
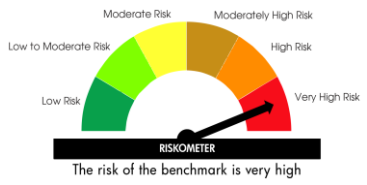


SCHEME INFORMATION DOCUMENT
SECTION I
UTI Silver Exchange Traded Fund (UTI Silver ETF)
(An open-ended scheme replicating / tracking Domestic Price of Silver)

BSE Scrip Code: 543900

NSE Symbol: SILVERETF

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter: UTI Silver ETF	Benchmark Risk-o-meter: Domestic Price of Silver (based on LBMA Silver Daily spot fixing price)
<ul style="list-style-type: none"> Investors seeking returns that are in line with the performance of physical silver over the long term, subject to tracking errors investment predominantly in Physical Silver and Silver related instruments 		

Risk-o-meter for the fund is based on the portfolio ending March 31, 2025. 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>

* 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

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 Centres (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.

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 to NSE and BSE Disclaimer clause overleaf.

This Scheme Information Document is dated May 29, 2025.

DISCLAIMER CLAUSE OF NSE

"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 NSE/LIST/5542 dated January 24, 2023, 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 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."

DISCLAIMER CLAUSE OF BSE

"BSE Limited ("the Exchange") has given vide its letter dated January 18, 2023 permission to UTI Mutual Fund to use the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund's Unit are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to UTI Mutual Fund. The Exchange does not in any manner:-

- warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or
- warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or
- take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund;

and it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of UTI Silver Exchange Traded Fund (UTI Silver ETF) of this 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 for 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 Silver Exchange Traded Fund (UTI Silver ETF)
II.	Category of the Scheme	Other Schemes - ETF
III.	Scheme Type	An open-ended scheme replicating / tracking Domestic Price of Silver
IV	Scheme Code	UTIM/O/O/OET/22/11/0111
V	Investment Objective	<p>The Investment Objective of the Scheme is to generate returns that are in line with the performance of physical silver in domestic prices, 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>The Units of the Scheme can be bought/sold in demat form like any other share/stock on the National Stock Exchange (NSE) or on any recognised stock exchange on which this units are listed/traded, on all the trading days of the stock exchanges.</p> <p>The Authorised Participants / Market Makers (MMs) / Large Investors can directly create/redeem units from the Fund in creation unit size at NAV based prices.</p>
VII	Benchmark (Total Return Index)	Domestic Price of silver (based on LBMA Silver daily spot fixing price)
VIII	Transparency / NAV Disclosure	<p>The Mutual Fund shall declare the Net asset value for the scheme by 9 a.m. on the following business day on the website of UTI Mutual Fund, www.utimf.com and on AMFI's website www.amfiindia.com.</p> <p>Further details please refer Section II.</p>
IX	Applicable timelines	The redemption proceeds shall be paid to the unitholders within 3 (three) working days from the date of redemption.
X	Plans and Option	<p>Not available</p> <p>The scheme reserves the right to introduce / alter / extinguish options at a later date.</p>
XI	Load Structure	<p>Load Structure:</p> <p>*Entry Load: Nil (Not Applicable as per SEBI guidelines)</p> <p>*In terms of 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>Exit Load: Nil</p>
XII	Minimum Application Amount / switch for Purchase	<p>Investment and Redemption</p> <p><u>On the stock exchange:</u> Minimum 1 Unit can be bought / sold in demat form at prevailing prices quoted on the NSE and on any other exchange where they are traded.</p> <p><u>Direct creation of Units with the Fund:</u> Authorised Participants / Market Makers / Large Investors can create the Units in demat form in exchange against prescribed portfolio deposit and the applicable cash component at NAV based prices atleast in one creation unit.</p> <p>Note: Allotment of units will be done after deduction of applicable stamp duty and transaction charges, if any.</p>

		<p><u>Creation unit:</u> The number of UTI Silver ETF units that investors can create / redeem in exchange of the Portfolio Deposit and Cash Component is 30,000 units and in multiples thereafter. The Fund may also allow Cash# subscription /redemption of UTI India Silver ETF in creation unit size by Authorised Participants / Market Makers and large investor.</p> <p>Direct transaction through UTI AMC 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 February 28, 2025, 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 August 31, 2025:</p> <p>a) Schemes managed by Employee Provident Fund Organisation, India 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>		
XIII	Segregated portfolio	<p>The AMC may create a segregated portfolio in case of a credit event at the issuer level i.e., a downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), subject to guidelines specified by the SEBI which may change from time to time.</p> <p>The creation of a segregated portfolio shall be optional and at the discretion of UTI AMC.</p> <p>Please refer to SAI for further details.</p>		
XIV	Stock lending	<p>The Scheme will participate in stock lending.</p> <p>For details kindly refer SAI.</p>		
XV	How to Apply and other details	<p>Details regarding- 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. https://www.utimf.com;</p> <p>Please refer to the SAI and Application form for the instructions. It is mandatory for investors to mention their Core banking Solutions (CBS) bank account particulars in their applications/requests for redemption.</p>		
XVI	Investor services	<table><tr><td><p>Name and Address of Registrar KFin Technologies Limited., Unit: UTIMF, Karvy Selenium Tower B, Plot Nos. 31 & 32 Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500032,</p><p>Board No: 040 - 6716 2222, Fax no : 040 - 6716 1888,</p></td><td><p>All investors could refer their grievances giving full particulars of investment at the following address:</p><p>Ms. Madhavi Dicholkar UTI Asset Management Company Ltd UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051</p><p>Tel: 022-6678 6666/6678 6258</p></td></tr></table>	<p>Name and Address of Registrar KFin Technologies Limited., Unit: UTIMF, Karvy Selenium Tower B, Plot Nos. 31 & 32 Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500032,</p> <p>Board No: 040 - 6716 2222, Fax no : 040 - 6716 1888,</p>	<p>All investors could refer their grievances giving full particulars of investment at the following address:</p> <p>Ms. Madhavi Dicholkar UTI Asset Management Company Ltd UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051</p> <p>Tel: 022-6678 6666/6678 6258</p>
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		Email: uti@kfintech.com	Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in
XVII	Special product/facility available	Not available	
XVIII	Weblink	TER for last 6 months, Daily TER and Factsheet is available under the following link on the website of UTI Mutual Fund. https://www.utimf.com/downloads/fater-mfs	
XIX	Dematerialization	<p>(a) UTI Silver ETF units will be available only in the dematerialized form.</p> <p>(b) The applicants under the scheme will be required to have a beneficiary account with a Depository Participant (DP) of NSDL/ CDSL and will be required to indicate in the application the DP's name, DP ID number and its beneficiary account number with the DP.</p> <p>(c) Since UTI Silver ETF units are issued / repurchased and traded compulsorily in dematerialized form, no request for rematerialisation of UTI Silver ETF units will be entertained.</p>	

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

**Due Diligence Certificate submitted to SEBI for
UTI Silver ETF**

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: May 29, 2025
Place: Mumbai

**Sd/-
Suruchi Wanare
Compliance Officer**

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

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 (% of total assets)	
	Minimum	Maximum
Silver and Silver related instruments with Silver as Underlying#	95%	100%
Money Market Instruments* including Tri-Party Repo on Government securities or Treasury bills, cash & cash equivalents	0%	5%

Indicative Table

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending (Stock lending)	The schemes may engage in Securities Lending not exceeding 20% of the net assets of the scheme and not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single approved intermediary / counterparty.	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, 1996
3.	Exchange Traded Commodity Derivatives	Scheme may also participate in Exchange Traded Commodity Derivatives (ETCDs) with Silver as underlying to the extent of 10% of net asset value of the scheme. However, the above limit of 10% shall not be applicable to Silver ETFs where the intention is to take delivery of the physical silver and not to roll over its position to next contract cycle. Such investments shall be made in line with the SEBI regulations as may be specified by SEBI from time to time, subject to prior approval from SEBI, if any.	Provision no. 3.3.2.3 of para 3.3 under Chapter 3 of SEBI Master Circular for Mutual Funds

In accordance with provision no. 3.3.2.3 of para 3.3 under Chapter 3 of SEBI Master Circular for Mutual Funds, Scheme may also participate in Exchange Traded Commodity Derivatives (ETCDs) with Silver as underlying to the extent of 10% of net asset value of the scheme. However, the above limit of 10% shall not be applicable to Silver ETFs where the intention is to take delivery of the physical silver and not to roll over its position to next contract cycle. Such investments shall be made in line with the SEBI regulations as may be specified by SEBI from time to time, subject to prior approval from SEBI, if any.

Before investing in ETCDs having silver as the underlying, the AMC shall put in place a written policy with regard to such investment with due approval from the Board of the AMC and the Trustees. The policy shall be reviewed by the Board of AMC and Trustees at least once a year.

*Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity up to one year, call or notice money, commercial paper, certificate of deposit, Tri-Party Repos' and any other like instruments as specified by Reserve Bank of India from time to time.

Note: Whenever SEBI notifies any other silver related instrument with silver as underlying in this regard, the scheme may invest in such instruments with prior approval from SEBI / investors, if required

Cash Equivalents include Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.

The Schemes shall not invest in the following securities

- a. securitized debt
- b. ADR, GDR
- c. foreign securities
- d. Structured obligations
- e. Short selling
- f. Repo in corporate debt
- g. Unlisted debt instrument
- h. Bespoke or complex debt products
- i. Securities with special features (Tier 1 bonds and Tier 2 bonds issued under Basel III framework)
- j. Engage in Inter scheme transactions
- k. Unrated debt money market instruments (except G-Secs, T-Bills and other money market instruments)
- l. Equity and Debt Derivative

Subject to the SEBI Regulations as applicable from time to time, the Scheme may, if the Trustees permit, participate in securities lending. The cumulative gross exposure through Silver (including ETCDs with silver as underlying) and Debt, and such other securities / assets as may be permitted by SEBI from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme.

The AMC will keep the physical silver of 30 kg standard bars with fineness of 999 parts per thousand (or 99.9% purity) confirming to London Bullion Market Association (LBMA) Good Delivery Standards (subject to availability).

Portfolio Rebalancing:

The Scheme shall primarily invest in Physical silver and instruments with silver as underlying, as specified by SEBI and invest a small portion of its net assets in debt and money market securities, to meet the liquidity requirements (for honouring expenses / repurchase / redemptions / etc). In view of the nature of the Scheme, the asset allocation pattern as indicated above may not change, except in line with the changes made in SEBI (MF) Regulations, from time to time.

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 Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. Any transactions undertaken in the scheme portfolio of UTI Silver 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.

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. Under normal circumstances, such tracking errors are not expected to exceed 2% per annum. 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.

The AMC may create segregated portfolio in case of a credit event in respect of debt and money market instruments at issuer level i.e., downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA). (subject to guideline specified by SEBI which may change from time to time).

The creation of segregated portfolio shall be optional and at the discretion of UTI AMC.

B. WHERE WILL THE SCHEME INVEST?

Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

- In Silver and Silver-related instrument(s).
- Debt obligations of domestic government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
- Corporate debt (of both public and private sector undertakings).
- Money market instruments permitted by SEBI/RBI, having maturities of up to one year.
- Certificate of Deposits (CDs).
- Commercial Paper (CPs).
- The non-convertible part of convertible securities.
- Exchange Traded Commodity Derivatives (ETCDs) with silver as underlying
- Units of Debt Schemes of Mutual Fund.
- Any other domestic fixed income securities.

Subject to the Regulations, the securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity. The securities may be acquired through New Fund Offerings (NFOs), secondary market operations, private placement, rights offer or negotiated deals. The Scheme may also enter into repurchase and reverse repurchases obligations in all securities held by it as per the guidelines and regulations applicable to such transactions.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The AMC uses a “passive” approach to try and achieve scheme’s investment objective. The Scheme invests in the underlying asset viz. silver regardless of its investment merit.

Further, the Scheme may participate in Exchange Traded Commodity Derivatives ("ETCDs") with silver as underlying up to 10% of the net asset value of the Scheme.

Exchange Traded Commodity Derivatives (ETCDs):

The Commodity derivatives are instruments designed to give exposure to the commodity market. Multi Commodity Exchange provides derivatives for bullion, base metals, energy, agri commodities etc. These contracts have varied maturities. The pricing of a commodity derivative is the function of the underlying commodity.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Domestic Price of silver (based on LBMA Silver daily spot fixing price) is the benchmark

UTI AMC reserves the right to change the benchmark in future if a benchmark better suited to the investment objective of the scheme is available.

