 50 Exchange Traded Fund" and be crossed "Account Payee Only".</li> <li>3) If the instrument for cash component received from the Market Makers/Authorised Participant/Large Investor is not honoured for any reason whatsoever, the application is liable to be rejected.</li> </ol> <p>For secondary market transactions, payments has to be made through the Stock exchange settlement process</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Option offered under the scheme</b>        | The scheme reserves the right to introduce/alter/ extinguish options at a later date.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Termination / winding up of the scheme</b> | <p><b>Termination of the scheme</b></p> <p>(a)The winding up/termination of the scheme shall be governed by SEBI (Mutual Funds) Regulation, 1996. In case of any inconsistency contained in the provisions of this Scheme Information Document with the SEBI (Mutual Funds) Regulations, 1996, the SEBI (MF) Regulations shall prevail.</p> <p>(b) The UTI Nifty 50 ETF is an open-ended scheme. The Trustee may, however, terminate and initiate steps to wind it up under the following Circumstances:</p> <p>(i) if the outstanding holding in the scheme falls below a limit to be decided by the Trustee.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

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|  | <p>(ii) if license to the Nifty 50 by the scheme is not available.</p> <p>(iii) if IISL discontinues the maintenance of the Nifty 50 or</p> <p>(iv) on the happening of any event which in the opinion of the Trustee requires the scheme to be wound up; or</p> <p>(v) if 75% of the unit holders pass a resolution that the scheme be wound up; or</p> <p>(vi) if the SEBI so directs in the interest of the unit holders of the scheme.</p> <p>(c) When the scheme is wound up in pursuance of sub clause (b) above, the Trustee shall give notice of the circumstances leading to the winding up of the scheme to SEBI and in two daily newspapers having circulation all over India and also in a vernacular newspaper circulating in Mumbai before the effective date of termination as stipulated in SEBI (MFs) Regulations from time to time.</p> <p>(d) On and from the date of advertisement indicating the termination, the AMC shall cease to issue and repurchase units in the scheme and cease to carry on any business activities in respect of the scheme.</p> <p>(e) The Trustee shall call a meeting of the unit holders to consider and pass necessary resolution by simple majority of the unit holders present and voting at the meeting for authorising the Trustee or any other person to take steps for winding up of the scheme.</p> <p>(f) The Trustee or the person authorised under sub clause (d) may decide whether it would be in the best interest of the unit holders of the scheme to dispose of the assets of the scheme.</p> <p>(g) The securities and/ or the sale proceeds thereof shall, in the first instance be utilized towards discharge of such liabilities as are properly due under the scheme and after making appropriate provision for meeting the expenses connected with such winding up, the balance securities/ cash shall be distributed amongst the unit holders in proportion to their respective interest in the assets of the scheme as on the date fixed for that purpose.</p> <p>(h) The AMC shall pay the terminal proceeds and/ or return securities equivalent to the terminal value of units as early as possible but within 10 business days from the date on which the termination becomes effective or redemption request slip duly completed in the manner as may be prescribed from time to time, is received whichever is later and other procedural and operational formalities are complied with.</p> <p>(i) On completion of the winding up, the Trustee shall forward to the SEBI and the unit holders a report on the winding up containing particulars such as circumstances leading to the winding up, the steps taken for disposal of any of the assets of the scheme before winding up, expenses of the scheme for winding up, net assets available for distribution among the unitholders together with a certificate from the auditors of the scheme.</p> <p>(j) To NRI investors, terminal proceeds /securities will be paid/returned in India. Remittance, if any, outside India of the terminal proceeds, if any, and/or the sale proceeds of securities returned by the NRI will depend on the source of funds of investment and rules laid down by Reserve Bank from time to time.</p> <p>(k) In case of FPIs, repurchase proceeds /securities will be credited to their Special Non-Resident Rupee Account / their demat account with a DP/custodian in India.</p> |
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|  | <p>(l) Notwithstanding anything contained hereinabove, the application of the provisions of SEBI (MFs) Regulations in respect of disclosures of half yearly and annual reports shall continue until the winding up is completed or the scheme ceases to exist.</p> <p>(m) After the receipt of the report referred to in sub clause (h) above, if the SEBI is satisfied that all measures for winding up of the scheme have been completed, the scheme shall cease to exist.</p> |
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### III. Other Detail

| Periodic disclosure                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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| <b>A. Periodic Disclosure</b><br><br>Half Yearly Disclosure:<br>Portfolio / Financial<br>Results | <p>a) The Mutual Fund shall within one month from the close of each half year, (i.e. 31st March and 30th September), host a soft copy of its unaudited financial results on its website of UTI Mutual Fund on the below mentioned link:</p> <p>Link: <a href="https://www.utimf.com/downloads;">https://www.utimf.com/downloads;</a></p> <p>b) The Mutual Fund shall publish an advertisement disclosing the hosting of such financial results on the website, in atleast two newspaper one national English daily newspaper having nationwide circulation and one in a newspaper having wide circulation published in the language of the region where the Head Office of UTI MF is situated.</p> <p>c) The Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the half-year for the scheme on its website and on the website of AMFI within 10 days from the close of each half-year in a user-friendly and downloadable spreadsheet format. The said aforementioned portfolio can be downloaded from the website of UTI Mutual Fund on the below mentioned link:</p> <p>Link: <a href="https://www.utimf.com/downloads;">https://www.utimf.com/downloads;</a></p> <p>d) In case of unitholders whose e-mail addresses are registered, the Mutual Fund shall send via email half-yearly statement of scheme portfolio within 10 days from the close of half-year in user-friendly and downloadable format (preferably in a spreadsheet) in the email itself or should contain a link which when clicked should download the respective monthly portfolio disclosures without re-directing the investor to the website of the AMC, so as to ensure that the information is made available to the investors in a uniform and user friendly manner.</p> <p>e) The mutual Fund shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio can be downloaded from the website of UTI Mutual Fund on the below mentioned link:</p> <p>Link: <a href="https://www.utimf.com/downloads;">https://www.utimf.com/downloads;</a></p> <p>Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.</p> <p>f) The mutual fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> |

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| <b>B. Periodic Disclosure</b><br>Annual Report | <p>a. An abridged annual report in respect of the Scheme shall be provided to the Unitholders not later than four months from the date of closure of the relevant accounting year.</p> <p>The full annual report shall be made available for inspection at UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051. The scheme wise annual report shall be hosted on the website and on the website of AMFI. UTI AMC shall display the link of the full scheme wise annual reports prominently on its website.</p> <p>b. The Mutual Fund shall e-mail the scheme annual reports or abridged summary thereof to those unitholders, whose email addresses are registered with the Mutual Fund.</p> <p>c. In case of unitholders whose email addresses are not registered with the Mutual Fund, the Abridged Annual Report shall be sent to them in physical mode in case they have opted for the same.</p> <p>d. The Mutual Fund shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.</p> <p>e. The Mutual Fund shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder.</p> |
| <b>C. Transparency/NAV Disclosures</b>         | <p>The Mutual Fund shall declare the Net asset value of the scheme by 11 p.m. on every business day on website of UTI Mutual Fund, <a href="http://www.utimf.com">www.utimf.com</a> and website of AMFI namely <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p> <p>If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.</p> <p>The NAV shall be calculated for all business days.</p> <p><b>Disclosure of indicative Net Asset Value (iNAV)</b><br/>iNAV of an ETF i.e. the per unit NAV based on the current market value of its portfolio during the trading hours of the ETF, will be disclosed on a continuous basis on the Stock Exchange(s), where the units of these ETFs are listed and traded and will be updated in within a maximum time lag of 15 seconds from underlying market.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>D. Stamp duty</b>                           | <p><b>Stamp Duty</b><br/>It is informed to all the Investors/Unit Holders of all the Scheme(s) of the UTI Mutual Fund that, pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019 and provision no.10.1.1. of para 10.1 under Chapter 10 of SEBI Master Circular for Mutual Funds, a stamp duty at the prescribed rate (at present @ 0.005%) of transaction value (amount for which units are allotted excluding any other deduction such as transaction charges) would be levied on Subscriptions (including lumpsum and through systematic investments such as Systematic Investment Plans, Systematic Transfer Plan), Switch-ins, Reinvestment of IDCW Option etc. for units both in demat or physical mode. Accordingly, pursuant to levy of stamp duty, the number of units allotted to all applicable mutual fund transactions would be reduced to the extent of stamp duty amount.</p> <p>Please refer to SAI for further details.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>E. Associate Transactions</b>               | <p>Please refer to Statement of Additional Information (SAI).</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

## F. Taxation

The information is provided for general information only. This is not a tax advice. In view of the individual nature of the implications, each investor is strongly advised to consult his or her or their own tax advisors with respect to the specific tax and other implications arising out of his or her participation in the scheme/prior to making any investment/transaction.