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 Silver Exchange Traded Fund (Managing the scheme since May 2025).

Name and Age (in yrs.)	Educational Qualifications	Experience	Other Schemes Managed
Mr. Sharwan Kumar Goyal 44 Yrs.	B.Com, MMS, CFA,	He began his career with UTI AMC in June 2006 and has 19 years of overall experience in Risk / Fund management.	(a) UTI Arbitrage Fund (along with Mr. Amit Sharma) (b) UTI BSE Housing Index Fund (c) UTI BSE Low Volatility Index Fund (d) UTI BSE Sensex ETF (e) UTI BSE Sensex Index Fund

		Presently he is working as Equity Fund Manager & Head of Passive, Arbitrage & Quant Strategies.	(f) UTI BSE Sensex Next 50 Exchange Traded Fund (g) UTI Gold Exchange Traded Fund (h) UTI Gold ETF Fund of Fund (i) UTI Multi Asset Allocation Fund (Equity / Gold Portion) (j) UTI Nifty 50 ETF (k) UTI Nifty 50 Index Fund (l) UTI Nifty 500 Value 50 Index Fund (m) UTI Nifty Alpha Low-Volatility 30 Index Fund (n) UTI Nifty India Manufacturing Index Fund (o) UTI Nifty Bank ETF (p) UTI Nifty IT ETF (q) UTI Nifty Midcap 150 Exchange Traded Fund (r) UTI Nifty Midcap 150 Index Fund (s) UTI Nifty Midcap 150 Quality 50 Index Fund (t) UTI Nifty Midsmallcap 400 Momentum Quality 100 Index Fund (u) UTI Nifty Next 50 Exchange Traded Fund. (v) UTI Nifty Next 50 Index Fund (w) UTI Nifty Private Bank Index Fund (x) UTI Nifty200 Momentum 30 Index Fund (y) UTI Nifty200 Quality 30 Index Fund (z) UTI Nifty50 Equal Weight Index Fund (aa) UTI Quant Fund (bb) UTI Silver ETF Fund of Fund
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Mr. Ayush Jain is Assistant Fund Manager of UTI Silver Exchange Traded Fund (Managing the scheme since May 2025).

Name and Age (in yrs.)	Educational Qualifications	Experience	Other Schemes Managed
Mr. Ayush Jain 29 Yrs.	CA, 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 7 years of experience in Equity Fund Management, Equity Research, Equity Portfolio Analysis & Portfolio Management Services.	(a) UTI BSE Housing Index Fund (b) UTI BSE Low Volatility Index Fund (c) UTI BSE Sensex ETF (d) UTI BSE Sensex Index Fund (e) UTI BSE Sensex Next 50 Exchange Traded Fund (f) UTI Gold Exchange Traded Fund (g) UTI Gold ETF Fund of Fund (h) UTI Nifty 50 ETF (i) UTI Nifty 50 Index Fund (j) UTI Nifty 500 Value 50 Index Fund (k) UTI Nifty Alpha Low-Volatility 30 Index Fund (l) UTI Nifty India Manufacturing Index Fund (m) UTI Nifty Bank ETF (n) UTI Nifty IT ETF (o) UTI Nifty Midcap 150 Exchange Traded Fund (p) UTI Nifty Midcap 150 Index Fund (q) UTI Nifty Midcap 150 Quality 50 Index Fund (r) UTI Nifty Midsmallcap 400 Momentum Quality 100 Index Fund (s) UTI Nifty Next 50 Exchange Traded Fund. (t) UTI Nifty Next 50 Index Fund (u) UTI Nifty Private Bank Index Fund (v) UTI Nifty200 Momentum 30 Index Fund (w) UTI Nifty200 Quality 30 Index Fund (x) UTI Nifty50 Equal Weight Index Fund (y) UTI Silver ETF Fund of Fund

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 50 ETF
2	UTI BSE Sensex ETF
3	UTI Nifty Next 50 ETF
4	UTI BSE Sensex Next 50 ETF
5	UTI Nifty Bank ETF
6	UTI Gold 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:

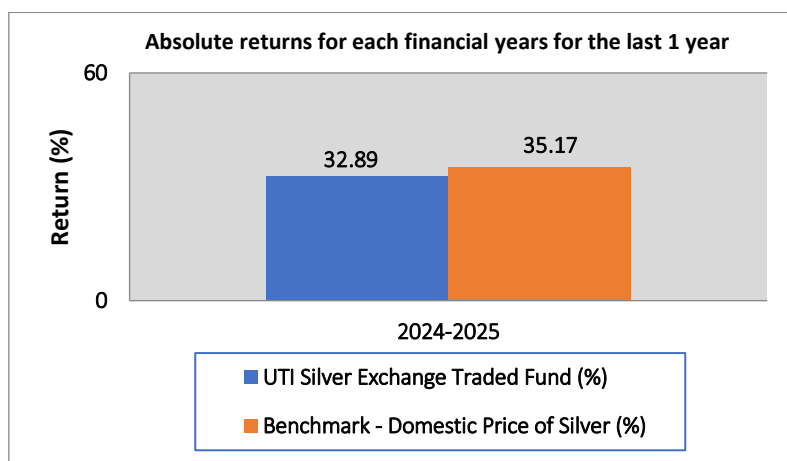
<https://www.utimf.com/downloads/data-related-to-sid>

G. HOW HAS THE SCHEME PERFORMED?

Performance of the scheme as on March 31, 2025	Compounded Annualised Returns *	Scheme Returns (%)	Benchmark Returns (%) Domestic Price of Silver (based on LBMA Silver Daily spot fixing Price)
	Last 1 year	32.89	35.17
	Since Inception	14.77	15.53

Date of Inception / allotment: April 17, 2023.

* Computed on compounded annualised basis using NAV of Growth Option.



Past performance may or may not be sustained in future

The performance of the benchmark is calculated using total return index variant of the benchmark index.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

- i. 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>
- ii. Disclosure of name and exposure of Top 7 issuers, stock, group and sectors as a percentage of NAV of the scheme is available under the following link on the website of UTI Mutual Fund –
<https://www.utimf.com/downloads/data-related-to-sid>
- iii. Portfolio Disclosure - Fortnightly/Monthly/Half yearly is available under the following link on the website of UTI Mutual Fund
[https://www.utimf.com/downloads](https://www.utimf.com/downloads;);
- iv. Portfolio Turnover Ratio as on March 31, 2025: 0.55
- v. The aggregate investment held in the scheme of persons as on March 31, 2025:

Sr. No.	Category of Persons	Net Value		Market Value (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 scheme shall be calculated by determining the value of the scheme's assets and subtracting therefrom the liabilities of the scheme taking into consideration the accruals and provisions.
- (b) The NAV per unit of the scheme shall be calculated by dividing the NAV of the scheme by the total number of units issued and outstanding on the date of calculation under the scheme. The NAV shall be rounded off upto four decimal places for the scheme.

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.

- (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 for the scheme by 9 a.m. on the following business day on the website of UTI Mutual Fund, www.utimf.com and on AMFI's website www.amfiindia.com. 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. The indicative NAVs of the scheme shall be disclosed on BSE and NSE where the units of UTI Silver ETF are listed and traded, on continuous basis during the trading hours.

VALUATION OF SILVER

The silver held by a UTI Silver ETF shall be valued at the AM fixing price of London Bullion Market Association (LBMA) in US dollars per troy ounce for silver having a fineness of 999.0 parts per thousand, subject to the following:

- a. Adjustment for conversion to metric measures as per standard conversion rates;
- b. Adjustment for conversion of US dollars into Indian Rupees as per the RBI reference rate declared by the Foreign Exchange Dealers Association of India (FEDAI); and
- c. addition of –
 - i) Transportation and other charges that may be normally incurred in bringing such **silver from London to the place where it is actually stored on behalf of the mutual fund, and**
 - ii) Notional customs duty and other applicable taxes and levies that may be normally incurred to bring the silver from London to the place where it is actually stored on behalf of the mutual fund:

Provided that the adjustment under clause (c) above may be made on the basis of a notional premium that is usually charged for delivery of silver to the place where it is stored on behalf of the Mutual Fund.

Provided further that where the silver held by UTI Silver ETF has a greater fineness, the relevant LBMA prices of AM fixing shall be taken as the reference price under this sub-paragraph.

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, Incentive to Market Maker 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 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 for Total Expense Ratio (TER) details.

Particulars	% of Net Assets
	UTI Silver ETF
Investment Management and Advisory Fees	Up to 1.00%
Trustee Fee	
Audit Fees	
Custodian Fees	
RTA Fees	
Listing Fees	
Marketing and Selling expense including agent commission	
Incentive to Market Maker	
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 (0.5 bps) *	
Brokerage and transaction cost over and above 12 bps and 5 bps of trade value for cash and derivative market trades respectively.	
Goods and Services Tax on expenses other than investment and advisory fees	

Goods and Services Tax on brokerage and transaction cost	
Other Expenses	
Maximum total expense ratio (TER) permissible under Regulations 52 (6) (c)	Up to 1.00%
Additional expenses under regulation 52(6A) (c)	Up to 0.05%
# Additional expenses for gross new inflows from specified cities under Regulation 52(6A)(b)	Up to 0.30%

* The mandatory IAP (Investor Awareness Program) deduction will be 5% of the total TER of Direct Plan, capped at a maximum of 0.5 basis points (bps) of AUM

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.

(2) The expenses are accrued daily and are reflected in the daily NAV of the scheme.

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

Fees are paid to the custodian for its custody services. The custodian is entitled to a fee that is accrued daily at an annual rate of the average daily aggregate value of the silver held in the scheme allocated account payable in monthly instalments in arrears.

The AMC will sell silver held by the scheme on an as needed basis to pay the scheme's expenses. As a result, the amount of silver to be sold will vary from time to time depending on the level of the scheme's expenses and the market price of silver.

UTI Silver ETF units will be held in dematerialized form. The rule of SEBI (Depositories and Participants) Regulations, 1996 would apply. The service charges payable to the depository participant will form part of annual recurring expenses

(3) 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:

$$[(\text{Daily net assets}) \times (30 \text{ basis points}) \times (\text{New inflows from Retail Investors from beyond top 30 cities})]$$

$$365^* \times \text{Higher of (a) or (b) above}$$

* 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 per cent of daily net assets of the scheme, shall be charged towards Investment Management and Advisory fees charged by the AMC ('AMC fees') and for recurring expenses (like custodian fees, audit fees, expenses for Registrars services etc) charged under different heads as mentioned under SEBI Regulations.
- 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.

(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.
2. GST on entry/exit load, if any, shall be paid out of the load proceeds. Exit load, net of GST, if any, shall be credited to the scheme.
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

The mandatory Investor Awareness Program (IAP) deduction on by UTI Mutual Fund will be 5% of the total TER of the Direct Plan, capped at a maximum of 0.5 basis points (bps) annually of the Assets Under Management (AUM) of the Scheme.

(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) 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

- 1) Exit 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 or call at 1800 266 1230 (toll free number) or (022) 6227 8000 (non toll free number) or your distributor.

Entry and Exit Load

Entry Load (As % of NAV): Nil (Not Applicable as per SEBI guidelines)

Exit Load (As % of NAV): Nil

- 2) In accordance with the requirements specified by the provisions 10.4.1 a of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds no entry load will be charged for purchase/additional purchase /switch-in accepted by the Fund. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plans/Systematic Transfer Investment Plans accepted by the Fund.

Switch in/out, Systematic Investment Plan (SIP) and Systematic Transfer Investment Plan (STRIP) will also attract Load like regular Purchases and Redemption.

The AMC reserves the right to change/modify exit/switchover load, depending upon the circumstances prevailing at any given time. A load structure when introduced by the AMC may comprise of exit load and/or switchover load as may be permissible under the SEBI Regulations. The load may also be changed from time to time and in the case of an exit/redemption load this may be linked to the period of holding. The switchover load may be different for different plans. However, any such change in the load structure shall be applicable on prospective investment only.

The investor is requested to check the prevailing load structure of the scheme before investing.

For any change in load structure, AMC will issue an addendum and display it on the website/UTI Financial Centres.

- 3) Any imposition or enhancement of exit load shall be applicable on prospective investments only. The AMC shall not charge any load on units allotted on reinvestment of IDCW for existing as well as prospective investors.

At the time of changing the load structure, the Mutual Fund shall consider the following measures to avoid complaints from investors about investment in the Scheme without knowing the exit load:

- (i) The addendum detailing the changes shall be attached to the Scheme Information Document and Key Information Memorandum. The addendum shall be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Document and Key Information Memorandum already in stock.

- (ii) Arrangements shall be made to display the addendum in the Scheme Information Document in the form of a notice in all the official points of acceptance and distributors/brokers office.
- (iii) The introduction of the exit load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and shall also be disclosed in the statement of accounts issued after the introduction of such load.
- (iv) Any other measures which the Mutual Fund may feel necessary

SECTION II

I. INTRODUCTION

A. DEFINITIONS/INTERPRETATION

Definitions / Interpretation is available under the following link on the website of UTI Mutual Fund –

<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 fluctuate, 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.
4. UTI Silver ETF is only the name of the scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
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, 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 NAVs of the Scheme may be affected by changes in the general market conditions, factors and forces affecting capital market, in particular, level of interest rates, various markets related factors and trading volumes, settlement periods and transfer procedures.
10. UTI Silver ETF is a passively managed scheme by providing exposure to silver and tracking its performance and yield as closely as possible. The scheme performance may be affected by a general decline in the price of silver. The Scheme invests in the underlying asset viz. silver regardless of its investment merit.
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:

a. **Market risk due to volatility in silver prices**

The value of the Units relates directly to the value of the underlying silver held by the Scheme and fluctuations in the price of silver could adversely affect the investment value of the Units. The price of silver may fluctuate due to various factors such as: –

- (i) Global silver supplies and demand, which is influenced by factors such as forward selling by silver producers, purchases made by silver producers to unwind silver hedge positions, central bank purchases and sales, and productions and cost levels in major silver producing countries such as the South Africa, the United States, Australia and China.
- (ii) Investor's expectations with respect to the rate of inflation.
- (iii) Currency exchange rates.
- (iv) Interest rates
- (v) Investment and trading activities of commodity funds/hedge funds.
- (vi) Global or regional political, economic or financial events and situations.

In addition, there is no assurance that silver will maintain its long-term value in terms of purchasing power in the future. In the event that the price of silver declines, the value of investment in units in which the scheme has invested will, in general, decline proportionately.

- b. The sale of silver by AMC to pay expenses will reduce the amount of silver represented by each unit on an ongoing basis irrespective of whether the trading price of the units rises or falls in response to changes in the price of silver.
- c. The sale of the Scheme's silver to pay expenses at a time of low silver prices may adversely affect the value of the units.
- d. There may be certain circumstances that may motivate large scale sales of silver which could decrease the price of silver and adversely affect an investment in the Units.
- e. There is no assurance that an active secondary market will develop or be maintained.
- f. "UTI Silver ETF" is an Exchange Traded Fund. The concept of Exchange Traded Funds is relatively new to Indian capital markets. Trading in UTI Silver ETF could therefore be restricted due to which market price may or may not reflect the NAV of UTI Silver ETF at any point of time.
- g. Trading of UTI Silver ETF unit in the market(s) may be halted because of market conditions or for reasons that in view of SEBI or market authorities trading in UTI Silver ETF unit is not advisable. In addition trading in 'UTI Silver ETF unit is subject to trading halts caused by extraordinary market volatility and pursuant to SEBI and stock exchange(s) "circuit filter" rules. There can be no assurance that the requirements of the Market necessary to maintain the listing of 'UTI Silver ETF units will continue to be met or will remain unchanged.
- h. UTI Silver ETF units may trade at a premium / discount to the NAV due to demand/supply conditions in the market(s). Besides, any changes in the trading regulations by the Stock Exchanges or SEBI or other applicable regulations may affect the ability of the market participants to arbitrage resulting in wider premium/discount to NAV.
- i. The Scheme's silver may be subject to loss, damage, theft or restriction on access. There is a risk that part or all of the Scheme's silver could be lost, damaged or stolen. Access to the Scheme's silver could also be restricted by natural events (such as earthquake) or human actions (such as terrorist attack). Any of these actions may adversely affect the operations of the scheme and consequently an investment in units.
- j. **Impact cost risk:** The scheme may have to bear the impact cost arising from purchase and sale of Silver either when the scheme accepts/gives cash or cash equivalents in lieu of Silver.

Impact costs are implicit costs also paid by liquidity demanders to liquidity providers. Generally, the best bid and ask prices quoted in the market are for only small transactions. Larger transactions

may have to be executed at even less favorable prices. The additional cost is called an impact cost. For e.g. if the ruling market price of a security is ₹500/- one may be able to buy/sell small quantities for that price. But, if one wishes to buy/sell huge quantities he might have to pay /receive higher/lower price. The same principle applies for silver also.

- k. Changes in indirect taxes like GST, custom duties for import, etc or any other levies will have an impact on the valuation of silver and consequently the NAV of the Scheme.
- l. Redemption orders may be subject to postponement, suspension or rejection by the Trustee under certain circumstances.

- m. Conversion of underlying silver to “UTI Silver ETF” units may attract capital gains tax depending on the acquisition cost and holding period of Silver to the investor. Redemption of “UTI Silver ETF” by the AMC or sale of “UTI Silver ETF” on the Stock Exchange(s) may attract short or long term capital gain tax depending upon the holding period of the units. Moreover, converting “UTI Silver ETF” to Silver may also attract Wealth tax.

n. Liquidity risks in physical or derivative markets impairing the ability of the fund to buy and sell Silver

Commodities tend to be more volatile than other instruments. This may have an impact on liquidity. Liquidity considerations may have a price basis risk. Liquidity risks may arise due to issues related to the supply chain which affects the availability of Silver. During an undetermined situation, similar to what happened during the pandemic, transportation all over the world had come to a standstill. Financial markets had experienced extreme volatility and severe losses, and trading in many instruments had been disrupted. Liquidity for many instruments had been greatly reduced for periods of time, and most commodities were in short supply resulting in illiquid markets for most commodities including silver. The lack of liquidity in the physical market may also arise due to seasonality of demand and supply or volatility prices. Lastly, government regulations including change in taxation or duties levied on silver may affect the demand and supply and may affect the liquidity.

o. Risks associated with handling, storing and safekeeping of physical silver

All physical silver procured must follow the LBMA (London Bullion Market Association) guidelines as per prescribed SEBI guidelines.

Risk arises when part or all of the silver held by the Scheme could be lost, stolen or damaged and access to silver may be restricted due to natural calamities or human actions, loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power. Loss due to aridity, humidity, exposure to light or extremes of temperature. Hence, the Custodian maintains insurance in regard to the business on terms and conditions and the custodian is also responsible for all costs arising from the insurance policies. The custodian taking delivery on behalf of the AMC needs to ensure the weight, purity, and the source of silver as specified under the LBMA guidelines.

- p. **Tracking Error:** The Fund Manager may not be able to invest the entire corpus in the same proportion as in the underlying benchmark due to various factors such as fees, expenses of the scheme, corporate action, cash balance, changes in underlying benchmark and regulatory policies which may affect the AMCs/schemes ability to achieve close correlation with the underlying benchmark. Tracking error may be accounted by the various reasons which includes expenses, cash balance to meet redemptions, time to reallocate the portfolio subsequent to changes in the underlying benchmark etc. UTI AMC will endeavor to keep the tracking error as low as possible.

“Tracking Error” i.e. the annualised standard deviation of the difference in daily returns between physical silver and the NAV of Silver ETF based on past one year rolling over data (For ETFs in existence for a period of less than one year, annualized standard deviation shall be calculated based on available data) shall not exceed 2%. The disclosure regarding the same shall be made on monthly basis on the website of the AMC.

Tracking Error may arise including but not limited to the following reasons: -

- i. Expenditure incurred by the fund.
- ii. The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses. The fund may not be invested at all times as it may keep a portion of the funds in cash to meet redemptions or for corporate actions.
- iii. Securities trading may halt temporarily due to circuit filters.
- iv. Corporate actions such as debenture or warrant conversion, rights, merger, change in constituents, etc.
- v. Disinvestments to meet redemptions, recurring expenses, etc.
- vi. Execution of large buy / sell orders
- vii. Transaction cost (including taxes and insurance premium) and recurring expenses
- viii. Realisation of Unit holders' funds

It will be the endeavor of the fund manager to keep the tracking error as low as possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the benchmark.

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%, for which approval of Board of AMC and Trustees shall be taken and the same shall prominently be disclosed on the website of the AMC.

Along with the disclosure of tracking error, Silver ETF schemes shall also disclose the tracking difference i.e. the difference of returns between physical silver and the Silver ETF, on the website of the AMC on monthly basis for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

12 Portfolio Concentration Risk

To the extent that the Scheme may concentrate its investments in Silver and Silver-related instrument(s), the Scheme will therefore be subject to the risks associated with such concentration.

13 Risk factors associated with investing in Fixed Income Securities

- a. Different types of fixed income securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Investments in corporate debt carry a higher level of risk than investments in Government securities. Further even among corporate debt, AAA/P1+ rated instruments are comparatively less risky than AA/P1 rated instruments. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern.
- b. The Net Asset Value (NAV) of the Scheme will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- c. Money market instruments, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
- d. As zero coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio. Zero coupon or deep discount bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specified date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face values. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the Issuer. The market prices of zero coupon securities are generally more volatile than the market prices of securities that pay interest periodically.
- e. Apart from normal credit risk, zero coupon bonds carry an additional risk, unlike bonds that pay interest throughout the period to maturity, zero coupon instruments/deferred interest bonds typically would not realise any cash until maturity. If the issuer defaults, the Schemes may not obtain any return on its investment.
- f. Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer

other exit options to the investor, including a put option. Within the regulatory limits, the AMC may have chosen to invest in unlisted securities as permitted for investment by the scheme. Listed securities which may become unlisted in future may increase the risk in the portfolio.

- g. While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges and may lead to the Scheme incurring losses till the security is finally sold.
- h. 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. The NAV of the Units of the Scheme can go up or down because of various factors that affect the capital markets in general.
- i. 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 restructuring of the Scheme. In view of the above, the Trustee has the right, in its sole discretion, to limit redemptions (including suspending redemptions) under certain circumstances, as described under 'Right to Limit Redemptions' in Section 'Special Considerations', if any, on the right to freely retain or dispose of units being offered'.
- j. At times, due to the forces and factors affecting the capital market, the Scheme may not be able to invest in securities falling within its investment objective resulting in holding the monies collected by it in cash or cash equivalent or invest the same in other permissible securities / investments amounting to substantial reduction in the earning capability of the Scheme.
- k. The Scheme at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the investment manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.
- l. **Prepayment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.
- m. **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Schemes 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.
- n. Performance of the Scheme may be affected by political, social, and economic developments, which may include changes in government policies, diplomatic conditions, and taxation policies.
- o. Investments in money market instruments involve credit risk commensurate with short term rating of the issuers.

14 Risk Factors Associated with Investments in Exchange Traded Commodity Derivatives (ETCDs)

- a. An exchange traded commodity derivative is a derivative instrument that mimics the price movements of an underlying commodity, allowing an investor exposure to the commodity without physical purchase.
- b. **Liquidity Risk:** While ETCDs that are listed on an exchange carry lower liquidity risk, the ability to sell these contracts is limited by the overall trading volume on the exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes of the ETCD contracts in which it invests. Additionally, change in margin requirements or intervention by government agencies to reduce overall volatility in the underlying commodity could lead to adverse impact on the liquidity of the ETCD.
- c. **Price risk:** ETCDs are leveraged instruments hence, a small price movement in the underlying security could have a large impact on their value. Also, the market for ETCDs is nascent in India hence, arbitrages can occur between the price of the physical commodity and the ETCD, due to a variety of reasons such as technical issues and volatile movement in the price of the physical good. This can result in mispricing and improper valuation of investment decisions as it can be difficult to ascertain the amount of the arbitrage.
- d. **Settlement risk:** ETCDs can be settled either through the exchange or physically. The inability to sell ETCDs held in the Schemes' portfolio in the exchanges due to the extraneous factors may impact liquidity and would result in losses, at times, in case of adverse price movement. Wherein the underlying commodity is physically delivered in order to settle the derivative contract, such

settlement could get impacted due to various issues, such as logistics, Government policy for trading in such commodities.

15 Risk factors associated with investment in Tri-Party Repo on Government Securities or treasury bill

The mutual fund is a member of securities segment and Triparty Repo on Government Securities or treasury bill trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo on Government Securities or treasury bill trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL).