For details on the taxation please refer to the clause on Taxation in the SAI apart from the following:

|                                | Resident Investors                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
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| <b>Tax on dividend</b>         | <p>With effect from 01<sup>st</sup> April 2020, the dividend shall be taxed only in the hands of the unitholders.</p> <p>Mutual Funds shall be required to deduct tax at source ('TDS') on the dividend income at prescribed rates for all unitholders i.e. resident/non-resident/FII/FPIs. The dividend shall be taxed in the hands of the unitholders at applicable tax rates provided under the IT Act, for the category of the unitholders specified under the IT Act.</p> <p><b>TDS for Resident Unitholders where valid PAN is registered:</b><br/>TDS at the rate of 10% shall be deducted on dividend income credited / paid to resident unitholders.</p>                                                                                                                            | <p>The Finance Act, 2020 has abolished the payment of Income/Dividend Distribution Tax (DDT) by the Mutual Funds with effect from 01<sup>st</sup> April 2020. Under the new tax regime, Mutual Funds will not be required to pay DDT.</p> <p>UTI Mutual Fund is a Mutual Fund registered with SEBI and as such is eligible for benefits under section 10 (23D) of the Income Tax Act, 1961 (the Act) to have its entire income exempt from income tax.</p> <p>The Mutual Fund will receive income without any deduction of tax at source under the provisions of Section 196(iv) of the Act.</p> |
| <b>Long Term Capital Gain:</b> | <p>Units of Equity Oriented Funds held for more than twelve months preceding the date of their transfer are long term capital asset.</p> <p><b>Equity Oriented Funds:</b> As per the earlier prevalent section 10(38) of the Act, equity oriented fund was defined, inter alia, as a fund where the investible funds are invested by way of equity share in domestic companies to the extent of more than sixty five percent of the total proceeds of such fund and which has been set up under a scheme of a mutual fund specified under section 10(23D) of the Act.</p> <p>The Finance Act 2018 amended the above position<br/>(a) equity oriented fund has been defined under a new section 112A, to, inter alia, include a fund set up under a scheme of mutual fund specified under</p> | <p>UTI Mutual Fund is a Mutual Fund registered with SEBI and as such is eligible for benefits under section 10 (23D) of the Income Tax Act, 1961 (the Act) to have its entire income exempt from income tax.</p> <p>The Mutual Fund will receive income without any deduction of tax at source under the provisions of Section 196(iv) of the Act.</p>                                                                                                                                                                                                                                           |

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|  |                                  | <p>section 10(23D) of the Act and where the investible funds are invested by way of equity share in domestic companies listed on a recognized stock exchange to the extent of a minimum of sixty five percent of the total proceeds of such fund.</p> <p>(b) withdrew the exemption u/s 10(38) on transfer of long term capital asset being a unit of an equity oriented fund, as defined therein, in respect of the transfers made on or after April 1, 2018.</p> <p>(c) imposed tax on Long Term Capital Gains on units of an equity oriented fund at the rate of 10% on LTCG, in excess of Rs.1 lakh in a financial year. No indexation benefit would be available on computation of such LTCG,</p> <p>(d) provides that the units of equity oriented funds that were acquired before January 31, 2018, and which would be transferred on or after April 1, 2018, the assessee shall be entitled to exemption on so much of the capital appreciation as has accrued up to January 31, 2018.</p> <p>Finance (No.2) Act of 2024 has increased the LTCG on units of EOFs to 12.5% if the units are transferred on or after 23<sup>rd</sup> July 2024 and the LTCG is in excess of Rs.1.25 lakhs in a financial year.</p> <p>Capital gains arising from the transfer of short term capital assets being unit of an equity oriented scheme which is chargeable to STT is liable to income tax @ 15% under section 111 A and section 115 AD of the Act.</p> <p>Finance (No.2) Act of 2024 has increased the STCG on units of EOFs to 20% if the units are transferred on or after 23<sup>rd</sup> July 2024.</p> <p>STT will continue on short term as well as long term capital gains.</p> |  |
|  | <b>Short Term Capital Gains:</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |

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|  |  | <p><b>Hybrid Funds:</b> W.e.f. 10<sup>th</sup> July 2014, Units of other than Equity Oriented Funds held for not more than thirty six months preceding the date of their transfer are short term capital assets.</p> <p>Long term capital gains in respect of units held for more than thirty six months is chargeable to tax @ 20% after factoring the cost inflation index. With effect from 10<sup>th</sup> July 2014, the option of income tax @10%, without indexation, is not available.</p> <p>However, for transfers effected on or after 23<sup>rd</sup> July 2024, by the Finance (No.2) Act of 2024, LTCG tax on the units of other than equity oriented funds not being a specified mutual fund, will be 12.5% and the period of holding has been reduced to more than twenty four months for such unlisted schemes and more than twelve months for such listed schemes.</p> <p>Short Term Capital Gains shall be taxable at the applicable rates.</p> <p><b>Specified Mutual Funds (as defined under Income Tax Act):</b> Section 50AA of the Act was introduced in Finance Act 2023 w.e.f. 01<sup>st</sup> April 2023 and acts as an overriding provision with regards to the definition of STCA provided in Section 2(42A) of the Act. Section 50AA of the Act provides that gains from transfer of units of a specified mutual fund will be considered as STCG regardless of the holding period of such capital asset and gains arising out of their transfer will be taxed as STCG.</p> <p>Definition of specified mutual fund has been amended under section 50AA by the Finance (No. 2) Act, 2024, w.e.f. 01<sup>st</sup> April 2025.</p> <p>Although, Fund of Funds were not specifically included in the definition of Specified Mutual</p> |  |
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|  | <div data-bbox="603 190 992 907"> <p>Fund prior to the Finance Act (No.2) of 2024, there is a possibility that the income tax authorities may take a stand that the amendment brought in the definition of “specified mutual fund” despite being made effective from 01<sup>st</sup> April 2025, appears to be a clarificatory amendment and the same may be interpreted to have a retrospective operation so as to include FoF w.e.f. from 01<sup>st</sup> April 2023.</p> <p><b>Surcharge and Health &amp; Education Cess:</b> The tax on dividend/capital gains tax/tax at source is to be increased by applicable surcharge. Further, Health and Education Cess @ 4% is to be charged on amount of tax and surcharge.</p> </div> <div data-bbox="459 907 1329 1579"> <p><b>Taxation on Segregated Portfolio:</b></p> <p>(a) Holding Period of Segregated Units: Definition of Short Term Capital Asset has been amended. In the case of a capital asset, being a unit or units in a segregated portfolio, there shall be included the period for which the original unit or units in the main portfolio were held by the assessee.</p> <p>(b) <b>Cost of Acquisition:</b></p> <p>(i) Cost of acquisition of a unit or units in the segregated portfolio shall be the amount which bears, to the cost of acquisition of a unit or units held by the assessee in the total portfolio, in the same proportion as the net asset value of the asset transferred to the segregated portfolio bears to the net asset value of the total portfolio immediately before the segregation of portfolios.</p> <p>(ii) Cost of the acquisition of the original units held by the unit holder in the main portfolio shall be reduced by the amount as so arrived for the units of segregated portfolio.</p> <p>(iii) Definitions of “main portfolio”, “segregated portfolio” and “total portfolio” will be as provided in the SEBI circular dated 28th December 2018.</p> </div> <div data-bbox="459 1579 1329 2029"> <p><b>TDS for Non-Resident unit holders: Dividend:</b> TDS at the rate of 20% shall be deducted on dividend income credited / paid to non-resident unitholders.</p> <p><b>Capital Gains for Non Resident Individual Unitholders:</b></p> <p><b>Equity Oriented Funds:</b> As mentioned above for resident investors for long term and short term capital gains.</p> <p><b>Hybrid Funds (not being a Specified Mutual Fund):</b> Long term capital gain on transfer of listed units shall be taxable @ 20% and 10% on unlisted units and without applying the indexation provisions.</p> <p>For transfers effected on or after 23<sup>rd</sup> July 2024, by virtue of Finance Act (No.2) of 2024, the tax treatment for LTCG for non resident individual investors shall also be the same as for resident individual investors, as mentioned above.</p> </div> |
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|                                                     | <p>Short Term Capital Gains shall be taxable at the applicable rates.</p> <p>TDS on redemption of Units held by non resident unitholders shall also be applicable at the prescribed rates.</p> <p><b>Higher TDS:</b> Higher TDS rates will apply as specified under the Income tax Act and the Rules made thereunder including in cases where PAN is not available, where any person has failed to intimate / link Aadhaar with PAN or non filing of income tax return.</p> <p><b>Surcharge and Health &amp; Education Cess:</b> The tax on dividend/capital gains tax/tax at source is to be increased by applicable surcharge. Further, Health and Education Cess @ 4% is to be charged on amount of tax and surcharge.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>G. Rights of Unitholders</b>                     | Please refer to SAI for details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>H. Risk-o-meter</b>                              | <p>In terms of provision 17.4.1 of para 17.4 under Chapter 17 of SEBI Master Circular for Mutual Funds the following shall be applicable:</p> <ol style="list-style-type: none"> <li>Risk-o-meter shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month.</li> <li>Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme.</li> <li>Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website.</li> <li>Mutual Funds shall publish a table of scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary.</li> <li>The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <a href="https://www.utimf.com/downloads/addenda-financial-year">https://www.utimf.com/downloads/addenda-financial-year</a></li> </ol> |
| <b>I. Disclosure of constituents on the website</b> | AMC shall ensure that the updated constituents of the index and methodology for the scheme are available on the website at all points of time. Further, the historical data with respect to constituents of the index since inception of scheme shall also be disclosed on their website.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>J. Daily Performance Disclosure</b>              | The AMC shall upload performance of the Scheme on a daily basis on AMFI website in the prescribed format along with other details such as Scheme AUM and previous day NAV, as prescribed by SEBI from time to time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>K. Monthly Portfolio Disclosure</b>              | <p>The Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the month for all its Schemes on its website and on the website of AMFI within 10 days from the close of each month in a user friendly and downloadable spreadsheet format.</p> <p>The format for monthly portfolio disclosure shall be the same as that of half yearly portfolio disclosures.</p> <p>The Mutual Fund shall also disclose additional information (such as ratios etc.) subject to compliance with the SEBI Advertisement Code.</p> <p>In case of unitholders whose e-mail addresses are registered, the Mutual Fund shall send via email the monthly statement of scheme portfolio within 10 days from the close of each month in user-friendly and downloadable format (preferably in a spreadsheet) in the email itself or should contain a link which when clicked should download the respective monthly portfolio disclosures without re-directing the investor to the website of the AMC, so as to ensure that the information is made available to the investors in a uniform and user friendly manner.</p>                                                                                                                                                                                                                    |