As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo on Government Securities or treasury bill trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

16 Risk factors associated with Creation of Segregated Portfolio –

- a. Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer.
- b. Security comprises of segregated portfolio may not realise any value.
- c. Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

• REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

As the Scheme is an Exchange Traded Scheme, as per SEBI (MF) Regulations and other applicable circulars, the provisions relating to minimum number of investors and maximum holding of the investors are not applicable

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

Debt and money market in India

(i) Debt Instrument Characteristics:

A Debt Instrument is basically an obligation which the borrower has to service periodically and generally has the following features:

Face Value	: Stated value of the paper / Principal Amount
Coupon	: Zero, fixed or floating
Frequency	: Semi-annual, annual, sometimes quarterly
Maturity	: Bullet, staggered
Redemption	: FV, premium or discount
Options	: Call/Put
Issue Price	: Par (FV) or premium or discount

A debt instrument comprises of a unique series of cash flows for each paper, terms of which are decided at the time of issue. Discounting these cash flows to the present value at various applicable discount rates (market rates) provides the market price.

(ii) Debt Market Structure

The Indian Debt market comprises of the Money Market and the Long Term Debt Market.

Money market instruments are Commercial Papers (CPs), Certificates of Deposit (CDs), Treasury bills (T-bills), Repos, Inter-bank Call money deposit, Triparty Repos etc. They are mostly discounted instruments that are issued at a discount to face value.

Money market instruments have a tenor of less than one year while debt market instruments typically have a tenor of more than one year

Long Term Debt market in India comprises mainly of two segments viz., the Government securities market and the corporate securities market.

Government securities includes central, state and local issues. The main instruments in this market are Dated securities (Fixed or Floating) and Treasury bills (Discounted Papers). The Central Government securities are generally issued through auctions on the basis of 'Uniform price' method or 'Multiple price' method while State Govt. are through on-tap sales.

Corporate debt segment on the other hand includes bonds/debentures issued by private corporates, public sector units (PSUs) and development financial institutions (DFIs). The debentures are rated by a rating agency and based on the feedback from the market, the issue is priced accordingly. The bonds issued may be fixed or floating. The floating rate debt market has emerged as an active market in the rising interest rate scenario. Benchmarks range from Overnight rates or Treasury benchmarks.

Securitised Debt Instruments – Asset securitization is a process of transfer of risk whereby commercial or consumer receivables are pooled packaged and sold in the form of financial instruments. A typical process of asset securitisation involves sale of specific Receivables to a Special Purpose Vehicle (SPV) set up in the form of a trust or a company. The SPV in turn issues financial instruments to investors, which are rated by an independent credit rating agency. Bank, Corporates, Housing and Finance companies generally issue securitised instruments. The underlying receivables generally comprise of loans of Commercial Vehicles, Auto and Two wheeler pools, Mortgage pools (residential housing loans), Personal Loan, credit card and Corporate receivables. The instrument, which is issued, includes loans or receivables maturing only after all receivables are realized. However depending on timing of underlying receivables, the average tenure of the securitized paper gives a better indication of the maturity of the instrument.

(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.

(iv) Market Participants

Given the large size of the trades, the debt market has remained predominantly a wholesale market.

Primary Dealers

Primary dealers (PDs) act as underwriters in the primary market, and as market makers in the secondary market.

Brokers

Brokers bring together counterparties and negotiate terms of the trade.

Investors

Banks, Insurance Companies, Mutual Funds are important players in the debt market. Other players are Trusts, Provident and pension funds.

(v) Types of security issuance and eligible investors:

Issuer	Instruments	Indicative Yields % (as on 31.03.2025)	Maturity	Investors
Central Government	Dated Securities	6.39-6.95 (Semi)	1-30 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
Central Government	T-Bills	6.40-6.30	364/91 days	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
State Govt.	Dated Securities	6.94-6.99	10 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals
PSUs Corporates	Bonds	7.25-7.20	5-10 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
Corporates (AAA Rated)	Bonds	7.40-7.35	1-10 years	Banks, MFs, Corporates, Individuals, FPI
Corporates	Commercial Papers	7.10-7.35	15 days to 1 year	Banks, MFs, Fin Inst, Corporates, Individuals, FPIs
Banks	Certificates of Deposit	7.00-7.20	15 days to 1 year	Banks, Insurance Co, PFs, MFs, PDs, Individuals
Banks	Infra Bonds	7.10-7.25	10 years	Banks, Companies, MFs, PDs, Individuals

(vi) Trading Mechanism**Government Securities and Money Market Instruments**

Currently, Government Securities (G-Sec) trades are predominantly routed through NDS-OM which is a screen based anonymous order matching systems for secondary market trading in G Sec 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.

Tracking error and tracking difference as on March 31, 2025**Tracking error –**

Period	Tracking Error
1 Year	0.69
3 Year	-
5 Year	-
10 Year	-
Since Inception	0.7

Tracking Difference –

Period	Tracking Difference
1 Year	-2.04
3 Year	-
5 Year	-
10 Year	-
Since Inception	-1.2

B. WHAT ARE THE INVESTMENT RESTRICTIONS?

All investment restrictions shall be applicable at the time of making an investment. Subject to SEBI (MF) Regulations, guidelines on investment from time to time:

- (a) The funds of scheme shall be invested only in silver or silver related instruments in accordance with its investment objective, except to the extent necessary to meet the liquidity requirements for honouring repurchases or redemptions, as disclosed in the Scheme Information Document; and
- (b) 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.
- (c) Pending deployment of funds of the Scheme in securities in terms of the investment objective of the scheme as stated above, the funds of the Scheme may be invested in short term deposits of scheduled commercial banks in accordance with provision no. 12.16.1 of para 12.16 under Chapter 12 of SEBI Master Circular for Mutual Funds and such deposits 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.
 - 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 their investments in the full spectrum of

permitted investments for mutual funds to achieve its respective 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.

- The above shall not apply to Term Deposits placed as margins for trading in cash and derivatives market.
- (d) Save as otherwise expressly provided under the SEBI (Mutual Fund) regulations, the mutual fund shall not advance any loans for any purpose.
- (e) The scheme may participate in the securities lending program, in accordance with the terms of securities lending scheme announced by SEBI. The activity shall be carried out through approved intermediaries.

The schemes may engage in Securities Lending not exceeding 20% of the net assets of the scheme and not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single approved intermediary / counterparty.

- (f) The Mutual Fund under all its schemes taken together will not own more than 10% 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) UTI Mutual Fund shall, get the securities purchased by a Scheme transferred in the name of the Scheme, whenever investments are intended to be of long term nature.
- (h) The Scheme shall not make any investment in any fund of fund Scheme.
- (i) **IST (Inter Scheme Transfer)** : Transfer of investments from one Scheme to another Scheme in the same mutual fund, shall not be allowed
- (j) The Scheme shall not make any investment in any unlisted security of an associate or group company of sponsors; or any security issued by way of private placement by an associate or group company of sponsors; or the listed securities of group companies of 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.

- (k) Investment in non-publicly offered debt: Depending upon the available yield the Scheme may invest in non-publicly offered debt securities to the extent to which such investment can be made by the Scheme.

- (l) Based upon the liquidity needs, the Scheme may invest in Government of India Securities without any restriction on the extent to which such investment can be made by the Scheme.
- (m) Investment by this Scheme in other Mutual Fund Schemes will be in accordance with Regulation 44(1), Seventh Schedule of the SEBI (MF) 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.

- (n) The mutual fund shall not borrow except to meet temporary liquidity needs of the mutual funds for the purpose of repurchase, redemption of units or payment of interest or IDCW to the unitholders:

Provided that the mutual fund shall not borrow more than 20% of the net asset of the Scheme and the duration of such a borrowing shall not exceed a period of six months.

- (o) **Prudential limits in sectoral exposure and group exposure of the Scheme:**

The exposure of the Scheme in a particular sector (excluding investments in Bank CDs, Triparty Repo on Government Securities or Treasury Bill, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme;

Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the Scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs).

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 20% of the net assets of the Scheme as per SEBI Guideline contained in the provision no. 12.9 under Chapter 12 of SEBI Master Circular for Mutual Funds.

Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

Group Exposure –

Mutual Funds/AMCs shall ensure that total exposure of debt schemes of mutual funds in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Trustees.

The investments by the scheme in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees. For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

- (p) **Investment in Listed Debt instruments the provision no.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.

2. For the purpose of the provisions of paragraph (c), listed debt instruments shall include listed and to be listed debt instruments.
 3. All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed.
- (q) **Restrictions on Investment in debt instruments having Structured Obligations / Credit Enhancements: SEBI vide the provision no. 12.3.1 to 12.3.5 of para 12.3 under Chapter 12 of SEBI Master Circular for Mutual Funds:**
- 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 B(3)(b) of 12.9.3.3 of para 12.9.3 under chapter 12 of SEBI Master Circular for Mutual Funds.
 - 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. AMCs 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, AMCs should initiate necessary steps to ensure protection of the interest of the investors.
 - 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.
- (r) Investment in ETCDs having silver as the underlying by Silver ETFs will be subject to following conditions:
- i. The exposure to ETCDs having silver as the underlying shall not exceed 10% of net asset value of the scheme. However, the above limit of 10% shall not be applicable to Silver ETFs where the intention is to take delivery of the physical silver and not to roll over its position to next contract cycle.
 - ii. Before investing in ETCDs having silver as the underlying, mutual funds shall put in place a written policy with regard to such investment with due approval from the Board of the AMC and the Trustees. The policy shall be reviewed by the Board of AMC and Trustees at least once a year.
 - iii. The cumulative gross exposure of Silver ETFs shall not exceed 100% of the net assets of the scheme.
- (s) The AMC/Trustee may alter these above stated restrictions from time to time to the extent the SEBI (MF) Regulations change, so as to permit the Scheme to make its investment in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

C. FUNDAMENTAL ATTRIBUTES

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

(i) **Type of the Scheme**

UTI Silver ETF is an open-ended scheme replicating / tracking Domestic Price of Silver.

(ii) **Investment objective**

Main Objective - The Investment Objective of the Scheme is to generate returns that are in line with the performance of physical silver in domestic prices, subject to tracking error.

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

Investment pattern- as given in Part II A only.

(iii) **Terms of issue**

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

The Units of the Scheme can be bought/sold in demat form like any other share/stock on the National Stock Exchange (NSE) or on any recognised stock exchange on which this units are listed/traded on all the trading days of the stock exchanges.

The Authorised Participants / Market Makers / Large Investors can directly create/redeem units with the Fund in creation unit size at NAV based prices.

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

Any safety net of guarantee provided: UTI Silver ETF is not a guaranteed or assured return scheme.

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(s) and the Options there under and affect the interests of Unitholders 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

- (i) A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide 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
- (ii) The Unitholders 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

Since there are no indices catering to the silver sector or securities linked to silver, UTI Silver ETF shall be benchmarked against the Domestic Price of silver (based on LBMA Silver daily spot fixing price).

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.utimf.com/statutory-disclosures/principles-incentive-structure-market-maker>

F. OTHER SCHEME SPECIFIC DISCLOSURES:

Listing and Transfer / Pledge / Transmission / Assignment of Units	<p>Listing: The units of the Scheme are listed on the NSE & BSE under the capital market segment. However, the AMC reserves the right to list the units of the Scheme on any other recognised stock exchange(s).</p> <p>Transfer UTI Silver 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 Silver 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>Pledge/Assignment of units permitted only in favour of banks/other financial institutions 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>
Dematerialization of units	<p>(a) UTI Silver ETF units will be available only in the dematerialized form.</p> <p>(b) The applicants under the scheme will be required to have a beneficiary account with a Depository Participant (DP) of NSDL/ CDSL and will be required to indicate in the application the DP's name, DP ID number and its beneficiary account number with the DP.</p> <p>(c) Since UTI Silver ETF units are issued / repurchased and traded compulsorily in dematerialized form, no request for rematerialisation of UTI Silver ETF units will be entertained.</p>
Dividend Policy (IDCW)	Not applicable
Who can invest This is an indicative list and investors shall consult	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>their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p>	<p>(a) a resident individual or a NRI or a 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 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) and Transfer of Income Distribution cum capital withdrawal 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 [replaced by 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> <p>(j) an Army/Navy/ Air Force/Paramilitary Fund;</p> <p>(k) a partnership Firm;</p> <p>(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 recognized by UTI AMC for all practical purposes as the unitholder. The first named person in the application form should either be authorized by all remaining partners to sign on behalf of them or the partnership deed submitted by the partnership firm should so provide.)</p>
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	<p>(l) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(j) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2019;</p> <p>(m) Mutual Funds registered with SEBI;</p> <p>(n) Scientific and Industrial Research Organisations;</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) EPFO's/Provident Funds, Group Insurance Funds, Pension Funds, Superannuation Funds and Gratuity Funds;</p> <p>(q) Other schemes of UTI Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations;</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>(s) Any other category of investors.</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.</p> <p>The fund reserves the right to include/exclude, new/existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations, if any.</p> <p>Note:</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>Investment by Individuals – Foreign Nationals</p> <p>For the purposes of carrying out the transactions by Foreign Nationals in the units of the Schemes of UTI Mutual Fund.</p> <p>(a) Foreign Nationals shall be resident in India as per the provisions of the Foreign Exchange Management Act, 1999.</p> <p>(b) 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 Rules and Regulations made thereunder) 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>Note: “Neither this Scheme Information Document nor the units have been registered in any jurisdiction including the United States of America. The</p>
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	<p>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. 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> <p>Holding Basis: In the event an account has more than one registered holder the first-named Unit holder shall receive the account statements, all notices and correspondence with respect to the account, as well as the proceeds of any Redemption requests or other distributions. In addition, such holder shall have the voting rights, as permitted, associated with such Units as per the applicable guidelines.</p> <p>Applicants can specify the ‘mode of holding’ in the prescribed application form as ‘Jointly’ or ‘Anyone or Survivor’. In the case of holding specified as ‘Jointly’, Redemption requests would have to be signed by all joint holders. However, in cases of holding specified as ‘Anyone or Survivor’, any one of the Unit holders will have the power / authority to make Redemption requests, without it being necessary for all the Unit holders to sign. However, in all cases, the proceeds of the Redemption will be paid to the first-named Unit holder.</p> <p>In case of death / insolvency of any one or more of the persons named in the Register of Unit holders as the joint holders of any Units, the AMC shall not be bound to recognize any person(s) other than the remaining holders. In all such cases, the proceeds of the Redemption will be paid to the first-named of such remaining Unit holders.</p>
Who cannot invest	<p>Non-acceptance of subscriptions from Overseas Corporate Bodies (OCBs) in the Schemes of UTI MF</p> <p>Investments by Overseas Corporate Bodies (OCBs) 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>‘Overseas Corporate Body’ (OCB) 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>

<p>How to Apply and other details</p>	<p>Details regarding-</p> <ol style="list-style-type: none"> 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. https://www.utimf.com <p>Please refer to the SAI and Application form for the instructions.</p> <ol style="list-style-type: none"> 2. name, address and contact no. of Registrar and Transfer Agent (R&T), email id of R&T, website address of R&T, official points of acceptance, collecting banker details etc. on back cover page. <p>It is mandatory for investors to mention their Core banking Solutions (CBS) bank account particulars in their applications/requests for redemption.</p>
<p>Restrictions, if any, on the right to freely retain or dispose</p>	<p>The Units of the Scheme held in electronic (demat) mode are transferable. The Mutual Fund at its sole discretion reserves the right to suspend sale and switching of Units in the Scheme temporarily or indefinitely when any of the following conditions exist. However, the suspension of sale of Units either temporarily or indefinitely will be with the approval of the Trustee.</p> <ol style="list-style-type: none"> 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. b. When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme are not reasonable, or would not reasonably be practicable without being detrimental to the interests of the Unit holders. 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. d. During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unit holders of the Scheme. e. In case of natural calamities, strikes, riots and bandhs. f. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC. g. If so directed by SEBI. <p>The AMC reserves the right in its sole discretion to withdraw the facility of Sale option of Units into the Scheme, temporarily or indefinitely, if AMC views that changing the size of the corpus further may prove detrimental to the existing Unit holders of the Scheme.</p>
<p>Cut off timing for subscriptions / redemptions / switches</p> <p>This is the time before which your application (complete in all respects) should reach the Official Points of Acceptance.</p>	<p>Directly with the Fund</p> <p>Applications must be placed by 3:00 p.m. or the close of regular trading on the NSE, whichever is earlier.</p> <p>Creation/redemption of units, directly with the Fund, would, however, be based on Portfolio deposit and the cash component applicable for the respective business day on which such creation/ redemption of units are made.</p> <p>Intra-day NAV shall be applicable in case of subscription/redemption of units directly with the Fund.</p> <p>The applicability of intra-day NAV for subscription of units of the Fund will be subject to realization of funds or credit of silver deposits in physical form (including applicable cash component) in scheme account with in applicable cut off timing.</p>

	<p>The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMC in UTI Silver ETF by MMs and other eligible investors.</p> <p>Additionally, transaction handling charges, if any, will have to be borne by Authorised Participants / Market Makers, Large Investors and Other Entities.</p> <p>For details relating to applicable NAV in relation to the cut off time, please refer to SAI.</p> <p>For Secondary Market transactions As the Scheme is listed and traded on the NSE and BSE, the provisions of cut off time is not applicable for secondary market transactions which 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 / traded.</p>
Minimum amount for purchase / redemption / switches	<p>Direct creation of Units with the Fund: Authorised Participants / Market Makers / Large Investors can create the Units in demat form in exchange against prescribed portfolio deposit and the applicable cash component at NAV based prices atleast in one creation unit in multiple of creation unit size.</p> <p>AMC at its own discretion, may allow creation or redemption of units to Authorised Participants / Market Makers / Large Investors.</p> <p>On the stock exchange: Minimum 1 Unit can be bought/sold in demat form at prevailing prices quoted on the NSE and on any other exchange where they are traded.</p> <p>The face value of units of UTI Silver ETF is R.10/-.</p> <p>Unit Creation Size (in units) is 30,000 units plus units in multiples thereafter.</p>
Statement of Account (SoA) Accounts Statements	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.
Dividend/ IDCW	Not applicable
Redemption	<p>For redemption request directly received with the Fund The redemption proceeds will consist of physical silver and cash component, if any. While, the physical silver will be delivered by the custodian to the applicants on the basis of delivery instructions issued by the AMC to the custodian, the cash component, if any, forming part of the proceeds, will be paid by the AMC. The redemption proceeds will be paid within 3 working days from the date of a valid redemption request.</p> <p>Physical dispatch 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 dispatches.</p> <p>However, in case of exceptional circumstances prescribed by AMFI, in consultation with SEBI, redemption or repurchase proceeds shall be transferred / dispatched 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 Additional 2 working days.</p> <p>For further details in this regard, please refer to SAI.</p> <p>Sale of units at the stock exchange.</p>

	<p>Any investor may sell the units on the stock exchange on which the units are listed at prices traded on such exchange.</p> <p>The AMC may at its own discretion, may allow cash redemption by paying redemption proceeds to Authorised participants / Market Makers / Large Investors.</p> <p>In the event of receipt of inordinately large number of redemption requests or a restructuring of a Schemes' portfolio, there may be delays in the redemption of units.</p> <p>Further to the above, the following points relating to restrictions on redemption of units may be noted:-</p> <ol style="list-style-type: none"> 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"> (i) Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. (ii) Market failures, exchange closures etc. (iii) Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). 2. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. 3. Restriction will be imposed after obtaining the approvals of the Boards of AMC and the Trustees. 4. When restriction on redemption is imposed, the following procedure shall be applied:- <ol style="list-style-type: none"> (i) No redemption requests upto INR 2 lakh shall be subject to such restriction. (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. <p>Treatment of the Folios without KYC/PAN/PEKRN (PAN exempted KYC Reference Number)</p> <p>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>Requirement of Permanent Account Number (PAN) in respect of Non-PAN Exempt Folios for Redemption & Mandatory updation of Know Your Customer (KYC) requirements for processing of mutual fund transactions</p> <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>
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	<p>The requirement of PAN is applicable to all the redemptions and new Systematic Withdrawal Plan (SWP) Registrations. 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>For further details in this regard, please refer to SAI.</p>
Delay in payment of redemption / repurchase proceeds	<p>(a) The redemption proceeds shall be paid to the unitholders within 3 working days from the date of redemption.</p> <p>(b) In the event of failure to payment of the redemption or repurchase proceeds within the period specified in sub-clauses (a), the Asset Management Company 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>(c) Notwithstanding payment of such interest to the unit-holders under sub-clause (b), the Asset Management Company may be liable for penalty for failure to payment of the redemption or repurchase proceeds within the stipulated time.</p>
Disclosure w.r.t investment by minors	<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>
Plans and Options offered	<p>Not available</p> <p>The scheme reserves the right to introduce / alter / extinguish options at a later date.</p>
Risk Mitigation process against Third Party Cheques	<p>Restriction on Third Party Payments</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>Bank Mandate registration as part of the new folio creation 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 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 new folio, 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>
Nomination	<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>
<p>Ongoing price for subscription (purchase) and sale of creation/redemption of Units by investor This is the price you need to pay for purchase/switch-in.</p>	<p>Investment on an ongoing basis in secondary markets. An investor can buy/sell units of UTI Silver ETF units on a continuous basis on the National Stock Exchange/ other recognized stock exchanges where UTI Silver ETF units are listed/ traded like any other publicly traded securities at prices which may be close to the actual NAV of the scheme. There is no minimum investment. The trading lot is one UTI Silver ETF unit. Investors can purchase UTI Silver ETF units at market prices, which may be at a premium/discount to the NAV of the scheme depending upon the demand and supply of UTI Silver ETF units at the exchanges.</p> <p>Entry/Exit Load There will be no entry/exit load on UTI Silver ETF units bought or sold through the secondary market. An investor may have to incur brokerage or commission as charged by his broker and may have to bear the impact cost while buying/selling the UTI Silver ETF units.</p> <p>FOR SUBSCRIPTION / REDEMPTION OF UNITS DIRECTLY WITH MUTUAL FUND USING PORTFOLIO DEPOSIT AND CASH COMPONENT:</p> <p>Portfolio Deposit: Portfolio Deposit shall be of standard 30 kg bars with fineness of 999 parts per thousand (or 99.9% purity) confirming to London Bullion Market Association (LBMA) Good Delivery Standards. The quantity and purity (fineness) of physical Silver will be defined and announced by the AMC from time to time as per the regulatory requirements.</p> <p>Cash Component: represents the difference between the applicable net asset value (NAV) of a creation unit size and the market value of the Portfolio Deposit</p> <p>I) For Subscription of units in Creation Unit size with Portfolio Deposit and Cash Component:</p> <p>a. Authorised Participants (AP) / Market Makers (MM) / Large</p>