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|                                                                | <p>The mutual fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>L. Scheme Summary</b>                                       | <p>AMCs has prepare scheme summary document in a prescribed format and upload the same on the AMCs AMFI and Stock Exchange website in PDF, spread sheet and machine readable format.</p> <p>The scheme summary shall be updated by the AMC on a monthly basis or on changes, in any of the specified fields.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>M. Disclosure of Tracking Error and Tracking Difference</b> | <p>The following provisions of tracking error and tracking difference shall be applicable for ETF in accordance with provision 3.6.3.1 and 3.6.3.2 of para 3.6.3 under Chapter 3 of SEBI Master Circular for Mutual Funds or as specified by SEBI from time to time:</p> <p><b>Tracking Error for ETFs</b></p> <ol style="list-style-type: none"> <li>The tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the ETF based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any.</li> <li>All ETFs will disclose the tracking error based on past one year rolling data, on a daily basis, on the website of UTI AMC and AMFI.</li> </ol> <p><b>Tracking Difference</b></p> <ol style="list-style-type: none"> <li>Along with the disclosure of tracking error, the Scheme shall also disclose the tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme, on the website of the AMC and AMFI on monthly basis for tenures of 1 year, 3 years, 5 years, 10 years and since the date of allotment of units.</li> <li>The computation of both TE and TD shall consider return of the portfolio of Index Funds net off TER. In case of Index Funds, the TE and TD of both direct and regular plans shall be disclosed separately.</li> </ol> |
| <b>N. Disclosure Norms for ETFs</b>                            | <p>The following disclosure norms for ETF shall be applicable in accordance with provision 3.6.8.1 of para 3.6.8 under Chapter 3 of SEBI Master Circular for Mutual Funds or as specified by SEBI from time to time:</p> <p>A. The equity ETFs shall disclose the following on monthly basis:</p> <ol style="list-style-type: none"> <li>Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme</li> <li>Name and exposure to top 7 groups as a percentage of NAV of the scheme.</li> <li>Name and exposure to top 4 sectors as a percentage of NAV of the scheme.</li> </ol> <p>B. Change in constituents of the index, if any, will be disclosed on the UTI AMC website on the day of change.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>O. Disclosure of Assets Under Management</b>                | <p>The Mutual Fund shall disclose the following on monthly basis, in the prescribed format, on its website and also share the same with Association of Mutual Funds in India (AMFI):</p> <ol style="list-style-type: none"> <li>AUM from different categories of schemes such as equity scheme, debt scheme, etc.</li> <li>Contribution to AUM from B-30 cities (i.e. other than top 30 cities as identified by AMFI) and T-30 cities (Top 30 cities).</li> <li>Contribution to AUM from sponsor and its associates.</li> <li>Contribution to AUM from entities other than sponsor and its associates.</li> <li>Contribution to AUM from investors type (retail, corporate, etc.) in different scheme type (equity, debt, ETF, etc.).</li> </ol> <p>In order to have a holistic picture, Mutual Fund wise and consolidated data on the above parameters shall also be disclosed on AMFI website in the prescribed format.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

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| <p><b>P. Additional Disclosure:</b></p>                        | <p>The Mutual Fund shall, in addition to the total commission and expenses paid to distributors, make additional disclosures regarding distributor-wise gross inflows, net inflows, AAUM and ratio of AUM to gross inflows on its website on an yearly basis.</p> <p>In case, the data mentioned above suggests that a distributor has an excessive portfolio turnover ratio, i.e., more than two times the industry average, the AMC shall conduct additional due-diligence of such distributors.</p> <p>The Mutual Fund shall also submit the data to AMFI and the consolidated data in this regard shall be disclosed on AMFI website.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <p><b>Q. Disclosures of Votes Cast by the Mutual Funds</b></p> | <ol style="list-style-type: none"> <li>The AMC shall record and disclose, in the prescribed format, specific rationale supporting its voting decision (for or against) with respect to each vote proposal on matters relating to Corporate governance, changes to capital structure, stock option plans, social &amp; corporate responsibility issues, appointment &amp; removal of Directors and related party transactions of the investee companies (excluding own group companies) etc. as stated in provision 6.16.1 to 6.16.15 of para 6.16 under Chapter 6 of SEBI Master Circular for Mutual Funds.</li> <li>The AMC shall additionally publish in the prescribed format summary of the votes cast across all its investee company and its break-up in terms of total number of votes cast in favor or against. In case of the Mutual Funds having no economic interest on the day of voting, it may be exempted from compulsorily casting of votes. The vote shall be cast at Mutual Fund Level.</li> <li>The AMC shall disclose votes cast on their website on a quarterly basis, in machine readable spreadsheet format as prescribed by SEBI, within 10 working days from the end of the quarter. A detailed report in this regard along with summary thereof shall also be disclosed on the website of the AMC. Further, AMCs shall provide the web link in their annual reports regarding the disclosure of voting details.</li> <li>Further, on an annual basis, the AMC shall obtain certification from a “scrutinizer” appointed in terms of Companies (Management and Administration) Rules, 2014 on the voting reports disclosed. The same shall be submitted to the trustees and also disclosed in the relevant portion of the Mutual Funds' annual report &amp; website.</li> <li>The Boards of AMC and Trustees shall review and ensure that the AMC has voted on important decisions that may affect the interest of investors and the rationale recorded for vote decision is prudent and adequate. The confirmation to the same, along with any adverse comments made by the scrutinizer, shall be reported to SEBI in the half yearly trustee reports.</li> </ol> |
| <p><b>R. Merger/Consolidation of Schemes of MFs:</b></p>       | <p>Tax neutrality has been provided to unit holders upon consolidation or merger of mutual fund schemes provided that the consolidation is of two or more schemes of an equity oriented fund or two or more schemes of a fund other than equity oriented fund. As per sections 2(42A), section 47 and section 49:</p> <p>Pursuant to mergers/consolidations of the Schemes, units of consolidating scheme surrendered by unitholders in lieu of receipt of units of the consolidated scheme shall not be treated as transfer and capital gains tax will not be imposed on unitholders under the Income-tax Act.</p> <p>However, it may be noted that when the unitholders transfers the units of the consolidated scheme, such transfer will attract applicable capital gains tax and STT.</p> <p><b><u>Cost of Acquisition:</u></b> The cost of acquisition of the units of consolidated scheme shall be the cost of units in the consolidating scheme.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

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|                                                                                                                                                                                                        | <p><b><u>Period of holding:</u></b> The period of holding of the units of the consolidated scheme shall include the period for which the units in consolidating schemes were held by the unitholder.</p> <p><b><u>Consolidating Scheme and Consolidated Scheme:</u></b> Consolidating Scheme will be the scheme of a mutual fund which merges under the process of consolidation of the schemes of mutual fund in accordance with the SEBI (Mutual Funds) Regulations, 1996 and consolidated scheme will be the scheme with which the consolidating scheme merges or which is formed as a result of such merger.</p> <p>By the Finance Act 2017, similar tax treatment regarding cost of acquisition and period of holding is extended in respect of consolidation of plans of a scheme of a mutual fund.</p> <p>Investors are advised to refer to the Scheme Information Document and the Statement of Additional Information, as amended from time to time, for the detailed tax provisions.</p> |
| <b>S. List of official points of acceptance</b>                                                                                                                                                        | <p>Please refer the below mentioned link for detail list</p> <p><a href="https://www.utimf.com/downloads/data-related-to-sid">https://www.utimf.com/downloads/data-related-to-sid</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>T. Penalties, Pending Litigation or proceedings, Findings of Inspection or Investigations for which action may have been taken or is in the process of being taken by any regulatory authority.</b> | <p>Please refer the below mentioned link for detail list</p> <p><a href="https://www.utimf.com/downloads/data-related-to-sid">https://www.utimf.com/downloads/data-related-to-sid</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

**CORPORATE OFFICE**

UTI Tower, 'Gn' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051. Tel.: (022) 66786666

**OFFICIAL POINTS OF ACCEPTANCE**  
**UTI FINANCIAL CENTRES**

**WEST ZONE**

**GUJARAT REGION**

**Ahmedabad** : 2nd Floor, IFCI Bhavan, Bhind Tanishq Show Room, Near Lal Bungalow, Bus Stand, C G Road, Ahmedabad, Gujarat-, Tel: (079) 26401558, **Anand** : 12-A, First Floor, Chitrangna Complex, V V Nagar Road, Anand, Gujarat-388 001, Tel: (02692) 245943 / 44, **Baroda** : Shop no 6 and 7, Landmark Building, Race Course Circle, Baroda, Gujarat-390 007, Tel: (0265) 2336962/963/964/965, **Bharuch** : Office Bearing no 235 and 236, Second Floor, Nexus Business Hub, Maktampur Road, Bharuch, Gujarat-392 001, **Bhavnagar** : Shop No 102, First Floor Anjaneya Prime, Waghawadi Road, Bhavnagar, waghawadi Road, Bhavnagar, Gujarat-, **Bhuj** : 1st Floor, Plot no 13 & 14, Bankers colony, Opposite All India Radio, Jubilee Circle, Bhuj, Gujarat-370 001, Tel: (02832) 220031/220030, **Gandhidham** : Office No. 106 . on the First Floor of the building namely Rishabh Corner, Rishabh Corner situated in Rishabh (Gandhidham ) Owners Association, Plot No : 93, Sector No : 08, Gandhidham-Kachchh, Gandhidham, Gujarat-370201, **Gandhinagar** : "Dvij Elite", First Floor, Plot No 1522, Near Apna Bazar, Sector 6, Gandhinagar, Gujarat-382 006, Tel: 079-23240461/23240462, **Jamnagar** : 102, Madhav Square, Lal Bungalow Road, Jamnagar, Gujarat-361 001, Tel: (0288)2662767/68, **Junagadh** : 1st Floor, Marry Gold – 2, Shop Nos. 101, 102, 113 & 114, Opp. Bahaudin College, College Road, Junagadh, Gujarat-362001, Tel: 0285-2672678, **Mehsana** : 1<sup>st</sup> Floor, A – one Complex, Umiya Shopping Centre, Opp. Mehsana Urban Bank, Corporate House, Highway, Mehsana, Gujarat-384002, Tel: (0276)2230180/81, **Navsari** : 203, 2nd Floor, Swiss Cottage, Asha Nagar, Navsari, Gujarat-396 445, Tel: 02637 - 233087, **Rajkot** : 1st Floor, Venkatesh Plaza, Opp. RKC Ground, Dr. Radhakrishna Road, Off. Yagnik Road, Rajkot, Gujarat-360 001, Tel: 0281 - 2433525/2440701, **Surat** : HG-30, Higher Ground, international Trade Center, Majuragate Ring Road, Surat, Gujarat-395 002, **Valsad** : 103, Signature Building, Opp Petrol Pump, Above YES Bank, Halar, Valsad, Gujarat-396001, Tel: 0263 -2296993, **Vapi** : 1st Floor, Office No 102-103, Saga Casa Complex, Opp. Swaminarayan Gurukul Road, Chala, Vapi, Gujarat-396 191, Tel: (0260)2403307.

**MUMBAI REGION**

**Bandra Kurla Complex** : UTI Tower, Plot C-1, GN Block, Bandra Kurla Complex, Bandra (East), Mumbai, Maharashtra-400 051, Tel: 022-6678 6101, **Borivali** : Shop No. 2 & 3, Ground Floor, Emerald Apartment, Roshan Nagar, Off. Chandavarkar Road, Borivali West, Mumbai, Maharashtra-400 092, Tel: 8657765518 / 8657765519, **Ghatkopar** : 102, 1st Floor, Sai Plaza Building, Junction of Jawahar Road and R B Mehta Road, Opp Ghatkopar Rly Station East, Ghatkopar (East), Mumbai, Maharashtra-400 077, Tel: 25010812/25010833/25010715/25012256, **JVPD** : Unit no 2, Block 'B', Opp Juhu Shopping Centre, Gulmohar Cross Road no 9, JVPD Scheme, JVPD, Andheri (W), Mumbai, Maharashtra-400 049, Tel: 022-66786045, **Kalyan** : Ground Floor, Jasraj Commercial Complex, Valli Peer, Chitroda Nagar, Station Road, Kalyan ( West), Maharashtra-421 301, Tel: (0251) 2317191/6063, **Marol** : Plot No 12, Road No 9, Behind Hotel Tunga Paradise, MIDC, Marol, Andheri (East), Mumbai, Maharashtra-400 093, Tel: 022-28365138, **Mumbai (Main)** : 196, Lotus Court, Jamshedji Tata Road, Backbay Reclamation, UFC Regional and Zonal Office, Churchgate Mumbai, Maharashtra-400 020, Tel: 022-66786180/66786181, **Thane** : 101/102, Ishkrupa, Ram Maruti Road, Opp. New English School, Naupada, Thane (West), Maharashtra-400 602, Tel: 022-25332415/25332409/25344224/25422208, **Vashi** : Shop No 8 & 8A, Ground Floor, Vardhaman Chamber Premises C S Ltd., Plot No 84, Sector 17, Vashi, Navi Mumbai, Maharashtra-400 705, Tel: (022) 27890171 / 172 / 174 /176, **Virar** : Shop No. 2 & 3, Ground Floor, Emerald Apartment, Sheetal Nagar Building No. 4 CHS Ltd., Agashi Road, Raja Chatrapati Shivaji Road, Near Balodyan Jakat Naka, Virar (West), Dist- Palghar, Maharashtra-401303, Tel: 0250-2515848, 9673606303.

**NAGPUR REGION**

**Akola** : Lakhma Apartment Ground Floor, Near Anand Bakery Ramdaspath Akola, Akola, Maharashtra-444001, Tel: 0724-2410711, **Amravati** : C-1, Vimaco Tower, S T Stand Road, Amravati, Maharashtra-444 602, Tel: 0721-2553127, **Bhilai** : 38-Commercial Complex, Nehru Nagar (East), Bhilai, Chhattisgarh-490 020, Tel: 0788-2292777, 2293222, 2292111, **Bhopal** : 2nd Floor, V & V Plaza, Plot No. 6 M P Nagar, Zone II, Bhopal, Madhya Pradesh-462 011, Tel: 0755 2558308, 0755-2578408, **Bilaspur** : Aanandam Plaza, S-103, Ground floor, Main Road, Vyapar Vihar, Bilaspur, Chhattisgarh-495001, Tel: 07752-405538, **Gwalior** : 45-A, Alaknanda Towers, City Centre, Gwalior, Madhya Pradesh-474 011, Tel: 0751-2234072, **Indore** : UG 3 & 4, Starlit Tower, Yashwant Niwas Road, Indore, Madhya Pradesh-452 003,

Tel: 0731-2530937, 0731-2534958, **Jabalpur** : 74-75, 1st Floor, Above HDFC Bank, Gole Bazar, Jabalpur, Madhya Pradesh-482 002, Tel: 0761-2480004,0761-2480005,0761-2480006, **Korba** : 1st. Floor of the building namely Corporate Avenue, Plot No-93, ICRC, T.P Nagar, Korba, Korba, Madhya Pradesh-495677, **Nagpur** : F-1, Shraddha House, 345, S. V. Patel Marg (Kingsway), Nagpur, Maharashtra-440 001, Tel: 86000 30399, 712-2529135, **Raipur** : Vanijya Bhavan, Sai Nagar, Jail Road, Raipur, Chhattisgarh-492 009, Tel: 0771-2881412, 0771-2881411, **Ratlam** : R.S. Paradise, 101, 1stFloor, Above Trimurti Sweet, Do Batti Square, New Road, Ratlam, Madhya Pradesh-457 001, Tel: 07412-292241, 222771, 222772, **Sagar** : Ground Floor, "Vrindavan Bhawan", Shivaji Ward, Opp to Govt Polytechnic College, Sagar MP, Sagar, Madhya Pradesh-470001, **Ujjain** : 2ND Floor of the building namely Laddha's Dream, 27 Amar Singh Marg Freeganj Ujjain M.P, ujjain, Madhya Pradesh-456010, Tel: 0734-4056670.

## REST OF MAHARASHTRA AND GOA

**Ahmednagar**: Office No. 105. 1st Floor,"Vedant Icon", Premdan Chowk , Savedi, Ahmednagar, Maharashtra-414003, Tel: 0241-2995077, **Aurangabad** : Plot no 124, Samarth Nagar, near Sawarkar chowk, Varad Ganesh Road, Aurangabad, Maharashtra-431 001, Tel: 0240-2990219, **Chinchwad** : 1st Floor, City Pride, Plot No. 92/C, D-III Block, Mumbai Pune Highway, Kalbhori Nagar, Chinchwad, Pune, Maharashtra-411 019, Tel: 7276077240,7276077243, **Dhule** : CTS No.1606/A, 1st Floor, Madhutara Arcade, Lane No.6, Dhule, Maharashtra-422001, Tel: 02562-298856, **Kolhapur** : 11 & 12, Ground Floor, Ayodhya Towers, CS No 511, KH-1/2, 'E' Ward, Dabholkar Corner, Station Road, Kolhapur, Maharashtra-416 001, Tel: 0231-2657315, 0231-2657325, **Margao** : Shop Nos G-6 & G-7,Jeervottam Sundara', 81, Primitive Hospicio Road, Behind Cine Metropole, Margao, Goa-403 601, Tel: 0832-2711132,0832-2711133, **Nasik** : Ground Floor, Apurva Avenue, Near Kusumagraj Prathisthan, Tilakwadi, Nasik, Maharashtra-422 002, Tel: 0253-2570251, 0253-2570252, **Panaji** : Mezzanine Floor, EDC House, Dr Atmaram Borkar Road, Panaji, Goa-403 001, Tel: 0832-2421190, **Pune** : Ground Floor, 'Shubhadra Bhavan, Apte Road, Opposite Ramee Grand Hotel, Pune, Maharashtra-411 004, Tel: 020-25521052, 020-25521053,020-25521054,020-25521055,020-25521063, **Sangli** : 1st Floor, Building No 524-A,Unit No 17, Krishnayan Business Arcade, Opp. Zillha Parishad, Miraj Road, Sangli, Maharashtra-416416, Tel: 0233-299051, **Satara** : 21/22,Ruchi Heights,Shop No: 3 & 4, CST No. 21/1, Pratapganj Peth, Beside Goraram Mandir, Satara, Maharashtra-415002, Tel: 9136125036, **Solapur** : 157/2C, Ground Floor, Rajabhau Patwardhan Chowk, Railway Lines, Solapur, Maharashtra-413 001, Tel: 0217-2311 767, 0217-2311 110.

## VIDHARBHA

**Chandrapur** : 1st Floor of the building namely Akbar Villa, Tadoba Road Chandrapur, Chandrapur, Maharashtra-442401, **Jalgaon** : First Floor, Plot No-68, Opp. Himalay Tractor, Above Mothoot Finance, Chitra Chowk, Zilha Peth, Jalgaon, Maharashtra-425 001, Tel: 0257-2240480, 2240486, **Nanded** : shop/mulgies bearing No. 5 on the 1st Floor, Sanman Prestige situated in Near ZP Building Nanded, Nanded, Maharashtra-431601, Tel: 9967574611

## NORTH ZONE

### CHANDIGARH REGION

**Ambala** : 5686-87, 1st floor Nicholson Road, Ambala Cantt, Haryana-133 001, (0171) 4004367/7518801904, **Amritsar** : SCO 34, 1st Floor, District Shopping Centre, B- Block, Ranjit Avenue, Amritsar, Punjab-143 001, (0183) 2505841/5015799, **Bathinda** : MCB, Z-3/03228, 1st Floor, Nr. Vandana Hospital Tinkkoni Chowk, Goniana Road, Bathinda, Punjab-151 001, (0164) 2236650/2236500, **Chandigarh** : SCO No.2907-2908, 1st floor Sector 22-C, Opp. JW Marriaoat, Chandigarh -160 022, (0172) 4691587/ 2703683, **Jalandhar** : Office No. 32-33, First Floor, City Square Building, Civil Lines, Jalandhar, Punjab-144 001, (0181) 2232475/4633501, **Jammu** : Gupta Tower CB-13, 2nd Floor, Rail Head Complex, Bahu Plaza Jammu, Jammu & Kashmir-180 004, (0191) 247 0627/ 2479860, **Ludhiana** : SCO 14 ( First Floor), Feroze Gandhi Market, Ludhiana, Punjab-141 001, (0161) 2441264/ 4679098, **Panipat** : Office no.9, Second Floor, N K Tower, Near HDFC Bank, G T Road, Panipat, Haryana-132 103, (0180) 4082077/ 4078300 **Patiala** : SCO No 22, First Floor, New Leela Bhavan Market, Patiala, Punjab-147 001, (0175) 5004661/5017984, **Shimla** : Bell Villa, 5th Floor, Below Scandal Point The Mall, Shimla, Himachal Pradesh-171 001, (0177) 2657803.