	<p>Investors (LI) may submit an application for purchase of units in Creation Unit Size to the AMC on any Business Day, within the applicable cut- off timing for NAV applicability.</p> <ol style="list-style-type: none"> By submitting the application the AP/MM/LI agree to transfer (deposit) the Portfolio Deposit (i.e. physical silver) and / or the cash component in the scheme's account. The physical deposit of silver & Cash Component is explained below. The day on which the application is submitted is referred to as day 'T'. AP/MM/LI are required to transfer (deposit) the Portfolio Deposit (i.e. physical silver) to the Custodian latest by T+1 day basis, while the balance Cash Component, if any has to be paid to the AMC only by means of payment instruction of Real Time Gross Settlement (RTGS) or National Electronic Funds Transfer (NEFT) or any other (electronic) mode as may be decided by AMC from time to time. As per the agreement with Custodian for physical silver, Custodian will accept physical silver only if it is in compliance with the good delivery norms of LBMA. On having credited the scheme's account with silver deposits in the physical form, Custodian will confirm to the AMC of vaulting of silver and in turn AMC will instruct the Registrar & Transfer Agent, the total number of units to be created & upon realization of Cash Component, the creation of units will be at the NAV of the scheme on day 'T' (i.e. the day on which the application was made by AP/MM/LI within the applicable cut-off timing.) The Registrar & Transfer Agent will then allocate the units to the demat account of the AP/MM/LI. <p>II) For Redemption of units in Creation Unit size with Portfolio Deposit and Cash Component:</p> <ol style="list-style-type: none"> The procedure by which an AP/MM/LI can redeem units of the scheme in Creation unit size will mirror the procedure for the subscription of units in creation unit size as above. AP/MM/LI may make a redemption request to the AMC for redemption of units in Creation Unit size on any business day in a duly filled redemption form, within the applicable cut-off timing for NAV applicability. The request for redemption by AP/MM/LI needs to be enclosed with the delivery order used in the depository system duly acknowledged by the DP with whom the AP/MM/LI has a depository account stating the number of units transferred to the scheme's DP account on T+0 business days. The redemption price for redemption of units in Creation Unit Size will be based on the applicable NAV and transaction charges, if any on the date of redemption request, subject to cut-off timing limits. The delivery of physical silver to AP/MM/LI will be made at the location of the Custodian within the jurisdiction of Mumbai. The expenses associated with taking physical delivery of silver will have to be borne by the AP/MM/LI. Cash Component, if any, of the Redemption proceeds will be paid to AP/MM/LI within 3 working days of the date of redemption, subject to confirmation with the depository records of the Scheme's DP account. <p>The Portfolio Deposit and Cash Component may change from time to time due to change in NAV and will be decided and announced by AMC.</p> <p>FOR SUBSCRIPTION / REDEMPTION OF UNITS DIRECTLY WITH MUTUAL FUND USING CASH ONLY:</p> <p>I) For Subscription of units in Creation Unit size for Cash:</p> <ol style="list-style-type: none"> AMC shall allow cash purchases of units in Creation Unit Size by
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	<p>AP/MM/LI. They shall make creation request to the AMC where upon the AMC will arrange to purchase the underlying physical silver.</p> <p>b. AP/MM/LI may submit an application for the purchase of units in Creation unit size to the AMC on any business day, within the applicable cut-off timing for the NAV applicability, by payment of requisite cash as determined by AMC by means of payment instruction of Real Time Gross Settlement (RTGS) or National Electronic Funds Transfer (NEFT) or any other (electronic) mode as may be decided by AMC from time to time.</p> <p>c. On receipt of confirmation from the Custodian of crediting the Scheme's account with the silver deposits purchased by the AMC on behalf of AP/MM/LI, AMC will instruct the Registrar & Transfer Agent the total number of units to be created & upon realization of the requisite cash, the creation of units will be at the NAV of the scheme on T day (i.e. the day on which application was made by AP/MM/LI within the applicable cut-off timing).</p> <p>II) For Redemption of units in Creation Unit size for Cash:</p> <p>a. Also, AMC provides for cash redemption of units in Creation Unit Size by AP/MM/LI. On receipt of such redemption requests, AMC will arrange to sell physical silver on behalf of the AP/MM/LI. Accordingly, the sale proceeds of physical silver after adjusting necessary charges / costs & exit load, if any will be remitted to the AP/MM/LI.</p> <p>b. The redemption price for redemption of units in Creation Unit Size will be based on the applicable NAV and transaction costs, if any on the date of redemption request, subject to cut-off timing limits.</p> <p>c. Redemption proceeds will be paid to AP/MM/LI within 3 working days of the date of redemption, subject to confirmation with the depository records of the Scheme's DP account.</p> <p>AMC at its own discretion, may allow creation or redemption of units to Authorised Participants/ Market Makers /Large Investors in exchange of Portfolio deposit and cash Component/Cash.</p> <p>DIRECT TRANSACTION IN UTI SILVER ETF FOR OTHER ELIGIBLE INVESTOR</p> <p>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 February 28, 2025, 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 August 31, 2025:</p> <p>a. Schemes managed by Employee Provident Fund Organisation, India</p> <p>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>LIQUIDITY WINDOW FOR INVESTORS OF UTI SILVER ETF</p>
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	<p>WITH AMC</p> <p>A. Investors can directly approach the AMC for redemption of units of UTI Silver ETF, for transaction of upto Rs. 25 Cr. without any exit load, in case of the following scenarios:</p> <ol style="list-style-type: none"> Traded price (closing price) of the scheme units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or No quotes for the scheme are available on stock exchange(s) for 3 consecutive trading days, or Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. <p>B. In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day.</p> <p>C. The above instances shall be tracked by the AMC on a continuous basis and in case if any of the above mentioned scenario arises, the same shall be disclosed on the website of AMC.</p> <p>The minimum number of units that can be created / redeemed for Cash directly with the Fund will be announced by the Fund from time to time.</p> <p>The role of AMC is of a facilitator to the Authorised Participants / Market Makers /Large Investors to purchase /sell Silver on their behalf for the purpose of creating /redeeming units of the scheme in Creation Unit Size.</p> <p>The Fund may from time to time change the size of the Creation Unit size in order to equate it with marketable lots of underlying instruments.</p> <p>The scheme shall meet its expenses out of the cash held & in case, the cash is insufficient to meet the expenses, the scheme may be required to sell the Portfolio Deposit to meet the Scheme expenses resulting into Portfolio Deposit being lower than the units allotted under the scheme.</p>
Transaction costs	<p>Transaction costs include brokerage, depository participant charges, uploading charges and such other charges that the AMC/Mutual Fund may have to incur in the course of accepting/providing the portfolio deposit as consideration for a subscription/redemption request. Such transaction handling costs shall be recoverable from the transacting Authorised Participant/Market Makers/Large Investor.</p>
Role of Market Makers (MMs) / Authorised Participants	<p>Market Makers:</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 Authorised Participants have been appointed by the AMC</p> <ul style="list-style-type: none"> Riddhisiddhi Bullions Ltd. Raksha Bullion Achintya Securities Pvt Ltd

	<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>
Mode of Payment – Cash / Transfer of funds through NEFT / RTGS	<p>For direct creation with the Fund</p> <p>(a) Portfolio deposit: The Authorised Participants / Market Makers will be required to deposit silver of the prespecified purity with the custodian in the proportion as declared by AMC from time to time.</p> <p>(b) Cash Component: For the cash component, RTGS/NEFT, all cheques, bank drafts and pay order should be drawn in favour of “UTI Silver Exchange Traded Fund” and be crossed “Account Payee Only”.</p> <p>(c) If the instruments for cash component is not honoured for any reason whatsoever, the application is liable to be rejected.</p>
Book Closure Period / Record Date	<p>The purchase and redemption of units shall remain open on all business days throughout the year except during book closure period/s not exceeding 15 days in a year.</p>
Custodian of the Scheme	<p>Deutsche Bank AG or any other custodian appointed by UTI AMC will act as the custodian of UTI Silver ETF.</p>
Seeding of Aadhaar Number	<p>PAN-Aadhaar seeding mandatory for transactions in securities market</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>Implementation of the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017 with respect to seeding of Aadhaar number</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 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 Aadhaar number issued by UIDAI. Where the Aadhaar number has not been assigned to an investor, the investor is required to submit proof of application 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 certified copy of an officially valid document 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>
Know Your Customer (KYC) Norms	<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>For Individual Investors</p> <p>I Central KYC Norms for Individual Investors new to KYC system with effect from 1st February 2017</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 1st February 2017 in case of an Individual investor who is new to the KYC Registration system:-</p> <p>a. 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.</p> <p>b. 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.</p> <p>c. 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.</p> <p>d. 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</p>

	<p>e. The KYC requirements shall be governed by SEBI Circulars / notifications and AMFI Guidelines issued from time to time.</p> <p>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.</p> <p>II PAN-Exemption for micro financial products</p> <p>Only individual Investors (including NRIs, Minors & Sole proprietary firms) who do not have a PAN, and who wish to invest up to 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.</p> <ul style="list-style-type: none"> <p>For Non-Individual Investors</p> <p>Investors have to fill up and sign the KYC application form available on the UTI Mutual Fund's website, www.utimf.com or the website of the KYC Registration Agencies (KRAs) M/s CVL, www.cvlkra.com; M/s NDML www.ndml.in; M/s DotEx, 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 in SEBI Circular no. MIRSD/SE/Cir-21/2011 dated October 5, 2011.</p> <p>For both Individual and Non-Individual Investors</p> <p>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.</p> <p>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.</p> <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</p>
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	<p>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>For further details on KYC requirements to be complied with by the Investors, please refer to SAI.</p>
<p>Details under Foreign Account Tax Compliance provisions (commonly known as FATCA) / Foreign Tax Laws and Common Reporting Standard (CRS)</p>	<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"> • Identification of the Account Holder as a US citizen or resident; • Unambiguous indication of a US place of birth; • Current US mailing or residence address (including a US post office box); • Current US telephone number; • Standing instructions to transfer funds to an account maintained in USA; • Current effective power of attorney or signing authority granted to a person with a US address; or • 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. <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,</p>

	<p>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>Common Reporting Standard (CRS) – The New Global Standard for Automatic Exchange of Information</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 & CRS Form.</p> <p>AMC reserves right to reject the application in case the applicant / investor fails to submit information /documentation for any of the above.</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 26th August 2015 & CIR/MIRSD/3 /2015 dated 10th September 2015 and guidelines /circulars issued by SEBI from time to time.</p>
MF Central	<p>As per the provisions 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 https://mfcentral.com/ and a Mobile App in future.</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.
Friend in Need	<p>“Friend in Need” facility is introduced for the Individual investors (Resident as well as Non-resident) of UTI MF under the scheme, whereby there is an option to furnish the contact details including name, address, relationship, telephone number and email ID of any person other than the applicant/s and nominee. This will facilitate obtaining the latest contact details of the investors, if UTI MF is unable to establish contact with the investors.</p> <p>For further details, please refer to SAI.</p>
Requirement for admission into the scheme	<p>Application under Power of Attorney: If any application form is signed by a person holding a power of attorney empowering him to do so, the original power of attorney or an attested copy of the same, should be submitted along with the application, unless the power of attorney has already been registered in the books of the Registrar.</p> <p>Please refer SAI for further details.</p>
Settlement of Claims	Please refer SAI for details.

III. OTHER DETAIL

<p>A. Periodic Disclosure</p> <p>Half Yearly Disclosure: Portfolio / Financial Results</p>	<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: https://www.utimf.com/downloads;</p> <p>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>b) 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: https://www.utimf.com/downloads;</p> <p>c) 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>d) 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: https://www.utimf.com/downloads;</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>e) 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>
<p>A. Periodic Disclosure</p> <p>Annual Report</p>	<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. Transparency / NAV Disclosures	<p>The Mutual Fund shall declare the Net asset value for the scheme by 9 a.m. on the following business day on the website of UTI Mutual Fund, www.utimf.com and on AMFI's website www.amfiindia.com. 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>Disclosure of indicative Net Asset Value (iNAV) iNAV of UTI Silver ETF i.e. the per unit NAV based on the current market value of its portfolio shall be disclosed on the BSE and NSE platforms where the units of the UTI Silver ETF are listed and traded, on continuous basis during the trading hours and shall be updated based on the latest available data for Silver. Accordingly, iNAV disclosed for UTI Silver ETF may either be static or dynamic depending upon the availability of the underlying price.</p>
C. Stamp Duty	<p>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 as per the 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 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>
D. Associate Transactions	<p>Please refer to Statement of Additional Information (SAI).</p>
E. Taxation	<p>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.</p>

For details on the taxation and other terms & conditions, please refer to the clause on Taxation in the SAI apart from the following:		
Tax on dividend	Resident Investors	Mutual Fund
	<p>With effect from 01st 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.</p> <p>The dividend shall be taxed in the hands of the unitholders at applicable tax rates provided under the IT Act.</p> <p>TDS for Resident Unitholders: 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</p> <p>Distribution Tax (DDT) by the Mutual Funds with effect from 01st 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>
Capital gain Long Term:	<p>Long Term Capital Gains</p> <p>For transfers effected on or after 23rd July 2024, by the Finance (No.2) Act of 2024, the period of holding of the units for being treated as long term capital gain has been reduced to</p> <p>(a) more than twenty four months for such schemes which are not listed on the stock exchange and</p> <p>(b) more than twelve months for such schemes which are listed on the stock exchange.</p> <p>For transfers effected on or after 23rd July 2024, by the Finance (No.2) Act of 2024, LTCG tax on the units of such schemes will be 12.5% without indexation.</p> <p>With effect from 10th July 2014, the option of</p>	<p>The Finance Act, 2020 has abolished the payment of Income/Dividend</p> <p>Distribution Tax (DDT) by the Mutual Funds with effect from 01st 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>he Mutual Fund will receive income without any deduction of tax at source under the provisions of Section 196(iv) of the Act.</p>