## DELHI REGION

**Dehradun** : 56, Rajpur-Road, Hotel Sarovar Portico Dehradun, Uttarakhand-248 001, 7253927927Delhi (Main) : 101, Kailash Building, 26 Kasturba Gandhi Marg, New Delhi, Delhi-110 001, 011-40767079 / 66178870, **Faridabad** : SCO-3, First Floor, Sector – 16, HUDA Market, Faridabad, Haryana-121 002, 0129-4026522, **Ghaziabad** : C-53 C, Ground Floor, RDC, Raj Nagar Opp Petrol Pump, Ghaziabad, Uttar Pradesh-201 001, (0120) 2820921, 2820923, **Gurgaon** : SCO-28, 1st Floor, Sector-14, Gurgaon, Haryana-122 001, 121 002, **Haridwar** : First Floor, Aashirwad Complex Near Ahuja Petrol Pump, Opp Khanna Nagar, Jwalapur Haridwar, Uttarakhand-249401, 01334 221177, **Hisar**: SCF-98, First floor,

Green Square Market, District: Hisar, State: Haryana, Pin Code: 125001, Tel.: 8657593506, **Janak Puri** : B-30, 1st Floor B-1, Community Centre, Near HDFC Bank, Janak Puri, Delhi-110 058, 01140751525, 01149056597, **Laxmi Nagar** : Flat no.104-106, First Floor, Laxmi Deep Building, Laxmi Nagar District Centre, Laxmi Nagar, Delhi, Delhi-110 092, 011-22529368, 22529374, 22529398; **Meerut** : 193/1 Narayani Tower Ground floor Mangal Pandey Nagar Meerut, Uttar Pradesh-250 004, 0121-4331480; **Nehru Place** : 1st Floor, Ghanshyam House, 25, Nehru Place, New Delhi, Delhi-110 019, 011-40765516, 011-47049129, **Noida** : N-10 & N-11, 1st Floor, Opp HSBC Bank, Sector -18 Noida, Uttar Pradesh-201 301, 0120-2512311, 12, 13, 14, **Pitam Pura** : 110-111, FIRST FLOOR P P TOWER Netaji Subhash Place, Pitam Pura, Delhi, Delhi-110 034, 011-27351001, 27351002, 27351003, 27351004, **Rohtak** : Plot No- 120-121, 2nd Floor, Bank Square, Opp. Myna Tourist Complex, Delhi Road Rohtak, Haryana-124001, 01262-254021, 22; **Saharanpur** : Shop No.4, Upper Ground Floor, Avas Vikas Market, Delhi Road, Saharanpur, Uttar Pradesh-247 001, 0132-3500035.

## RAJASTHAN REGION

**Ajmer** : 398/10, 2nd Floor, Near Suchna Kendra, Infront of Patel Maidan, Jaipur Road, AJMER, Rajasthan-305 001, 0145- 2423948, 2423974; **Alwar** : Plot No. 1, Jai Complex, 1st Floor, Above Axis Bank, Road No. 2, Alwar, Rajasthan-301 001, 0144-2700302, 2700303, 2700304, **Bhilwara** : B-6 Ground Floor, S K Plaza, Pur Road, Bhilwara, Rajasthan-311 001, 01482-242221, 242220, **Bikaner** : Gupta Complex, 1st Floor, Opp Chhapan Bhog, Rani Bazaar, Bikaner, Rajasthan-334 001, 0151-2233850, **Jaipur** : Vasanti 1st Floor, Plot No 61-A, Above HSBC Bank, Dhuleshwar Garden, Sardar Patel Marg, 'C' Scheme Jaipur, Rajasthan-302 001, 0141-4004941, **Jodhpur** : 44A Purusharth, 11th Pal Road, Opposite Lohiya Garments, Sardarpura, Jodhpur, Rajasthan-342001, 8657436177 / 0291- 2645261, **Kota** : Plot no 1, Sunder Arcade, Aerodrome Circle, Kota, Rajasthan-324 007, 0744-2502242, **Sikar** : UTI Mutual Fund, Ground Floor, Singodiya Plaza, Kalyan Circle, Silver Jubilee Road, Sikar, Rajasthan-332 001, 01572- 271044, 271043 and 410048, **Sriganganagar** : Ground Floor, Plot no 49, NH-15, Opposite Bihani Petrol Pump, Sriganganagar, Rajasthan-335 001, 0154-2940041, **Udaipur** : RTDC Building, Ground Floor, Hotel ' Kajri', Shastri Circle, Udaipur, Rajasthan-313 001, 0294-2423065, 2423078, 2423066, 2423067.

## UTTAR PRADESH REGION

**Agra** : FCI Building, Ground Floor, 60/4, Sanjay Palace, Agra, Uttar Pradesh-282002, 9971102017 / 0562-2850551 **Aligarh** : 3/339-A, Ram Ghat Road, Opp. Old Atrauli Bus Stand, Aligarh, Uttar Pradesh-202001, 8291454218 / 7518801902 **Allahabad** : 4, Sardar Patel Marg, Civil Lines, Prayagraj, Uttar Pradesh-211001, 7506906550 / 0532-2561428 **Bareilly** : 1st Floor, Mandakani Towers, 148 - Civil Lines, Station Road Bareilly, Uttar Pradesh-243001, 8291424988 / 0581-2423016 **Gorakhpur** : Cross Road The Mall, Shop No 16-20, 1st Floor, Bank Road, A D Chowk, Gorakhpur, Uttar Pradesh-273 001, 8755290011 / 05514052452 **Haldwani** : 1st Floor, A K Tower, Landmark: Above HDFC Bank Ltd., Durga City Centre, Haldwani, Uttarakhand-263139, 8811014908 / 05946-222433 **Jhansi** : 551/1 & 556/2, 1st Floor, BKD Chitra Road, Infront of Dhyanchand Stadium, Civil Lines, Jhansi, Uttar Pradesh-284001, 9934309512, **Kanpur** : 16/77, Civil Lines, Kanpur, Uttar Pradesh-208 001, 8957242920 / 0512-2306308 **Lucknow** : Aryan Business Park, 2nd Floor, 19/32, Park Road, (Old 90 MG Road) Lucknow, Uttar Pradesh-226 001, 8291380061/ 0565-2972147, **Mathura** : 1st floor, SFD Tower, Goverdhan Road, Opp. Jal Nigam Office, Krishna Nagar, Mathura, Uttar Pradesh-281004, 9793003356, **Moradabad** : Shri Vallabh Complex, Near PMS School & Cross Road Mall, Pili Kothi, Civil Lines, Moradabad, Uttar Pradesh-244001, 9760038353, **Varanasi** : 1st Floor, Bhavani Market, D-58/2A-1, Rathyatra, Varanasi, Uttar Pradesh-221010, 7572021141 / 0542-2226872.

## EAST ZONE

## BIHAR REGION

**Arrah** : Khata No. 1759 & 1760 and its Plot No.2481(Part) Ground Floor of the building namely Radhika Complex situated at East Ramna Road, Opposite Shahid -Bhawan, Ara, P.S.- Ara Town, Bhojpur, Bihar-802301, **Bhagalpur** : 1st Floor, Kavita Apartment, Opp Head Post Office, Mahatma Gandhi Road, Bhagalpur, Bihar-812 001, Tel: (0641) 2300040, **Bihar Shariff** : First Floor of the building namely Kamla complex "Palika Market", Ranchi Road, Biharsariff, Nalanda, Bihar, Bihar-803101, **Darbhanga** : J R Plaza, 1st Floor, Rajkumarganj Main Road, Mirzapur, Near LIC Darbhanga / Woodland, Darbhanga, Bihar-846 003, Tel: (06272) 250033, **Gaya** : 1st Floor, Zion Complex Opp. Fire Brigade, Swarajpuri Road, Gaya, Bihar-823 001, Tel: (0631) 2221623, **Muzaffarpur** : Ground Floor, LIC 'Jeevan Prakash' Building Uma Shankar Pandit Marg, Opposite Devasthan (Devi Mandir), Club Road, Muzaffarpur, Bihar-842 002, Tel: (0621) 2265091, **Patna** : 3rd Floor, Harshwardhan Arcade, Beside Lok Nayak Jai Prakash Bhawan, ( Near Dak Bunglow Crossing ) Fraser Road, Patna, Bihar-800 001, Tel: (0612) 2200047.

## NORTH EAST REGION

**Agartala** : Surya Chowmohani, Surjya Building ( 1st Floor) Hari Ganga Basak Road, West Tripura, Agartala, Tripura-799 001, Tel: 0381-2383995/0381-2387812, **Guwahati** : 1st Floor, Hindustan Building, Motilal Nehru Road, Panbazar, Guwahati, Assam-781 001, Tel: +919531473544 / +919531473533, **Jorhat** : 1<sup>st</sup> Floor, Hotel President Commercial Complex, Gar Ali, Thana Road, Jorhat, Assam-785 001, Tel: (0376)2300024/25, , **Nagaon** : Dag No 791 of P.P No 491. on the ground floor .R.R.B ROAD R.R.B ROAD, Nagaoon, Assam, Nagaon, NORTH EAST-782002**Shillong** : 1st Floor,Saket Bhawan Above Mohini Store. Police Bazar, Shillong, Meghalaya-793 001, Tel: (0364)2500910, **Silchar** : 1st Floor N N Dutta Road, Premtala, Silchar, Assam-788 001, Tel: (03842)230082, **Tinsukia** : Ward No 6, Chirwapatty Road, Tinsukia, Assam-786 125, Tel: (0374)2340266/2341026

## ORISSA & JHARKHAND REGION

**Angul** : Floor, Plot No. 158. 159 situated at Gandhi Marg, Near Hanuman Temple Amalapada, Angul Town, Ward No. 18, P.O./P.S./Dist. Angul, Orissa Jharkhand-759122, **Balasore** : Plot. No. 570, 1st Floor, Station Bazar, Near Durga Mandap, Balasore, Odisha-756 001, Tel: 06782-241947, 06782-241894, **Berhampur(ODISHA)** : 4th East Side Lane Dharma Nagar, Gandhi Nagar, Berhampur, Odisha-760 001, Tel: 0680-2225094/2225095/2225096, **Bhubaneswar** : 1st Floor, Orissa Co-operative Housing Corporation Ltd Building 24, Janpath, Near Ram Mandir, Bhubaneswar, Odisha-751 001, Tel: 0674-2396995 /2394997 / 2391023, **Bokaro** : Plot no: C-1, 20-C City Centre, Sector-4, Bokaro Steel City, Bokaro, Jharkhand-827 004, Tel: 06542-231702/ 233348, **Cuttack** : Plot-99, Ground Floor, Vivekananda Lane Badambadi Kathajodi Road, Badambadi, Cuttack, Odisha-753 012, Tel: 0671-2315350/51/52, **Deoghar** : Ground Floor of the building namely Durga Tower V.I.P Chowk, Court Road, Deoghar, Orissa Jharkhand-814112, **Dhanbad** : Unit No. 107 1st Floor, Ozone Plaza, Bank More, Dhanbad, Jharkhand-826001, Tel: 0326-2300519, **Jamshedpur** : 1-A, Ram Mandir Area, Main Road, Bistupur, Jamshedpur, Jharkhand-831 001, Tel: 0657-2321446, **Ranchi** : Shop no 8 & 9, SPG Mart Commercial Complex, Old H B Road, Bahu Bazar, Ranchi, Jharkhand-834 001, Tel: 7542978555 / 9264430127, **Rourkela** : Shree Vyas Complex, Ground Floor, Panposh Road, Near Shalimar Hotel, Rourkela, Odisha-769 004, Tel: 0661-2401116/7, **Sambalpur** : 1st Floor, R N Complex, Opp Budharaja High School, Beside LIC Building, Budharaja, Sambalpur, Odisha-768 004, Tel: 0663-3500075/2541214, **Puri** : 1st Floor Above Indian Bank, VIP Road, Puri, Orissa Jharkhand-752001, Tel: (06752) 353553.

## WEST BENGAL REGION

**Asansol** : 1st Floor, 129 G T Road, Rambandhutala, Asansol, West Bengal-713 303, Tel: (0341) 2970089, 2221818, **Bankura** : shop/mulgies bearing No. 80/1/A on the Ground Floor “Gourab” situated at Natunachati, raghunathpur, Main Road, Bankura, West Bengal-722101, **Barasat** : 57 Jesore Road, 1st Floor, Sethpukur, Barasat, North 24 Paraganas,, West Bengal-700 124, Tel: 033-25844645/25844583, **Bardhaman** : 2nd Floor, Sree Gopal Bhavan, 37A, Parbirhata Bardhaman, West Bengal-713 103, Tel: 0342-264-7238/7722, **Berhampore (WB)** : 1/5 K K Banerjee Road, First Floor, Gorabazar, Berhampore, Murshidabad, West Bengal-742 101, Tel: (03482) 274251, 277163, **Durgapur** : 3rd Administrative Building, 2nd Floor, City Centre, Asansol. Durgapur Development Authority, Durgapur, West Bengal-713 216, Tel: (0343) 2546 831/832, 2546 136, **Jalpaiguri** : shop/mulgies bearing No. R.S. Khatian No. – 3659, R.S. Sheet No. – 33, R.S. Plot No. – 1038 Ground Floor of the building namely Sunny Apartment situated in Plot No. – 1038, bearing part of Holding No. 349/199/F/C/D, locality known as Club Road, Nayabasti, Jalpaiguri, West Bengal-735101, **Kalyani** : B-12/1, Near Central Park, Kalyani, Dist. Nadia, West Bengal-741 235, Tel: (033) 25025136, 25025135, **Kharagpur** : Atwal Real Estate, 1st Floor, " MS Tower", O T Road, Opp College INDA, Dist Midnapur (W), Kharagpur, West Bengal-721 305, Tel: 03222-228518, 228520, **Kolkata (Main)** : 29, Netaji Subhash Road, Kolkata, West Bengal-700 001, Tel: (033) 22436571/22134832, 2213 4853, **Malda** : 10/26 K J Sanyal Road, 1st Floor, Opp Gazole Taxi Stand, Malda, West Bengal-732 101, Tel: 03512-223724, 03512-223728, **Rash Behari** : Ground Floor, 99, Rash Behari Avenue, Kolkata, West Bengal-700 029, Tel: (033) 2463 9811/9813/9815, 2463 9812, **Salt Lake** : AD-55 Sector-1, Salt Lake City, Kolkata, West Bengal-700 064, Tel: (033) 46010410 / 46039069, **Serampore** : 6/ A/I/1, Roy Ghat Lane,"Hinterland Complex", Ground Floor, Serampore, Hooghly, West Bengal-712 201, Tel: (033) 26529153, 26529154, **Siliguri** : Vyom Sachitra, Pranima Mandir Road Ward No 4o, Siliguri, West Bengal-734 001.

## SOUTH ZONE

## ANDHRA PRADESH REGION

**Anantapur** : shop/mulgies bearing No. D.No.14-110, TVS Site, Subhash Road, Anantapur 3rd Floor of the building namely Vidyadhari Estates Private Limited situated in Subhash Road Anantapur Anantapur, Andhra Pradesh-515001, Tel: 08554-298294, **Guntur** : Door No. 31-9-832, 9th Line, Second Cross, Arundelpet Guntur, Andhra Pradesh-522 002, Tel: 0863-2333819/2329094, **Hyderabad (Main)** : Oasis Plaza, 1st Floor, 4-1-898 Tilak Road, Abids, Hyderabad, Telangana-

500 001, Tel: 040-24750381/24750382/24750281, **Kadapa** : D No 2 / 790, Sanaulla Tower Nagarajpeta Kadapa, Andhra Pradesh-516001, Tel: 08562-222121 / 222131, 222141, **Kannur** : door No: 51/2277 on the 2nd Floor Grand Plaza Building situated at Fort Road Kannur Kannur, Andhra Pradesh-670001, Tel: 0497 2970086, **Karimnagar** : D.No. 1-2-50/22/1, Survey no. 256,257 and 258 Laxmi Nagar, Old Bazar, towards Kaman to Housing board road, Karimnagar Karimnagar, Andhra Pradesh-, Tel: 0878-2930171, **Khammam** : shop/mulgies bearing No. 2nd floor, 15-8-210/A (Old door no. 4-2-129/1) Srinagar Colony, Opposite to Khanapuramhaveli Police Station, Wyra Road, Khammam Khammam, Andhra Pradesh-507002, Tel: 08742-457684/9136016389, **Kurnool** : UCON Legend situated in D Nos 40/39-1 A and 40/39/3 old D. No 40/39-3-1-A and 40 /39-3B Kurnool City Kurnool City, Andhra Pradesh-518001, Tel: 08518-453280, **Nellore** : # 16/1433, 1st Floor, Sunshine Plaza, Ramalingapuram, Main Road, Nellore, Andhra Pradesh-524 003, Tel: 0861-2335818/19, **Punjabgutta** : 6-3-679, 1st Floor, Elite Plaza, Green Land Road Punjabgutta, Hyderabad, Telangana-500 082, Tel: 040-23417426/7246, **Rajamahendravaram** : Door No.7-26-21, 1st Floor, Jupudi Plaza, Maturi Vari St.,T. Nagar, Rajamahendravaram, Dist- East Godavari, Andhra Pradesh-533 101, Tel: 0883-2440454/2432844/2425202, **Tirupati** : D. No. 20-1-201-C, Ground Floor, Korlagunta Junction, Tirumala Bypass Road, Tirupati, Andhra Pradesh-517 501, Tel: 0877-2221307/2970306, **Vijayawada** : # 27-12-34 Ground Floor BSN Reddy Complex, Gudavallivari Street, Governorpet Vijayawada, Andhra Pradesh-520 002, Tel: 0866-2578819/2574129, **Visakhapatnam** : UTI Financial Centre # 47-1-99, 1st Floor Dwaraka Nagar, 6th Lane Beside BVK College Visakhapatnam, Andhra Pradesh - 530016, Tel: 0891-2748121 / 2748122 / 2550275, **Warangal** : D. No. 15-1-237, Shop No. 5, 5A & 6, Warangal City Centre Near Mulugu X Road, Warangal, Telangana-506 007, Tel: 0870-2441099/2440766/2440755.