		<p>income tax @10%, without indexation, on long term capital gains is not available.</p> <p>Short Term:</p> <p>Short Term Capital Gains For transfers effected on or after 23rd July 2024, by the Finance (No.2) Act of 2024, the period of holding for being treated as short term capital gains is</p> <p>(a) less than or upto twenty four months for such schemes which are not listed on the stock exchange</p> <p>(b) less than or upto twelve months for such schemes which are listed on the stock exchange.</p> <p>Short Term Capital Gains tax on STCG shall be taxable at the applicable rates/marginal tax rate.</p>	
		<p>Taxation on Segregated Portfolio:</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) Cost of Acquisition:</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>	
		<p>Higher TDS: Higher TDS rates on dividend and capital gains will apply as specified under the Income tax Act and the Rules made thereunder including in cases where PAN is not available or where any person has failed to intimate / link Aadhaar with PAN.</p>	
		<p>Surcharge and Health & Education Cess: The tax on dividend/capital gains tax/deduction of tax at source is to be increased by surcharge, if applicable. Further, Health and Education Cess @ 4% is to be charged on amount of tax and surcharge.</p>	
F. Rights of Unitholders		Please refer to SAI for details	

G. Risk-o-meter	<p>In terms of the provision no. 17.4.1 (g) to (k) 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"> 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. 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. 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. Mutual Funds shall publish a table of scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary. 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
H. Daily Performance Disclosure	<p>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.</p>
I. Monthly Portfolio Disclosure	<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> <p>fThe 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>
J. Scheme Summary	<p>AMCs has prepared 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>
K. Disclosure of Tracking Error and Tracking Difference	<ol style="list-style-type: none"> The tracking error i.e. the annualized standard deviation of the difference in daily returns between the physical silver and the NAV of the UTI Silver 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 UTI AMC, if any. For ETFs/ Index Funds in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data. UTI Silver ETF shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of respective AMCs and AMFI.

	d. Along with tracking error, tracking difference i.e. the annualized difference of daily returns between the physical silver and the NAV of the UTI Silver ETF shall also be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.
L. Disclosures norms of UTI Silver ETF	<p>a. UTI Silver ETF shall disclose the following on monthly basis:</p> <ul style="list-style-type: none"> (i) Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme (ii) Name and exposure to top 7 groups as a percentage of NAV of the scheme. (iii) Name and exposure to top 4 sectors as a percentage of NAV of the scheme. <p>b. Change in constituents of the index, if any, shall be disclosed on the UTI AMC website on the day of change.</p>
M. Disclosure of Assets Under Management	<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> <ul style="list-style-type: none"> a. AUM from different categories of schemes such as equity schemes, debt schemes, etc. b. 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). c. Contribution to AUM from sponsor and its associates. d. Contribution to AUM from entities other than sponsor and its associates. e. Contribution to AUM from investors type (retail, corporate, etc.) in different scheme type (equity, debt, ETF, etc.). <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>
N. Additional Disclosure:	<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>
O. Disclosures of Votes Cast by the Mutual Funds	<ul style="list-style-type: none"> a. 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 & corporate responsibility issues, appointment & removal of Directors and related party transactions of the investee companies (excluding own group companies) etc. as stated in provision no. 6.16.1 to 6.16.15 of para 6.16 under Chapter 6 of SEBI Master Circular for Mutual Funds. b. 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. c. 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. d. Further, on an annual basis, the AMC shall obtain certification from a “scrutinizer” appointed in terms of Companies (Management and

	<p>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 & website.</p> <p>e. 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.</p>
P. List of official points of acceptance	<p>Please refer the below mentioned link for detail list https://www.utimf.com/downloads/data-related-to-sid</p>
Q. 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.	<p>Please refer the below mentioned link for detail information https://www.utimf.com/downloads/data-related-to-sid</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, **Bardoli** : UG 18 & 19 Central Plaza Upper Ground Floor, Station Road, 26 Shri Ram Nagar, Nityanand Society, Bardoli District: Surat, State: Gujarat PIN:394601, **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, **Godhra** : G-5 Dhanraj Complex, Ground Floor, Opp Rayanwadi Society, Nr Hanuman Temple, Bamroli Road, Gita Nagar, Godhra, District: Panchmahal, State: Gujarat, PIN:389001, **Himmatnagar** : Shop No. A-103, Vee Atharv Impression, First Floor, GIDC, Near Motipura Circle, Himmatnagar, District: Sabarkantha, State: Gujarat, PIN:383001, **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** : 1st 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, **Palanpur** : SF-203 S9 Imperial Tower, 2nd Floor, Besides Hotel TGR, Near S9 Complex, Opp. Bihari Bag, Abu Road, Palanpur, District: Banaskantha, State: Gujarat, PIN:385001, **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** : Shop No.1, Ground Floor, Sawant Villa, Beside Shree Swami Samarth Math, Rambagh Lane no. 2, Kalyan (West), Pin code: 421301, Tel: 0251 2317191/6063 **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, Kalbhor 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, **Latur** : Ground Floor, Shop No. A-4, Nirmal Heights, Nandi Stop Ausa Road, Latur, District: Latur, State: Maharashtra, PIN: 413512, **Margao** : Shop Nos G-6 & G-7, Jeevottam 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, **Ratnagiri** : KSP Alexa Shop No 8 & 9, A Wing Upper Ground Floor, Near Maruti Mandir, Malnaka, District: Ratnagiri, State: Maharashtra, PIN: 415612, Tel No.:8655885182, **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.

SAURASHTRA REGION

Amreli: Shop 1, 2 & 3 Jay Jalaram Complex, 1st Floor, Nr. HDFC Bank, Manekpara Main Road, Opp: Swaminarayan Temple, District: Amreli, State: Gujarat, PIN:365601, **Porbandar**: Purusharth First Floor, Above Aroon Studio, Opp. SBI Bank, District: Porbandar, State: Gujarat, PIN:360515, **Surrendranagar**: Shop No. 133, Mega Mall, 1st Floor, SH 17, Near Milan Cinema, Ambedkarnagar, Wadhwan, District: Surendranagar, State: Gujarat, PIN:363002.

VIDHARBHA REGION

Bhusawal : Ground Floor, Jawahar, Besides Axis Bank, Jamner Road, District: Jalgaon, State: Maharashtra, PIN: 425001, **Buldana** : 1st Floor, Dinode Complex, Tilak Wadi, Bus Stand Main Road, District: Buldhana, State: Maharashtra, PIN: 443001, **Chandrapur** : 1st Floor of the building namely Akbar Villa, Tadoba Road Chandrapur, Chandrapur, Maharashtra-442401, **Gondia** : Ground Floor, R S Niwas, Old Bus Stand Road, Opp. Canara Bank, Gurunanak Ward, District: Gondia, State: Maharashtra, PIN: 441601, **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, **Wardha** : 1st Floor, Grace Towers, Above Bank of India, Mahadeo Pura, District: Wardha, State: Maharashtra, PIN: 442001, Tel No.: 7972229516, **Yavatmal** : Ground Floor, MH - 29, Fun-N-Mall, SBI Road, Opp. Khwaja Colony, Bombaywala Compound, District: Yavatmal, State: Maharashtra, PIN: 445001.

MP & CHATTISGARH

Chhindwara : Ground Floor, Patel Arcade, Dashera Maidan, Sehestrabahu chowk, Nagpur Road, District: Chhindwara, State: Madhya Pradesh, PIN: 480001, **Khandwa** : Landmark One Building Mansingka Tiraha, Pandhana, Khandwa, Khandwa Main Rd, Madhya Pradesh, District: Khandwa, State: Madhya Pradesh, PIN 450001, **Raigarh** : 1st Floor, Rahul Complex, Behind Axis Bank, Dhimrapur Road, Jagatpur, Raigarh, District: Raigarh, State: Chhattisgarh, PIN: 496001, **Satana** : 1st Floor, Ahinsa Tower, Pushpraj Colony, Behind SBI, District: Satna, State: Madhya Pradesh, PIN: 485001, **Shivpuri** : 1st Floor, Above Indian Bank, Hazi Sannu Market, A B Road, Shivpuri, District: Shivpuri, State: Madhya Pradesh, PIN: 473551

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, **Bhiwani** : House No.99, First Floor, Near Dhamija Hospital, Agarsen Chowk, District: Bhiwani, State: Haryana, PIN: 127021, **Chandigarh** : SCO No.2907-2908, 1st floor Sector 22-C, Opp. JW Marrioat, 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, **Kangra**: 2nd Floor, S S Tower, above Indian Bank, Near Indian Oil Petrol Pump, Dharamsala Road, Kangra, District: Kangra, State: Himachal Pradesh, PIN: 176001, **Kurukshetra** : 1st Floor, Ward No-8 Adjoining Bank of India, Railway Road, Opp-Bank of Baroda, District: Kurukshetra, State: Haryana PIN: 136 118, **Ludhiana** : SCO 14 (First Floor), Feroze Gandhi Market, Ludhiana, Punjab-141 001, (0161) 2441264/ 4679098, **Mandi**: House No.290/12, Ground Floor, Ram Nagar Mandi, Near Vishal Mega Mart, District: Mandi, State: Himachal Pradesh, PIN:175001, **Moga**: Ground Floor, Khasra No. 2464, 2465, Khatauni No. 587, Ferozepur, Ludhiana, G T Road Near Gandhi Road, District: Moga, State: Punjab PIN: 142001, **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, **Rewari**: Shop No. 65, First Floor, Brass Market, Bawal Road, District: Rewari, State: Haryana, PIN: 123 401, **Sangrur**: First Floor, SCF No.-1 SST Nagar, Sunam Road, Near UCO Bank, District: Sangrur, State: Punjab PIN: 148001, **Shimla** : Bell Villa, 5th Floor, Below Scandal Point The Mall, Shimla, Himachal Pradesh-171 001, (0177) 2657803, **Sirsa**: Opp HDFC Bank, 2nd Floor, Reliance Fashion World, Sangwan Chowk, Circular Road, District: Sirsa, State: Haryana PIN 125055, **Solan** : Dang Complex, 3rd Floor, Rajgarh Road, Opposite D Baghat Urban Co-operative Bank Ltd., District: Solan, State: Himachal Pradesh, PIN: 173 212, **Yamuna Nagar**: MC Unit-B-5/386-B, 1st Floor, Ganpati Building, Opposite Madhu Hotel, District: Yamuna Nagar, State: Haryana, PIN: 135 001.

DELHI REGION

Dehradun : 56, Rajpur-Road, Hotel Sarovar Portico Dehradun, Uttarakhand-248 001, 7253927927 Delhi (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** : FF-108, 1st Floor, Vipul Agora, M.G. Road, Sector 28, Gurgaon-122001(Haryana) Phone no: 0124-4148994, **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, **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, Avast 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, **Bharatpur**: Plot No. - 200, Shop No. - 2, Opp. Raj Garden, 100 Feet Road, Sec - 3, District: Bharatpur, State: Rajasthan Pin: 321001, **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, **Chittorgarh** : 12-C, First Floor, Meera Nagar, Near HDFC Bank, District: Chhitorgarh, State: Rajasthan, PIN: 312 001, **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, **Ballia** : 159/1, First Floor, Singh Stationary Mart Building, Middhi Chauraha, Near SBI, Thikhampur, District: Ballia, State: Uttar Pradesh, PIN: 277 001, **Bareilly** : 1st Floor, Mandakani Towers, 148 - Civil Lines, Station Road Bareilly, Uttar Pradesh-243001, 8291424988 / 0581-2423016, **Basti** : Kamta Kripa Building, Ground Floor, Beside IDFC First Bank, Ward No.- 4, Mohalla Pikaura Shiv Gulam, Malviya, Road, District: Basti, State: Uttar Pradesh, PIN: 272 001, **Etawah**: Mamta Press Bhawan, Opposite Farrukhabad Crossing, Katra, Balsingh, District: Etawah, State: Uttar Pradesh, PIN: 206001, **Faizabad**: 2/6/55/A Hina Complex, Rikabganj Kandhari Bazar, District: Faizabad, State: Uttar Pradesh, PIN: 224 001, **Firozabad** : 266/267, First Floor, Agra Gate, Nai Basti, Near Telephone Exchange, District: Firozabad, State: Uttar Pradesh, PIN: 283 203, **Gorakhpur** : Cross Road The Mall, Shop No 16-20, 1st Floor, Bank Road, A D Chowk, Gorkhpur, 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, **Jaunpur** : 397-A, First Floor, Wazidpur Dakshin Shahari, District: Jaunpur, State: Uttar Pradesh, PIN: 222 002, **Jhansi** : 551/1 & 556/2, 1stFloor, 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, **Muzaffarnagar** : Shop No.414, First Floor, Jansath Road, Kambalwala Bagh, District: Muzzaffarnagar, State: Uttar Pradesh, PIN: 251 001, **Raebareli** : Divya Dristi Tower, First Floor, CP-14, Firoj Gandhi Nagar Yojna City, District: Raebareli, State: Uttar Pradesh, PIN: 229 001, **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, **Bettiah**: 1st Floor, Supriya Cinema Road, Chawani, Mirza Tola, Near-PNB, Bettiah, District: West Champaran,