### KARNATAKA REGION

**Bangalore (Main)** : 1st Floor, Centenary Building, No 28, M G Road, Bengaluru, Karnataka-560 001, Tel: 080 25592125/130, **Belgaum** : 1st Floor, 'Indira', Dr. Radha Krishna Marg, 5th Cross, Subhash Market, Hindwadi, Belgaum, Karnataka-590 011, Tel: 0831-242 3647, **Bellary** : Ground Floor, Sri Basava Square, 2nd Cross Gandhinagar, Gandhinagar, Bellary, Karnataka-583 103, Tel: (08392) 255634 / 635, **Davangere** : No.998 (Old No.426/1A), "Satya Sadhana" Kuvempu Road, Lawers Street, K B Extension, Davangere, Karnataka-577 002, Tel: 08192-231731/30, **Gulbarga** : F-8, First Floor, Asian Complex, Near City Bus Stand, Head Post Office Road, Super Market, Gulbarga, Karnataka -585 101, Tel: (08472) 273864/65, **Hubli** : Kalburgi Square, 1st Floor, T B Road, Near Desai Cross, Hubli, Karnataka-580 029, Tel: 0836-2363963,2362061,2363188, **Jayanagar** : No. 76, (Old No. 756) First Floor, 33rd A Cross, 10th Main, 4th Block, Jayanagar, Bangalore, Karnataka-560011, Tel: 080-26630837, **Malleswaram** : No 60, Maruti Plaza, 8th Main, 18th Cross, Malleswaram West, Bangalore, Karnataka-560 055, Tel: 080 23340672, **Mangalore** : 103 /104, 1st floor, Indus Business Centre, Near Canara Bank, Bunts Hostel - Kadri Road, Manglore, Karnataka-575002, Tel: (0824) - 2426290/2426258/2426325, **Mysore** : No. 11, Kamakshi Hospital Road, 8th Cross, Saraswathipuram, Mysuru, Karnataka-570 009, Tel: 0821 2344425, **Shimoga** : Ground Floor, #321, 5th Parallel Road, Durgigudi, Shimoga, Karnataka-577201, Tel: 08182-295677, **Udipi** : shops no. /mulgis no. No5-4-107/3 and 5-4-107/2(1). on the First Floor of the building namely Chris Complex situated in Jodukatte, 76 Badagubettu Village, Kinnimulki ward Udipi, Karnataka-576101, Tel: 0820-2521194/4613393, **Whitefield UFC** : F-106, First Floor, Regent Prime No. 48-50, Whitefield Main Road, Whitefield, Karnataka-560 066, Tel: 080-42012786.

### TAMIL NADU & KERALA

**Anna Nagar** : W 123, Third Avenue (First Floor, Above Karnataka Bank) Anna Nagar, Chennai, Tamil Nadu-600 040, Tel: (044) 48674862 & 35092987, **Alappuzha** : AMCW/14/2015 On The 1st Floor Of Sree Rajarajeswari Building Church Road, Mullackal Ward, Alleppey Alleppey, Tamil Nadu & Kerala-688011, Tel: 0477-4058080, **Chennai (Main)** : No 180, Capital Tower, Ground Floor, Opp To Hotel Palmgrove, Kodambakkam High Road, Nungambakkam, Chennai, Tamil Nadu-600 034, Tel: (044)- 48574545/48574546, **Cochin** : Ground Floor, Palacakal Building, Chittor Road, Near Krishna Hospital Iyyattu Junction, Ernakulam, Cochin, Kerala-682 011, Tel: (0484) 2380259/2868743/2382163, **Coimbatore** : " R G Chambers", 1st Floor, 1023, Avinashi Road, Above RBL Bank Coimbatore, Tamil Nadu-641 018, Tel: (0422) 2220874 / 2221875, **Erode** : Shop/Mulgies Bearing No. 16/1A First Floor Situated In Kumarasamy Street, Erode Erode, Tamil Nadu & Kerala-638001, **Kottayam** : Muringampadam Chambers, Ground Floor, 17/480-F, CMS College Road, Kottayam, Kerala-686 001, Tel: (0481)-2560733; (0481)2560734, **Kozhikode** : Aydeed Complex, YMCA Cross Road, Kozhikode Calicut, Kerala-673 001, Tel: (0495) 2367284, **Madurai** : No. 3 West Marret Street, LIC Building ( 1st Floor ), Opposite To Railway Station, Madurai, Tamil Nadu-625 001, Tel: (0452)2338186, **Malappuram** : No.15/593Z8& 15/593Z9 On The 1st Floor Daliya Kpees Avenue Situated In Near Collector Bungalow, Uphill, Malappuram Malappuram, Tamil Nadu & Kerala-676505, Tel: 0483- 353 5745, **Palakkad** : No. 28/351-9 On The First Floor A K Tower Situated In Palat Jn. Civil Station Road, Palakkad Palakkad, Tamil Nadu & Kerala-678001, Tel: 0491-3525625, **Pondicherry** : Door No. 20, Savitha Plaza, 100 Feet Road, Near Indira Gandhi Square Pondicherry, Pondicherry-605005, Tel: 8433617552, **Salem** : No.20,1st Floor, Above Federal Bank, Ramakrishna Road, Salem, Tamil Nadu-636 007, Tel: (0427) 2316163, **Thiruvananthapuram** : 1st Floor, Saran Chambers, Vellayambalam, Thiruvananthapuram, Kerala-695 010, Tel: (0471)

2721415;2723674, **Tiruchirapalli** : Kingston Park, No 19/1, Puthur High Road, (Opp. Aruna Theatre), Puthur, Tiruchirapalli, Tamil Nadu-620 017, Tel: (0431) 2770712, 2770713, **Tirunelveli** : 1st Floor, 10/4 Thaha Plaza South Bypass Road, Vannarpet, Tirunelveli, Tamil Nadu-627 003, Tel: (0462)2500186, **Tirupur** : 1st Floor, Tip Top Business Centre, (Near Railway Station Rear Entrance), 104-109, College Road, Tirupur, Tamil Nadu-641602, Tel: (0421) 2236339, **Trichur** : Kollannur Devassy Building, 26/621, 1st Floor Town Hall Road, Trichur, Kerala-680 020, Tel: (0487) 2331495, 2331496, 2331259, **Vellore** : 1st Floor, (Back Side), Sai Rajya, No 14, Officers Line ( Anna Salai ) Vellore, Tamil Nadu-632 001, Tel: (0416)2235339/2235357.

### UTI NRI CELL

UTI Tower, 'Gn' Block, Bandra-Kurla Complex, Bandra (E), Mumbai-400 051, Tel: 66786064 • Fax 26528175 •E-mail: uti-nri@uti.co.in

### OFFICE OF THE REGISTRAR

**KFin Technologies Ltd.:** Unit: UTIMF, Karvy Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032, **Board No:** 040-6716 2222, **Fax No.:** 040-6716 1888, **Email:** uti@kfintech.com

### KFin TECHNOLOGIES LIMITED CENTRES

**Abohar:** C/o. Shri S K Goyal, Business Development Associate of UTI Mutual Fund, H. No. 1184, Street No.5, 7<sup>th</sup> Chowk, Abohar, Punjab-152 116, Tel.: 01634-221238, **Azamgarh:** 1st Floor, Alkal Building, Opp. Nagarpalika, Civil Lines, Azamgarh-276 001, Uttar Pradesh, **Bangalore:** No.35, Puttana Road, Basavanagudi, Bangalore-560004, Phone No. 9611131412, **Begusarai:** Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851101, **Bongaigaon:** C/o Shri Uday Chatterjee, Natun Para, College Road, P.O. Bongaigaon Dist. Bongaigaon-783380, Assam, Tel.:03664-230488, **Borivali:** Gomati Smuti ground Floor, Jambli Gully, Near Railway Station, Borivali Mumbai, 400092, 022-28916319, **Chinsura:** No : 96, PO: Chinsurah, Doctors Lane, Chinsurah 712101, West Bengal, Phone no. 033-26810164, **Daltonganj:** C/o Mr Dimbesh Shrivastava, Mahendra Arcade, 2<sup>nd</sup> Floor, Near Zila School Chowk, Daltonganj, Dist. Palamau-822 101, Jharkhand, Mob.: 9955365440, **Deoria:** K. K. Plaza, above Apurwa sweets, Civil Lines Road, Deoria 274001, Uttar Pradesh, Phone No. 7518801811, **Eluru:** 23A-3-32, Gubbalavari Street, R R Pet, Eluru-534 002, Tel.: (08812) 227851 to 54, **Ferozpur:** The Mall Road, Chawla bulding 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur 152002, Punjab, Phone No. 01632-241814, **Firozabad:** C/o Mr Nand Kumar Verma, 42/1, Shivaji Marg, Firozabad, Uttar Pradesh – 283 203, Tel. no. 05612 248290, **Gangapur:** C/o Mr Laxmi Narayan Gupta, 98, Bharat Katla, Opposite Private Bus Stand, Gangapur City, Dist. Sawaimadhopur, Rajasthan-322 201, Tel. No. 07463-231945, **Ghazipur:** House no. 148/19, Mahua Bagh, Raini Katra, Ghazipur 233001, Uttar Pradesh, Phone No. 7518801814, **Gonda:** H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil lines, Gonda 271001, Uttar Pradesh, Phone No. 7518801815, **Hassan:** SAS No: 490, Hemadri Arcade, 2nd Main Road, Salgame Road Near Brahmins Boys Hostel, Hassan 573201, Karnataka, Phone No. 08172 262065, **Himatnagar:** C/o Shri Mohamedarif S Memon, B-1, Deshkanta Memon Complex, Opp. Power House, Hajipura, Himatnagar-383001 Gujarat, Tel.: 02772-240796, **Hoshiarpur:-** Unit No. SF6, The Mall Complex, 2<sup>nd</sup> Floor Opp.Kapila Hospital, Sutheri Road, Hoshiarpur Punjab. Pin -146001 Tel. No. 01882500325, **Howrah:** C/o Shri Asok Pramanik, Uluberia-R.S., Majharrati, Jaduberia, Dist. Howrah, West Bengal, Pin-711316, Tel.: 033-26610546, **Kaithal:** C/o Mr. Parvesh Bansal, Business Development Associate, S.C.O. No. 333, 1st Floor, Sector-20, Urban Estate, Kaithal, Haryana-136027, Tel. No.: (01746) 298 486, **Karnal:** 18/369, Char Chaman, Kunjpura Road, Karnal-132 001, Haryana, Tel.:(0184) 2251524 / 2251525 / 2251526, **Karur:** No 88/11, BB plaza, NRMP Street, K S Mess Back side, Karur-639002, Tamil Nadu, Phone No. 04324-241755, **Katihar:** C/o Mr Rabindra Kumar Sah, Keshri Market, Barbanna Gali, Baniatola Chowk, M G Road, Katihar, Dist-Katihar, Bihar-854 105, Tel.: (06452) 244 155, **Kheda:** C/o Shri Sanjay B Patel, Subhash Corner Pij Bhagol, Station Road Off Ghodia Bazar, Nadiad, Kheda-387001, Gujarat, Tel.: (0268) 2565557, **Kolkata:** 2/1 Russel Street, 4<sup>th</sup> floor, Kankaria Centre, Kolkata-70001, West Bengal, Phone No. 9836585149, **Kollam:** Sree Vigneswar Bhavan, Shastri Jn. Kollam-691 001, Kerala, Tel.: (0474) 2747055, **Mandi:** House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, Mandi-175001, Himachal Pradesh, Phone No. 7518801833, **Mirzapur:** Ground Floor, Triveni Campus Ratan Ganj, Mirzapur-231 001, Uttar Pradesh, Tel.: 7518801836, **Moga:** 1<sup>st</sup> Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga, Punjab, Pin-142 001, Tel.: (01636) 230792, **Morena:** House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, Morena-476001, Madhya Pradesh, Phone No. 7518801838, **Mumbai:** 6/8 Ground Floor, Crossley House Near BSE ( Bombay Stock Exchange), Next to

Union Bank, Fort, Mumbai-400 001. Phone No. 9004089492, **Nadia:** C/o Shri Prokash Chandra Podder, Udayan, 20, M.M. Street, (Nr. Sadar Hospital, Traffic More), PO Krishnagar, Dist. Nadia, West Bengal, Pin-741101, Mob.: 953472255806, **Nagercoil:** 45, East Car Street, 1st Floor, Nagercoil-629 001, Tamil Nadu Tel.: (04652) 233552, **New Delhi** - 305, New Delhi House, 27 Barakhamba Road, New Delhi- 110001, Tel No.011-41911300, **Paradip:** C/o Mr Prasanna Kumar Routaray, New Trade Center-1, Unit No-5, 2<sup>nd</sup> Floor, Paradip Port, Bank Street, Dist-Jagatsinghpur, Odisha-754142, Tel.: (06722) 223 542, **Pathankot:** 2nd Floor, Sahni Arcade, Adjoining Indra Colony Gate, Railway Road, Pathankot, Punjab-145 001, Tel. No. 0186 2254770, **Port Blair :** C/o Mr. P Krishna Murthy, No. 2, 1st Floor, Pongi Chaung, Near Tamizar Sangam, Port Blair, -744101, Mobile: 03192 295853, **Raghunathganj:** C/o Mr Dukhu Shaikh, Room No 39, 1st Floor Fultala Municipality Market Complex, Raghunathganj, Murshidabad Pin: 742 225; West Bengal, Tel No.-03483-266720, **Ranchi:** Room no 307, 3rd floor, Commerce Tower, Beside Mahabir Tower, Ranchi-834001, Phone No. 9431166066, **Renukoot:** C/o Mallick Medical Store, Bangali Katra Main Road, Dist. Sonebhadra (U.P.), Renukoot 231217, Phone no.7518801842, **Rewa:** Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa-486001, Madhya Pradesh, Phone No.7518801843, **Rewari:** C/o Shri Raghu Nandan, Business Development Associate for UTI Mutual Fund, SCO-7, 1<sup>st</sup> Floor, Brass Market (Opposite LIC office) Rewari-123401, Haryana Tel (01274) 224864, **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee-247 667, Tel.: (01332) 277664/667, **Satna:** C/o Shri. Ajay Dinkar Modak, 1<sup>st</sup> Floor Gopal Complex, Near Bus Stand, Rewa Road, Satna-485 001, Madhya Pradesh, M-7518801847, **Secunderabad** - JBS Station, Lower Concourse 1 (2<sup>nd</sup> Floor) Situated in Jubilee Bus Metro Station, Secunderabad 500009. **Shivpuri:** A. B. Road, In Front of Sawarkar Park, Near Hotel Vanasthali, Shivpuri-473551, Madhya Pradesh, Phone No. 7518801850, **Shyamnagar:** C/o Mr Joydip Bandyopadhyay, 144, Dr B C Roy Road, Shyamnagar, PO: Noapara, Dist: North 24 Parganas, West Bengal-743 127, Tel.: (033) 25867770, **Sitapur:** 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur 261001, Phone No.751880185, **Solan:** Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan 173212, Himachal Pradesh, Phone No. 7518801852, **Sonepat:** 2<sup>nd</sup> Floor, DP Tower, Model Town, Near Subhash Chowk, Sonepat-131 001, Haryana, Tel.: 7518801853, **Srikakulam:** D.No. 4-4-97 First Floor Behind Sri Vijayaganapathi Temple, Pedda relli veechi, Palakonda Road, Srikakulam-532001, Andhra Pradesh, Phone No.8942229925, **Srinagar :** C/o Smt Sunita Malla (Koul), Near New Era Public School, Rajbagh, Srinagar - 190008, Tel.: (0194) 2311868, **Sultanpur** - 1st Floor, Ramashanker Market, Civil Line, Sultanpur, Uttar Pradesh, Pin- 228001. Mobile No. 7518801854, **Supaul:** C/O Shri Amrendra Prasad Sahu, Near Main Post Office, Station Road, Dist- Supaul, PIN-852131, Bihar, **Thane:** Room No. 302 3<sup>rd</sup> Floor, Ganga Prasad, Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada, Thane West Mumbai, 400602m 022 25303013, **Thiruvalla:** 2<sup>nd</sup> Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank Ltd, Thiruvalla, Pathanamthitta, Kerala-689 107. Tel.: (0469) 3205676, **Tuticorin:** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin-628 003, Tel.: (0461) 2334601/602, **Uttar Dinajpur:** C/o Shri Prasanta Kumar Bhadra, Sudarshanpur, Near Telecom Exchange, P.O. Raiganj, Uttar Dinajpur, West Bengal, Pin-733134, Tel.: 03523-253638, **Vile Parle:** Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complexm M .V .Road, Andheri East, Opp Andheri Court, Mumbai, 400069, 022-46733669, **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near DAV Girls College, Yamuna Nagar-135 001, Haryana. Tel.: 95417 21389.

#### **Computer Age Management Services Limited (CAMS) for commercial transactions**

**Amreli:** B 1, First Floor, Mira Arcade, Library Road, Opp. SBS Bank, Amreli – 365601, **Bardoli:** F - 10, First Wings, Desai Market, Gandhi Road, Bardoli – 394601, **Bhusawal:** 3, Adelaide Apartment, Christain Mohala, Behind Gulshan - E - Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra – 425201, **Chhindwara:** Second Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara, Madhya Pradesh – 480001, **Coochbehar:** Nipendra Narayan Road (N. N. Road), Opposite Udichi Market Near - Banik Decorators PO & Dist, Cooch Behar, West Bengal – 736101, Dibrugarh: Amba Complex, Ground Floor, H S Road, Dibrugarh – 786001, **Faizabad:** 9/1/51, Rishi Tola Fatehganj, Ayodhya, Faizabad, Uttar Pradesh–224001, **Firozabad:** 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad, Uttarpradesh – 283203, **Godhra:** First Floor, Prem Praksh Tower B / H, B. N. Chambers Ankleshwar, Mahadev Road, Godhra, Gujarat – 389001, **Hazaribag:** Municipal Market, Annanda Chowk, Hazaribag, Jharkhand – 825301, **Himmatnagar:** D - 78, First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Gujarat - 383001 **Jaunpur:** 248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh – 222001, **Kakinada:** D. No. 25 - 4 - 29, First Floor, Kommireddy vari street, Beside Warf Road, Opp swathi medicals, Kakinada – 533001, **Krishnanagar:** R. N. Tagore Road, In front of Kotawali, P. S. Krishnanagar Nadia – 741101, **Mapusa:** Office No. 503, Buildmore Business Park, New Canca By pass Road, Ximer, Mapusa Goa – 403507, **Muzaffarnagar:** No. 235, Patel Nagar, Near Ramlila Ground, New Mandi, Muzaffarnagar – 251001, **Namakkal:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu – 637001, **Raiganj:** Rabindra Pally, Beside of Gitanjali Cinema Hall, P O & P S Raiganj, Dist North Dijajpur, Raiganj, West Bengal – 733134, **Ratnagiri:** Orchid Tower, Ground Floor, Gala No. 06, S.

V. No. 301 / Paiki, 1 / 2, Nachane Municipality Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri Dist. Ratnagiri – 415612, **Wardha:** Opp. Raman Cycle Industries, Krishna Nagar, Wardha, Maharashtra – 442001.

**DUBAI REPRESENTATIVE OFFICE**

UTI International (Singapore) Private Limited, Office 19, Floor 3, Gate Village 08, Dubai International Financial Center, P.O. Box 506879, Dubai, UAE, Tel: +97143857707, Fax: +97143857702

**MF UTILITY FOR INVESTORS**

The online portal of MF Utilities India Private Ltd (MFUI) i.e. [www.mfuonline.com](http://www.mfuonline.com) and authorised Points of Service (“POS”) of MFUI shall act as Official Points of Acceptance (OPAs) in addition to the existing OPAs of the UTI AMC Ltd. For further details please refer to SID/SAI.

**MF CENTRAL**

As per provision no. 16.6.1 of para 16.6 under Chapter 16 of SEBI Master Circular for Mutual Funds, Kfin Technologies Limited (“KFintech”) and Computer Age Management Services Limited (“CAMS”) have jointly developed MF Central - A digital platform for transactions/ service requests by Mutual Fund investors. Accordingly, MF Central will be considered as an Official Point of Acceptance (OPA) for transactions in the Schemes of UTI MF.