State: Bihar, PIN:845 438,Tel No.:086559-89581, **Begusarai**: Radha Krishna Market, Patel Chowk, District: Begusarai, State: Bihar PIN:851101, Tel No.:06243-450497, **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, Biharsarif, 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, **Aizawl**: A 57, Zote Bakery, Lower Zarkawt, Chanmari District: Aizawl, State: Mizoram, PIN:796007, Tel No.:098625-01964, **Dibrugarh**: 1st Floor, House of Subhas Chandra Jain, New Market, H S Road, Near Hotel East End, District: Dibrugarh, State: Assam, PIN:786001, Tel No.: 072089-69717, **Guwahati**: 1st Floor, Hindustan Building, Motilal Nehru Road, Panbazar, Guwahati, Assam-781 001, Tel: +919531473544 / +919531473533, **Jorhat** : 1st 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, Nagaon, 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, **Bhadrak**: 1st Floor, Hotel City Residency Complex, Naripur, Bonth Chhak, Near Old Bus Stand, District: Bhadrak, State: Odisha, PIN: 756100, Tel No.:06784-353181, **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, **Hazaribag**: 1st Floor, Dhiman Complex, Near Annada Chawk, Above Union Bank, District: Hazaribag, State: Jharkhand, PIN:825301, Tel No.: 06546-450988, **Kendujhar**: 1st Floor, Singh Market Complex, Sirazuddin Square, District: Kendujhar, State: Odisha, PIN: 758001, Tel No.:06766-351881 **Mayurbhanj**: 1st Floor, Prasanti Building, Ward No.5, Lalbazar, Baripada, District: Mayurbhanj, State: Odisha, PIN: 757001, Tel No.:06792-351691, **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, **Birbhum**: Pankajini Lodge, Ground Floor, Shantiniketan Road, Bhubandanga, Bolpur, District: Birbhum, State: West Bengal, PIN: 731204, Tel No.:03463-266053, **Coochbehar**: Ground Floor, Bani Mahal, Silver Jubilee Road, Ward No 6, Dharmatala More, District: Coochbehar, State: West Bengal, PIN:736101, Tel No.: 03582-450638 **Durgapur**: 3rd Administrative Building, 2nd Floor, City Centre, Asansol. Durgapur Development Authority, Durgapur, West Bengal-713 216, Tel: (0343) 2546 831/832, 2546 136, **Gangtok**: C/O S K Enterprise, 1st Floor, Near NBBB College, Tadong Bazar, National Highway 10, Gangtok, East Sikkim, Sikkim, PIN: 737102, **Haldia**: Premises No. 3/10, Akash Ganga Commercial Complex, 3rd Floor, Basudebpur, Khanjanchak, Haldia, District: Purba Medinipur, State: West Bengal, PIN: 721602, Tel No.: 03224-450398, **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, **Krishnanagar**: 21, Ananta Hori Mitra Road, Utsab Building, 1st Floor, Nedarpara, Krishnanagar, Opposite DOMINOS Pizza Restaurant ,Beside HDFC Life Insurance Office, District: Nadia, State: West Bengal, PIN:741101, Tel No.:03472-291600, **Malda** : 10/26 K J Sanyal Road, 1st Floor, Opp Gazole Taxi Stand, Malda, West Bengal-732 101, Tel: 03512-223724, 03512-223728, **Raiganj**: 1st Floor, Beside, SBI Main Branch, M G Road, Raiganj, District: Uttar Dinajpur, State: West Bengal, PIN:733134, Tel No.:03523-299988, **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, **Kakinada**: 24-6-37/1, Ground Floor Revenue Ward No. 15, Ganjam Vari Street, Kakinada District: East Godavari, State: Andhra Pradesh PIN: 533 001, Tel No.:9177776868, **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, **Nizamabad**: D. No. 5-6-430, Ward 5, Block 6, Shop A, Ginza View, First Floor, Bank of Baroda Building, Yellammagutta, Hyderabad Road, District: Nizamabad, State: Telangana, PIN: 503 003, **Ongole**: D. No. 2-397, Shop no. 24 & 25, Gupthas Midtown Ground Floor, Bilal Nagar, Revenue S. No. 117, Ward No. 28, Ongole District: Ongole, State: Andhra Pradesh PIN: 523 001, Tel No.: 8655773515, **Punjagutta** : 6-3-679, 1st Floor, Elite Plaza, Green Land Road Punjagutta, 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, **Srikakulam**: Venkata Kameshwari Complex, Second Floor, One Way Traffic Road, Near Saraswathi Theatre, Srikakulam, District: Srikakulam, State: Andhra Pradesh PIN: 532 001, Tel No.:9866233369, **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, **Vizianagaram**: Shop No. 6, Second Floor, PSN Estate, LT B Road, Near RTC Complex, Vizianagaram, District: Vizianagaram, State: Andhra Pradesh, PIN: 535 003, Tel No.: 9866233369, **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, **Hassan**: No. 787 Sampige Road, KR Puram, District: Hassan, State: Karnataka, PIN: 573201, Tel No.: 9880039119, **Hubli** : Kalburgi Square, 1st Floor, T B Road, Near Desai Cross, Hubli, Karnataka-580 029, Tel: 0836-2363963,2362061,2363188, **Karwar**: F7 1st Floor, Landmark Ultima, Opp SBI, KEB Road, Karwar, District: North Kanara, State: Karnataka PIN: 581301, Tel No.: 82919 70075, **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, Mangalore, 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, **Tumkur**: 3F-A, 3rd Floor, Leelamouli Mansion, Ashoknagar, 7th Cross, District: Tumkur, State: Karnataka, PIN: 572102, Tel No.: 9900092815, **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.

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, Palacal 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, **Dindigul**: SASTI COMPLEX, First Floor, 95 M, Siluvathur Road, Kumaran Thirunagar, Near Kamarajar Kalyana Mahal, District: Dindigul, State: Tamil Nadu, PIN:624 004, Tel No.: 0451-2428186, **Erode** : Shop/Mulgies Bearing No. 16/1A First Floor Situated In Kumarasamy Street, Erode Erode, Tamil Nadu & Kerala-638001, **Kasaragod**: Geetha Complex, First Floor, Door No : 32/307/B, Nellikunnu Road, Post- Kasaragod, District: Kasaragod, State: Kerala, PIN: 671121, Tel No.: 9895736786, **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, **Kumbakonam**: Block -11, First Floor, No 16, Sarangapani Koil East Vadampoki Street @ TSR Big Street, Kumbakonam, District: Thanjavur, State: Tamil Nadu, PIN:612001, Tel No.: 0435-2422005 **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,

Nagercoil: Shivas Arcade II, First Floor 130 A, Cape Road, Opposite to St. Joseph School, Nagercoil, District: Nagercoil, State: Tamil Nadu PIN: 629002, Tel No.: 04652- 250186, **Namakkal:** Periyannagounder Plaza, First Floor, No: 6/614/1D, Anna Nagar, Poyarikarai Road, Periyapatti, Namakkal, District: Namakkal, State: Tamil Nadu, PIN: 637001, Tel No.:04286- 224499, **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, **Tuticorin:** 22 D/8, Palai Road, West Kamaraj Nagar, Near (Government Medical College) Thoothukudi, District: Thoothukudi, State: Tamil Nadu, PIN: 628008, Tel No.: 0461 – 2330141, **Thanjavur:** No: 1 , Pakkirisamy Pillai Street, First Floor, Easwari Nagar, Thanjavur, District: Thanjavur, State: Tamil Nadu, PIN: 613004, Tel No.: 04362- 223436 **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, 7th Chowk, Abohar, Punjab-152 116, Tel.: 01634- 500238 **Azamgarh:** Shop No.18, Ground Floor, Nagarpalika Market, In front of Treasury Office, Civil Lines, Azamgarh-276 001, Uttar Pradesh Tel.: 7518801805, **Bangalore:** No.35, Puttana Road, Basavanagudi, Bangalore-560004, Phone No. 9611131412, **Begusarai:** C/o Dr Hazari Prasad Sahu Ward No 13, Behind Alka Cinema, Begusarai, Bihar – 851117, Tel.: 7518801807, **Borivali:** Gomati Smuti ground Floor, Jambli Gully, Near Railway Station, Borivali Mumbai, 400092, Tel.: 9673606377 **Chinsura:** No : 96, PO: Chinsurah, Doctors Lane, Chinsurah 712101, West Bengal, Phone no. 033- 26801973, **Daltonganj:** C/o Mr Dimbesh Shrivastava, Mahendra Arcade, 2nd Floor, Near Zila School Chowk, Daltonganj, Dist. Palamau-822 101, Jharkhand, Mob.: 6562295044, **Deoria:** K. K. Plaza, above Apurwa sweets, Civil Lines Road, Deoria 274001, Uttar Pradesh, Phone No. 7518801811, **Eluru:**, D. No: 3B-15-1/1, Vaibhav Fort, Agharam, Western Street, Eluru – 534001 Andhra Pradesh Tel.: 08812-222233, **Ferozpur:** The Mall Road, Chawla building 1st Floor, Opp. Central Jail, Near Hanuman Mandir, Ferozepur 152002, Punjab, Phone No. 01632-241814, **Gangapur:** C/o Mr Laxmi Narayan Gupta, 98, Bharat Katla, Opposite Private Bus Stand, Gangapur City, Dist. Sawaimadhopur, Rajasthan-322 201, Tel. No. 07463-294775, **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, **Hoshiarpur:-** Unit No. SF6, The Mall Complex, 2nd 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.: 033-29557468, **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:** 3, Randhir Colony Near Doctor J.C.Bathla Hospital ,Karnal-132 001, Haryana, Tel.:(0184) 44037677, **Karur:** No 88/11, BB plaza, NRMP Street,

K S Mess Back side, Karur-639002, Tamil Nadu, Phone No. 04324-241755, **Nadiad:** C/o Shri Sanjay B Patel, Subhash Corner Pij Bhagol, Station Road Off Ghodia Bazar, Nadiad, -387001, Gujarat, Tel.: 9824327979, **Kolkata:** 2/1 Russel Street, 4th 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.: 05442-265528, **Moga:** 1st 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. 022-46052082 , **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, **Palghat (Palakkad):-** No: 20 & 21 Metro Complex H.P. O. Road Palakkad H.P.O. Road Palakkad Kerala, PIN Code -678001 Contact number 9633072271, **Paradip:** C/o Mr Prasanna Kumar Routaray, New Trade Center-1, Unit No-5, 2nd Floor, Paradip Port, Bank Street, Dist-Jagatsinghpur, Odisha-754142, Tel.: (06722) 220077, **Pathankot:** 2nd Floor, Sahni Arcade, Adjoining Indra Colony Gate, Railway Road, Pathankot, Punjab-145 001, Tel. No. 0186 5074362, **Port Blair :** C/o Mr. P Krishna Murthy, Miduna Tower Ground Floor, 5 Middle Point, 122 M G Road Port Blair, -744101, Mobile: 03192 207146, **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 07662-403450, **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee-247 667, Tel.: 7518801845 **Satna:** C/o Shri. Ajay Dinkar Modak, Prem Nagar Near MPEB Office Satna-485 001, Madhya Pradesh, M- 7672310068, **Secunderabad** - JBS Station, Lower Concourse 1 (2nd 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, **Sitapur:** 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur 261001, Phone No. 7518801851, **Solan:** Dish Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan 173212, Himachal Pradesh, Phone No. 7518801852, **Sonepat:** 2nd Floor, DP Tower, Model Town, Near Subhash Chowk, Sonepat-131 001, Haryana, Tel.: 7518801853, **Srikakulam:** D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road Srikakulam-532001, Andhra Pradesh, Phone No.894- 2358563, **Srinagar :** C/o Smt Sunita Malla (Koul), 2nd Floor Room No -10, 2nd Floor Room No -10 , Srinagar - 190001, Tel.: (0194) 2450031, **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 Tel.: 9430696032, **Thane:** Room No. 302 3Rd Floor, Ganga Prasad, Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada, Thane West Mumbai, 400602 Maharashtra Tel.: 022 25303013, **Thiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank Ltd, Thiruvalla, , Kerala-689 107. Tel.: (0469) -2740540, **Tuticorin:** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin-628 003, Tel.: (0461) 2334603, **Andheri :** 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.: 7518801857.

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 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.